



Health Choice Pathway (HMO D-SNP) 2022 Summary of Benefits

Serving Apache, Coconino, Gila,
Maricopa, Mohave, Navajo, Pinal,
and Yavapai counties.



Health
Choice

Health Choice Pathway (HMO D-SNP)

Summary of Benefits

January 1, 2022 – December 31, 2022

About Health Choice Pathway (HMO D-SNP)

How to reach us:

You can call us 7 days a week, 8:00 a.m. to 8:00 p.m. If you are a Member of this plan, call toll-free: **1-800-656-8991; TTY 711**

If you are not a Member of this plan, call toll-free: **1-855-243-3935; TTY 711**

Or visit our website: **healthchoicepathway.com**

Health Choice Pathway has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. You can see our plan's provider and pharmacy directory on our website **healthchoicepathway.com**, or call us and we will send you a copy of the provider and pharmacy directories.

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You may access our EOC on our website at **healthchoicepathway.com**.

Who can join?

To join Health Choice Pathway, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and Arizona Health Care Cost Containment System (AHCCCS), and live in our service area. Our service area includes the following counties in Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, and Yavapai.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits. Some of the extra benefits are outlined in this booklet. We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website **healthchoicepathway.com**, or call us and we will send you a copy of the formulary.

Which doctors, hospitals, and pharmacies can I use?

Health Choice Pathway has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You can see our plan's provider directory, pharmacy directory, and formulary on our website: **healthchoicepathway.com**, or you can call us and we will send you a copy of the provider and pharmacy directories, and/or formulary.

Note: The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You have choices about how to get your Medicare benefits:

One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.

Another choice is to get your Medicare benefits by joining a Medicare health plan, such as Health Choice Pathway.

You Have Choices.

Tips for Comparing Medicare Plans:

This Summary of Benefits booklet gives you a summary of what Health Choice Pathway covers and what you pay.

If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklet or use the Medicare Plan Finder on <http://www.medicare.gov>.

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at <http://www.medicare.gov> or get a copy by calling **800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Health Choice Pathway HMO D-SNP is a health plan with a Medicare contract and a contract with the state Medicaid program. Enrollment in Health Choice Pathway HMO D-SNP depends on contract renewal.

Health Choice Pathway is a subsidiary of Blue Cross® Blue Shield® of Arizona.

This information is available in other formats, such as Braille, large print, and audio.

This information is not a complete description of benefits. Call **1-800-656-8991**; TTY **711** for more information.

Health Choice Pathway 2022 Summary of Benefits Chart

Cost sharing for Medicare-covered benefits in the chart below is based on your level of AHCCCS (Medicaid) eligibility. If you are eligible for Medicare cost-sharing assistance under AHCCCS (Medicaid), you pay \$0.

Monthly Premium, Deductibles, And Limits

Monthly Health Plan Premium	\$0 or \$40 based on your level of AHCCCS (Medicaid) eligibility.
Deductible	<p>\$0 or \$233</p> <p>\$0 or \$99 per year for Part D prescription drugs.</p> <p>If you are eligible for Medicare cost-sharing assistance under AHCCCS (Medicaid), you pay \$0.</p>
Maximum Out-of-Pocket Responsibility (this does not include prescription drugs)	<p>If you lose your AHCCCS eligibility, the yearly maximum you will ever pay in Health Choice Pathway (your maximum out-of-pocket amount) is \$3,450.</p> <p>If this occurs and you pay the full maximum out-of-pocket amount, we will pay for all part A and B services for the rest of the year.</p>

Covered Medical And Hospital Benefits

Inpatient Hospital Coverage

Prior authorization may be required The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Depending on your level of AHCCCS (Medicaid) eligibility, you may pay:

\$1,556 deductible for each benefit period

Days 1-60: \$0 copay for each benefit period

Days 61-90: \$389 copay per day of each benefit period

Days 91 and beyond: \$778 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)

Beyond lifetime reserve days: all costs

If you are eligible for Medicare cost-sharing assistance under AHCCCS (Medicaid), you pay \$0.

