



January 1 – December 31, 2026

Evidence of Coverage for 2026:

Your Medicare Health Benefits and Services as a Member of Keystone 65 Medical-Only HMO

This document gives the details of your Medicare health coverage from January 1 – December 31, 2026. **This is an important legal document. Keep it in a safe place.**

This document explains your benefits and rights. Use this document to understand:

- Our plan premium and cost sharing
- Our medical benefits
- How to file a complaint if you're not satisfied with a service or treatment
- How to contact us
- Other protections required by Medicare law

For questions about this document, call our Member Help Team at 1-800-645-3965. (TTY/TDD users call 711). Hours are seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. This call is free.

This plan, Keystone 65 Medical-Only, is offered by Keystone Health Plan East, Inc., a subsidiary of Independence Blue Cross, LLC ("IBX"). (When this *Evidence of Coverage* says "we," "us," or "our," it means Keystone Health Plan East, Inc. When it says "plan" or "our plan," it means Keystone 65 Medical-Only.)

To receive this document in an alternate format such as braille, data CD, large print, or audio, please contact our Member Help Team.

Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2027.

Our provider network may change at any time. You'll get notice about any changes that may affect you at least 30 days in advance.

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CHAPTER 1:

Get started as a member

SECTION 1 You're a member of Keystone 65 Liberty Medical-Only HMO, Keystone 65 Preferred Medical-Only HMO, or Keystone 65 Select Medical-Only HMO

Section 1.1 You're enrolled in Keystone 65 Liberty Medical-Only HMO, Keystone 65 Preferred Medical-Only HMO, or Keystone 65 Select Medical-Only HMO, which are Medicare HMO Plans

You're covered by Medicare, and you chose to get your Medicare health coverage through our plan, Keystone 65 Medical-Only HMO. Our plan covers all Part A and Part B services. However, cost sharing and provider access in this plan are different from Original Medicare.

Keystone 65 Medical-Only is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company. Keystone 65 Medical-Only doesn't include Part D drug coverage.

Section 1.2 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how Keystone 65 Medical-Only covers your care. Other parts of this contract include your enrollment form and any notices you get from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

The contract is in effect for the months you're enrolled in Keystone 65 Medical-Only between January 1, 2026 and December 31, 2026.

Medicare allows us to make changes to plans we offer each calendar year. This means we can change the costs and benefits of Keystone 65 Medical-Only after December 31, 2026. We can also choose to stop offering our plan in your service area, after December 31, 2026.

Medicare (the Centers for Medicare & Medicaid Services) must approve Keystone 65 Medical-Only each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue offering our plan and Medicare renews approval of our plan.

SECTION 2 Plan eligibility requirements

Section 2.1 Eligibility requirements

You're eligible for membership in our plan as long as you meet all these conditions:

Chapter 1 Get started as a member

- You have both Medicare Part A and Medicare Part B
- You live in our geographic service area (described in Section 2.2). People who are incarcerated aren't considered to be living in the geographic service area, even if they're physically located in it.
- You're a United States citizen or lawfully present in the United States

Section 2.2 Plan service area for Keystone 65 Medical-Only

Keystone 65 Medical-Only is only available to people who live in our plan service area. To stay a member of our plan, you must continue to live in our plan service area. The service area is described below.

Our service area includes these counties in Pennsylvania: Bucks, Chester, Delaware, Montgomery, and Philadelphia.

If you move out of our plan's service area, you can't stay a member of this plan. Call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) to see if we have a plan in your new area. When you move, you'll have a Special Enrollment Period to either switch to Original Medicare or enroll in a Medicare health plan in your new location.

If you move or change your mailing address, it's also important to call Social Security. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

Section 2.3 U.S. citizen or lawful presence


You must be a U.S. citizen or lawfully present in the United States to be a member of a Medicare health plan. Medicare (the Centers for Medicare & Medicaid Services) will notify Keystone 65 Medical-Only if you're not eligible to stay a member of our plan on this basis. Keystone 65 Medical-Only must disenroll you if you don't meet this requirement.

SECTION 3 Important membership material

Section 3.1 Our plan membership card

Use your membership card whenever you get services covered by our plan. You should also show the provider your Medicaid card, if you have one. Sample membership card:

Chapter 1 Get started as a member

		Visit www.ibxmedicare.com for benefit information	
PLAN: 80840 MEMBER ID < ID # > < Member Name >		< PCP Name > < PCP Phone # > < PCP Lab >	
RxBIN RxPCN RxGRP CMS	610011 CTRXMEDD MDCMEDD H3952 < >	PCP Visit SPEC Visit ER	< > < > < >
MEDICARE ADVANTAGE HMO		Vision Dental	
Member: Present this card to providers when seeking care. Contact your Primary Care Physician first for routine medical care. See your Evidence of Coverage for additional benefit information.		Member Help Team 1-800-645-3965 TTY/TDD 711 Mental Health/Substance Abuse 1-800-688-1911	
Out-of-network providers submit paper claims to your local Blue Cross Blue Shield Plan.		Submit paper medical claims to: Claims Receipt Center P.O. Box 211184 Eagan, MN 55121	
Please send all written inquiries to: Keystone 65 HMO, P.O. Box 7799, Philadelphia, PA 19101 7799.		Dental Claims PO Box 211424 Eagan, MN 55121	
Submit prescription claims to Prescription Drug Claims, P.O. Box 650287 Dallas, TX 75265-0287		Benefits underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross - independent licensee of the Blue Cross and Blue Shield Association. Vision services administered by Delta Vision, an independent company. IBX Medicare Dental Network administered by Dominion Dental Service, Inc., an independent company.	

DON'T use your red, white and blue Medicare card for covered medical services while you're a member of this plan. If you use your Medicare card instead of your Keystone 65 Medical-Only membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare-approved clinical research studies (also called clinical trials).

If our plan membership card is damaged, lost, or stolen, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) right away and we'll send you a new card.

Section 3.2 Provider/Pharmacy Directory

The *Provider/Pharmacy Directory* www.ibxmedicare.com/directory lists our current network providers and durable medical equipment suppliers. **Network providers** are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full.

You must use network providers to get your medical care and services. If you go elsewhere without proper authorization, you'll have to pay in full. The only exceptions are emergencies, urgently needed services when the network isn't available (that is, situations where it's unreasonable or not possible to get services in-network), out-of-area dialysis services, and cases when Keystone 65 Medical-Only authorizes use of out-of-network providers.

Get the most recent list of providers and suppliers on our website at www.ibxmedicare.com/directory.

If you don't have a *Provider/Pharmacy Directory*, you can ask for a copy (electronically or in paper form) from our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711). Requested paper *Provider/Pharmacy Directory* will be mailed to you within 3 business days.

SECTION 4 Summary of Important Costs for 2026

	Your Costs in 2026
Monthly plan premium* * Your premium can be higher than this amount. Go to Section 4.1 for details.	<u>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only (CDM):</u> \$0 <u>Keystone 65 Preferred Medical-Only:</u> \$111 <u>Keystone 65 Select Medical-Only (PB):</u> \$20
Maximum out-of-pocket amount This is the <u>most</u> you'll pay out-of-pocket for covered Part A and Part B services. (Go to Chapter 4 Section 1 for details.)	<u>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</u> \$6,750 <u>Keystone 65 Preferred Medical-Only:</u> \$4,200
Primary care office visits	<u>All Keystone 65 Medical-Only plans:</u> \$0 copayment per visit
Specialist office visits	<u>Keystone 65 Liberty Medical-Only:</u> \$55 copayment per visit <u>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</u> \$40 copayment per visit

	Your Costs in 2026
Inpatient hospital stays	<p>Inpatient hospital stay – acute:</p> <p><u>Keystone 65 Liberty Medical-Only:</u> \$370 copayment per day for days 1-6 per admission \$2,220 maximum copayment per admission</p> <p><u>Keystone 65 Preferred Medical-Only:</u> \$275 copayment per day for days 1-7 per admission \$1,925 maximum copayment per admission</p> <p><u>Keystone 65 Select Medical-Only:</u> \$295 copayment per day for days 1-7 per admission \$2,065 maximum copayment per admission</p> <p>Inpatient hospital stay – mental health:</p> <p><u>Keystone 65 Liberty Medical-Only:</u> \$370 copayment per day for days 1-6 per admission \$2,220 maximum copayment per admission</p> <p><u>Keystone 65 Preferred Medical-Only:</u> \$275 copayment per day for days 1-7 per admission \$1,925 maximum copayment per admission</p> <p><u>Keystone 65 Select Medical-Only:</u> \$295 copayment per day for days 1-7 per admission \$2,065 maximum copayment per admission</p>

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)

Section 4.1 Plan premium

As a member of our plan, you pay a monthly plan premium. The table below shows the monthly plan premium amount for each plan we offer in the service area.

Plan	Bucks and Philadelphia counties	Chester, Delaware, and Montgomery counties
	2026 Monthly Premium	2026 Monthly Premium
Keystone 65 Liberty Medical-Only	\$0.00	
Keystone 65 Preferred Medical-Only	\$111.00	
Keystone 65 Select Medical-Only	\$20.00	\$0.00

Medicare Part B premiums differ for people with different incomes. If you have questions about these premiums, check your copy of the *Medicare & You 2026* handbook in the section called *2026 Medicare Costs*. Download a copy from the Medicare website (www.Medicare.gov/medicare-and-you) or order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), TTY users call 1-877-486-2048.

Section 4.2 Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums.

In addition to paying the monthly plan premium, if any, **you must continue paying your Medicare premiums to stay a member of our plan.** This includes your premium for Part B. You may also pay a premium for Part A, if you aren't eligible for premium-free Part A.

Part B Premium Reduction (Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only (CDM))

As a member of Keystone 65 Liberty Medical-Only, we will reduce the Part B premium that you pay to the Social Security Administration by \$120 per month. As a member of Keystone 65 Select Medical-Only (CDM), we will reduce the Part B premium that you pay to the Social Security Administration by \$18.60 per month. If you pay your Part B premium on a monthly basis, you will see this dollar amount credited in your Social Security check. If you pay your Part B premium quarterly, you will see an amount equaling three months of reductions credited on your quarterly Part B premium statement. It may take a few months to see these reductions credited to either your Social Security check or Part B premium statement, but you will be reimbursed for any credits you did not receive during this waiting period.

SECTION 5 More information about your monthly plan premium

Section 5.1 How to pay our plan premium

There are five ways you can pay our plan premium.

Option 1: Pay by check

Direct Pay – Your monthly premium bill is sent to your home. You should write your check payable to Keystone 65 Medical-Only (not payable to CMS or HHS) and send it directly to us.

You are enrolled in a plan that charges a monthly premium, and you should be aware of the following:

- You will receive a bill around the 25th day of every month.
- Your premium is due on the 15th day of every month, unless stated otherwise on your bill.
- Your bank may apply a penalty to your account if your check is returned because of insufficient funds.

Checks should be mailed to:

Independence Blue Cross
PO Box 825420
Philadelphia, PA 19182-5420

Payments can also be made in person at:

Independence LIVE
1919 Market Street, 2nd Floor
Philadelphia, PA 19103
8 a.m. to 4 p.m., Monday through Friday

Note: The Independence LIVE hours are subject to change.

Note: Independence LIVE accepts payments made by checks and money orders. We cannot accept cash payments.

Please do not write any notes or correspondence to us on your premium bill.

Option 2: Pay your premium on our website

Direct Pay members who have registered on our website at www.ibx.com/login will be able to view and/or pay their invoices directly online when they log in at www.ibx.com/login. You can pay directly from your bank account through our e-Bill system.

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To schedule payments, you must create a bank account profile and then select a payment date. Please note that payments must be scheduled on business days. They cannot be scheduled on weekends or holidays. In addition, all payments must be scheduled at least two business days prior to the payment due date. If a payment date is not chosen, the calendar will default to the first available payment date. You can also choose to have your payment drawn from either a checking or savings account. Payments may be scheduled for a one-time withdrawal or on a recurring basis. The frequency of recurring withdrawals may be determined by the member (i.e., monthly, bimonthly, quarterly, etc.). Since our plan's members are invoiced monthly, we recommend that you schedule your recurring payments for once each month.

You are excluded from this option if you have selected the following payment options: Electronic Funds Transfer (EFT) (Option 3), direct payment deductions from your monthly Railroad Retirement Board benefit check (Option 4), or direct payment deductions from your monthly Social Security check (Option 5).

For more information regarding this payment option, please contact our Member Help Team.

Option 3: Have your monthly plan premium automatically withdrawn from your bank account

Electronic Funds Transfer (EFT) – A fully automatic, computerized way to have your monthly premium payment deducted directly from your bank account.

EFT deductions occur monthly between the 5th and the 15th day of each month. The deduction will not occur on a weekend or bank holiday. At that time, the deduction occurs on the next business day.

If you are interested in the EFT option, please contact our Member Help Team

After completing the EFT application, please continue to pay your monthly premium directly to the plan until you receive confirmation of enrollment in the EFT program. To avoid overpayment, you can specify a start date for the EFT when you select it as your payment method. If an overpayment does occur, you can request that the amount be refunded or applied as a credit towards your next month's payment. The automated EFT may take up to one to two billing cycles to go into effect from the date of your request for enrollment.

Option 4: Have your plan premium taken out of your monthly Railroad Retirement Board (RRB) benefit check

You can have the plan premium taken out of your monthly Railroad Retirement Board (RRB) benefit check. For more information on how to pay your plan premium this way, please contact our Member Help Team. We will be happy to help you set this up.

Option 5: Have plan premiums deducted from your monthly Social Security check

Changing the way you pay your plan premium. If you decide to change how you pay your plan premium, it can take up to 3 months for your new payment method to take effect. While we process your new payment method, you're still responsible for making sure your plan premium is paid on time. To change your payment method, please contact our Member Help Team or log in at www.ibx.com/login to change it directly. If you are new to your plan, you may indicate your payment choice on the enrollment form or call our Member Help Team for assistance.

If you have trouble paying our plan premium

Your plan premium is due in our office by the 15th of the month. If we have not received your premium by the 28th of the month, we will send you a notice reminding you that your account has a balance due.

If you have trouble paying your premium on time, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) to see if we can direct you to programs that will help with your costs.

Section 5.2 Our monthly plan premium won't change during the year

We're not allowed to change our plan's monthly plan premium amount during the year. If the monthly plan premium changes for next year, we'll tell you in September and the new premium will take effect on January 1.

SECTION 6 Keep our plan membership record up to date

Your membership record has information from your enrollment form, including your address and phone number. It shows your specific plan coverage including your Primary Care Provider.

The doctors, hospitals, and other providers in our plan's network **use your membership record to know what services are covered and your cost-sharing amounts.** Because of this, it's very important to help us keep your information up to date.

If you have any of these changes, let us know:

- Changes to your name, address, or phone number
- Changes in any other health coverage you have (such as from your employer, your spouse or domestic partner's employer, workers' compensation, or Medicaid)
- Any liability claims, such as claims from an automobile accident
- If you're admitted to a nursing home

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- If you get care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you participate in a clinical research study (**Note:** You're not required to tell our plan about clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, let us know by calling our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711).

It's also important to contact Social Security if you move or change your mailing address. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

SECTION 7 How other insurance works with our plan

Medicare requires us to collect information about any other medical or drug coverage you have so we can coordinate any other coverage with your benefits under our plan. This is called **Coordination of Benefits**.

Once a year, we'll send you a letter that lists any other medical or drug coverage we know about. Read this information carefully. If it's correct, you don't need to do anything. If the information isn't correct, or if you have other coverage that's not listed, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711). You may need to give our plan member ID number to your other insurers (once you confirm their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), Medicare rules decide whether our plan or your other insurance pays first. The insurance that pays first ("the primary payer") pays up to the limits of its coverage. The insurance that pays second ("the secondary payer") only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
 - If you're under 65 and disabled and you (or your family member) are still working, your group health plan pays first if the employer has 100 or more

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employees or at least one employer in a multiple employer plan has more than 100 employees.

- If you're over 65 and you (or your spouse or domestic partner) are still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

CHAPTER 2:

Phone numbers and resources

SECTION 1 Keystone 65 Medical-Only contacts

For help with claims, billing, or member card questions, call or write to our Keystone 65 Medical-Only Member Help Team at 1-800-645-3965 (TTY/TDD users call 711). We'll be happy to help you.

Member Help Team – Contact Information

Call	1-800-645-3965 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Our Member Help Team 1-800-645-3965 (TTY/TDD users call 711) also has free language interpreter services for non-English speakers.
TTY/TDD	711 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
Fax	1-888-289-3029 215-238-7960
Write	Keystone 65 Medical-Only PO Box 7799 Philadelphia, PA 19101-7799
Website	www.ibxmedicare.com

How to ask for a coverage decision about your medical care

A coverage decision is a decision we make about your benefits and coverage or about the amount we pay for your medical services. For more information on how to ask for coverage decisions or appeals about your medical care, go to Chapter 7.

Coverage Decisions for Medical Care – Contact Information

Call	1-800-ASK-BLUE (1-800-275-2583) Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
TTY/TDD	711 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
Fax	1-888-289-3029 215-238-7960
Write	Keystone 65 Medical-Only Clinical Precertification 1901 Market Street Philadelphia, PA 19103
Website	www.ibxmedicare.com

How to ask for an appeal about your medical care

An appeal is a formal way of asking us to review and change a coverage decision. For more information on how to ask for coverage decisions or appeals about your medical care, go to Chapter 7.

Appeals for Medical Care – Contact Information	
Call	1-800-645-3965 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
TTY/TDD	711 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
Fax	1-888-289-3008 215-988-2001
Write	Keystone 65 Medical-Only Medicare Member Appeals Unit PO Box 13652 Philadelphia, PA 19101-3652
Website	www.ibxmedicare.com

How to make a complaint about your medical care

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint doesn't involve coverage or payment disputes. For more information on how to make a complaint about your medical care, go to Chapter 7.

Complaints about Medical Care – Contact Information

Call	1-800-645-3965 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
TTY/TDD	711 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
Fax	1-888-289-3008 215-988-2001
Write	Keystone 65 Medical-Only Medicare Member Appeals Unit PO Box 13652 Philadelphia, PA 19101-3652
Medicare website	To submit a complaint about Keystone 65 Medical-Only directly to Medicare, go to www.Medicare.gov/my/medicare-complaint

How to ask us to pay our share of the cost for medical care you got

If you got a bill or paid for services (like a provider bill) you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. Go to Chapter 5 for more information.

If you send us a payment request and we deny any part of your request, you can appeal our decision. Go to Chapter 7 for more information.

Payment Requests – Contact Information	
Call	1-800-645-3965 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
TTY/TDD	711 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
Fax	1-888-289-3029 215-238-7960
Write	Independence Blue Cross Claims Receipt Center PO Box 211184 Eagan, MN 55121
Website	www.ibxmedicare.com

SECTION 2 Get help from Medicare

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (CMS). This agency contracts with Medicare Advantage organizations including our plan.

Medicare – Contact Information	
Call	1-800-MEDICARE (1-800-633-4227) Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free.
Chat Live	Chat live at www.Medicare.gov/talk-to-someone .
Write	Write to Medicare at PO Box 1270, Lawrence, KS 66044
Website	www.Medicare.gov <ul style="list-style-type: none">• Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide.• Find Medicare-participating doctors or other health care providers and suppliers.• Find out what Medicare covers, including preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits).• Get Medicare appeals information and forms.• Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals.• Look up helpful websites and phone numbers You can also visit www.Medicare.gov to tell Medicare about any complaints you have about Keystone 65 Medical-Only. To submit a complaint to Medicare, go to www.Medicare.gov/my/medicare-complaint . Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

SECTION 3 State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your

Medicare questions. In Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight (PA MEDI).

PA MEDI is an independent state program (not connected with any insurance company or health plan) that gets money from the federal government to give free local health insurance counseling to people with Medicare.

PA MEDI counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and straighten out problems with your Medicare bills. PA MEDI counselors can also help you with Medicare questions or problems, help you understand your Medicare plan choices and answer questions about switching plans.

PA MEDI (Pennsylvania SHIP) – Contact Information

Call	1-800-783-7067
Write	Pennsylvania Medicare Education and Decision Insight (PA MEDI) Commonwealth of Pennsylvania Department of Aging 555 Walnut Street, 5th Floor Harrisburg, PA 17101-1919
Website	www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx

SECTION 4 Quality Improvement Organization (QIO)

A designated Quality Improvement Organization (QIO) serves people with Medicare in each state. For Pennsylvania, the Quality Improvement Organization is called Livanta.

Livanta has a group of doctors and other health care professionals paid by Medicare to check on and help improve the quality of care for people with Medicare. Livanta is an independent organization. It's not connected with our plan.

Contact Livanta in any of these situations:

- You have a complaint about the quality of care you got. Examples of quality-of-care concerns include getting the wrong medication, unnecessary tests or procedures, or a misdiagnosis.
- You think coverage for your hospital stay is ending too soon.

- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services is ending too soon.

Livanta (Pennsylvania's Quality Improvement Organization) – Contact Information

Call	1-888-396-4646 Monday through Friday, 9 a.m. to 5 p.m. and Saturday and Sunday, 11 a.m. to 3 p.m. 24-hour voicemail service is available.
TTY	1-888-985-2660 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.
Write	Livanta LLC BFCC-QIO Program 10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701-1105
Website	www.livantaqio.com

SECTION 5 Social Security

Social Security determines Medicare eligibility and handles Medicare enrollment.

