

# State Health Plan Medicare Advantage (MA) PPO, a Medicare Plus Blue<sup>SM</sup> Group PPO administered by Blue Cross Blue Shield of Michigan

## Annual Notice of Changes for 2025

You are currently enrolled as a member of State Health Plan MA PPO. Next year, there will be changes to the plan's costs and benefits. **Please see page 4 for a Summary of Important Costs, including Premium.**

This document tells you about the changes to your plan. To get more information about costs, benefits, or rules, please review the *Evidence of Coverage*, which is located on our website at [www.bcbsm.com/som](http://www.bcbsm.com/som). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

State Health Plan MA PPO allows for enrollment changes at any time during the year. Please contact the Michigan Office of Retirement Services (ORS) at 1-800-381-5111, Monday through Friday, 8:30 a.m. to 5:00 p.m. Eastern time, for more information.

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### What to do now

#### 1. **ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to medical care costs (doctor, hospital).
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check to see if your primary care doctors, specialists, hospitals, and other providers will be in our network or will continue to accept your Medicare Advantage card next year.
- Think about whether you are happy with our plan.

#### 2. **COMPARE:** Learn about other plan choices

- Check coverage and cost of plans in your area. Use the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.

- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

### 3. **CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan, you will be enrolled in State Health Plan MA PPO.
- To change to a **different plan** that may better meet your needs, you can disenroll at any time. See Section 3 for more information.
- To change plans, contact the ORS at 1-800-381-5111, Monday through Friday, 8:30 a.m. to 5 p.m. Eastern time.
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

### Additional Resources

- This information is available for free in a different format, including large print and audio CD. Please call Customer Service (phone numbers are in Section 6.1 of this booklet).
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### About State Health Plan MA PPO

- Blue Cross Blue Shield of Michigan is a PPO plan with a Medicare contract. Because State Health Plan Medicare Advantage (MA) PPO is a Medicare Plus Blue Group PPO plan administered by BCBSM, enrollment in State Health Plan MA PPO depends on BCBSM's Medicare contract renewal.
  - When this document says "we," "us," or "our," it means Blue Cross Blue Shield of Michigan. When it says "plan" or "our plan," it means State Health Plan MA PPO.
  - Out-of-network/non-contracted providers are under no obligation to treat State Health Plan MA PPO members, except in emergency situations. Please call our Customer Service number or see your *Evidence of Coverage* for more information, including the cost sharing that applies to out-of-network services.
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**Annual Notice of Changes for 2025  
Table of Contents**

- Summary of Important Costs for 2025 ..... 4**
  
- SECTION 1 Changes to Benefits and Costs for Next Year ..... 5**
  - Section 1.1 – Changes to the Monthly Premium ..... 5
  - Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts ..... 5
  - Section 1.3 – Changes to the Provider Network ..... 5
  - Section 1.4 – Changes to Benefits and Costs for Medical Services ..... 6
  
- SECTION 2 Deciding Which Plan to Choose..... 6**
  - Section 2.1 – If you want to stay in State Health Plan MA PPO..... 6
  - Section 2.2 – If you want to change plans ..... 6
  
- SECTION 3 Changing Plans ..... 7**
  
- SECTION 4 Programs That Offer Free Counseling about Medicare ..... 7**
  
- SECTION 5 Programs That Help Pay for Prescription Drugs ..... 8**
  
- SECTION 6 Questions?..... 9**
  - Section 6.1 – Getting Help from Medicare Plus Blue Group PPO..... 9
  - Section 6.2 – Getting Help from Medicare ..... 9

**Summary of Important Costs for 2025**

The table below compares the 2024 costs and 2025 costs for the State Health Plan MA PPO plan in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<p><b>Monthly plan premium</b> (You must also continue to pay your Medicare Part B premium.)</p>	<p>Contact the ORS, Monday – Friday, 8:30 a.m. – 5:00 p.m. at 1-800-381-5111.</p>	<p>Contact the ORS, Monday – Friday 8:30 a.m. – 5:00 p.m. at 1-800-381-5111.</p>
<p><b>Yearly deductible</b></p>	<p>\$400 per individual \$800 per family</p> <p>Except for insulin furnished through an item of durable medical equipment.</p>	<p>\$400 per individual \$800 per family</p> <p>Except for insulin furnished through an item of durable medical equipment.</p>
<p><b>Maximum out-of-pocket amounts</b> This is the <u>most</u> you will pay out of pocket for your covered Part A, Part B, and Part D services. (See Section 1.2 for details.)</p>	<p><b>Combined in-network and out-of-network:</b> \$2,000 per individual \$4,000 per family</p>	<p><b>Combined in-network and out-of-network:</b> \$2,000 per individual \$4,000 per family</p>
<p><b>Doctor office visits</b></p>	<p><b>Primary care visits:</b> You pay \$20 per visit.</p> <p><b>Specialist office visits:</b> You pay \$20 per visit.</p>	<p><b>Primary care visits:</b> You pay \$20 per visit.</p> <p><b>Specialist office visits:</b> You pay \$20 per visit.</p>
<p><b>Inpatient hospital stays (including rehabilitative services)</b></p>	<p>You pay 2% coinsurance after deductible.</p>	<p>You pay 2% coinsurance after deductible.</p>
<p><b>Inpatient hospital care: Mental health and substance use disorder</b></p>	<p>There is no member cost share for covered services.</p>	<p>There is no member cost share for covered services.</p>

## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
<b>Monthly plan premium</b> (You must also continue to pay your Medicare Part B premium.)	Contact the ORS Monday – Friday 8:30 a.m. – 5:00 p.m. at 1-800-381-5111.	Contact the ORS Monday – Friday 8:30 a.m. – 5:00 p.m. at 1-800-381-5111.

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

There are no changes to your maximum out-of-pocket amounts for next year. Medicare requires all health plans to limit how much you pay out of pocket for the year. These limits are called the maximum out-of-pocket amounts. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

### Section 1.3 – Changes to the Provider Network

Updated directories are located on our website at [www.bcbsm.com/som](http://www.bcbsm.com/som). You may also call Customer Service for updated provider information or to ask us to mail you a *Provider Directory*, which we will mail within three business days.

If your provider is not on our Provider Directory, confirm that they will continue to accept your State Health Plan MA PPO insurance card. State Health Plan MA PPO has a passive network. If an out-of-network provider accepts Medicare and agrees to accept your State Health Plan MA PPO insurance card, Blue Cross will reimburse the submitted claim at the Original Medicare rate for the services billed.

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory at <https://www.bcbsm.com/som> to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.

## Section 1.4 – Changes to Benefits and Costs for Medical Services

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

Cost	2024 (this year)	2025 (next year)
<b>Health and wellness education programs</b>  Telemonitoring Services	You pay a \$0 copay for telemonitoring services.	Telemonitoring is <u>not</u> covered as a plan benefit. Eligible members will continue to receive telemonitoring services through a Care Management program.

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – If you want to stay in State Health Plan MA PPO

**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in State Health Plan MA PPO.

### Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 follow these steps:

#### **Step 1: Learn about and compare your choices**

- You can join a different Medicare health plan,
- -OR- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

As a reminder, the State of Michigan offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

**Step 2: Change your coverage.**

- To make a change, call the ORS at 1-800-381-5111, Monday through Friday, 8:30 a.m. to 5:00 p.m. Eastern time.
- Once you change your plan with the ORS, you will be disenrolled automatically from State Health Plan MA PPO and the State Prescription Drug Plan administered by Optum Rx.

**SECTION 3 Changing Plans**

If you want to change to a different plan or to Original Medicare for next year, please contact the ORS at 1-800-381-5111, Monday through Friday, 8:30 a.m. to 5:00 p.m. Eastern time.

If you don't like your plan choice for 2025, you can disenroll **at any time, but the timeframe in which you can enroll in another Medicare Advantage plan may be limited**. For more information, see Chapter 8 of the *Evidence of Coverage*, and contact the ORS at 1-800-381-5111.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

**SECTION 4 Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Michigan, the SHIP is called Michigan Medicare Assistance Program (MMAP). For a list of SHIPs in other states, refer to *Exhibit 1* located at the back of your *Evidence of Coverage*.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. MMAP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call MMAP at 1-800-803-7174. TTY users should call 711. You can learn more about MMAP by visiting their website ([www.mmapinc.org](http://www.mmapinc.org)).

## SECTION 5 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227).  
TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office
- **Help from your State’s Pharmaceutical Assistance Program (SPAP).** Some states have an SPAP that helps people pay for prescription drugs based on their financial need, age, or medical condition. Michigan does not have SPAPs. Names and phone numbers for SPAPs outside of Michigan are in *Exhibit 4* in the Appendix at the back of your *Evidence of Coverage*.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the **Michigan Drug Assistance Program (MIDAP)**. For information on eligibility criteria, covered drugs, or how to enroll in MIDAP, please call 1-888-826-6565. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. Please call 1-888-826-6565 for the **MIDAP**.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-888-826-6565.



## SECTION 6 Questions?

### Section 6.1 – Getting Help from BCBSM

Questions? We're here to help. Please call Customer Service at **1-800-843-4876**. (TTY only, call **711**.) We are available for phone calls Monday through Friday 8:30 a.m. to 5:00 p.m. Eastern time. Calls to these numbers are free.

#### **Read your 2025 *Evidence of Coverage* (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2025. For details, look in the 2025 *Evidence of Coverage* for State Health Plan MA PPO. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services. A copy of the *Evidence of Coverage* is located on our website at [www.bcbsm.com/som](http://www.bcbsm.com/som). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [www.bcbsm.com/som](http://www.bcbsm.com/som). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

### Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

#### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

#### **Read *Medicare & You 2025***

Read the *Medicare & You 2025* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website

(<https://www.medicare.gov/publications/10050-medicare-and-you.pdf>) or by calling

1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.