Outpatient Hospital Coverage

Outpatient Hospital Prior authorization may be required	\$0 copay or 20% of the cost
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Outpatient Hospital Observation Services Prior authorization may be required	\$0 copay or 20% of the cost
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Ambulatory Surgery Center Prior authorization may be required	\$0 copay or 20% of the cost
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Doctor Visits

Primary Care Provider Services	\$0 copay or 20% of the cost
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Physician Specialists Services Prior authorization for pain management may be required	\$0 copay or 20% of the cost
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Covered Medical and Hospital Benefits

Preventive Care

Alcohol misuse screenings & counseling \$0 copay

Annual wellness visit

Barium enemas

Bone mass measurements (bone density)

Cardiovascular disease screening tests

Colorectal cancer screening

Counseling to prevent tobacco use

COVID-19 vaccine and administration

Depression screenings

Diabetes screenings

Diabetes self-management training

Digital rectal exam

EKG following welcome visit

Glaucoma screening

Hepatitis B virus screening

Hepatitis B virus vaccine and administration

Hepatitis C virus screening test

Human immunodeficiency virus (HIV) screening

Influenza virus vaccine and administration

Initial Preventive Physical Examination (IPPE)

Intensive behavioral therapy for cardiovascular disease

Intensive behavioral therapy for obesity

Lung cancer screening counseling and annual screening for lung cancer with low dose computed tomography

Medical nutrition therapy

Pneumococcal vaccine and administration

Prostate cancer screening

Screening for cervical cancer with human papillomavirus tests

Screening for sexually transmitted infections and high-intensity behavioral counseling to prevent STIs

Prolonged preventive services

Screening mammography

Screening pap tests

Screening pelvic examinations (includes a clinical breast examination)

Ultrasound screening for abdominal aortic aneurysm

Covered Medical and Hospital Benefits

Emergency Care Services

Emergency Care	\$0 copay or 20% of the cost up to \$120 for Medicare-covered emergency room visits
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Urgently Needed Services

Urgent Care	\$0 copay or 20% of the cost up to \$65 for Medicare-covered urgently needed services
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Diagnostic Services/Labs/Imaging Lab Services

Diagnostic tests and procedures Prior authorization may be required	\$0 copay or 20% of the cost
Lab services Prior authorization may be required	\$0 copay
Diagnostic radiology (e.g., MRI, CT) Prior authorization may be required	\$0 copay or 20% of the cost
Outpatient X-rays	\$0 copay or 20% of the cost
Therapeutic radiology Prior authorization may be required	\$0 copay or 20% of the cost

Hearing Services

Medicare-covered diagnostic hearing and balance exams <i>They're covered only when your doctor or other healthcare provider orders them to see if you need medical treatment.</i>	\$0 copay or 20% of the cost
Routine Hearing Exam <i>(Supplemental Benefit)</i>	\$0 copay One exam per year
Hearing Aid Fitting and Hearing Aid <i>(Supplemental Benefit)</i>	\$0 copay \$2,000 maximum benefit allowance every year for hearing aids; both ears combined \$0 copay for hearing aid fitting once every year

Dental Services

Medicare-covered dental services Medicare Part A (Hospital Insurance) will pay for certain dental services that you get when you're in a hospital. Part A can pay for in-patient hospital care if you need to have emergency or complicated dental procedures, even though the dental care isn't covered.	\$0 copay or 20% of the cost
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Covered Medical and Hospital Benefits

Dental Services

Preventive and Comprehensive Dental (Supplemental Benefit)	\$0 copay
Preventive:	\$4,000 maximum benefit allowance per calendar year for all dental services combined.
Two oral exams per year.	
One fluoride treatment per year.	
Two prophylaxis (cleanings) per year, once every six months.	
Two X-rays per year, which can consist of:	
One of either bitewing X-rays or single X-rays,	
OR	
One complete full mouth (fmx) or panoramic X-ray. Complete/panoramic only allowed once every 36 months.	
Exam and cleaning must be performed in the same preventive office visit.	
Comprehensive:	
Including non-routine diagnostic, restorative, and endodontics/periodontics/extractions services.	
Dentures covered once every 5 years. Adjustments up to 4 per year.	