If you move or change your mailing address, contact Social Security to let them know.

Social Security– Contact Information

Call	1-800-772-1213 Calls to this number are free. Available 8 a.m. to 7 p.m., Monday through Friday. Use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
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Social Security– Contact Information

TTY

1-800-325-0778

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free.

Available 8 a.m. to 7 p.m., Monday through Friday.

Website

www.SSA.gov

SECTION 6 Medicaid

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. Medicaid offers programs to help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and Medicare Savings Programs, contact the Pennsylvania Department of Public Welfare – Office of Medical Assistance Programs (OMAP).

Pennsylvania Department of Public Welfare Office of Medical Assistance Programs (OMAP) – Contact Information

Call	1-800-537-8862
Write	Pennsylvania Department of Public Welfare Office of Medical Assistance Programs (OMAP) Health and Welfare Building, Room 515 PO Box 2675 Harrisburg, PA 17105-2675
Website	www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx

SECTION 7 Railroad Retirement Board (RRB)

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you get Medicare through the Railroad Retirement Board, let them know if you move or change your mailing address. For questions about your benefits from the Railroad Retirement Board, contact the agency.

Railroad Retirement Board (RRB) – Contact Information

Call	1-877-772-5772 Calls to this number are free. Press “0” to speak with an RRB representative from 9 a.m. to 3:30 p.m., Monday, Tuesday, Thursday, and Friday, and from 9 a.m. to 12 p.m. on Wednesday. Press “1” to access the automated RRB HelpLine and get recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number aren’t free.
Website	https://RRB.gov

SECTION 8 If you have group insurance or other health insurance from an employer

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, call the employer/union benefits administrator or Our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) with any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. You can call 1-800-MEDICARE (1-800-633-4227) with questions about your Medicare coverage under this plan. TTY users call 1-877-486-2048.

CHAPTER 3:

Using our plan for your medical services

SECTION 1 How to get medical care as a member of our plan

This chapter explains what you need to know about using our plan to get your medical care covered.

For details on what medical care our plan covers and how much you pay when you get care, go to the Medical Benefits Chart in Chapter 4.

Section 1.1 Network providers and covered services

- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term “providers” also includes hospitals and other health care facilities.
- **Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay only your share of the cost for their services.
- **Covered services** include all the medical care, health care services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the Medical Benefits Chart in Chapter 4.

Section 1.2 Basic rules for your medical care to be covered by our plan

As a Medicare health plan, Keystone 65 Medical-Only must cover all services covered by Original Medicare and follow Original Medicare’s coverage rules.

Keystone 65 Medical-Only will generally cover your medical care as long as:

- **The care you get is included in our plan’s Medical Benefits Chart** in Chapter 4.
- **The care you get is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

- **You have a network primary care provider (a PCP) providing and overseeing your care.** As a member of our plan, you must choose a network PCP (go to Section 2.1 of this chapter for more information).
- **You must get your care from a network provider** (go to Section 2). In most cases, care you get from an out-of-network provider (a provider who's not part of our plan's network) won't be covered. This means you have to pay the provider in full for services you get. *Here are 3 exceptions:*
 - Our plan covers emergency or urgently needed services you get from an out-of-network provider. For more information and to see what emergency or urgently needed services are, go to Section 3.
 - If you need medical care that Medicare requires our plan to cover but there are no specialists in our network that provide this care, you can get this care from an out-of-network provider at the same cost sharing you normally pay in-network. Authorization should be gotten from our plan prior to seeking care. In this situation, you pay the same as you pay if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, go to Section 2.4.
 - Our plan covers kidney dialysis services you get at a Medicare-certified dialysis facility when you're temporarily outside our plan's service area or when your provider for this service is temporarily unavailable or inaccessible. The cost sharing you pay our plan for dialysis can never be higher than the cost sharing in Original Medicare. If you're outside our plan's service area and get dialysis from a provider outside our plan's network, your cost sharing can't be higher than the cost sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to get services inside our service area from a provider outside our plan's network, your cost sharing for the dialysis may be higher.

SECTION 2 Use providers in our plan's network to get medical care

Section 2.1 You must choose a Primary Care Provider (PCP) to provide and oversee your medical care

What is a PCP and what does the PCP do for you?

When you become a member of Keystone 65 Medical-Only, you must choose a network provider as your primary care provider (PCP). All PCPs meet state requirements and are trained to give you basic medical care. A PCP is usually a family or general practitioner or an internist who knows the plan's network and can guide you to a plan specialist when needed. For a list of providers that may act as PCPs, please see the *Provider/Pharmacy Directory*.

Your PCP may also coordinate any additional covered services you receive as a plan member. Coordinating your services includes checking or consulting with other plan (in-network) providers about your care.

In some cases, for specific covered services, your PCP will need to get approval in advance from our plan (this is called getting prior authorization). Please see Chapter 4 for more information on the services that require prior authorization.

Your PCP will provide you with basic medical care and help to arrange or coordinate covered services that you receive as a plan member. These covered services include:

- X-rays;
- Therapies;
- Care from doctors who are specialists; and
- Follow-up care.

As your primary care provider will assist in coordinating and arranging most of your health care services, your PCP has identified specific providers for laboratory services.

You should check with your PCP or call our Member Help Team if you need specific information.

How to choose a PCP?

As a Keystone 65 Medical-Only member, you must select a PCP to coordinate your care. Your PCP must be a part of the Keystone 65 Medical-Only network. If you do not select a PCP at the time of enrollment, we will assign one to you.

Whether you already have a PCP or are searching for one, our *Provider/Pharmacy Directory* will help you confirm their in-network status or help you locate one in your plan's network that's best suited for your needs. Our online Find a Provider tool can help you find in-network providers (doctor, hospital, and other medical facilities). Our online Find a Provider tool is available at www.ibxmedicare.com/providerfinder.

There are two ways you can select a PCP:

- To select your PCP online, log in or register at www.ibx.com/login
- Or call our Member Help Team, who can assist you in finding and selecting a PCP

Once you select your PCP, you will receive an updated member ID card with your PCP name, phone number, and laboratory information.

How to change your PCP

You can change your PCP for any reason, at any time. It's also possible that your PCP might leave our plan's network of providers, and you'd need to choose a new PCP.

To change your PCP, call our Member Help Team or log in or register at www.ibx.com/login. The change will be effective the first day of the month following the request for change. If you call, be sure to inform our Member Help Team representative if you are seeing any specialists or receiving covered services that your PCP approved (such as home health services and durable medical equipment). Our Member Help Team representative will then:

- Help you continue to get specialty care and covered services when you change your PCP;
- Confirm that your chosen PCP is accepting new patients;
- Change your membership record to show the name of your new PCP; and
- Send you a new member ID card that lists the name and phone number of your new PCP.

Section 2.2 Medical care you can get without a PCP referral

You do not need to get a referral from your PCP to see a medical specialist, mental/behavioral health specialist, or other network providers. See section 2.3 for how to get care from specialists and other network providers.

Section 2.3 How to get care from specialists and other network providers

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. For example:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

You do not need a referral to see a medical specialist, mental/behavioral health specialist, or other network providers.

In some cases, for specific covered services, your PCP or specialist will need to get approval in advance from our plan (this is called getting prior authorization). Please see Chapter 4, Section 2.1 for more information on the services that require prior authorization.

- You do not need prior authorization for a screening, such as a screening mammogram or screening colonoscopy. In most cases, your radiology site may request a prescription for you to have a screening mammogram. Please check with the facility for specifics.

To find an in-network medical specialist or mental health/behavioral health specialist, visit www.ibxmedicare.com/directory.

Designated Specialty Sites

PCPs are required to select a designated site that members must use for laboratory services. Members must use their PCP's designated site to receive in-network coverage for laboratory services.

Specialists in designated sites are usually paid a set dollar amount per member per month (capitation) for their services based on the PCPs who have selected them. Before selecting a PCP, you may want to speak to the PCP regarding the designated laboratory sites that the PCP has chosen.

When a specialist or another network provider leaves our plan

We may make changes to the hospitals, doctors and specialists (providers) in our plan's network during the year. If your doctor or specialist leaves our plan, you have these rights and protections:

- Even though our network of providers may change during the year, Medicare requires that you have uninterrupted access to qualified doctors and specialists.
- We'll notify you that your provider is leaving our plan so that you have time to choose a new provider.
 - If your primary care or behavioral health provider leaves our plan, we'll notify you if you visited that provider within the past 3 years.
 - If any of your other providers leave our plan, we'll notify you if you're assigned to the provider, currently get care from them or visited them within the past 3 months.
- We'll help you choose a new qualified in-network provider for continued care.
- If you're undergoing medical treatment or therapies with your current provider, you have the right to ask to continue getting medically necessary treatment or therapies. We'll work with you so you can continue to get care.
- We'll give you information about available enrollment periods and options you may have for changing plans.
- When an in-network provider or benefit is unavailable or inadequate to meet your medical needs, we'll arrange for any medically necessary covered benefit outside of our provider network at in-network cost sharing. Prior authorization is required in these instances.
- If you find out your doctor or specialist is leaving our plan, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) so we can help you choose a new provider to manage your care.
- If you believe we haven't furnished you with a qualified provider to replace your previous provider, or that your care isn't being appropriately managed, you have the

right to file a quality-of-care complaint to the QIO, a quality-of-care grievance to our plan, or both. (Go to Chapter 7)

Section 2.4 How to get care from out-of-network providers

You must receive your care from a network provider (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan) will not be covered. Here are three exceptions:

- The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
- If you need medical care that Medicare requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. To pay the same as you would pay if you got the care from a network provider, you and/or your PCP must obtain prior authorization from the plan prior to seeking care.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.

SECTION 3 How to get services in an emergency, disaster, or urgent need for care

Section 3.1 Get care if you have a medical emergency

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You don't need to get approval or a referral first from your PCP. You don't need to use a network doctor. You can get covered emergency medical care whenever you need it, anywhere in the United States or its territories, and from any provider with an appropriate state license even if they're not part of our network, and worldwide emergency services outside of the United States.

- **As soon as possible, make sure our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. The number to call us is located on the back of your membership ID card.

Covered services in a medical emergency

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors giving you emergency care will decide when your condition is stable, and when the medical emergency is over.

After the emergency is over, you're entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

If your emergency care is provided by out-of-network providers, we'll try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it wasn't an emergency, as long as you reasonably thought your health was in serious danger, we'll cover your care.

However, after the doctor says it wasn't an emergency, we'll cover additional care *only* if you get the additional care in one of these 2 ways:

- You go to a network provider to get the additional care.
- The additional care you get is considered urgently needed services and you follow the rules below for getting this urgent care.

Section 3.2 Get care when you have an urgent need for services

A service that requires immediate medical attention (but isn't an emergency) is an urgently needed service if you're either temporarily outside our plan's service area, or if it's unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits such as annual checkups, aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

As a member of Keystone 65 Medical-Only, you can receive your care from an in-network urgent care facility. See Chapter 4, Section 2.1 for details about copayments. The urgent care facilities in our network can be found in the *Provider/Pharmacy Directory*, on our website at www.ibxmedicare.com/directory, or by calling our Member Help Team. As soon as possible, make sure to tell our plan about your care. We need to follow up on your care. You or someone else should call to tell us about your care, usually within 48 hours. The number to call Keystone 65 Medical-Only is located on the back of your member ID card.

Our plan covers worldwide emergency and urgent care services outside the United States under the following circumstances:

You, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

You require urgently needed services to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care.

Section 3.3 Get care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you're still entitled to care from our plan.

Visit www.ibxmedicare.com for information on how to get needed care during a disaster.

If you can't use a network provider during a disaster, our plan will allow you to get care from out-of-network providers at in-network cost sharing.

SECTION 4 What if you're billed directly for the full cost of covered services?

If you paid more than our plan cost-sharing for covered services, or if you got a bill for the full cost of covered medical services, you can ask us to pay our share of the cost of covered services. Go to Chapter 5 for information about what to do.

Section 4.1 If services aren't covered by our plan, you must pay the full cost

Keystone 65 Medical-Only covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4. If you get services that aren't covered by our plan or you get services out-of-network without authorization, you're responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you use up your benefit for that type of covered service. If you pay for services once you reach your benefit limit for those services, or for services not covered by Original Medicare, your out-of-pocket expenses will not count toward your out-of-pocket maximum. You can call our Member Help Team when you want to know how much of your benefit limit you have already used.

SECTION 5 Medical services in a clinical research study

Section 5.1 What is a clinical research study

A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically ask for volunteers to participate in the study. When you're in a clinical research study, you can stay enrolled in our plan and continue to get the rest of your care (care that's not related to the study) through our plan.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for covered services you get as part of the study. If you tell us you're in a qualified clinical trial, then you're only responsible for the in-network cost sharing for the services in that trial. If you paid more—for example, if you already paid the Original Medicare cost-sharing amount—we'll reimburse the difference between what you paid and the in-network cost sharing. You'll need to provide documentation to show us how much you paid.

If you want to participate in any Medicare-approved clinical research study, you don't need to tell us or get approval from us or your PCP. The providers that deliver your care as part of the clinical research study don't need to be part of our plan's network. (This doesn't apply to covered benefits that require a clinical trial or registry to assess the benefit, including certain benefits requiring coverage with evidence development (NCDs-CED) and investigational exemption device (IDE) studies. These benefits may also be subject to prior authorization and other plan rules.)

While you don't need our plan's permission to be in a clinical research study, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study not approved by Medicare, you'll be responsible for paying all costs for your participation in the study.

Section 5.2 Who pays for services in a clinical research study

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you get as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it's part of the research study.
- Treatment of side effects and complications of the new care.

After Medicare pays its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you'll pay the same amount for services you get as part of the study as you would if you got these services from our plan. However, you must submit documentation showing how much cost-sharing you paid. Go to Chapter 5 for more information on submitting requests for payments.

Example of cost sharing in a clinical trial: Let's say you have a lab test that costs \$100 as part of the research study. Your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan. In this case, Original Medicare would pay \$80 for the test, and you would pay the \$20 copay required under Original Medicare. You would notify our plan that you got a qualified clinical trial service and submit documentation, (like a provider bill) to our plan. Our plan would then directly pay you \$10. This makes your net payment for the test \$10, the same amount you pay under our plan's benefits.

When you're in a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare won't pay for the new item or service the study is testing unless Medicare would cover the item or service even if you weren't in a study.
- Items or services provided only to collect data and not used in your direct health care. For example, Medicare won't pay for monthly CT scans done as part of a study if your medical condition would normally require only one CT scan.
- Items and services provided by the research sponsors free-of-charge for people in the trial.

Get more information about joining a clinical research study

Get more information about joining a clinical research study in the Medicare publication *Medicare and Clinical Research Studies* available at www.Medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf.) You can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

SECTION 6 Rules for getting care in a religious non-medical health care institution

Section 6.1 A religious non-medical health care institution

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we'll instead cover care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

Section 6.2 How to get care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you're conscientiously opposed to getting medical treatment that is **non-excepted**.

- **Non-excepted** medical care or treatment is any medical care or treatment that's *voluntary* and *not required* by any federal, state, or local law.
- **Excepted** medical treatment is medical care or treatment you get that's *not* voluntary or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan only covers non-religious aspects of care.
- If you get services from this institution provided to you in a facility, the following conditions apply
 - You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care;
 - – *and* – You must get approval in advance from our plan before you're admitted to the facility, or your stay won't be covered.

Medicare inpatient hospital, inpatient mental health care, and skilled nursing facility coverage limits will apply. Please refer to the Medical Benefits Chart in Chapter 4 for information on these limits.

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1 You won't own some durable medical equipment after making a certain number of payments under our plan

Durable medical equipment (DME) includes items like oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for members to use in the home. The member always owns some DME items, like prosthetics. Other types of DME you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. **As a member of Keystone 65 Medical-Only, however, you usually won't get ownership of rented DME items no matter how many copayments you make for the item while a member of our plan.** You won't get ownership even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under some limited circumstances, we'll transfer ownership of the DME item to you. Call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) for more information.

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

If you didn't get ownership of the DME item while in our plan, you'll have to make 13 new consecutive payments after you switch to Original Medicare to own the DME item. The payments you made while enrolled in our plan don't count towards these 13 payments.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare don't count.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You didn't get ownership of the item while in our plan. You then go back to Original Medicare. You'll have to make 13 consecutive new payments to own the item once you rejoin Original Medicare. Any payments you already made (whether to our plan or to Original Medicare) don't count.

Section 7.2 Rules for oxygen equipment, supplies and maintenance

If you qualify for Medicare oxygen equipment coverage, Keystone 65 Medical-Only will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents

- Maintenance and repairs of oxygen equipment

If you leave Keystone 65 Medical-Only or no longer medically require oxygen equipment, the oxygen equipment must be returned.

What happens if you leave our plan and return to Original Medicare?

Original Medicare requires an oxygen supplier to provide you services for 5 years. During the first 36 months, you rent the equipment. For the remaining 24 months, the supplier provides the equipment and maintenance (you're still responsible for the copayment for oxygen). After 5 years, you can choose to stay with the same company or go to another company. At this point, the 5-year cycle starts over again, even if you stay with the same company, and you're again required to pay copayments for the first 36 months. If you join or leave our plan, the 5-year cycle starts over.

CHAPTER 4:

Medical Benefits Chart

(what's covered and what you pay)

SECTION 1 Understanding your out-of-pocket costs for covered services

The Medical Benefits Chart lists your covered services and shows how much you pay for each covered service as a member of Keystone 65 Medical-Only. This section also gives information about medical services that aren't covered and explains limits on certain services.

Section 1.1 Out-of-pocket costs you may pay for covered services

Types of out-of-pocket costs you may pay for covered services include:

- **Copayment:** the fixed amount you pay each time you get certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart tells you more about your copayments.)
- **Coinsurance:** the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program don't pay deductibles, copayments or coinsurance. If you're in one of these programs, be sure to show your proof of Medicaid or QMB eligibility to your provider.

Section 1.2 What's the most you'll pay for Medicare Part A and Part B covered medical services?

Medicare Advantage Plans have limits on the total amount you have to pay out of pocket each year for in-network medical services covered under Medicare Part A and Part B. This limit is called the maximum out-of-pocket (MOOP) amount for medical services. **For calendar year 2026 the MOOP amount is**

- Keystone 65 Liberty Medical-Only: \$6,750
- Keystone 65 Preferred Medical-Only: \$4,200
- Keystone 65 Select Medical-Only: \$6,750

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The amounts you pay for copayments and coinsurance for in-network covered services count toward this maximum out-of-pocket amount. (The amount you pay for plan premium doesn't count toward your maximum out-of-pocket amount.) In addition, amounts you pay for some services don't count toward your maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart. If you reach the maximum out-of-pocket amount of \$6,750 for **Keystone 65 Liberty Medical-Only**, \$4,200 for **Keystone 65 Preferred Medical-Only** or \$6,750 for **Keystone 65 Select Medical-Only**, you won't have to pay any out-of-pocket costs for the rest of the year for in-network covered Part A and Part B services. However, you must continue to pay our plan premium and the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Section 1.3 Our plan also limits your out-of-pocket costs for certain types of services

In addition to the maximum out-of-pocket amount for covered Part A and Part B services (described above), we also have a separate maximum out-of-pocket amount that applies only to certain types of services.

Our plan has a maximum out-of-pocket amount for inpatient hospital care:

- \$2,220 per stay for Keystone 65 Liberty Medical-Only
- \$1,925 per stay for Keystone 65 Preferred Medical-Only
- \$2,065 per stay for Keystone 65 Select Medical-Only

Once you've paid \$2,220 for **Keystone 65 Liberty Medical-Only**, \$1,925 for **Keystone 65 Preferred Medical-Only** or \$2,065 for **Keystone 65 Select Medical-Only** out of pocket for inpatient hospital care, our plan will cover these services at no cost to you for the rest of the inpatient hospital care stay. Both the maximum out-of-pocket amount for Part A and Part B medical services and the maximum out-of-pocket amount for inpatient hospital care apply to your covered inpatient hospital care.

- **Keystone 65 Liberty Medical-Only:** This means that once you've paid *either* \$6,750 for Part A and Part B medical services *or* \$2,220 for your inpatient hospital care, our plan will cover your inpatient hospital care at no cost to you for the rest of the inpatient hospital stay.
- **Keystone 65 Preferred Medical-Only:** This means that once you've paid *either* \$4,200 for Part A and Part B medical services *or* \$1,925 for your inpatient hospital care, our plan will cover your inpatient hospital care at no cost to you for the rest of the inpatient hospital stay.
- **Keystone 65 Select Medical-Only:** This means that once you've paid *either* \$6,750 for Part A and Part B medical services *or* \$2,065 for your inpatient hospital care, our plan will cover your inpatient hospital care at no cost to you for the rest of the inpatient hospital stay.

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Our maximum out-of-pocket amount per admission for inpatient mental health care is:

- \$2,220 for **Keystone 65 Liberty Medical-Only**
- \$1,925 for **Keystone 65 Preferred Medical-Only**
- \$2,065 for **Keystone 65 Select Medical-Only**

Once you've paid \$2,220 for **Keystone 65 Liberty Medical-Only**, \$1,925 for **Keystone 65 Preferred Medical-Only** or \$2,065 for **Keystone 65 Select Medical-Only** out of pocket for inpatient mental health care, our plan will cover these services at no cost to you for the rest of the inpatient mental health care stay. Both the maximum out-of-pocket amount for Part A and Part B medical services and the maximum out-of-pocket amount for inpatient mental health care apply to your covered inpatient mental health care.