Vision Services

Medicare-covered vision exam to diagnose/treat diseases of the eye (including yearly glaucoma screening)	\$0 copay or 20% of the cost
Eyeglasses or contact lenses after cataract surgery	
Routine Eye Exam (Supplemental Benefit)	\$0 copay One every year
Eyewear (Supplemental Benefit)	\$0 copay Our plan pays up to \$450 maximum benefit allowance every year for unlimited eyewear <ul style="list-style-type: none">• Contact Lenses• Eyeglasses (frames and lenses)

Covered Medical and Hospital Benefits

Mental Health Services

Inpatient Hospital Psychiatric

Prior authorization may be required

Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.

The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Depending on your level of AHCCCS (Medicaid) eligibility, you may pay:

\$1,556 deductible for each benefit period

Days 1-60: \$0 copay for each benefit period

Days 61-90: \$389 copay per day of each benefit period

Days 91 and beyond: \$778 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)

Beyond lifetime reserve days: all costs

If you are eligible for Medicare cost-sharing assistance under AHCCCS (Medicaid), you pay \$0.

Outpatient Individual/Group Therapy Visit

\$0 or 20% of the cost

- Mental Health Specialty Service
 - Psychiatric Services
 - Substance Abuse
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Covered Medical and Hospital Benefits

Skilled Nursing Facility

Prior authorization may be required	Our plan covers up to 100 days in a SNF. Depending on your level of AHCCCS (Medicaid) eligibility, you may pay: Days 1-20: \$0 for each benefit period Days 21-100: \$194.50 copay per day of each benefit period Days 101 and beyond: all costs If you are eligible for Medicare cost-sharing assistance under AHCCCS (Medicaid), you pay \$0.
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Outpatient Rehabilitation

Physical Therapy and Speech Therapy Services Prior authorization may be required	\$0 copay or 20% of the cost
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Cardiac and Pulmonary Rehabilitation	\$0 copay or 20% of the cost
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Supervised Exercise Therapy (SET) SET is covered for members who have symptomatic peripheral artery disease (PAD) and a referral for PAD from the physician responsible for PAD treatment. Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.	\$0 copay or 20% of the cost
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Occupational Therapy Services Prior authorization may be required	\$0 copay or 20% of the cost
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Ambulance

Prior authorization required for non-emergent ambulance only	\$0 copay or 20% coinsurance for ground and air ambulance services.
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Transportation

Covered Services include:	\$0 copay
<ul style="list-style-type: none">• Curb-to-curb service• Wheelchair-accessible vans upon request• Each one-way trip must not exceed 50 miles. A trip is considered one way, a round trip is considered two trips	24 one-way trips every year to or from approved location

Covered Services do not include:

- Transportation by ambulance

Prescription Drug Benefits

Medicare Part B Drugs

Chemotherapy/radiation drugs \$0 copay or 20% of the cost
Prior authorization may be required

Other Medicare Part B drugs \$0 copay or 20% of the cost
Prior authorization may be required

Medicare Part B Drugs – Step Therapy Step Therapy for Part B drugs may require a trial of a Part B drug or a Part D drug.

Medicare Part D Drugs

Medicare-covered only

There are “drug payment stages” for your Medicare Part D prescription drug coverage under Health Choice Pathway. How much you pay for a drug depends on which of these stages you are in at the time you get a prescription filled or refilled:

Initial Coverage stage: During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. Your yearly deductible is \$0 or \$99. Your cost sharing amounts for drugs are:

	Generic/Treated as generic drugs, per prescription (retail or mail order pharmacy, 31-day supply or 100-day supply, Long-term care (LTC) cost sharing, 34-day supply.)	Brand name drugs, per prescription (retail or mail order pharmacy, 31-day or 100-day supply. Long-term care (LTC) cost sharing, 34-day supply.)	These copay amounts are only for in-network pharmacies. Amounts and stages shown are based on being eligible for the Low Income Subsidy (LIS) aka “Extra Help.” If you lose your LIS eligibility your stages and the amount you pay will change to Original Medicare levels. You may get your drugs at in-network retail and mail order pharmacies. You may be able to get a 100-day supply of your prescription (if your drug is applicable). Less than 30-day fills will have a prorated copay based on the number of days filled. On 1/1/2023, you go back to the Initial Coverage stage.
Institutionalized Members	\$0	\$0	
Full Benefit Dual Eligible (FBDE) members up to or 100% Federal Poverty Level (FPL)	\$1.35	\$4.00	
Full Benefit Dual Eligible (FBDE) members over 100% Federal Poverty Level (FPL)	\$3.95	\$9.85	
QMB/QMB+/SLMB+ members at or below 135 Federal Poverty Level (FPL)	\$3.95	\$9.85	
< 150% Federal Poverty Level (FPL)	15% coinsurance	15% coinsurance	

You generally stay in this stage until the amount of your year-to-date “out-of-pocket costs” reaches \$7,050. You then skip directly to the Catastrophic Coverage stage.

Catastrophic Coverage stage: During this stage, Health Choice Pathway will pay all of the costs of your drugs until 12/31/2022.

Additional Covered Benefits

Services To Treat Kidney Disease

- | | |
|--|------------------------------|
| • Kidney disease education services | \$0 copay |
| • Dialysis services | \$0 copay or 20% of the cost |
| • Home dialysis equipment and supplies | |

Chiropractic Services

- | | |
|---|------------------------------|
| Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)
Prior authorization and referral may be required | \$0 copay or 20% of the cost |
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Home Health Care

- | | |
|-------------------------------------|-----------|
| Prior authorization may be required | \$0 copay |
|-------------------------------------|-----------|

Outpatient Blood Services

\$0 copay or 20% of the cost

Opioid Treatment Program Services (OTPS)

- | | |
|---|-----------|
| • FDA-approved opioid agonist and antagonist treatment medications and the dispensing and administration of such medications, if applicable | \$0 copay |
| • Substance use counseling | |
| • Individual and group therapy | |
| • Toxicology testing | |

Foot Care (Podiatry Services)

- | | |
|---|------------------------------|
| Medicare-covered Foot Exam and Treatment
Foot exams and treatment if you have diabetes-related nerve damage and/or meet conditions. | \$0 copay or 20% of the cost |
|---|------------------------------|

Medical Equipment/Supplies

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|---|------------------------------|
| Durable Medical Equipment (DME) (e.g., wheelchairs, oxygen)
Prior authorization may be required | \$0 copay or 20% of the cost |
|---|------------------------------|

- | | |
|--|------------------------------|
| Prosthetics/Medical Supplies
Prior authorization may be required | \$0 copay or 20% of the cost |
|--|------------------------------|

- | | |
|--|------------------------------|
| Diabetic Supplies and Services
Prior authorization applies only to insulin pumps and not regular supplies (lancet, strips) | \$0 copay or 20% of the cost |
|--|------------------------------|