Keystone 65 Liberty Medical-Only: This means that once you've paid *either* \$6,750 for Part A and Part B medical services *or* \$2,220 for your inpatient mental health care, our plan will cover your inpatient mental health care at no cost to you for the rest of the inpatient mental health care stay.

Keystone 65 Preferred Medical-Only: This means that once you've paid *either* \$4,200 for Part A and Part B medical services *or* \$1,925 for your inpatient mental health care, our plan will cover your inpatient mental health care at no cost to you for the rest of the inpatient mental health care stay.

Keystone 65 Select Medical-Only: This means that once you've paid *either* \$6,750 for Part A and Part B medical services *or* \$2,065 for your inpatient mental health care, our plan will cover your inpatient mental health care at no cost to you for the rest of the inpatient mental health care stay.

The Medical Benefits Chart shows the service category out-of-pocket maximums.

Section 1.4 Providers aren't allowed to balance bill you

As a member of Keystone 65 Medical-Only, you have an important protection because you only have to pay your cost-sharing amount when you get services covered by our plan. Providers can't bill you for additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service, and even if there's a dispute and we don't pay certain provider charges.

Here's how protection from balance billing works:

- If your cost sharing is a copayment (a set amount of dollars, for example, \$15.00), you pay only that amount for any covered services from a network provider.

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- If your cost sharing is a coinsurance (a percentage of the total charges), you never pay more than that percentage. However, your cost depends on which type of provider you see:
 - If you get covered services from a network provider, you pay the coinsurance percentage multiplied by our plan's reimbursement rate (this is set in the contract between the provider and our plan).
 - If you get covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Our plan covers services from out-of-network providers only in certain situations, such as when you get a referral or for emergencies or urgently needed services.)
 - If you get the covered services from an out-of-network provider who doesn't participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Our plan covers services from out-of-network providers only in certain situations, such as when you get a referral, or for emergencies or for urgently needed services outside the service area.)
- If you think a provider has balance billed you, call Member Services at 1-800-645-3965 (TTY/TDD users call 711).

SECTION 2 The Medical Benefits Chart shows your medical benefits and costs

The Medical Benefits Chart on the next pages lists the services Keystone 65 Medical-Only covers and what you pay out of pocket for each service. The services listed in the Medical Benefits Chart are covered only when these are met:

- Your Medicare-covered services must be provided according to the Medicare coverage guidelines.
- Your services (including medical care, services, supplies, equipment, and Part B drugs) *must* be medically necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- For new enrollees, your MA coordinated care plan must provide a minimum 90-day transition period, during which time the new MA plan can't require prior authorization for any active course of treatment, even if the course of treatment was for a service that commenced with an out-of-network provider
- You get your care from a network provider. In most cases, care you get from an out-of-network provider won't be covered, unless it's emergency or urgent care, or unless our

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plan or a network provider gave you a referral. This means you pay the provider in full for out-of-network services you get.

- You have a primary care provider (a PCP) providing and overseeing your care.
- Some services listed in the Medical Benefits Chart are covered *only* if your doctor or other network provider gets approval from us in advance (sometimes called prior authorization). Covered services that need approval in advance are marked in the Medical Benefits Chart by an asterisk.
- If your coordinated care plan provides approval of a prior authorization request for a course of treatment, the approval must be valid for as long as medically reasonable and necessary to avoid disruptions in care in accordance with applicable coverage criteria, your medical history, and the treating provider's recommendation.

Other important things to know about our coverage:

- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (To learn more about the coverage and costs of Original Medicare, go to your *Medicare & You 2026* handbook. View it online at www.Medicare.gov or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227) TTY users call 1-877-486-2048.)
- For preventive services covered at no cost under Original Medicare, we also cover those services at no cost to you. However, if you're also treated or monitored for an existing medical condition during the visit when you get the preventive service, a copayment will apply for the care you got for the existing medical condition.
- If Medicare adds coverage for any new services during 2026, either Medicare or our plan will cover those services.

Important Benefit Information for Enrollees with Chronic Conditions

- If you're diagnosed with any of the chronic condition(s) listed below and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill:
 - Diabetes
 - Congestive heart failure
 - Depression or depressive disorders
 - Colorectal cancer
 - Endometrial cancer
 - Breast cancer
 - Lung cancer


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- Prostate cancer
 - Dementia
 - Cerebral Palsy
 - Multiple Sclerosis and Transverse Myelitis
 - Muscular Dystrophy
 - Parkinson's Disease
 - Stroke/Transient Ischemic Attack
 - Fibromyalgia
 - Chronic Pain and Fatigue
 - Mobility Impairments
 - Osteoporosis With or Without Pathological Fracture
 - We review claims data monthly to determine members that meet these and other eligibility conditions as defined in the Special Supplemental Benefits for the Chronically Ill benefit row in the Medical Benefit Chart below. The benefits mentioned are a part of our special supplemental benefits program for the chronically ill. Not all members qualify. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided.
- For more detail, go to the *Special Supplemental Benefits for the Chronically Ill* row in the Medical Benefits Chart below.
 - Contact us to find out exactly which benefits you may be eligible for.



This apple shows preventive services in the Medical Benefits Chart.

Chapter 4 Medical Benefits Chart (what's covered and what you pay)**Medical Benefits Chart**

Covered Service	What you pay
<p> Abdominal aortic aneurysm screening A one-time screening ultrasound for people at risk. Our plan only covers this screening if you have certain risk factors.</p> <p>Risk factors for abdominal aortic aneurysm are:</p> <ul style="list-style-type: none"> • a family history of abdominal aortic aneurysms; • a man aged 65 to 75 who has smoked at least 100 cigarettes in his lifetime. <p>You're considered at risk if you meet one of the criteria listed above.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for members eligible for this preventive screening.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p>Acupuncture for chronic low back pain</p> <p>Covered services include:</p> <p>Up to 12 visits in 90 days are covered under the following circumstances:</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • Lasting 12 weeks or longer; • nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.); • not associated with surgery; and • not associated with pregnancy. 	<p>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$15 copayment per visit for Medicare-covered and routine services</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$20 copayment per visit for Medicare-covered and routine services</p> <p>*Cost sharing for routine acupuncture visits do not count toward your maximum out-of-pocket amount.</p>


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Covered Service	What you pay
<p>Acupuncture for chronic low back pain (continued)</p> <p>An additional 8 sessions will be covered for patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p> <p>Provider Requirements:</p> <p>Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa) (5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none"> • a master's or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, • a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia. 	




Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Acupuncture for chronic low back pain (continued)</p> <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p> <p>Non-Medicare-covered services include:</p> <p>Our plan covers up to six sessions per calendar year for routine acupuncture treatment.</p> <p>Patients must have one of the following conditions to receive routine acupuncture services: headache (migraine and tension), post-operative nausea and vomiting, chemotherapy-induced nausea and vomiting, low back pain, chronic neck pain, pain from osteoarthritis of the knee and hip.</p>	
<p>Ambulance services</p> <p>Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they're furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by our plan. If the covered</p>	<p>Keystone 65 Liberty Medical-Only:</p> <p>\$280 copayment per one-way trip by ground or air ambulance</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$180 copayment per one-way trip by ground or air ambulance</p> <p>Keystone 65 Select Medical-Only:</p> <p>\$250 copayment per one-way trip by ground or air ambulance</p>




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Covered Service	What you pay
<p>Ambulance services (continued)</p> <p>ambulance services aren't for an emergency situation, it should be documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>Copayment is not waived if admitted.</p> <p>* Prior authorization is required for non-emergency Medicare-covered ambulance.</p> <p>Some restrictions, including destination, may apply.</p> <p>Please note: If you refuse transport when an ambulance is dispatched, the Plan will not cover the cost of the ambulance and you will be responsible for the full cost of the service.</p> <p>A round-trip for dialysis may require prior approval.</p>
<p>Annual physical exam</p> <p>You may receive an annual physical examination. The annual physical examination includes a comprehensive review of systems and physical examination, including but not limited to the following: detailed family history, hands-on examination, general appearance, and EKG screening, heart, lung, head, and neck examinations.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for an annual physical exam.</p>
<p> Annual wellness visit</p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the annual wellness visit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or</p>



Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
 Annual wellness visit (continued) Note: Your first annual wellness visit can't take place within 12 months of your <i>Welcome to Medicare</i> preventive visit. However, you don't need to have had a <i>Welcome to Medicare</i> visit to be covered for annual wellness visits after you've had Part B for 12 months. Annual wellness visits are covered once a calendar year.	place of service.
 Bone mass measurement For qualified people (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.	All Keystone 65 Medical-Only plans: There is no coinsurance or copayment for Medicare-covered bone mass measurement. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.
 Breast cancer screening (mammograms) Covered services include: <ul style="list-style-type: none"> • One baseline mammogram between the ages of 35 and 39 • One screening mammogram every 12 months for women aged 40 and older • Clinical breast exams once every 	All Keystone 65 Medical-Only plans: There is no coinsurance or copayment for covered screening mammograms. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service. If you receive a preventive test that turns


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Covered Service	What you pay
 Breast cancer screening (mammograms) (continued) 24 months	into a diagnostic test or service during the procedure, there will be no copayment for that diagnostic test.
Cardiac rehabilitation services Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order. Our plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.	All Keystone 65 Medical-Only plans: \$5 copayment per provider, per visit
 Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.	All Keystone 65 Medical-Only plans: There is no coinsurance or copayment for the intensive behavioral therapy cardiovascular disease preventive benefit. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.
 Cardiovascular disease screening tests Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).	All Keystone 65 Medical-Only plans: There is no coinsurance or copayment for cardiovascular disease testing that is covered once every 5 years. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment


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Covered Service	What you pay
 Cardiovascular disease screening tests (continued)	amount depends on the provider type or place of service.
Caregiver Support Services This program offers training, education, and resources for caregivers. A member's caregiver, or a member who is a caregiver can enroll in the support services through our plan-specified vendor. For more information, contact our Member Help Team.	All Keystone 65 Medical-Only plans: \$0 copayment for caregiver support services
 Cervical and vaginal cancer screening Covered services include: <ul style="list-style-type: none"> For all women: Pap tests and pelvic exams are covered once every 24 months If you're at high risk of cervical or vaginal cancer or you're of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months 	All Keystone 65 Medical-Only plans: There is no coinsurance or copayment for Medicare-covered preventive Pap and pelvic exams. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.
Chiropractic services Covered services include: <ul style="list-style-type: none"> Manual manipulation of the spine to correct subluxation Routine chiropractic care, up to six supplemental visits per year Six routine chiropractic visits include manual manipulation for maintenance chiropractic care 	Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only: Manual manipulation: \$15 copayment per visit Routine services: \$15 copayment per visit per visit Up to 6 routine visits per year Keystone 65 Preferred Medical-Only:


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Covered Service	What you pay
Chiropractic services (continued)	<p>Manual manipulation: \$20 copayment per visit</p> <p>Routine services: \$20 copayment per visit per visit</p> <p>Up to 6 routine visits per year</p> <p>*Cost sharing for routine chiropractic visits do not count toward your maximum out-of-pocket amount.</p>
Chronic pain management and treatment services Covered monthly services for people living with chronic pain (persistent or recurring pain lasting longer than 3 months). Services may include pain assessment, medication management, and care coordination and planning.	<p>Cost sharing for this service will vary depending on individual services provided under the course of treatment.</p> <p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for Chronic pain management and treatment services.</p>
 Colorectal cancer screening The following screening tests are covered: <ul style="list-style-type: none"> • Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who aren't at high risk for colorectal cancer, and once every 24 months for high-risk patients after a previous screening colonoscopy. • Computed tomography colonography for patients 45 year and older who are not at high risk of colorectal cancer 	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for a Medicare-covered colorectal cancer screening exam.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>If you receive a preventive test that turns into a diagnostic test or service during the procedure, there will be no copayment for that diagnostic test.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Colorectal cancer screening (continued)</p> <p>and is covered when at least 59 months have passed following the month in which the last screening computed tomography colonography was performed or 47 months have passed following the month in which the last screening flexible sigmoidoscopy or screening colonoscopy was performed. For patients at high risk for colorectal cancer, payment may be made for a screening computed tomography colonography performed after at least 23 months have passed following the month in which the last screening computed tomography colonography or the last screening colonoscopy was performed.</p> <ul style="list-style-type: none"> • Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient got a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or computed tomography colonography. • Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months. • Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. • Blood-based Biomarker Tests for 	

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Covered Service	What you pay
<p> Colorectal cancer screening (continued)</p> <p>patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years.</p> <ul style="list-style-type: none"> Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare-covered non-invasive stool-based colorectal cancer screening test returns a positive result. Colorectal cancer screening tests include a planned screening flexible sigmoidoscopy or screening colonoscopy that involves the removal of tissue or other matter, or other procedure furnished in connection with, as a result of, and in the same clinical encounter as the screening test. 	
<p>Dental services</p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) aren't covered by Original Medicare. However, Medicare pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a person's primary medical condition. Examples include reconstruction of the jaw after a fracture or injury, tooth extractions done in preparation for radiation treatment for</p>	<p>Medicare-covered dental services</p> <p>Keystone 65 Liberty Medical Only:</p> <p>\$55 copayment for Medicare-covered dental services</p> <p>Search for in-network providers that provide Medicare-covered dental services through our Provider Finder at www.ibxmedicare.com/providerfinder.</p> <p>Keystone 65 Preferred Medical Only and Keystone 65 Select Medical Only:</p> <p>\$40 copayment for Medicare-covered dental services</p>

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Covered Service	What you pay
<p>Dental services (continued)</p> <p>cancer involving the jaw, or oral exams prior to organ transplantation.</p> <p>In addition, we cover the following non-Medicare-covered preventive and diagnostic dental services:</p> <p>Keystone 65 Preferred Medical-Only:</p> <ul style="list-style-type: none"> • One oral exam and cleaning every six months • One set of dental bitewing X-rays every 12 months • One periapical X-ray every 36 months • One full-mouth series X-ray every 36 months • One panoramic X-ray every 36 months <p>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</p> <ul style="list-style-type: none"> • One oral exam and cleaning every six months • Two limited problem focused exams every 12 months • One detailed and extensive problem focused exam every 12 months • One comprehensive oral evaluation every 36 months • One comprehensive periodontal evaluation every 36 months • Two dental consultations every 12 	<p>Search for in-network providers that provide Medicare-covered dental services through our Provider Finder at www.ibxmedicare.com/providerfinder.</p> <p>Non-Medicare-covered preventive and diagnostic dental services</p> <p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment</p> <p>*Cost sharing for preventive and diagnostic dental services do not count toward your annual maximum out-of-pocket amount.</p> <p>You must use a participating IBX Medicare Dental Network provider for in-network preventive, diagnostic and comprehensive dental coverage not covered by Original Medicare.</p> <p>Search for a participating IBX Medicare Dental Network dentist through our Find a Dentist tool at www.ibxmedicare.com/findadentist.</p> <p>Non-Medicare-covered comprehensive dental services</p> <p>Keystone 65 Liberty Medical-Only:</p> <p>\$2,000 allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, implants, and other oral/maxillofacial surgery. When the member reaches the</p>

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Covered Service	What you pay
Dental services (continued) months <ul style="list-style-type: none"> One fluoride treatment every 12 months One set of dental bitewing X-rays every 12 months One periapical X-ray every 36 months One full-mouth series X-ray every 36 months One panoramic X-ray every 36 months <p>We cover the following non-Medicare covered comprehensive dental services:</p> <p>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only</p> <ul style="list-style-type: none"> Restorative Services (Fillings white or silver - one per tooth per surface every 24 months, Crowns - one per tooth every five years. Crown coverage limited to porcelain/ceramic, porcelain fused to metal, $\frac{3}{4}$ and full cast metal crowns.) Core buildup, including any pins when required - 1 per tooth every 5 years. Prefabricated post and core in addition to crown - 1 per tooth every 5 years. All crowns will be paid at the predominately base metal crown and members will be responsible for the difference if a noble, high noble or a titanium crown is 	<p>\$2,000 annual allowance, the member pays 100% of the cost of services for the rest of the year.</p> <p>Keystone 65 Select Medical-Only:</p> <p>\$1,500 allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, implants, and other oral/maxillofacial surgery. When the member reaches the \$1,500 annual allowance, the member pays 100% of the cost of services for the rest of the year.</p> <p>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</p> <p>20% coinsurance for the following comprehensive dental services: restorative services, endodontics, periodontics, and simple extractions.</p> <p>40% coinsurance for the following comprehensive dental services: prosthodontics, implants, other oral/maxillofacial surgery.</p> <p>\$0 copayment for palliative (emergency) treatment of dental pain, deep sedation/general anesthesia, intravenous moderate (conscious) sedation/analgesia</p> <p>*Cost sharing for non-Medicare-covered preventive and diagnostic, and comprehensive dental services do not count toward your annual maximum out-of-pocket amount.</p> <p>You must use a participating IBX Medicare Dental Network provider for in-</p>




Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Dental services (continued)</p> <p>placed. Resin-based crowns are not covered services.</p> <ul style="list-style-type: none"> • Endodontics (Root Canals - one per tooth per lifetime, one root canal retreatment per tooth per lifetime, one root canal repair per tooth per lifetime) • Periodontics (Four periodontal maintenance procedures every 12 months, one scaling and root planing procedure every 24 months per quadrant, one full-mouth debridement per lifetime) • Simple Extractions (unlimited) • Removable Prosthodontics (One partial, complete or immediate set dentures every five years, one denture adjustment, reline, rebase, or repair every 24 months, one replacement of broken or missing tooth every 24 months, one addition of tooth or clasp to existing partial denture every 24 months, one tissue conditioning per denture per lifetime.) Immediate partial denture – flexible base and removable unilateral partial dentures are not covered. • Fixed Prosthodontics (One set fixed partial dentures every five years, one re-cement or re-bond fixed partial denture every 24 months.) 	<p>network preventive, diagnostic and comprehensive dental coverage not covered by Original Medicare.</p> <p>Search for a participating IBX Medicare Dental Network dentist through our Find a Dentist tool at www.ibxmedicare.com/findadentist.</p> <p>Reference the preventive/comprehensive dental code list on the plan information page of our website at www.ibxmedicare.com.</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Dental services (continued)</p> <p>Pontics limited to porcelain/ceramic, porcelain fused to metal and full cast metal services. Retainer crowns limited to resin with metal, porcelain/ceramic and full cast metal services. All pontics and retainer crowns will be paid at the predominately base metal procedure and members will be responsible for the difference if a noble, high noble or a titanium service is used. Retainer inlays and retainer onlays are not covered services.</p> <ul style="list-style-type: none"> • Implants (One surgical placement of an endosteal implant per tooth every five years, one abutment supported crown per tooth every five years, one implant supported crown per tooth every five years.) Other implant related services not listed above are not covered services. • Oral Surgery (Surgical removal of erupted tooth or residual tooth roots), incision and drainage of abscess, alveoplasty in conjunction with extractions, alveoplasty not in conjunction with extractions (Unlimited) • Deep Sedation/General Anesthesia (As-needed) • Intravenous moderate (conscious) 	


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Dental services (continued)</p> <p>sedation/analgesia (As-needed)</p> <ul style="list-style-type: none"> • Palliative (emergency) treatment of dental pain (As-needed) 	
<p> Depression screening</p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for an annual depression screening visit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p> Diabetes screening</p> <p>We cover this screening (includes fasting glucose tests) if you have any of these risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>You may be eligible for up to 2 diabetes screenings every 12 months following the date of your most recent diabetes screening test.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the Medicare-covered diabetes screening tests.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p> Diabetes self-management training, diabetic services and supplies</p> <p>For all people who have diabetes (insulin</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for beneficiaries eligible for the diabetes self-</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Diabetes self-management training, diabetic services and supplies (continued)</p> <p>and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> Supplies to monitor your blood glucose: blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. For people with diabetes who have severe diabetic foot disease: one pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and 2 additional pairs of inserts, or one pair of depth shoes and 3 pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. Diabetes self-management training is covered under certain conditions. <p>Test strips and monitors must be obtained from preferred vendors Accu-Chek and Contour. Test strips and monitors from any other vendor will not be covered.</p> <p>Lancets, solutions, insulin pumps, and related supplies from any brand are available to members.</p> <p>If Accu-Chek and Contour test strips do not work with your current monitor, please call your PCP to request a</p>	<p>management training preventive benefit.</p> <p>\$0 copayment for diabetic test strips and glucose monitors</p> <p>\$0 copayment for lancets and solutions</p> <p>\$0 copayment for custom-molded shoes and inserts</p> <p>\$0 copayment for insulin pumps and related supplies</p> <p>20% coinsurance for plan-specified flash glucose monitors</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>* Prior authorization is required for select diabetic supplies.</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Diabetes self-management training, diabetic services and supplies (continued)</p> <p>prescription for a replacement monitor.</p> <p>Freestyle Libre is the only covered flash glucose monitoring device.</p> <p>Note: Continuous glucose monitoring devices are covered under the durable medical equipment (DME) benefit. Please refer to the DME benefit chart in Chapter 4, Section 2.1.</p>	
<p>Durable medical equipment (DME) and related supplies</p> <p>(For a definition of durable medical equipment, go to Chapter 10 and Chapter 3)</p> <p>Covered items include, but aren't limited to, wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area doesn't carry a particular brand or manufacturer, you can ask them if they can special order it for you. The most recent list of suppliers is available on our website at www.ibxmedicare.com.</p>	<p>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</p> <p>20% coinsurance for Medicare-covered durable medical equipment</p> <p>Your cost-sharing for Medicare oxygen equipment coverage is 20% coinsurance, every month.</p> <p>Your cost-sharing will not change after being enrolled for 36 months.</p> <p>*Prior authorization is required for certain items. For a list of DME that need precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>0% coinsurance (no member cost-sharing) for Medicare-covered oxygen (liquid and gaseous oxygen) billed separately from the oxygen equipment</p> <p>20% coinsurance for Medicare-covered</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Durable medical equipment (DME) and related supplies (continued)</p>	<p>durable medical equipment</p> <p>*Prior authorization is required for certain items. For a list of DME that need precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p>
<p>Emergency care</p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> • Furnished by a provider qualified to furnish emergency services, and • Needed to evaluate or stabilize an emergency medical condition. <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.</p> <p>Cost sharing for necessary emergency services you get out-of-network is the same as when you get these services in-network.</p> <p>Emergency care is covered worldwide.</p> <p>Worldwide ambulance services are not covered.</p>	<p>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$130 copayment per visit</p> <p>\$130 copayment per visit for Worldwide Emergency Coverage</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$150 copayment per visit</p> <p>\$150 copayment per visit for Worldwide Emergency Coverage</p> <p>All Keystone 65 Medical-Only plans:</p> <p>Copayment is not waived if admitted to inpatient hospital.</p> <p>If you receive emergency care outside of the United States, you must pay for your care, and submit the claim for reimbursement consideration. For details on submitting a reimbursement, see Chapter 7, Section 5.5.</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered.</p> <p>*Cost sharing for emergency services</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
Emergency care (continued)	<p>received outside of the United States do not count toward your maximum out-of-pocket amount.</p>
<div data-bbox="203 489 240 537"></div> <p>Health and wellness education programs</p> <p>Enhanced Disease Management: Services are targeted to members with chronic health conditions. A case manager is assigned to a member following an acute admission. The case manager will focus on educating the member about the condition, reviewing medications, and post-discharge planning. In addition, the case manager will teach the member to recognize early warning signs, and coordinate action with the treating physician if the condition deteriorates. The case manager's activities can include scheduling and tracking of physician appointments or in-home nursing visits, coordinating transportation needs, and installation and monitoring of telemonitoring equipment.</p> <p>Fitness Benefit:</p> <p>Members receive a physical and mental fitness program through a plan specific vendor with the goal of improving general health and well-being. The program includes:</p> <ul style="list-style-type: none"> • Access to a participating gym network • On-demand and livestreamed 	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for health and wellness education programs.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Health and wellness education programs (continued)</p> <ul style="list-style-type: none"> digital content • Home fitness kits include fitness equipment such as resistance bands, yoga mats, and/or exercise tubes. • Vendor curated activities that are exercise driven to promote physical activity • Access to a complete brain workout, including an initial cognitive test and a brain training program focused on cognitive stimulation and neurological rehabilitation exercises <p>Members must use a One Pass® network gym/fitness center and enroll in the One Pass program.</p> <p>Gym memberships and services received from non-One Pass fitness centers will be denied.</p> <p>For more information, log in or register at www.youronepass.com or call 1-877-504-6830 (TTY/TDD: 711), Monday through Friday, from 9 a.m. to 10 p.m.</p> <p>Health Education: Registered Nurse Health Coaches and Behavioral Health Case Managers who are specialized Registered Nurses and Licensed Social Workers periodically assess each member's health care and provide</p>	

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Health and wellness education programs (continued)</p> <p>outreach and guidance on a variety of topics. Registered Nurse Health Coaches and Behavioral Health Case Managers seek to help members manage their conditions through monitoring, education, teaching self-care, and adopting healthy lifestyle changes.</p> <p>Nursing Hotline: Members can call 1-800-ASK-BLUE (1-800-275-2583) (TTY/TDD: 711) 24 hours a day, 7 days a week. The hotline is staffed by nurses who will assist with questions and concerns about all health conditions and will provide support for managing chronic conditions.</p>	
<p>Hearing services</p> <p>Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.</p> <p>In addition, we cover the following non-Medicare-covered routine hearing services:</p> <p>Basic hearing evaluations and hearing aids must be provided by a TruHearing® provider. All hearing services that are not covered by Medicare must be obtained by a TruHearing</p>	<p>Medicare-covered hearing services</p> <p>Keystone 65 Liberty Medical Only:</p> <p>\$55 per visit, per provider type for each Medicare-covered hearing exam</p> <p>Specialist copayment applies to Medicare-covered hearing services performed in an office or outpatient setting.</p> <p>Search for in-network providers that provide Medicare-covered hearing services through our Provider Finder at www.ibxmedicare.com/providerfinder.</p> <p>Keystone 65 Preferred Medical Only and Keystone 65 Select Medical Only:</p> <p>\$40 per visit, per provider type for each</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Hearing services (continued)</p> <p>provider. Any care received from a non-participating provider will not be covered by the plan. To obtain routine hearing services, you must contact TruHearing at 1-855-541-6173 (TTY/TDD: 711) Monday through Friday, 8 a.m. to 8 p.m. to schedule an appointment with a participating TruHearing provider.</p> <ul style="list-style-type: none"> • Routine hearing exams (not covered by Medicare), covered once every year • Unlimited fittings and evaluations for hearing aids for the first year • Up to two TruHearing-branded hearing aids every year (one per ear, per year). This benefit is limited to TruHearing's Advanced and Premium hearing aids, which come in various styles and colors. Both Advanced and Premium hearing aids are available in rechargeable style options. You must see a TruHearing provider to use this benefit. Hearing aid services include: <ul style="list-style-type: none"> ○ 60-day trial period ○ 3-year extended warranty for loss or irreparable damage ○ 80 batteries per aid for non-rechargeable model • This benefit does not cover any of the following: 	<p>Medicare-covered hearing exam</p> <p>Specialist copayment applies to Medicare-covered hearing services performed in an office or outpatient setting.</p> <p>Search for in-network providers that provide Medicare-covered hearing services through our Provider Finder at www.ibxmedicare.com/providerfinder.</p> <p>Non-Medicare-covered routine hearing services</p> <p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment per visit with a TruHearing provider for each routine hearing exam</p> <p>There is no coinsurance or copayment for hearing aid fitting and evaluation when obtained by a TruHearing provider.</p> <p>There is no additional cost for optional hearing aid rechargeability.</p> <p>Hearing services and hearing aids received from non-participating TruHearing providers and not scheduled through TruHearing are not covered.</p> <p>*Cost sharing for routine hearing services do not count toward your maximum out-of-pocket amount.</p> <p>Keystone 65 Liberty Medical-Only:</p> <p>\$699 copayment per year, per ear for Advanced hearing aids; or, \$999 copayment per year, per ear for Premium hearing aids when purchased through TruHearing</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Hearing services (continued)</p> <ul style="list-style-type: none"> ○ Ear molds ○ Hearing aid accessories ○ Additional provider visits ○ Additional batteries; batteries when a rechargeable hearing aid is purchased ○ Hearing aids that are not-TruHearing-branded hearing aids ○ Costs associated with loss and damage warranty claims 	<p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$499 copayment per year, per ear for Advanced hearing aids; or, \$799 copayment per year, per ear for Premium hearing aids when purchased through TruHearing</p> <p>You must use a participating TruHearing provider for in-network routine hearing coverage not covered by Original Medicare.</p> <p>Search for a participating TruHearing provider at www.ibxmedicare.com/hearing.</p>
<p>Help with Certain Chronic Conditions</p> <p>Dementia Support Program</p> <p>Members with a diagnosis of dementia can receive neurology visits, including telehealth neurology visits, PT & SP, Individual MH Sessions, Individual Psychiatric Sessions and Other Healthcare Professional through a plan-specified vendor.</p> <p>Members must have a diagnosis of dementia to be eligible for the dementia support program provided only through a plan-specified vendor and meet claims eligibility criteria.</p> <p>Note: Specialist visits not through our plan-specified vendor are covered under the Physician/Practitioner services, including doctor's office visits benefit in</p>	<p>Dementia Support Program</p> <p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment for the Dementia Support Program benefit</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Help with Certain Chronic Conditions (continued)</p> <p>Chapter 4, Section 2.1.</p> <p>For more information, contact our Member Help Team.</p> <p>Personal Emergency Response System (PERS)</p> <p>For qualified members, a medical alert monitoring system will be available that provides 24/7 access to help at the push of a button. Available in multiple styles, including mobile-enabled wearable devices. Eligible members must have a diagnosis of one of the following conditions to be eligible to receive the PERS benefit from the plan-specified vendor:</p> <ul style="list-style-type: none"> • Dementia • Neurological Disorders (Cerebral Palsy, Multiple Sclerosis and Transverse Myelitis, Muscular Dystrophy, Parkinsons Disease) • Stroke/Transient Ischemic Attack • Fibromyalgia • Chronic Pain and Fatigue • Mobility Impairments • Osteoporosis With or Without Pathological Fracture <p>Radiation for Breast Cancer</p> <p>Therapeutic radiology treatment for member's that have been diagnosed with breast cancer and meet claims eligibility criteria. Covered services include:</p>	<p>Personal Emergency Response System (PERS)</p> <p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$0 copayment for the PERS benefit</p> <p>Radiation for Breast Cancer</p> <p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment for radiation therapy with a diagnosis of breast cancer</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Help with Certain Chronic Conditions (continued)</p> <p>help members who often need to see several specialists more than once a year to improve their overall health and well-being. The Vital Care Program can help make these visits more affordable and encourage members to see their physicians regularly.</p> <p>Keystone 65 Select Medical-Only, Keystone 65 Preferred Medical-Only, and Keystone 65 Liberty Medical-Only members must be diagnosed with both of the following conditions to participate:</p> <ul style="list-style-type: none"> • Diabetes • Congestive heart failure (CHF) <p>IBX offers additional support through our Vital Care Program for members who have been diagnosed with both diabetes and CHF and meet claims eligibility criteria.</p>	<p>visits</p> <p>\$10 copayment for endocrinology specialist visits</p> <p>\$5 copayment for Medicare-covered podiatry visits</p> <p>\$5 copayment for routine podiatry visits, up to six visits per year</p> <p>Cardiology, endocrinology, and podiatry visits apply toward your maximum out-of-pocket amount.</p> <p>* Routine podiatry visits do not apply toward your maximum out-of-pocket amount.</p>
<p> HIV screening</p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> • One screening exam every 12 months <p>If you are pregnant, we cover:</p> <ul style="list-style-type: none"> • Up to 3 screening exams during a pregnancy 	<p>All Keystone 65 Medical-Only plans:</p> <p>There's no coinsurance or copayment for members eligible for Medicare-covered preventive HIV screening.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Home health agency care</p> <p>Before you get home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> • Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week) • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies 	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for home health agency care.</p> <p>* Prior authorization is required (includes home infusion therapy).</p> <p>For a definition of Homebound, see Chapter 10.</p>
<p>Home infusion therapy</p> <p>Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to a person at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment for home infusion therapy services</p> <p>* Prior authorization is required.</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Home infusion therapy (continued)</p> <p>pump), and supplies (for example, tubing and catheters).</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> • Professional services, including nursing services, furnished in accordance with our plan of care • Patient training and education not otherwise covered under the durable medical equipment benefit • Remote monitoring • Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier 	
<p>Hospice care</p> <p>You're eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You can get care from any Medicare-certified hospice program. Our plan is obligated to help you find Medicare-certified hospice programs in our plan's service area, including programs we own, control, or have a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider.</p>	<p>Keystone 65 Liberty Medical Only:</p> <p>\$0 copayment for a one-time hospice consultation with your primary care provider</p> <p>\$55 copayment for a one-time hospice consultation with a specialist</p> <p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Keystone 65 Medical-Only.</p> <p>For a definition of Respite Care, see</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Hospice care (continued)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Drugs for symptom control and pain relief • Short-term respite care • Home care <p>When you're admitted to a hospice, you have the right to stay in our plan; if you stay in our plan you must continue to pay plan premiums.</p> <p>For hospice services and services covered by Medicare Part A or B that are related to your terminal prognosis: Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you're in the hospice program, your hospice provider will bill Original Medicare for the services Original Medicare pays for. You'll be billed Original Medicare cost sharing.</p> <p>For services covered by Medicare Part A or B not related to your terminal prognosis: If you need non-emergency, non-urgently needed services covered under Medicare Part A or B that aren't related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network and follow plan rules (like if there's a requirement to get prior authorization).</p> <ul style="list-style-type: none"> • If you get the covered services 	<p>Chapter 10.</p> <p>Keystone 65 Preferred Medical Only and Keystone 65 Select Medical Only:</p> <p>\$0 copayment for a one-time hospice consultation with your primary care provider</p> <p>\$40 copayment for a one-time hospice consultation with a specialist</p> <p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Keystone 65 Medical-Only.</p> <p>For a definition of Respite Care, see Chapter 10.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Hospice care (continued)</p> <p>from a network provider and follow plan rules for getting service, you pay only our plan cost-sharing amount for in-network services</p> <ul style="list-style-type: none"> If you get the covered services from an out-of-network provider, you pay the cost sharing under Original Medicare <p>For services covered by Keystone 65 Select Medical Only but not covered by Medicare Part A or B: Keystone 65 Select Medical Only will continue to cover plan-covered services that aren't covered under Part A or B whether or not they're related to your terminal prognosis. You pay our plan cost-sharing amount for these services.</p> <p>Note: If you need non-hospice care (care that's not related to your terminal prognosis), contact us to arrange the services. Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>	
<p> Immunizations</p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> Pneumonia vaccines Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if 	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
 Immunizations (continued) medically necessary <ul style="list-style-type: none"> • Hepatitis B vaccines if you're at high or intermediate risk of getting Hepatitis B • COVID-19 vaccines • Other vaccines if you're at risk and they meet Medicare Part B coverage rules 	amount depends on the provider type or place of service.
Inpatient hospital care Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day. Covered services include but aren't limited to: <ul style="list-style-type: none"> • Unlimited medically necessary days per admission/stay • Semi-private room (or a private room if medically necessary) • Meals including special diets • Regular nursing services • Costs of special care units (such as intensive care or coronary care units) • Drugs and medications • Lab tests 	Keystone 65 Liberty Medical-Only: \$370 copayment per day Copayment days 1-6 per admission \$2,220 maximum copayment per admission Keystone 65 Preferred Medical-Only: \$275 copayment per day Copayment days 1-7 per admission \$1,925 maximum copayment per admission Keystone 65 Select Medical-Only: \$295 copayment per day for days 1-7 per admission \$2,065 maximum copayment per admission All Keystone 65 Medical-Only plans: There is no coinsurance or copayment for additional days per admission. A cost-sharing is charged for each

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Inpatient hospital care (continued)</p> <ul style="list-style-type: none"> • X-rays and other radiology services • Necessary surgical and medical supplies • Use of appliances, such as wheelchairs • Operating and recovery room costs • Physical, occupational, and speech language therapy • Inpatient substance abuse services • Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we'll arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you're a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If Keystone 65 Medical-Only provides transplant services at a location outside the pattern of care for transplants in your community and you choose to get transplants at this distant location, we'll arrange or pay for appropriate lodging and transportation costs for you and a companion. If the 	<p>inpatient stay.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing you would pay at a network hospital.</p> <p>Copayment does not apply for the day of discharge.</p> <p>* Prior authorization is required.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Inpatient hospital care (continued)</p> <p>transplant services above which are listed as part of our network are outside of the community pattern of care, e.g., transplant providers located outside of our plan service area, then you may choose to go to a local transplant provider located within our plan service area, so long as the local transplant providers are willing to accept the Original Medicare rate. For assistance with finding a transplant provider, call our Member Help Team.</p> <ul style="list-style-type: none"> • Blood – including storage and administration. All components of blood are covered beginning with the first pint used. • Physician services <p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you're not sure if you're an inpatient or an outpatient, ask the hospital staff.</p> <p>Get more information Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Inpatient services in a psychiatric hospital</p> <p>Covered services include mental health care services that require a hospital stay.</p> <ul style="list-style-type: none"> • Unlimited days each benefit period in an acute care hospital • 190-day lifetime benefit maximum for services in a freestanding psychiatric hospital 	<p>Keystone 65 Liberty Medical-Only:</p> <p>\$370 copayment per day</p> <p>Copayment days 1-6 per admission</p> <p>\$2,220 maximum copayment per admission</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$275 copayment per day</p> <p>Copayment days 1-7 per admission</p> <p>\$1,925 maximum copayment per admission</p> <p>Keystone 65 Select Medical-Only:</p> <p>\$295 copayment per day</p> <p>Copayment days 1-7 per admission</p> <p>\$2,065 maximum copayment per admission</p> <p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for additional days per admission.</p> <p>A cost-sharing is charged for each inpatient stay.</p> <p>Copayment does not apply for the day of discharge.</p> <p>* Prior authorization is required.</p>
<p>Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay</p> <p>If you've used up your inpatient benefits or if the inpatient stay isn't reasonable</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for inpatient services covered during a non-covered inpatient stay.</p> <p>* Prior authorization is required for select</p>



Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay (continued)</p> <p>and necessary, we won't cover your inpatient stay. In some cases, we'll cover certain services you get while you're in the hospital or the skilled nursing facility (SNF). Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> • Physician services • Diagnostic tests (like lab tests) • X-ray, radium, and isotope therapy including technician materials and services • Surgical dressings • Splints, casts, and other devices used to reduce fractures and dislocations • Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices • Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical 	<p>complex radiology, certain durable medical equipment, and prosthetic items. For a list of covered medical services and durable medical equipment that need precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay (continued)</p> <p>condition</p> <ul style="list-style-type: none"> Physical therapy, speech therapy, and occupational therapy 	
<p> Medical nutrition therapy</p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during the first year you get medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a physician's order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.</p> <p>Our plan covers up to four additional visits for Medicare-covered medical nutrition therapy for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>Additional four non-Medicare-covered medical nutrition therapy visits for routine medical conditions, such as congestive</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for members eligible for Medicare-covered medical nutrition therapy services.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>No copayment for up to four medical nutritional therapy visits for routine medical conditions (non-Medicare)</p> <p>* Medical nutrition therapy requires a physician's order or prescription.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
 Medical nutrition therapy (continued) heart failure (CHF), high blood pressure, high cholesterol, and gluten intolerance.	
 Medicare Diabetes Prevention Program (MDPP) MDPP services are covered for eligible people under all Medicare health plans. MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.	All Keystone 65 Medical-Only plans: There is no coinsurance or copayment for the MDPP benefit. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.
Medicare Part B drugs These drugs are covered under Part B of Original Medicare. Members of our plan get coverage for these drugs through our plan. Covered drugs include: <ul style="list-style-type: none"> • Drugs that usually aren't self-administered by the patient and are injected or infused while you get physician, hospital outpatient, or ambulatory surgical center services • Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump) 	All Keystone 65 Medical-Only plans: 0% coinsurance - 20% coinsurance for Part B drugs, including chemotherapy drugs Up to \$35 copayment for a one-month supply of insulin Certain Part B Drugs may be subject to Step Therapy. * Prior authorization is required for certain Part B drugs. Please refer to the Precertification List at www.ibxmedicare.com/precert or contact our Member Help Team.


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Medicare Part B drugs (continued)</p> <ul style="list-style-type: none"> • Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by our plan • The Alzheimer's drug, Leqembi®, (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment • Clotting factors you give yourself by injection if you have hemophilia • Transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. • Injectable osteoporosis drugs, if you're homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and can't self-administer the drug • Some antigens: Medicare covers antigens if a doctor prepares them 	

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Medicare Part B drugs (continued)</p> <p>and a properly instructed person (who could be you, the patient) gives them under appropriate supervision</p> <ul style="list-style-type: none"> • Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. • Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug • Certain oral End-Stage Renal Disease (ESRD) drugs covered under Medicare Part B • Calcimimetic and phosphate binder medications under the ESRD payment system, including the intravenous medication Parsabiv® and the oral medication Sensipar® • Certain drugs for home dialysis, 	

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Medicare Part B drugs (continued) including heparin, the antidote for heparin when medically necessary and topical anesthetics</p> <ul style="list-style-type: none"> • Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases • Parenteral and enteral nutrition (intravenous and tube feeding) <p>This link will take you to a list of Part B drugs that may be subject to Step Therapy: www.ibxmedicare.com/partbstep</p> <p>We also cover some vaccines under our Part B drug benefit.</p>	
<p> Obesity screening and therapy to promote sustained weight loss</p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for preventive obesity screening and therapy.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Opioid treatment program services</p> <p>Members of our plan with opioid use disorder (OUD) can get coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p> <ul style="list-style-type: none"> • U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications. • Dispensing and administration of MAT medications (if applicable) • Substance use counseling • Individual and group therapy • Toxicology testing • Intake activities • Periodic assessments 	<p>All Keystone 65 Medical-Only plans:</p> <p>\$5 copayment</p> <p>Opioid use disorder treatment services are covered under Part B of Original Medicare. Members of our plan receive coverage for these services through our plan.</p>
<p>Outpatient diagnostic tests and therapeutic services and supplies</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> • X-rays • Radiation (radium and isotope) therapy including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts, and other devices used to reduce fractures and 	<p><i>EKG Screening</i></p> <p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment.</p> <p><i>Laboratory Tests</i></p> <p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment.</p> <p>Services must be performed at your PCP's designated site, with the exception of approved home sleep studies.</p> <p><i>Radiation Therapy</i></p> <p>All Keystone 65 Medical-Only plans:</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient diagnostic tests and therapeutic services and supplies (continued)</p> <ul style="list-style-type: none"> dislocations Laboratory tests Blood — including storage and administration. All components of blood are covered beginning with the first pint used. Diagnostic non-laboratory tests such as CT scans, MRIs, EKGs, and PET scans when your doctor or other health care provider orders them to treat a medical problem. Other outpatient diagnostic tests, e.g., ultrasounds and sleep studies (home or outpatient) 	<p>\$85 copayment per provider, per date of service</p> <p><i>Complex Radiology (e.g., MRI/MRA, CT scans, nuclear cardiology studies)</i></p> <p>Keystone 65 Liberty Medical-Only:</p> <p>\$350 copayment per provider, per date of service</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$170 copayment per provider, per date of service</p> <p>Keystone 65 Select Medical-Only:</p> <p>\$225 copayment per provider, per date of service</p> <p><i>Routine Radiology (e.g., X-ray, radiology, diagnostic services, ultrasounds)</i></p> <p>Keystone 65 Liberty Medical-Only:</p> <p>\$50 copayment per provider, per date of service</p> <p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$40 copayment per provider, per date of service</p> <p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment for certain diagnostic tests (e.g., home-based sleep studies provided by a home health agency, or diagnostic mammogram that results from a preventive mammogram)</p> <p>All Keystone 65 Medical-Only plans:</p> <p>Please check with your provider prior to</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient diagnostic tests and therapeutic services and supplies (continued)</p>	<p>scheduling services to see if the site is identified as part of a hospital, as the higher outpatient hospital facility copayment would apply.</p> <p>* Prior authorization is required for certain items. For a list of covered medical services that need precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p>
<p>Outpatient hospital observation</p> <p>Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another person authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.</p>	<p>Keystone 65 Liberty Medical-Only:</p> <p>20% coinsurance per stay for outpatient observation stays</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$275 copayment per stay for outpatient observation stays</p> <p>Keystone 65 Select Medical-Only:</p> <p>\$295 copayment per stay for outpatient observation stays</p> <p>All Keystone 65 Medical-Only plans:</p> <p>Emergency care copayment will apply to any outpatient observation stay of less than 8 hours</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient hospital observation (continued)</p> <p>Get more information Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	
<p>Outpatient hospital services</p> <p>We cover medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts 	<p>Keystone 65 Liberty Medical-Only:</p> <p>20% coinsurance per day for outpatient hospital services</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$375 copayment per day for outpatient hospital services</p> <p>Keystone 65 Select Medical-Only:</p> <p>\$390 copayment per day for outpatient hospital services</p> <p>All Keystone 65 Medical-Only plans:</p> <p>See Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers for more information.</p> <p>* Prior authorization is required for certain items. For a list of covered medical services that need precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p> <p>See Colorectal cancer screening for more information about:</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient hospital services (continued)</p> <ul style="list-style-type: none"> Certain drugs and biologicals you can't give yourself <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.</p>	<ul style="list-style-type: none"> Colorectal cancer screening <p>See Durable medical equipment and related supplies for more information about:</p> <ul style="list-style-type: none"> Durable medical equipment <p>See Emergency care for more information about:</p> <ul style="list-style-type: none"> Emergency room <p>See Medicare Part B prescription drugs for more information about:</p> <ul style="list-style-type: none"> Part B drugs <p>See Outpatient mental health care or Outpatient substance abuse services for more information about:</p> <ul style="list-style-type: none"> Mental health or substance abuse services <p>See Outpatient rehabilitation services for more information about:</p> <ul style="list-style-type: none"> Rehabilitation therapy (physical, occupational, or speech therapy) <p>See Outpatient diagnostic tests and therapeutic supplies and services for more information about:</p> <ul style="list-style-type: none"> Complex radiology (MRI/MRA, CT scans, nuclear cardiology studies) EKG screening Laboratory tests Radiation therapy Routine radiology (X-ray, radiology, diagnostic services,

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient hospital services (continued)</p>	<p>ultrasounds)</p> <p>See Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers for more information about:</p> <ul style="list-style-type: none"> • Outpatient surgery <p>See Physician/Practitioner services, including doctor's office visits for more information about:</p> <ul style="list-style-type: none"> • Primary care provider • Specialist <p>See Prosthetic devices and related supplies for more information about:</p> <ul style="list-style-type: none"> • Prosthetic devices <p>Please check with your provider prior to scheduling services to see if the site is identified as part of a hospital, as the higher outpatient hospital facility copayment would apply.</p> <p>For a definition of colorectal cancer screening, see Chapter 10 of this document.</p>
<p>Outpatient mental health care</p> <p>Covered services include:</p> <p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>\$30 copayment for each individual therapy session</p> <p>\$20 copayment for each group therapy session</p> <p>* Prior authorization is required for certain services. For a list of covered medical services that need</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient mental health care (continued)</p> <p>assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p> <p>If you receive partial hospitalization benefits, please see Partial hospitalization services for prior authorization restrictions.</p>	<p>precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p>
<p>Outpatient rehabilitation services</p> <p>Covered services include physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p>	<p>Keystone 65 Liberty Medical-Only:</p> <p>\$45 copayment per provider, per date of service</p> <p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$20 copayment per provider, per date of service</p>
<p>Outpatient substance use disorder services</p> <p>Keystone 65 Medical-Only provides outpatient substance use disorder services to help with conditions related to drug or alcohol use disorder. Coverage includes care and treatment for alcohol or drug use disorder provided by an acute hospital or mental health facility provider. Care and treatment includes, but is not limited to, the diagnosis and treatment of substance use disorder, rehabilitation</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>\$30 copayment for each individual therapy session</p> <p>\$20 copayment for each group therapy session</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient substance use disorder services (continued)</p> <p>therapy, counseling, and outpatient detoxification by a licensed behavioral health provider (such as a psychiatrist, clinical psychologist, nurse, or certified addiction counselor).</p> <p>If you receive partial hospitalization benefits, please see Partial hospitalization services for prior authorization restrictions.</p>	
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p> <p>Note: If you're having surgery in a hospital facility, you should check with your provider about whether you'll be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.</p>	<p>Keystone 65 Liberty Medical-Only:</p> <p>Ambulatory Surgical Center: 20% coinsurance per date of service</p> <p>Outpatient Hospital Facility: 20% coinsurance per date of service</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>Ambulatory Surgical Center: \$150 copayment per date of service</p> <p>Outpatient Hospital Facility: \$375 copayment per date of service</p> <p>Keystone 65 Select Medical-Only:</p> <p>Ambulatory Surgical Center: \$250 copayment per date of service</p> <p>Outpatient Hospital Facility: \$390 copayment per date of service</p> <p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for a Medicare-covered colorectal cancer screening exam (colorectal screening).</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers (continued)</p>	<p>Please check with your provider prior to scheduling services to see if the site is identified as part of a hospital, as the higher outpatient hospital facility copayment would apply.</p> <p>For copayment information for non-surgical services, refer to Outpatient hospital services.</p> <p>A copayment will not apply for a preventive colonoscopy that becomes diagnostic when received in an outpatient hospital or ASC.</p> <p>* Prior authorization is required for certain items. For a list of covered medical services that need precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p> <p>For a definition of colorectal cancer screening, see Chapter 10 of this document.</p>
<p>Over-the-counter (OTC) items</p> <p>Your IBX Care Card can be used to purchase eligible over-the-counter (OTC) items in store at participating retail locations. Eligible OTC items include first-aid supplies, vitamins, cold and allergy medicine, and more.</p> <p>You can also use your IBX Care Card to place an order for eligible OTC items by phone or online via catalog for delivery through our dedicated vendor.</p> <p>Non-eligible items or items purchased at</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>\$30 quarterly allowance for eligible over-the-counter (OTC) items</p> <p>The IBX Care Card OTC allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Over-the-counter (OTC) items (continued)</p> <p>non-participating retail locations will NOT be covered. Only our vendor/specified online retailer(s) may be used for online orders.</p> <p>If a member exceeds the benefit amount, alternative payment will be required for the remaining balance due. Members should ask the provider if they accept split payment methods prior to receiving services.</p> <p>For additional details on the OTC benefit, including placing an order, participating retailers, and a list of eligible items, please visit www.ibxmedicare.com/carecard or contact our Member Help Team.</p>	
<p>Palliative care</p> <p>Palliative care program offered by our plan will be provided to members and is typically available to individuals 12 to 18 months before end-of-life care (hospice). The palliative care services are home-based and actively manage all aspects of a member's physical health, psychosocial and spiritual needs. The emphasis of the care program helps members manage pain, stress, and symptom relief. Members have access to a palliative care team 24/7.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment for home-based palliative care services provided through our palliative care case management program</p> <p>For a definition of Palliative Care, see Chapter 10 of this document.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Partial hospitalization services and Intensive outpatient services</p> <p><i>Partial hospitalization</i> is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office and is an alternative to inpatient hospitalization.</p> <p><i>Intensive outpatient service</i> is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a federally qualified health center, or a rural health clinic that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office but less intense than partial hospitalization.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>\$30 copayment per day</p> <p>* Prior authorization is required.</p>
<p>Physician/Practitioner services, including doctor's office visits</p> <p>Covered services include:</p> <ul style="list-style-type: none"> Medically necessary medical care or surgery services you get in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location 	<p>Keystone 65 Liberty Medical-Only:</p> <p>Primary Care Provider:</p> <p>\$0 copayment for PCP visits</p> <p>Specialist: \$55 copayment per visit</p> <p>\$55 copayment for non-routine Medicare-covered dental services in a specialist office</p> <p>\$55 copayment per visit, per provider</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Physician/Practitioner services, including doctor's office visits (continued)</p> <ul style="list-style-type: none"> • Consultation, diagnosis, and treatment by a specialist • Basic hearing and balance exams performed by your specialist, if your doctor orders it to see if you need medical treatment • Certain telehealth services, including PCP visits; specialist and other health care professional visits; and physical therapy, occupational therapy, and speech therapy visits. <ul style="list-style-type: none"> ○ You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth. Please check with your health care provider for instructions on how to access their telehealth services, as well as any technology requirements (audio/video). • Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis 	<p>type for each Medicare-covered hearing exam</p> <p>Other health care professional: \$55 copayment per visit</p> <p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</p> <p>Primary Care Provider: \$0 copayment for PCP visits</p> <p>Specialist: \$40 copayment per visit</p> <p>\$40 copayment for non-routine Medicare-covered dental services in a specialist office</p> <p>\$40 copayment per visit, per provider type for each Medicare-covered hearing exam</p> <p>Other health care professional: \$40 copayment per visit</p> <p>Physical therapy/occupational therapy/speech therapy:</p> <p>Keystone 65 Liberty Medical-Only: \$45 copayment per visit</p> <p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only: \$20 copayment per visit</p> <p>All Keystone 65 Medical-Only plans:</p> <p>Mental health/substance use disorder therapy services: \$30 copayment for each individual therapy session</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Physician/Practitioner services, including doctor's office visits (continued)</p> <p>center, renal dialysis facility, or the member's home</p> <ul style="list-style-type: none"> • Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location • Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location • Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if: <ul style="list-style-type: none"> ○ You have an in-person visit within 6 months prior to your first telehealth visit ○ You have an in-person visit every 12 months while getting these telehealth services ○ Exceptions can be made to the above for certain circumstances • Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers • Virtual check-ins (for example, by phone or video chat) with your 	<p>\$20 copayment for each group therapy session</p>



Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Physician/Practitioner services, including doctor's office visits (continued)</p> <p>doctor for 5-10 minutes if:</p> <ul style="list-style-type: none"> ○ You're not a new patient and ○ The check-in isn't related to an office visit in the past 7 days and ○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment <ul style="list-style-type: none"> • Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours if: <ul style="list-style-type: none"> ○ You're not a new patient and ○ The evaluation isn't related to an office visit in the past 7 days and ○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment • Consultation your doctor has with other doctors by phone, internet, or electronic health record • Second opinion by another network provider prior to surgery 	



Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Podiatry services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs) • Routine foot care for members with certain medical conditions affecting the lower limbs (Medicare-covered podiatry) • Routine foot care for members, up to six supplemental visits per year (non-Medicare-covered podiatry) 	<p>Keystone 65 Liberty Medical-Only:</p> <p>\$25 copayment per visit for Medicare-covered care</p> <p>\$25 copayment per visit for non-Medicare-covered routine care</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$20 copayment per visit for Medicare-covered care</p> <p>\$20 copayment per visit for non-Medicare-covered routine care</p> <p>Keystone 65 Select Medical-Only:</p> <p>\$15 copayment per visit for Medicare-covered care</p> <p>\$15 copayment per visit for non-Medicare-covered routine care</p> <p>*Cost sharing for non-Medicare routine podiatry visits do not count toward your maximum out-of-pocket amount.</p>
<p> Pre-exposure prophylaxis (PrEP) for HIV prevention</p> <p>If you don't have HIV, but your doctor or other health care practitioner determines you're at an increased risk for HIV, we cover pre-exposure prophylaxis (PrEP) medication and related services.</p> <p>If you qualify, covered services include:</p> <ul style="list-style-type: none"> • FDA-approved oral or injectable PrEP medication. If you're getting an injectable drug, we also cover the fee for injecting the drug. • Up to 8 individual counseling 	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the PrEP benefit.</p>



Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
 Pre-exposure prophylaxis (PrEP) for HIV prevention (continued) <p>sessions (including HIV risk assessment, HIV risk reduction, and medication adherence) every 12 months.</p> <ul style="list-style-type: none"> Up to 8 HIV screenings every 12 months. <p>A one-time hepatitis B virus screening.</p>	
 Prostate cancer screening exams <p>For men aged 50 and older, covered services include the following once every 12 months:</p> <ul style="list-style-type: none"> Digital rectal exam Prostate Specific Antigen (PSA) test 	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for an annual PSA test.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p>Prosthetic and orthotic devices and related supplies</p> <p>Devices (other than dental) that replace all or part of a body part or function. These include but aren't limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>20% coinsurance for prosthetics and medical supplies</p> <p>* Prior authorization is required for certain services. For a list of covered medical services that need precertification/prior authorization, please visit our website at www.ibxmedicare.com.</p>



Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Prosthetic and orthotic devices and related supplies (continued)</p> <p>orthotic devices. Also includes some coverage following cataract removal or cataract surgery – go to <i>Vision Care</i> later in this table for more detail.</p>	
<p>Pulmonary rehabilitation services</p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>\$5 copayment per provider, per date of service</p>
<p> Screening and counseling to reduce alcohol misuse</p> <p>We cover one alcohol misuse screening for adults (including pregnant women) who misuse alcohol but aren't alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p> Screening for lung cancer with low dose computed tomography (LDCT)</p> <p>For qualified people, a LDCT is covered</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the Medicare-covered counseling and</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Screening for lung cancer with low dose computed tomography (LDCT) (continued)</p> <p>every 12 months.</p> <p>Eligible members are people age 50 – 77 who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who get an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.</p> <p><i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the members must get an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for later lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	<p>shared decision-making visit or for the LDCT.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>* Prior authorization is required.</p>
<p> Screening for Hepatitis C Virus infection</p> <p>We cover one Hepatitis C screening if your primary care doctor or other qualified health care provider orders one and you meet one of these conditions:</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the Medicare-covered screening for the Hepatitis C Virus.</p> <p>If you receive a separate additional non-</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Screening for Hepatitis C Virus infection (continued)</p> <ul style="list-style-type: none"> You're at high risk because you use or have used illicit injection drugs. You had a blood transfusion before 1992. You were born between 1945-1965. <p>If you were born between 1945-1965 and aren't considered high risk, we pay for a screening once. If you're at high risk (for example, you've continued to use illicit injection drugs since your previous negative Hepatitis C screening test), we cover yearly screenings.</p>	<p>preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p> Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We only cover these counseling sessions as a preventive service if they are</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
 Screening for sexually transmitted infections (STIs) and counseling to prevent STIs (continued) provided by a primary care provider and take place in a primary care setting, such as a doctor's office.	
Services to treat kidney disease Covered services include: <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to 6 sessions of kidney disease education services per lifetime. • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible). • Inpatient dialysis treatments (if you're admitted as an inpatient to a hospital for special care). • Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments). 	All Keystone 65 Medical-Only plans: Inpatient dialysis: No additional copayment or coinsurance for inpatient dialysis when received during an inpatient hospital stay. Outpatient dialysis: 20% coinsurance. Kidney disease education services: There is no coinsurance or copayment. If performed at the provider's office, only dialysis coinsurance should apply.


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Services to treat kidney disease (continued)</p> <ul style="list-style-type: none"> • Home dialysis equipment and supplies. • Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply). <p>Certain drugs for dialysis are covered under Medicare Part B. For information about coverage for Part B Drugs, go to Medicare Part B drugs in this table.</p>	
<p>Skilled nursing facility (SNF) care</p> <p>(For a definition of skilled nursing facility care, go to Chapter 12. Skilled nursing facilities are sometimes called SNFs.)</p> <p>100 days per Medicare benefit period. A prior hospital stay is not required. Covered services include but aren't limited to:</p> <ul style="list-style-type: none"> • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy and speech therapy • Drugs administered to you as part of our plan of care (this includes 	<p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment per day for days 1-20</p> <p>\$218 copayment per day for days 21-100</p> <p>A benefit period is the way that both our plan and Original Medicare measure your use of hospital and skilled nursing facility (SNF) services. Our plan uses benefit periods for skilled nursing facility stays, but we do not use benefit periods to measure inpatient hospital stays. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in an SNF) for 60 days in a row.</p> <p>If you go into a hospital or a skilled</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Skilled nursing facility (SNF) care (continued)</p> <p>substances that are naturally present in the body, such as blood clotting factors.)</p> <ul style="list-style-type: none"> • Blood — including storage and administration. All components of blood are covered beginning with the first pint used. • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services <p>Generally, you get SNF care from network facilities. Under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) • A SNF where your spouse or 	<p>nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.</p> <p>* Prior authorization is required.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Skilled nursing facility (SNF) care (continued)</p> <p>domestic partner is living at the time you leave the hospital</p>	
<p> Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</p> <p>Smoking and tobacco use cessation counseling is covered for outpatient and hospitalized patients who meet these criteria:</p> <ul style="list-style-type: none"> • Use tobacco, regardless of whether they exhibit signs or symptoms of tobacco-related disease • Are competent and alert during counseling • A qualified physician or other Medicare-recognized practitioner provides counseling <p>We cover 2 cessation attempts per year (each attempt may include a maximum of 4 intermediate or intensive sessions, with the patient getting up to 8 sessions per year.)</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p>Special Supplemental Benefits for the Chronically Ill</p> <p>Meals Program</p> <p>After an inpatient facility stay, members can receive three meals per day, seven days per week, up to four weeks, twice per year.</p>	<p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$0 copayment for meals</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Special Supplemental Benefits for the Chronically Ill (continued)</p> <p>To receive meals, members must:</p> <ul style="list-style-type: none"> • Participate in the Transitions of Care program <p>AND</p> <ul style="list-style-type: none"> • Receive a new diagnosis for one of the following conditions: <ul style="list-style-type: none"> ○ Colorectal cancer ○ Endometrial cancer ○ Breast cancer ○ Lung cancer ○ Prostate cancer <p>OR</p> <ul style="list-style-type: none"> • Receive a diagnosis for both of the following conditions: <ul style="list-style-type: none"> ○ Diabetes ○ Congestive heart failure (CHF) <p>Meals will be provided after discharge to the home following an inpatient acute hospital, skilled nursing facility, long-term acute care facility, acute rehabilitation facility, or rehabilitation facility stay.</p> <p>Food and Produce benefit</p> <p>Food and Produce will be provided for a maximum of four weeks per year, per member. Members must be diagnosed with both of the following conditions to be eligible to receive the food and</p>	<p>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$0 copayment for food and produce benefit</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Special Supplemental Benefits for the Chronically Ill (continued)</p> <p>produce benefit from a plan-specified vendor:</p> <ul style="list-style-type: none"> • Diabetes • Depression or depressive disorders 	
<p>Supervised Exercise Therapy (SET)</p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD). Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> • Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication • Be conducted in a hospital outpatient setting or a physician's office • Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD • Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques 	<p>All Keystone 65 Medical-Only plans:</p> <p>\$5 copayment per visit</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Supervised Exercise Therapy (SET) (continued)</p> <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.</p>	
<p>Telemedicine visits</p> <p>Teladoc Health must be used for telemedicine visits.</p> <p>You have convenient and confidential access to quality board-certified, U.S.-licensed doctors for non-emergent general medical visits, mental/behavioral health visits, and dermatology consultations through Teladoc. Connect virtually from the comfort of your home via your computer, tablet, or smartphone. Additional telehealth services received from other in-network providers will include an in-office copay. Not all services can be provided as a telehealth visit. See the Physician/Practitioner services, including doctor's office visits section of medical benefits chart for more information on covered additional telehealth services.</p> <p>General medical visits</p> <p>24/7 access to talk to a doctor for non-emergency conditions like the flu, allergies, coughs, sore throats, rashes and more.</p>	<p>General medical visits (focused on non-emergent medical conditions by connecting to a state-licensed physician)</p> <p>All Keystone 65 Medical-Only plans: \$0 copayment per visit</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Telemedicine visits (continued)</p> <p>Visits can be scheduled by calling 1-800-835-2362 (TTY/TDD: 1-800-770-5531), online at teladochealth.com/signin, or via the Teladoc Health mobile app.</p> <p>Mental/behavioral health visits</p> <p>Access to talk to a therapist or psychiatrist by appointment, 7 days a week from 7 a.m. to 9 p.m., by phone or video for depression, anxiety, stress and more. You can choose to see the same provider for recurring visits.</p> <p>Visits must be scheduled online at teladochealth.com/signin or by phone, or via the Teladoc Health mobile app.</p> <p>Mental/behavioral health visits must be scheduled via the online platform www.teladochealth.com/signin or by phone. Members must complete a mental health assessment via the website platform or by phone prior to scheduling.</p> <p>Dermatology consultations</p> <p>Access to a dermatologist for diagnosing and treating skin conditions like eczema, psoriasis, acne and more.</p> <p>Dermatology consultations are not real-time visits. You can schedule and upload images via the secure online platform available 24/7 online at www.teladochealth.com/signin, or via the Teladoc Health mobile app. You can ask follow-up questions via one message after the consultation for up to 7 days.</p>	<p>Mental/behavioral health visits (focused on therapy and counseling services by connecting to a state-licensed therapist or psychiatrist)</p> <p>All Keystone 65 Medical-Only plans: \$0 copayment per visit</p> <p>Dermatology consultations (focused on diagnosing and treating skin, hair, and nail conditions by connecting members to board-certified dermatologists)</p> <p>All Keystone 65 Medical-Only plans: \$0 copayment per consultation</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Telemedicine visits (continued)</p> <p>You may initiate more than 1 dermatology consultation at a time. You may consult with the same Dermatology provider each time.</p> <p><i>Teladoc Health is not available internationally.</i></p> <p>Members must complete a comprehensive medical history assessment, either online or by telephone with a designated <u>Teladoc Health</u> representative, prior to receiving telemedicine services.</p>	
<p>Urgently needed services</p> <p>A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or, even if you're inside our plan's service area, it's unreasonable given your time, place, and circumstances to get this service from network providers. Our plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily</p>	<p>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</p> <p>\$15 copayment for services received from a retail clinic</p> <p>\$50 copayment for services received from an urgent care center</p> <p>\$130 copayment per visit for Worldwide Urgent Coverage</p> <p>Keystone 65 Preferred Medical-Only:</p> <p>\$5 copayment for services received from a retail clinic</p> <p>\$50 copayment for services received from an urgent care center</p> <p>\$150 copayment per visit for Worldwide Urgent Coverage</p> <p>All Keystone 65 Medical-Only plans:</p> <p>Copayment not waived if admitted to</p>



Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Urgently needed services (continued)</p> <p>unavailable.</p> <p>Urgently needed services are covered worldwide.</p> <p>For a list of network urgent care centers, please call our Member Help Team.</p>	<p>inpatient hospital</p> <p>For a definition of Retail clinic, see Chapter 10 of this document.</p> <p>If you receive emergency care outside of the United States, you must pay for your care, and submit the claim for reimbursement consideration. For details on submitting a reimbursement, see Chapter 7, Section 5.5.</p> <p>*Cost sharing for urgently needed services received outside of the United States do not count toward your maximum out-of-pocket amount and are not waived if admitted.</p>
<p> Vision care</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts. • For people who are at high risk for glaucoma, we cover one glaucoma screening each year. People at high risk of glaucoma include people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older and Hispanic Americans who are 65 or older. 	<p>Medicare-covered vision care</p> <p>Keystone 65 Liberty Medical Only:</p> <p>\$55 copayment for each Medicare-covered eye exam</p> <p>There is no coinsurance or copayment for a Medicare-covered diabetic retinal eye exam or dilated retinal eye exam.</p> <p>There is no coinsurance or copayment for Medicare-covered glaucoma screenings.</p> <p>There is no coinsurance or copayment for one pair of Medicare-covered standard eyeglasses or contact lenses after each cataract surgery.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or</p>


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Vision care (continued)</p> <ul style="list-style-type: none"> For people with diabetes, screening for diabetic retinopathy is covered once per year. One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. If you have 2 separate cataract operations, you can't reserve the benefit after the first surgery and purchase 2 eyeglasses after the second surgery. Our plan covers the Medicare-covered standard frames and lenses for cataracts up to the Medicare allowed amount. NOTE: Upgrades such as deluxe frames, progressive lenses, and additional lens upgrades (including but not limited to transition, scratch-resistant, or tinted lenses) are not covered for glasses/lenses after cataract surgery. You may pay for upgrades yourself if you choose. <p>In addition, we cover the following non-Medicare-covered routine vision services:</p> <ul style="list-style-type: none"> One routine eye exam (not covered by Medicare) covered every year. Eyewear: one pair of eyeglass frames and lenses, or contact lenses in lieu of frames and lenses. 	<p>place of service.</p> <p>Search for in-network providers that provide Medicare-covered vision care through our Find a Provider tool at www.ibxmedicare.com/providerfinder.</p> <p>Keystone 65 Preferred Medical Only and Keystone 65 Select Medical Only:</p> <p>\$40 copayment for each Medicare-covered eye exam</p> <p>There is no coinsurance or copayment for a Medicare-covered diabetic retinal eye exam or dilated retinal eye exam.</p> <p>There is no coinsurance or copayment for Medicare-covered glaucoma screenings.</p> <p>There is no coinsurance or copayment for one pair of Medicare-covered standard eyeglasses or contact lenses after each cataract surgery.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>Search for in-network providers that provide Medicare-covered vision care through our Find a Provider tool at www.ibxmedicare.com/providerfinder.</p> <p>Non-Medicare-covered routine vision care</p> <p>All Keystone 65 Medical-Only plans:</p> <p>\$0 copayment for routine eye exam every year</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Vision care (continued)</p> <p>Covered every year.</p> <p>Our plan does not cover lens upgrades, including but not limited to: transition, progressive, polish, scratch-resistant, or tinted lenses, or vision/lens insurance.</p>	<p>If you purchase glasses (eyeglass frames and lenses) in the Davis Vision Collection, frames and lenses are covered in full.</p> <p>If you purchase glasses (frames and lenses) outside of the Davis Vision Collection but at a Davis Vision provider, you are covered up to \$150.</p> <p>If you purchase glasses (frames and lenses) from Visionworks, you are covered up to \$250.</p> <p>You are covered up to \$150 per year for contact lenses in lieu of routine eyewear (frames and lenses).</p> <p>*Cost sharing for non-Medicare-covered routine vision services do not count toward your maximum out-of-pocket amount.</p> <p>You must use a participating Davis Vision network provider for in-network routine vision coverage not covered by Original Medicare.</p> <p>Search for a participating Davis Vision network provider at www.ibxmedicare.com/davisvision.</p>
<p> Welcome to Medicare preventive visit</p> <p>Our plan covers the one-time <i>Welcome to Medicare</i> preventive visit. The visit includes a review of your health, as well as education and counseling about preventive services you need (including certain screenings and shots), and</p>	<p>All Keystone 65 Medical-Only plans:</p> <p>There is no coinsurance or copayment for the Welcome to Medicare preventive visit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
 Welcome to Medicare preventive visit (continued) referrals for other care if needed. Important: We cover the <i>Welcome to Medicare</i> preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you want to schedule your <i>Welcome to Medicare</i> preventive visit.	place of service.

Chapter 4 Medical Benefits Chart (what's covered and what you pay)**SECTION 3 Services that aren't covered by our plan (exclusions)**

This section tells you what services are *excluded* from Medicare coverage and therefore, aren't covered by this plan.

The chart below lists services and items that either aren't covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you get the excluded services at an emergency facility, the excluded services are still not covered, and our plan won't pay for them. The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we made to not cover a medical service, go to Chapter 7, Section 5.3.)

Services not covered by Medicare	Covered only under specific conditions
Acupuncture	<p>Available for people with chronic low back pain under certain circumstances.</p> <p>Routine non-Medicare-covered services:</p> <p>Covered for headache (migraine and tension), postoperative nausea and vomiting, chemotherapy induced nausea and vomiting, low back pain, chronic neck pain, pain from osteoarthritis of the knee and hip.</p>
Cosmetic surgery or procedures	<p>Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member.</p> <p>Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.</p>
Custodial care Custodial care is personal care that doesn't require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities	<p>Not covered under any condition</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Services not covered by Medicare	Covered only under specific conditions
of daily living, such as bathing or dressing	
Experimental medical and surgical procedures, equipment, and medications Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community	May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan. (Go to Chapter 3, Section 5 for more information on clinical research studies)
Fees charged for care by your immediate relatives or members of your household	Not covered under any condition
Full-time nursing care in your home	Not covered under any condition
Home-delivered meals	Please go to the Special Supplemental Benefits for the Chronically Ill row in the Medical Benefits Chart for further detail.
Homemaker services include basic household help, including light housekeeping or light meal preparation.	Not covered under any condition
Naturopath services (uses natural or alternative treatments)	Not covered under any condition
Non-routine dental care	Dental care required to treat illness or injury may be covered as inpatient or outpatient care. Your plan may include some non-Medicare covered comprehensive dental services. Please go to the Dental services row in the Medical Benefits Chart for further detail.
Orthopedic shoes or supportive devices for the feet	Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with, diabetic foot disease

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Services not covered by Medicare	Covered only under specific conditions
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television	Not covered under any condition
Private room in a hospital	Covered only when medically necessary.
Reversal of sterilization procedures and or non-prescription contraceptive supplies	Not covered under any condition
Routine chiropractic care	Manual manipulation of the spine to correct a subluxation is covered Routine supplemental visits, up to six per year, are covered.
Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, and other low vision aids	One pair of eyeglasses with standard frames (or one set of contact lenses) covered after each cataract surgery that implants an intraocular lens. Routine eye exams and eyewear.
Routine foot care	Some limited coverage provided according to Medicare guidelines (e.g., if you have diabetes) Routine supplemental visits, up to six per year, are covered.
Services considered not reasonable and necessary, according to Original Medicare standards	Not covered under any condition
Worldwide ambulance services	Not covered under any condition

CHAPTER 5:

Asking us to pay our share of a bill for covered medical services

SECTION 1 Situations when you should ask us to pay our share for covered services

Sometimes when you get medical care, you may need to pay the full cost. Other times, you may find you pay more than you expected under the coverage rules of our plan, or you may get a bill from a provider. In these cases, you can ask our plan to pay you back (reimburse you). It's your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services covered by our plan. There may be deadlines that you must meet to get paid back. Go to Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you got or for more than your share of cost sharing as discussed in this material. First try to resolve the bill with the provider. If that doesn't work, send the bill to us instead of paying it. We'll look at the bill and decide whether the services should be covered. If we decide they should be covered, we'll pay the provider directly. If we decide not to pay it, we'll notify the provider. You should never pay more than plan-allowed cost sharing. If this provider is contracted, you still have the right to treatment.

Examples of situations in which you may need to ask our plan to pay you back or to pay a bill you got:

1. When you've got emergency or urgently needed medical care from a provider who's not in our plan's network

Outside the service area, you can get emergency or urgently needed services from any provider, whether or not the provider is a part of our network. In these cases,

- You're only responsible for paying your share of the cost for emergency or urgently needed services. Emergency providers are legally required to provide emergency care.
- If you pay the entire amount yourself at the time you get the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you made.
- You may get a bill from the provider asking for payment you think you don't owe. Send us this bill, along with documentation of any payments you already made.

Chapter 5 Asking us to pay our share of a bill for covered medical services

- If the provider is owed anything, we'll pay the provider directly.
- If you already paid more than your share of the cost of the service, we'll determine how much you owed and pay you back for our share of the cost.

2. When a network provider sends you a bill you think you shouldn't pay

Network providers should always bill our plan directly and ask you only for your share of the cost. But sometimes they make mistakes and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get covered services. We don't allow providers to add additional separate charges, called **balance billing**. This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there's a dispute and we don't pay certain provider charges.
- Whenever you get a bill from a network provider you think is more than you should pay, send us the bill. We'll contact the provider directly and resolve the billing problem.
- If you already paid a bill to a network provider, but feel you paid too much, send us the bill along with documentation of any payment you made and ask us to pay you back the difference between the amount you paid and the amount you owed under our plan.

3. If you're retroactively enrolled in our plan

Sometimes a person's enrollment in our plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any covered services after your enrollment date, you can ask us to pay you back for our share of the costs. You need to submit paperwork such as receipts and bills for us to handle the reimbursement.

When you send us a request for payment, we'll review your request and decide whether the service or drug should be covered. This is called making a **coverage decision**. If we decide it should be covered, we'll pay for our share of the cost for the service or drug. If we deny your request for payment, you can appeal our decision. Chapter 7 has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or pay a bill you got

You can ask us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you've made. It's a good idea to

Chapter 5 Asking us to pay our share of a bill for covered medical services

make a copy of your bill and receipts for your records. **You must submit your claim to us within 12 months** of the date you got the service or item.

To make sure you're giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it'll help us process the information faster.
- Download a copy of the form from our website (www.ibxmedicare.com) or call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) and ask for the form.

Whether you choose to use the form or not, the following information is needed in order for us to identify you and process your request for payment:

- Member name
- Member ID number (located on your member ID card)
- Member date of birth
- Date of service
- Procedure code (located on the bill or receipt from the provider)
- Diagnosis code (located on the bill or receipt from the provider)
- Billed charges/amounts
- Provider name and National Provider Identifier (NPI)
- Receipt or proof of payment

Mail your request for payment together with any bills or paid receipts to us at this address:

For medical payment requests (Part C):

Independence Blue Cross
Claims Receipt Center
PO Box 211184
Eagan, MN 55121

SECTION 3 We'll consider your request for payment and say yes or no

When we get your request for payment, we'll let you know if we need any additional information from you. Otherwise, we'll consider your request and make a coverage decision.

- If we decide the medical care is covered and you followed all the rules, we'll pay for our share of the cost. If you already paid for the service, we'll mail your reimbursement of our share of the cost to you. If you haven't paid for the service yet, we'll mail the payment directly to the provider.

Chapter 5 Asking us to pay our share of a bill for covered medical services

- If we decide the medical care is *not* covered, or you did *not* follow all the rules, we won't pay for our share of the cost. We'll send you a letter explaining the reasons why we aren't sending the payment and your rights to appeal that decision.

Section 3.1 If we tell you that we won't pay for all or part of the medical care, you can make an appeal

If you think we made a mistake in turning down your request for payment or the amount we're paying, you can make an appeal. If you make an appeal, it means you're asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 7.

CHAPTER 6:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities

Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, braille, data CD, large print, or other alternate formats, etc.)

Our plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how our plan may meet these accessibility requirements include, but aren't limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

We may request demographic information from you, such as race, ethnicity, language, sexual orientation, and gender identity. We may also request information about social needs essential to your well-being. Sharing this information with us helps us better understand and meet the diverse needs of our members. Your response to our request for demographic information is optional.

Our plan has free interpreter services available to answer questions from non-English-speaking members. We can also give you materials in braille, in data CD, in large print, or other alternate formats at no cost if you need it. We're required to give you information about our plan's benefits in a format that's accessible and appropriate for you. To get information from us in a way that works for you, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711).

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in our plan's network for a specialty aren't available, it's our plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you'll only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in our plan's network that cover a service you need, call our plan for information on where to go get this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that's accessible and appropriate for you, seeing a women's health specialist or finding a network specialist, call to file a grievance with our Member Help Team at 1-800-645-3965. (TTY/TDD users should call

711). You can also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

Section 1.2 We must ensure you get timely access to covered services

You have the right to choose a primary care provider (PCP) in our plan's network to provide and arrange for your covered services. If you don't select a PCP, we will auto-assign you a PCP as indicated in Chapter 3, Section 2.1. We don't require you to get referrals to go to network providers.

You have the right to get appointments and covered services from our plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care.

If you think you aren't getting your medical care within a reasonable amount of time, Chapter 7 tells what you can do.

Section 1.3 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a *Notice of Privacy Practice*, that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you or someone you've given legal power to make decisions for you first*.
- There are certain exceptions that don't require us to get your written permission first. These exceptions are allowed or required by law.
 - We're required to release health information to government agencies that are checking on quality of care.

Chapter 6 Your rights and responsibilities

- Because you're a member of our plan through Medicare, we're required to give Medicare your health information. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it's been shared with others

You have the right to look at your medical records held by our plan, and to get a copy of your records. We're allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we'll work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that aren't routine.

If you have questions or concerns about the privacy of your personal health information, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711).

IBX is committed to protecting the privacy of our members' personal health information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), which requires us to take additional measures to protect personal information and to inform our members about those measures.

The *Notice of Privacy Practices* describes how IBX may use and disclose a member's personal health information and how a member of an IBX health plan can get access to this information. For details on our practices, available privacy forms, and HIPAA requirements, visit www.ibxmedicare.com/privacy. You can also call to request a copy of the *Notice of Privacy Practices* by contacting our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711).

Section 1.4 We must give you information about our plan, our network of providers, and your covered services

As a member of Keystone 65 Medical-Only, you have the right to get several kinds of information from us.

If you want any of the following kinds of information, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711):

- **Information about IBX and our plan.** This includes, for example, information about our plan's financial condition.

- **Information about our network providers.** You have the right to get information about the qualifications of the providers in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a medical service isn't covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

Section 1.5 You have the right to know your treatment options and participate in decisions about your care

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all your choices.** You have the right to be told about all treatment options recommended for your condition, no matter what they cost or whether they're covered by our plan.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say "no."** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. If you refuse treatment, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what's to be done if you can't make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you're in this situation. This means, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.

- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

Legal documents you can use to give directions in advance in these situations are called **advance directives**. Documents like a **living will** and **power of attorney for health care** are examples of advance directives.

How to set up an advance directive to give instructions:

- **Get a form.** You can get an advance directive form from your lawyer, a social worker, or some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) to ask for the forms.
- **Fill out the form and sign it.** No matter where you get this form, it's a legal document. Consider having a lawyer help you prepare it.
- **Give copies of the form to the right people.** Give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you're going to be hospitalized, and you signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask whether you signed an advance directive form and whether you have it with you.
- If you didn't sign an advance directive form, the hospital has forms available and will ask if you want to sign one.

Filling out an advance directive is your choice (including whether you want to sign one if you're in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you signed an advance directive.

If your instructions aren't followed

If you sign an advance directive and you believe that a doctor or hospital didn't follow the instructions in it, you can file a complaint with the Pennsylvania Department of Health. Call the Complaint Hotline at 1-800-254-5164 or use the online form at apps.health.pa.gov/dohforms/FacilityComplaint.aspx.

Section 1.6 You have the right to make complaints and ask us to reconsider decisions we made

If you have any problems, concerns, or complaints and need to ask for coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do — ask for a

coverage decision, make an appeal, or make a complaint — **we're required to treat you fairly.**

Section 1.7 If you believe you're being treated unfairly, or your rights aren't being respected

If you believe you've been treated unfairly or your rights haven't been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY users call 1-800-537-7697), or call your local Office for Civil Rights.

If you believe you've been treated unfairly or your rights haven't been respected *and it's not* about discrimination, you can get help dealing with the problem you're having from these places:

- **Call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711)**
- **Call your local SHIP** at 1-800-783-7067
- **Call Medicare** at 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

Section 1.8 How to get more information about your rights

Get more information about your rights from these places:

- **Call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711)**
- **Call your local SHIP** at 1-800-783-7067
- **Contact Medicare**
 - Visit www.Medicare.gov to read the publication *Medicare Rights & Protections* (available at: www.Medicare.gov/publications/11534-medicare-rights-and-protections.pdf)
 - Call 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

You also have the right to make recommendations regarding our rights and responsibilities policy by calling our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711).

SECTION 2 Your responsibilities as a member of our plan

Things you need to do as a member of our plan are listed below. For questions, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711)

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* document to learn what's covered and the rules you need to follow to get covered services.
 - Chapters 3 and 4 give details about medical services.
- **If you have any other health coverage in addition to our plan, or separate prescription drug coverage, you're required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you're enrolled in our plan.** Show our plan membership card whenever you get medical care.
- **Help your doctors, other providers, and IBX help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors, other health providers, and IBX about your health problems. Participate in developing mutually agreed-upon treatment goals, to the degree possible. Follow the treatment plans and instructions you and your doctors agree on.
 - Make sure your doctors know all the drugs you're taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you're responsible for these payments:
 - You must pay our plan premiums.
 - You must continue to pay your premium for your Medicare Part B to stay a member of our plan.
 - For some of your medical services covered by our plan, you must pay your share of the cost when you get the service.
- **If you move *within* our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move *outside* our plan service area, you can't stay a member of our plan.**
- **If you move, tell Social Security (or the Railroad Retirement Board).**

SECTION 3 Member communications

Section 3.1 Member connections

There are many ways that you can connect with our plan and manage your health care coverage, whether on paper or online.

Health Needs Assessment

You may receive a health risk assessment survey that helps us learn more about your health care needs. The information provided will not affect your enrollment in the plan or your premium.

Personal Health Visit

Personal health visits are a convenient way to get personalized health assessment and advice in the comfort of your home and are offered to you at no extra cost. This service is optional, does not affect your current health insurance benefits or premiums, and does not replace your annual wellness visit.

Member Site

Log in or register at www.ibx.com/login anytime and anywhere to find all your health and benefit information in one place. Access your member ID card, the Provider/Pharmacy Finder, the status of recent claims, and important messages. You can also visit our website at www.ibxmedicare.com for plan documents, health and wellness information, and more.

Find a Doctor or Hospital

Our online Find a Provider tool helps you find an in-network provider. You can search for medical providers and facilities within the tool at www.ibxmedicare.com/providerfinder. The information about network providers available on the Find a Provider tool includes:

- Name, address, and telephone numbers
- Professional qualifications
- Specialty
- Medical school attended
- Residency completion
- Board certification status
- Languages spoken, gender, race, and/or ethnicity

Medical Technology Assessment

Our plan uses the technology assessment process to assure that new drugs, medical procedures, behavioral health procedures or devices are safe and effective before approving them as a covered service. When new technology becomes available, or, at the request of a practitioner or member, the plan researches all scientific information available from these expert sources. Following this analysis, the plan:

- Decides about when a new drug, procedure, or device has been proven to be safe and effective; and
- Uses this information to determine when an item becomes a covered service.

The review and evaluation of available clinical and scientific information is done by expert sources. These sources include, but are not limited to:

- Publications from government agencies;
- Peer-reviewed journals;
- Professional guidelines;
- Regional and national experts;
- Clinical trials; and
- Manufacturers' literature.

Section 3.2 Utilization management reviews

The professional providers, independent medical consultants, medical directors, or nurses that perform utilization review services are not compensated or given incentives based on coverage review decisions. Medical directors and nurses are salaried and contracted external physicians and other professional consultants are compensated on a per case-reviewed basis, regardless of the coverage determination. The health benefit plan does not specifically reward or provide financial incentives for issuing denials of coverage. There are no financial incentives for such individuals, which would encourage utilization review decisions that result in underutilization.

CHAPTER 7:

If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 1 What to do if you have a problem or concern

This chapter explains 2 types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints** (also called grievances).

Both processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The information in this chapter will help you identify the right process to use and what to do.

Section 1.1 Legal terms

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people. To make things easier, this chapter uses more familiar words in place of some legal terms.

However, it's sometimes important to know the correct legal terms. To help you know which terms to use to get the right help or information, we include these legal terms when we give details for handling specific situations.

SECTION 2 Where to get more information and personalized help

We're always available to help you. Even if you have a complaint about our treatment of you, we're obligated to honor your right to complain. You should always call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) for help. In some situations, you may also want help or guidance from someone who isn't connected with us. Two organizations that can help you are:

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

State Health Insurance Assistance Program (SHIP)

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you're having. They can also answer questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2, Section 3 of this document.

Medicare

You can also contact Medicare for help.

- Call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048
- Visit www.Medicare.gov.

SECTION 3 Which process to use for your problem

Is your problem or concern about your benefits or coverage?

This includes problems about whether medical care (medical items, services and/or Part B drugs) are covered or not, the way they're covered, and problems related to payment for medical care.

Yes.

Go to **Section 4, A guide to coverage decisions and appeals.**

No.

Go to **Section 9, How to make a complaint about quality of care, waiting times, customer service or other concerns.**

Coverage decisions and appeals

SECTION 4 A guide to coverage decisions and appeals

Coverage decisions and appeals deal with problems about your benefits and coverage for your medical care (services, items, and Part B drugs, including payment). To keep things simple, we generally refer to medical items, services, and Medicare Part B drugs as **medical**

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

care. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions before you get services

If you want to know if we'll cover medical care before you get it, you can ask us to make a coverage decision for you. A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical care. For example, if our plan network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either you or your network doctor can show that you got a standard denial notice for this medical specialist, or the *Evidence of Coverage* makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we'll cover a particular medical service or refuses to provide medical care you think you need.

In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we might decide medical care isn't covered or is no longer covered for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after you get a benefit, and you aren't satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we made. Under certain circumstances, you can ask for an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly followed the rules. When we complete the review, we give you our decision.

In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

If we say no to all or part of your Level 1 appeal for medical care, your appeal will automatically go on to a Level 2 appeal conducted by an independent review organization not connected to us.

- You don't need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we don't fully agree with your Level 1 appeal.
- Go to **Section 5.4** for more information about Level 2 appeals for medical care.

If you aren't satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (this chapter explains the Level 3, 4, and 5 appeals processes).

Section 4.1 Get help asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **Call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711)**
- **Get free help** from your State Health Insurance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they need to be appointed as your representative. Call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) and ask for the *Appointment of Representative* form. (The form is also available at www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf or on our website at www.ibxmedicare.com.
 - For medical care or Part B drugs, your doctor can ask for a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.
- **You can ask someone to act on your behalf.** You can name another person to act for you as your *representative* to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or another person to be your representative, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) and ask for the *Appointment of Representative* form. (The form is also available at www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf or on our website at www.ibxmedicare.com). This form gives that person permission to act on your behalf. It must be signed by you and by the person you want to act on your behalf. You must give us a copy of the signed form.
 - We can accept an appeal request from a representative without the form, but we can't complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we'll send you a written notice explaining your right

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to ask the independent review organization to review our decision to dismiss your appeal.

- **You also have the right to hire a lawyer.** You can contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are groups that will give you free legal services if you qualify. However, **you aren't required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 4.2 Rules and deadlines for different situations

There are 3 different situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We give the details for each of these situations:

- **Section 5:** Medical care: How to ask for a coverage decision or make an appeal
- **Section 6:** How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon
- **Section 7:** How to ask us to keep covering certain medical services if you think your coverage is ending too soon (*Applies to only these services:* home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you're not sure information applies to you, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711). You can also get help or information from your SHIP.

SECTION 5 Medical care: How to ask for a coverage decision or make an appeal

Section 5.1 What to do if you have problems getting coverage for medical care or want us to pay you back for our share of the cost of your care

Your benefits for medical care are described in Chapter 4 in the Medical Benefits Chart. In some cases, different rules apply to a request for a Part B drug. In those cases, we'll explain how the rules for Part B drugs are different from the rules for medical items and services.

This section tells what you can do if you're in any of the 5 following situations:

1. You aren't getting certain medical care you want, and you believe this is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan won't approve the medical care your doctor or other medical provider wants to give you, and you believe this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**

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3. You got medical care that you believe should be covered by our plan, but we said we won't pay for this care. **Make an Appeal. Section 5.3.**
4. You got and paid for medical care that you believe should be covered by our plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5**
5. You're being told that coverage for certain medical care you've been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an Appeal. Section 5.3**

Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, go to Sections 6 and 7 of this chapter. Special rules apply to these types of care.

Section 5.2 How to ask for a coverage decision**Legal Terms:**

A coverage decision that involves your medical care is called an **organization determination**.

A fast coverage decision is called an **expedited determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

A standard coverage decision is usually made within 7 calendar days when the medical item or service is subject to our prior authorization rules, 14 calendar days for all other medical items and services, or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. To get a fast coverage decision, you must meet 2 requirements:

- You may *only ask* for coverage for medical care items and/or services (not requests for payment for items and/or services you already got).
- You can get a fast coverage decision *only* if using the standard deadlines could cause serious harm to your health or hurt your ability to regain function.

If your doctor tells us that your health requires a fast coverage decision, we'll automatically agree to give you a fast coverage decision.

If you ask for a fast coverage decision on your own, without your doctor's support, we'll decide whether your health requires that we give you a fast coverage decision. If we don't approve a fast coverage decision, we'll send you a letter that:

- Explains that we'll use the standard deadlines.
- Explains if your doctor asks for the fast coverage decision, we'll automatically give you a fast coverage decision.

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- Explains that you can file a *fast complaint* about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for.

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

Step 3: We consider your request for medical care coverage and give you our answer.***For standard coverage decisions, we use the standard deadlines.***

This means we'll give you an answer within 7 calendar days after we get your request for a medical item or service that is subject to our prior authorization rules. If your requested medical item or service is not subject to our prior authorization rules, we'll give you an answer within 14 calendar days after we get your request. If your request is for a Part B drug, we'll give you an answer within 72 hours after we get your request.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. We'll give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. Go to Section 9 for information on complaints.)

For fast Coverage decisions, we use an expedited timeframe.

A fast coverage decision means we'll answer within 72 hours if your request is for a medical item or service. If your request is for a Part B drug, we'll answer within 24 hours.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days**. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. (Go to Section 9 of this chapter for information on complaints.) We'll call you as soon as we make the decision.
- If our answer is no to part or all of what you asked for, we'll send you a written statement that explains why we said no.

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**Step 4: If we say no to your request for coverage for medical care, you can appeal.**

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you're going on to Level 1 of the appeals process.

Section 5.3 How to make a Level 1 appeal**Legal Terms:**

An appeal to our plan about a medical care coverage decision is called a plan **reconsideration**.

A fast appeal is also called an **expedited reconsideration**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 30 calendar days or 7 calendar days for Part B drugs. A fast appeal is generally made within 72 hours.

- If you're appealing a decision we made about coverage for care, you and/or your doctor need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we'll give you a fast appeal
- The requirements for getting a *fast appeal* are the same as those for getting a fast coverage decision in Section 5.2 of this chapter.

Step 2: Ask our plan for an Appeal or a Fast Appeal

- **If you're asking for a standard appeal, submit your standard appeal in writing. You may also ask for an appeal by calling us.** Chapter 2 has contact information.
- **If you're asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.
- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.**

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Step 3: We consider your appeal, and we give you our answer.

- When our plan is reviewing your appeal, we take a careful look at all the information. We check to see if we were following all the rules when we said no to your request.
- We'll gather more information if needed and may contact you or your doctor.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
 - If you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time if your request is for a Part B drug.
 - If we don't give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we're required to automatically send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll send you our decision in writing and automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it gets your appeal.

Deadlines for a standard appeal

- For standard appeals, we must give you our answer **within 30 calendar days** after we get your appeal. If your request is for a Part B drug you didn't get yet, we'll give you our answer **within 7 calendar days** after we get your appeal. We'll give you our decision sooner if your health condition requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
 - If you believe we shouldn't take extra days, you can file a *fast complaint*. When you file a fast complaint, we'll give you an answer to your complaint within 24 hours. (Go to Section 9 for information on complaints.)

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- If we don't give you an answer by the deadline (or by the end of the extended time period), we'll send your request to a Level 2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage within **30 calendar days** if your request is for a medical item or service, or **within 7 calendar days** if your request is for a Part B drug.
- **If our plan says no to part or all of your appeal**, we'll automatically send your appeal to the independent review organization for a Level 2 appeal.

Section 5.4 The Level 2 appeal process**Legal Term:**

The formal name for the independent review organization is the **Independent Review Entity**. It's sometimes called the **IRE**.

The **independent review organization is an independent organization hired by Medicare**. It isn't connected with us and isn't a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: The independent review organization reviews your appeal.

- We'll send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.**
- You have a right to give the independent review organization additional information to support your appeal.
- Reviewers at the independent review organization will take a careful look at all the information related to your appeal.

If you had a fast appeal at Level 1, you'll also have a fast appeal at Level 2.

- For the fast appeal, the independent review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it gets your appeal.
- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

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If you had a standard appeal at Level 1, you'll also have a standard appeal at Level 2.

- For the standard appeal, if your request is for a medical item or service, the independent review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it gets your appeal. If your request is for a Part B drug, the independent review organization must give you an answer to your Level 2 appeal **within 7 calendar days** of when it gets your appeal.
- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

Step 2: The independent review organization gives you its answer.

The independent review organization will tell you its decision in writing and explain the reasons for it.

- **If the independent review organization says yes to part or all of a request for a medical item or service**, we must authorize the medical care coverage within **72 hours** or provide the service within 14 calendar days after we get the decision from the independent review organization for **standard requests**. For **expedited requests**, we have **72 hours** from the date we get the decision from the independent review organization.
- **If the independent review organization says yes to part or all of a request for a Part B drug**, we must authorize or provide the Part B drug within **72 hours** after we get the decision from the independent review organization for **standard requests**. For **expedited requests**, we have **24 hours** from the date we get the decision from the independent review organization.
- **If this organization says no to part or all of your appeal**, it means they agree with us that your request (or part of your request) for coverage for medical care shouldn't be approved. (This is called **upholding the decision or turning down your appeal**.) In this case, the independent review organization will send you a letter that:
 - Explains the decision.
 - Lets you know about your right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
 - Tells you how to file a Level 3 appeal.

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Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 explains the Level 3, 4, and 5 appeals processes.

Section 5.5 If you're asking us to pay for our share of a bill you got for medical care

Chapter 5 describes when you may need to ask for reimbursement or to pay a bill you have got from a provider. It also tells how to send us the paperwork that asks us for payment.

Asking for reimbursement is asking for a coverage decision from us

If you send us the paperwork asking for reimbursement, you're asking for a coverage decision. To make this decision, we'll check to see if the medical care you paid for is covered. We'll also check to see if you followed the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed the rules, we'll send you the payment the cost typically within 30 calendar days, but no later than 60 calendar days after we get your request. If you haven't paid for the medical care, we'll send the payment directly to the provider.
- **If we say no to your request:** If the medical care is *not* covered, or you did *not* follow all the rules, we won't send payment. Instead, we'll send you a letter that says we won't pay for the medical care and the reasons why.

If you don't agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you're asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals in Section 5.3. For appeals concerning reimbursement, note:

- We must give you our answer within 60 calendar days after we get your appeal. If you're asking us to pay you back for medical care you already got and paid for, you aren't allowed to ask for a fast appeal.
- If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you asked for to you or the provider within 60 calendar days.

SECTION 6 How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon

When you're admitted to a hospital, you have the right to get all covered hospital services necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will work with you to prepare for the day you leave the hospital. They'll help arrange for care you may need after you leave.

- The day you leave the hospital is called your **discharge date**.
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you're being asked to leave the hospital too soon, you can ask for a longer hospital stay, and your request will be considered.

Section 6.1 During your inpatient hospital stay, you'll get a written notice from Medicare that tells you about your rights

Within 2 calendar days of being admitted to the hospital, you'll be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you don't get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) or 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

1. Read this notice carefully and ask questions if you don't understand it. It tells you:

- Your right to get Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
- Your right to be involved in any decisions about your hospital stay.
- Where to report any concerns you have about quality of your hospital care.
- Your right to **request an immediate review** of the decision to discharge you if you think you're being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date, so we'll cover your hospital care for a longer time.

2. You'll be asked to sign the written notice to show that you got it and understand your rights.

- You or someone who is acting on your behalf will be asked to sign the notice.

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- Signing the notice shows *only* that you got the information about your rights. The notice doesn't give your discharge date. Signing the notice **doesn't mean** you're agreeing on a discharge date.
3. **Keep your copy** of the notice so you have the information about making an appeal (or reporting a concern about quality of care) if you need it.
- If you sign the notice more than 2 calendar days before your discharge date, you'll get another copy before you're scheduled to be discharged.
 - To look at a copy of this notice in advance, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) or 1-800 MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can also get the notice online at www.CMS.gov/Medicare/forms-notice/beneficiary-notice-initiative/ffs-ma-im.

Section 6.2 How to make a Level 1 appeal to change your hospital discharge date

To ask us to cover your inpatient hospital services for a longer time, use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are:

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help, call Member Services at 1-800-645-3965 (TTY/TDD users call 711). Or call your State Health Insurance Program (SHIP) for personalized help. SHIP contact information is available in Chapter 2, Section 3.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you. The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts aren't part of our plan.

Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.

How can you contact this organization?

- The written notice you got (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

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Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than midnight the day of your discharge**.
 - **If you meet this deadline**, you can stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision from the Quality Improvement Organization.
 - **If you don't meet this deadline, contact us.** If you decide to stay in the hospital after your planned discharge date, *you may have to pay all the costs* for hospital care you get after your planned discharge date.
- Once you ask for an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we're contacted, we'll give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it's right (medically appropriate) for you to be discharged on that date.
- You can get a sample of the **Detailed Notice of Discharge** by calling our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) or 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048.) Or you can get a sample notice online at www.CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want.
- The reviewers will also look at your medical information, talk with your doctor, and review information that we and the hospital gave them.
- By noon of the day after the reviewers told us of your appeal, you'll get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it's right (medically appropriate) for you to be discharged on that date.

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.***What happens if the answer is yes?***

- If the independent review organization says yes, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**

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- You'll have to keep paying your share of the costs (such as deductibles or copayments if these apply). In addition, there may be limitations on your covered hospital services.

What happens if the answer is no?

- If the independent review organization says *no*, they're saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the independent review organization says *no* to your appeal and you decide to stay in the hospital, **you may have to pay the full cost** of hospital care you get after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal

- If the Quality Improvement Organization said no to your appeal, *and* you stay in the hospital after your planned discharge date, you can make another appeal. Making another appeal means you're going to *Level 2* of the appeals process.

Section 6.3 How to make a Level 2 appeal to change your hospital discharge date

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at its decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

Step 1: Contact the Quality Improvement Organization again and ask for another review

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation

- Reviewers at the Quality Improvement Organization will take another careful look at all the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you it's decision.***If the independent review organization says yes:***

- **We must reimburse you** for our share of the costs of hospital care you got since noon on the day after the date your first appeal was turned down by the Quality

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Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it's medically necessary.**

- You must continue to pay your share of the costs and coverage limitations may apply.

If the independent review organization says no:

- It means they agree with the decision they made on your Level 1 appeal. This is called upholding the decision.
- The notice you get will tell you in writing what you can do if you want to continue with the review process.

Step 4: If the answer is no, you need to decide whether you want to take your appeal further by going to Level 3

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 7 How to ask us to keep covering certain medical services if you think your coverage is ending too soon

When you're getting covered **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it's time to stop covering any of these 3 types of care for you, we're required to tell you in advance. When your coverage for that care ends, *we'll stop paying our share of the cost for your care.*

If you think we're ending the coverage of your care too soon, you can appeal our decision. This section tells you how to ask for an appeal.

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**Section 7.1 We'll tell you in advance when your coverage will be ending****Legal Term:**

Notice of Medicare Non-Coverage. It tells you how you can ask for a **fast-track appeal**. Asking for a fast-track appeal is a formal, legal way to ask for a change to our coverage decision about when to stop your care.

1. You get a notice in writing at least 2 calendar days before our plan is going to stop covering your care. The notice tells you:

- The date when we'll stop covering the care for you.
- How to request a fast track appeal to ask us to keep covering your care for a longer period of time.

2. You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you got it. Signing the notice shows *only* that you got the information about when your coverage will stop. **Signing it doesn't mean you agree** with our plan's decision to stop care.

Section 7.2 How to make a Level 1 appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you'll need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711). Or call your State Health Insurance Program (SHIP) for personalized help. SHIP contact information is available in Chapter 2, Section 3.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate. The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts aren't part of our plan.

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Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a *fast-track appeal*. You must act quickly.

How can you contact this organization?

- The written notice you got (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the *Notice of Medicare Non-Coverage*.
- If you miss the deadline, and you want to file an appeal, you still have appeal rights. Contact the Quality Improvement Organization using the contact information on the Notice of Medicare Non-coverage. The name, address, and phone number of the Quality Improvement Organization for your state may also be found in Chapter 2.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

Legal Term:

Detailed Explanation of Non-Coverage. Notice that gives details on reasons for ending coverage.

What happens during this review?

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you, or your representative, why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want.
- The independent review organization will also look at your medical information, talk with your doctor, and review information our plan gives them.
- By the end of the day the reviewers tell us of your appeal, you'll get the *Detailed Explanation of Non-Coverage*, from us that explains in detail our reasons for ending our coverage for your services.

Step 3: Within one full day after they have all the information they need; the reviewers will tell you it's decision.

What happens if the reviewers say yes?

- If the reviewers say yes to your appeal, then **we must keep providing your covered services for as long as it's medically necessary.**

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- You'll have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

What happens if the reviewers say no?

- If the reviewers say *no*, then **your coverage will end on the date we told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, **you'll have to pay the full cost** of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If reviewers say *no* to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

Section 7.3 How to make a Level 2 appeal to have our plan cover your care for a longer time

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you continued getting care after the date your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you it's decision.***What happens if the independent review organization says yes?***

- **We must reimburse you** for our share of the costs of care you got since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it's medically necessary.

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- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the independent review organization says no?

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you want to continue with the review process. It will give you details about how to go to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Step 4: If the answer is no, you need to decide whether you want to take your appeal further.

- There are 3 additional levels of appeal after Level 2, (for a total of 5 levels of appeal). If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 8 Taking your appeal to Levels 3, 4 and 5

Section 8.1 Appeal Levels 3, 4 and 5 for Medical Service Requests

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the dollar value of the item or medical service you appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you can't appeal any further. The written response you get to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last 3 levels of appeal work in much the same way as the first two levels. Here's who handles the review of your appeal at each of these levels.

Level 3 appeal

An **Administrative Law Judge** or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may or may not* be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that's favorable to you. If we decide to appeal, it will go to a Level 4 appeal.

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- If we decide *not* to appeal, we must authorize or provide you with the medical care within 60 calendar days after we get the Administrative Law Judge's or attorney adjudicator's decision.
- If we decide to appeal the decision, we'll send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**
 - If you decide to accept the decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may* or *may not* be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We'll decide whether to appeal this decision to Level 5.
 - If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after getting the Council's decision.
 - If we decide to appeal the decision, we'll let you know in writing.
- **If the answer is no or if the Council denies the review request, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)
Making complaints
SECTION 9 How to make a complaint about quality of care, waiting times, customer service, or other concerns
Section 9.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you got (including care in the hospital)?
Respecting your privacy	<ul style="list-style-type: none"> • Did someone not respect your right to privacy or share confidential information?
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with our Member Help Team? • Do you feel you're being encouraged to leave our plan?
Waiting times	<ul style="list-style-type: none"> • Are you having trouble getting an appointment, or waiting too long to get it? • Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Member Help Team or other staff at our plan? <ul style="list-style-type: none"> ◦ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?
Information you get from us	<ul style="list-style-type: none"> • Did we fail to give you a required notice? • Is our written information hard to understand?

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

Complaint	Example
Timeliness (These types of complaints are all about the <i>timeliness</i> of our actions related to coverage decisions and appeals)	If you asked for a coverage decision or made an appeal, and you think we aren't responding quickly enough, you can make a complaint about our slowness. Here are examples: <ul style="list-style-type: none"> • You asked us for a <i>fast coverage decision</i> or a <i>fast appeal</i>, and we said no; you can make a complaint. • You believe we aren't meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we aren't meeting deadlines for covering or reimbursing you for certain medical items or services or drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 9.2 How to make a complaint

Legal Terms:

A **complaint** is also called a **grievance**.

Making a complaint is called **filing a grievance**.

Using the process for complaints is called **using the process for filing a grievance**.

A **fast complaint** is called an **expedited grievance**.

Step 1: Contact us promptly – either by phone or in writing.

- **Calling our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) is usually the first step.** If there's anything else you need to do, our Member Help Team will let you know.
- **If you don't want to call (or you called and weren't satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we'll respond to your complaint in writing.

Here is our formal procedure for answering grievances:

- Standard Grievance Process

If we cannot resolve your issue over the phone, we have a formal procedure to review

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your issues. To use the formal grievance procedure, please call: 1-800-645-3965 (TTY/TDD: 711) 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Or, mail a written request to Keystone 65 Medical-Only, Medicare Member Appeals Unit, PO Box 13652, Philadelphia, PA 19101-3652. You will receive notification of the resolution of your grievance.

- Expedited (Fast) Grievance Process

As a member, you may file an expedited grievance with Keystone 65 Medical-Only HMO for the following reasons only:

- We decided to invoke an extension to, or reconsidered the time frames for, an organization determination ; and/or
- We refused to grant your request for an expedited organization determination or reconsideration, or coverage determination or redetermination.

We only respond within 24 hours of receiving your expedited grievance request if it is for a valid reason. To file an expedited grievance, please call 1-800-645-3965 (TTY/TDD: 711), 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Or, mail a written request to Keystone 65 Medical-Only, Medicare Member Appeals Unit, PO Box 13652, Philadelphia, PA 19101-3652.

You can also submit your complaint to us by fax (see Chapter 2 for more information).

- The **deadline** for making a complaint is **60 calendar days** from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we'll answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, **we can take up to 14 more calendar days** (44 calendar days total) to answer your complaint. If we decide to take extra days, we'll tell you in writing.
- **If you're making a complaint because we denied your request for a fast coverage decision or a fast appeal, we'll automatically give you a fast complaint.** If you have a fast complaint, it means we'll give you **an answer within 24 hours**.
- **If we don't agree** with some or all of your complaint or don't take responsibility for the problem you're complaining about, we'll include our reasons in our response to you.

Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

Section 9.3 You can also make complaints about quality of care to the Quality Improvement Organization

When your complaint is about *quality of care*, you have 2 extra options:

- **You can make your complaint directly to the Quality Improvement Organization.**
The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 9.4 You can also tell Medicare about your complaint

You can submit a complaint about Keystone 65 Medical-Only directly to Medicare. To submit a complaint to Medicare, go to www.Medicare.gov/my/medicare-complaint. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

CHAPTER 8:

Ending membership in our plan

SECTION 1 Ending your membership in our plan

Ending your membership in Keystone 65 Medical-Only may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you decide you *want* to leave. Sections 2 and 3 give information on ending your membership voluntarily.
- There are also limited situations where we're required to end your membership. Section 5 tells you about situations when we must end your membership.

If you're leaving our plan, our plan must continue to provide your medical care, and you'll continue to pay your cost share until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1 You can end your membership during the Open Enrollment Period

You can end your membership in our plan during the **Open Enrollment Period** each year. During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- The **Open Enrollment Period** is from **October 15 to December 7**.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
 - Another Medicare health plan, with or without drug coverage,
 - Original Medicare *with* a separate Medicare drug plan,
 - Original Medicare *without* a separate Medicare drug plan.
- **Your membership will end in our plan** when your new plan's coverage starts on January 1.

Section 2.2 You can end your membership during the Medicare Advantage Open Enrollment Period

You can make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period** each year.

- **The Medicare Advantage Open Enrollment Period** is from January 1 to March 31 and, for new Medicare enrollees in an MA plan, from the month of entitlement to Part A and Part B until the last day of the 3rd month of entitlement.
- **During the Medicare Advantage Open Enrollment Period**, you can:
 - Switch to another Medicare Advantage Plan with or without drug coverage.
 - Disenroll from our plan and get coverage through Original Medicare. If you switch to Original Medicare during this period, you can also join a separate Medicare drug plan at the same time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan, or we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare drug plan, your membership in the drug plan will start the first day of the month after the drug plan gets your enrollment request.

Section 2.3 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of Keystone 65 Medical-Only may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply. These are just examples. For the full list you can contact our plan, call Medicare, or visit www.Medicare.gov.

- Usually, when you move
- If you have Medicaid
- If we violate our contract with you
- If you're getting care in an institution, such as a nursing home or long-term care (LTC) hospital
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE)

Enrollment time periods vary depending on your situation.

To find out if you're eligible for a Special Enrollment Period, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. If you're eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:

- Another Medicare health plan with or without drug coverage.
- Original Medicare *with* a separate Medicare drug plan.
- Original Medicare *without* a separate Medicare drug plan.

Your membership will usually end on the first day of the month after we get your request to change our plan.

Section 2.4 Get more information about when you can end your membership

If you have questions about ending your membership, you can:

- **Call our Member Help Team at 1-800-645-3965** (TTY/TDD users call 711).
- Find the information in the **Medicare & You 2026** handbook.
- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227) TTY users call 1-877-486-2048.

SECTION 3 How to end your membership in our plan

The table below explains how you can end your membership in our plan.

To switch from our plan to:	Here's what to do:
Another Medicare health plan	<ul style="list-style-type: none"> • Enroll in the new Medicare health plan. • You'll automatically be disenrolled from Keystone 65 Medical-Only when your new plan's coverage starts.
Original Medicare <i>with</i> a separate Medicare drug plan	<ul style="list-style-type: none"> • Enroll in the new Medicare drug plan. • You'll automatically be disenrolled from Keystone 65 Medical-Only when your new plan's coverage starts.
Original Medicare <i>without</i> a separate Medicare drug plan	<ul style="list-style-type: none"> • Send us a written request to disenroll. Call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) if you need more information on how to do this. • You can also call Medicare at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users call 1-877-486-2048.

To switch from our plan to:	Here's what to do:
	<ul style="list-style-type: none">You'll be disenrolled from Keystone 65 Medical-Only when your coverage in Original Medicare starts.

Note: If you also have creditable prescription drug coverage (e.g., a separate Medicare drug plan) and disenroll from that coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later after going without creditable prescription drug coverage for 63 days or more in a row.

SECTION 4 Until your membership ends, you must keep getting your medical items and services through our plan

Until your membership ends, and your new Medicare coverage starts, you must continue to get your medical items, services care through our plan.

- **Continue to use our network providers to get medical care.**
- **If you're hospitalized on the day your membership ends, your hospital stay will be covered by our plan until you're discharged** (even if you're discharged after your new health coverage starts).

SECTION 5 Keystone 65 Medical-Only must end our plan membership in certain situations

Keystone 65 Medical-Only must end your membership in our plan if any of the following happen:

- If you no longer have Medicare Part A and Part B
- If you move out of our service area
- If you're away from our service area for more than 6 months
 - If you move or take a long trip, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711) to find out if the place you're moving or traveling to is in our plan's area
- If you become incarcerated (go to prison)
- If you're no longer a United States citizen or lawfully present in the United States

Chapter 8 Ending membership in our plan

- If you intentionally give us incorrect information when you're enrolling in our plan, and that information affects your eligibility for our plan (We can't make you leave our plan for this reason unless we get permission from Medicare first)
- If you let someone else use your membership card to get medical care (We can't make you leave our plan for this reason unless we get permission from Medicare first)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General

If you have questions or want more information on when we can end your membership, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711).

Section 5.1 We can't ask you to leave our plan for any health-related reason

Keystone 65 Medical-Only isn't allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel you're being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

Section 5.2 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

CHAPTER 9:

Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, (CMS). In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws aren't included or explained in this document.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at www.HHS.gov/ocr/index.html.

If you have a disability and need help with access to care, call our Member Help Team at 1-800-645-3965 (TTY/TDD users call 711). If you have a complaint, such as a problem with wheelchair access, our Member Help Team can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Keystone 65 Medical-Only, as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B

through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

SECTION 4 Notice about reporting fraud, waste, and abuse

Health care fraud, waste, and abuse are violations of state and/or Federal law. The Independence Blue Cross Corporate and Financial Investigations Department helps to protect members and providers from fraudulent and abusive practices. If you know of or suspect health insurance fraud, waste, or abuse please report it. You are not required to provide identifying information about yourself when reporting fraud, waste, and abuse. Call the toll-free Fraud Hotline at 1-866-282-2707.

SECTION 5 Additional information about Medicare Secondary Payer subrogation rights

Keystone 65 Medical-Only is subrogated to all of your rights against any party legally liable to pay for your injury, illness, or medical expenses. This right includes, but is not limited to, your rights under uninsured and under insured motorist coverage, any no-fault insurance, medical payment coverage (auto, homeowners or otherwise), workers' compensation coverage, liability insurance, umbrella insurance or any other form or type of insurance. Keystone 65 Medical-Only may assert this right independently of you. However, Keystone 65 Medical-Only is not obligated in any way to pursue this right independently or on behalf of you but may choose to pursue its rights to reimbursement from you under the plan, at its sole discretion. Keystone 65 Medical-Only's subrogation/reimbursement right is the first priority and the full amount of medical expenses that were paid by Keystone 65 Medical-Only must be repaid in full before funds are allotted toward any other form of damages, regardless of whether you are fully compensated for other damages.

In cases of occupational illness or injury, Keystone 65 Medical-Only recovery rights shall apply to all sums recovered, regardless of whether the illness or injury is deemed compensable under any workers' compensation or other coverage. Any award or compromise settlement, including any lump-sum settlement, shall be deemed to include Keystone 65 Medical-Only interest, and Keystone 65 Medical-Only shall be reimbursed in first priority from any such award or settlement.

You or anyone acting legally on your behalf must:

- Fully cooperate with Keystone 65 Medical-Only in order to protect Keystone 65 Medical-Only subrogation/reimbursement rights;
- Give notice of Keystone 65 Medical-Only's claim to third parties and their insurers who may be legally responsible;

- Provide Keystone 65 Medical-Only with relevant information and sign and deliver such documents as Keystone 65 Medical-Only reasonably requests to secure Keystone 65 Medical-Only subrogation/reimbursement claim;
- Request Keystone 65 Medical-Only's consent before releasing any party from liability for medical expenses or services paid or provided; and
- Fully reimburse Keystone 65 Medical-Only or its designated representative immediately upon receiving compensation from a third party, regardless of how the compensation is described or designated.

If you enter into litigation or settlement negotiations regarding the obligations of other parties, you must not prejudice, in any way, Keystone 65 Medical-Only's subrogation/reimbursement rights. In other words, you must not do anything or take any steps to jeopardize the recovery rights of Keystone 65 Medical-Only.

SECTION 6 Notice of Privacy Practices

IBX is committed to protecting the privacy of our members' personal health information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), which requires us to take additional measures to protect personal information and to inform our members about those measures. The Notice of Privacy Practices describes how IBX may use and disclose a member's personal health information and how a member of an IBX health plan can get access to this information. For details on our practices, available privacy forms, and HIPAA requirements, please visit www.ibxmedicare.com/privacy. You can also call to request a copy of the Notice of Privacy Practices by contacting our Member Help Team.

CHAPTER 10:

Definitions

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center doesn't exceed 24 hours.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or payment for services you already got. You may also make an appeal if you disagree with our decision to stop services that you're getting.

Balance Billing – When a provider (such as a doctor or hospital) bills a patient more than our plan's allowed cost-sharing amount. As a member of Keystone 65 Medical-Only, you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We don't allow providers to **balance bill** or otherwise charge you more than the amount of cost sharing our plan says you must pay.

Benefit Period – The way that both our plan and Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. Our plan uses benefit periods for skilled nursing facility stays, but we do not use benefit periods to measure inpatient hospital stays. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't gotten any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that administers Medicare.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services.

Colorectal Cancer Screening – A series of cancer screening tests to help find precancerous growths or find cancer early when treatment is most effective.

Complaint – The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems about quality of care, waiting times, and the customer service you get. It also includes complaints if our plan doesn't follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or

psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment (or copay) – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when services are gotten. (This is in addition to our plan’s monthly plan premium). Cost sharing includes any combination of the following 3 types of payments: 1) any deductible amount a plan may impose before services are covered; 2) any fixed copayment amount that a plan requires when a specific service is gotten; or 3) any coinsurance amount, a percentage of the total amount paid for a service, that a plan requires when a specific service is gotten.

Covered Services – The term we use to mean all the health care services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

Custodial Care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you don’t need skilled medical care or skilled nursing care. Custodial care, provided by people who don’t have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn’t pay for custodial care.

Deductible – The amount you must pay for health care before our plan pays.

Diagnostic Colonoscopy – If a colorectal screening test results in the biopsy or removal of a lesion or growth during the same visit, according to Medicare, the procedure is now considered diagnostic. There will be no copayment for that diagnostic test.

Disenroll or Disenrollment – The process of ending your membership in our plan.

Dually Eligible Individual – A person who is eligible for Medicare and Medicaid coverage.

Durable Medical Equipment (DME) – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency Care – Covered services that are: 1) provided by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Extra Help – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Grievance – A type of complaint you make about our plan or providers, including a complaint concerning the quality of your care. This doesn't involve coverage or payment disputes.

Home Health Aide – A person who provides services that don't need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Home Setting – A location at which you primarily reside and receive certain health care services. Health care provided in a home setting can include care given by skilled medical professionals, including skilled nursing care, physical therapy, occupational therapy, and speech therapy. Custodial care, as defined in this document, can also be received in a home setting. Medicare does not cover custodial care provided in a home health care setting.

Homebound – Leaving your home is not recommended because of your condition; or, your condition keeps you from leaving home without help (such as using a wheelchair or walker, needing special transportation, or getting help from another person); or, leaving home takes a considerable and taxing effort. A person may leave home for medical treatment or short, infrequent absences for non-medical reasons, such as attending religious services. You can still get home health care if you attend adult day care, but you would get the home care services in your home.

Hospice – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. Our plan must provide you with a list of hospices in your geographic area. If you elect hospice and continue

to pay premiums, you're still a member of our plan. You can still get all medically necessary services as well as the supplemental benefits we offer.

Hospital Inpatient Stay – A hospital stay when you've been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

Initial Enrollment Period – When you're first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Low Income Subsidy (LIS) – Go to Extra Help.

Long-Term Care Hospital – A Medicare-certified acute-care hospital that typically provides Medicare covered services such as comprehensive rehabilitation, respiratory therapy, head trauma treatment, and pain management. They are not long-term care facilities such as convalescent or assisted living facilities.

Maximum Out-of-Pocket Amount – The most that you pay out-of-pocket during the calendar year for in-network covered Part A and Part B services. Amounts you pay for our plan premiums and Medicare Part A and Part B premiums don't count toward the maximum out-of-pocket amount.

Medicaid (or Medical Assistance) – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medical Care or Services – Health care services or items. Some examples of health care items include durable medical equipment, eyeglasses, and drugs covered by Medicare Part A or Part B.

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage Open Enrollment Period – The time period from January 1 to March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan or get coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare

prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after a person is first eligible for Medicare.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**. Keystone 65 Medical-Only doesn't offer Medicare prescription drug coverage.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans, must cover all the services that are covered by Medicare Part A and B. The term Medicare-Covered Services doesn't include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in our plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

Medigap (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill *gaps* in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or Plan Member) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Member Help Team – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Network Provider – Provider is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to

coordinate as well as provide covered services to members of our plan. Network providers are also called **plan providers**.

Open Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Organization Determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called coverage decisions in this document.

Original Medicare (Traditional Medicare or Fee-for-Service Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has 2 parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Out-of-Network Provider or Out-of-Network Facility – A provider or facility that doesn't have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that aren't employed, owned, or operated by our plan.

Out-of-Pocket Costs – Go to the definition for cost sharing above. A member's cost-sharing requirement to pay for a portion of services gotten is also referred to as the member's out-of-pocket cost requirement.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and supports (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans get both their Medicare and Medicaid benefits through our plan.

Palliative Care – Care for adults with serious illness that focuses on relieving suffering and improving quality of life for patients and their families but is not intended to cure the disease itself.

Part C – Go to Medicare Advantage (MA) Plan.

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Per Year – Refers to the period in which you have health care coverage and can obtain services covered under our plan. This period is between January 1, 2026, and December 31,

2026. This is also known as the “plan year,” “contract year,” “benefit year,” or “coverage year.”

Preferred Provider Organization (PPO) Plan – A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they’re received from network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are gotten from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both in-network (preferred) and out-of-network (non-preferred) providers.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Preventive services – Health care to prevent illness or detect illness at an early stage, when treatment is likely to work best (for example, preventive services include Pap tests, flu shots, and screening mammograms).

Primary Care Provider (PCP) – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.

Prior Authorization – Approval in advance to get services based on specific criteria. Covered services that need prior authorization are marked in the Medical Benefits Chart in Chapter 4.

Prosthetics and Orthotics – Medical devices including, but not limited to, arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.

Referral – A written order from your primary care doctor for you to visit a specialist or get certain medical services. Without a referral, our plan may not pay for services from a specialist.

Rehabilitation Services – These services include inpatient rehabilitation care, physical therapy (outpatient), speech and language therapy, and occupational therapy.

Respite Care – A temporary institutional care of a dependent elderly, ill, or handicapped person, which provides relief for their usual caregivers.

Retail Clinic – A type of walk-in clinic located in a supermarket, pharmacy, or retail store where members can receive preventative care or treatment for uncomplicated minor illnesses in a nonemergency setting.

Service Area – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. Our plan must disenroll you if you permanently move out of our plan's service area.

Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Enrollment Period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you move into a nursing home, or if we violate our contract with you.

Special Needs Plan – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who live in a nursing home, or who have certain chronic medical conditions.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits aren't the same as Social Security benefits.

Urgently Needed Services – A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or it's unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

Website URL – The address of a resource (such as a document or website) on the Internet. URL stands for "uniform resource locator" or a "universal resource locator."

Benefits underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross – independent licensees of the Blue Cross and Blue Shield Association.

One Pass is a voluntary program offered by an independent company. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program.

Teladoc Health and the practitioners accessible through Teladoc Health are independent companies and contractors not affiliated with Independence Blue Cross. Please consult a physician for personalized medical advice. Always seek the advice of a physician or other qualified health care provider with any questions regarding a medical condition.

TruHearing® is a registered trademark of TruHearing, Inc., an independent company.

IBX Medicare Dental Network administered by Dominion Dental Services, Inc. , an independent company.

Vision benefits are offered by Keystone Health Plan East and administered by Davis Vision, an independent company.

An affiliate of Independence Blue Cross has a financial interest in Visionworks, an independent company.

OTC Network®, OTC Network® app, and Convey Health Solutions are provided by InComm Payments™, an independent company.

Keystone 65 Medical-Only Member Help Team

Method	Member Help Team – Contact Information
Call	1-800-645-3965 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Our Member Help Team 1-800-645-3965 (TTY/TDD users call 711) also has free language interpreter services available for non-English speakers.
TTY/TDD	711 Calls to this number are free. Same hours as the phone number above.
Fax	1-888-289-3029 215-238-7960
Write	Keystone 65 Medical-Only PO Box 7799 Philadelphia, PA 19101-7799
Website	www.ibxmedicare.com

PA MEDI (Pennsylvania's SHIP)

PA MEDI is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
Call	1-800-783-7067
Write	PA MEDI Commonwealth of Pennsylvania Department of Aging 555 Walnut Street, 5th Floor Harrisburg, PA 17101-1919
Website	www.aging.pa.gov/aging-services/medicarecounseling/Pages/default.aspx

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