Additional Covered Benefits

Additional Supplemental Benefits

Over-the-Counter (OTC) quarterly allowances for product items on the OTC catalog. Items can be ordered online or by phone, or purchased in-store.	<p>\$0 copay for \$270 allowance every 3 months</p> <p>Any unused benefit amount will roll over from the previous quarter however, it will expire in the following quarter if unused. The rollover dollars will be applied before the current period benefit amount. A member will never have more than twice their benefit to spend in any one quarter. Please note, any unused benefit amount from quarter 4 (October, November, December) will not carry over to the next plan year.</p>
Meal Benefit Prior authorization may be required	<p>\$0 copay up to 42 total meals.</p> <p>Up to 28 meals per admit, once per calendar year, 2 meals per day for 14 days, Immediately following surgery or inpatient hospitalization or for a chronic illness.</p> <p>Up to 14 meals, once per calendar year, 2 meals per day for 7 days, for members at risk of hospitalization, emergency services, and having complications with the following conditions: congestive heart failure (CHF), chronic obstructive pulmonary disease (COPD), and diabetes.</p>
Fitness Membership	<p>\$0 Copay for physical fitness, memory fitness, activity tracker.</p> <p>The Silver&Fit® Healthy Aging and Exercise Program</p> <p>This program is offered to eligible Medicare Advantage beneficiaries. As a Silver&Fit member, you have the following options available at no cost to you:</p> <p>Get Started Program: By answering a few online questions about your areas of interest, you will receive a customized program for your exercise of choice, including instructions on how to get started and suggested online workout videos.</p> <p>8,000+ on-demand videos through the website and mobile app digital library, including the Silver&Fit Signature Series Classes®.</p> <p>Fitness Center Membership: You can visit participating fitness centers or YMCAs near you that take part in the program.* Many participating fitness centers may also offer low-impact classes focused on improving and increasing muscular strength and endurance, mobility, flexibility, range of motion, balance, agility, and coordination.</p> <p>Home Fitness Kits: You are eligible to receive one home fitness kit per benefit year from a variety of fitness categories.</p> <p>Healthy Aging Coaching sessions by telephone with a trained coach where you can discuss topics like exercise, nutrition, social isolation, and brain health.</p> <p>The Silver&Fit Connected™ tool for tracking your activity.</p> <p>Rewards, such as hats and pins, for reaching new milestones.</p> <p>Online Healthy Aging classes.</p> <p>Online quarterly newsletter.</p>

Additional Covered Benefits

Additional Supplemental Benefits

Fitness Membership (continued)

The Silver&Fit program has Something for Everyone®!

*Non-standard services that call for an added fee are not part of the Silver&Fit program and will not be reimbursed.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Signature Series, and Silver&Fit Connected! are trademarks of ASH. Participating facilities and fitness chains may vary by location and are subject to change. Kits and rewards are subject to change.

Special Supplemental Benefits for the Chronically Ill

Remote Access Technology Services

\$0 copay

Services include: special supplemental benefits for the following chronic condition(s):

- Complications from chronic heart failure (CHF)
- Diabetes with complications
- Complications from chronic obstructive pulmonary disease (COPD)
- Complications of COVID Services provided will be based on the need of the individual and a plan of care developed with the member and their family

Services provided will be based on the need of the individual and a plan of care developed with the member and their family.

- Connected health devices and remote patient monitoring (RPM) technologies, in association with PCP or specialist intervention
- Connected health devices may enable physicians to monitor you without having to conduct face-to-face appointments. Physicians may be able to remotely take your blood pressure, weight, and monitor glucose as appropriate so that issues such as high blood pressure or elevated blood sugar can be identified in real time

Additional Covered Benefits

Special Supplemental Benefits for the Chronically Ill

Food and Produce Card	<p>\$0 copay for a \$25 monthly card.</p> <p>Unused amount does not rollover for healthy groceries each month.</p> <p>Services include: special supplemental benefits for the following chronic condition(s):</p> <ul style="list-style-type: none">• Complications from chronic heart failure (CHF)• Diabetes with complications• Complications from chronic obstructive pulmonary disease (COPD)• Cancer• High blood pressure• Digestive disorders• Eating disorders• Kidney Disease• Obesity• Social Determinants of Health (SDOH)
24-Hour Nurse Advice Line 1-855-458-0622 24/7 access to registered nurse	<p>\$0 copay</p>
Telehealth Services	<p>\$0 copay</p> <p>Covered services included in Virtual Medical Visits:</p> <ul style="list-style-type: none">• Primary Care Provider Services• Physician Specialist Services• Urgently Needed Services <p>Virtual medical visits are medical visits delivered to you outside of medical facilities by virtual provider clinics that use online technology and live audio/video capabilities.</p> <p>Visit healthchoicepathway.com to access virtual visits. 24 hours a day, 7 days a week.</p> <p>Note: Not all medical conditions can be treated through virtual visits. The virtual visit doctor will identify if you need to see an in-person doctor for treatment.</p> <p>You have the option of receiving these services either through an in-person visit or via telehealth. If you choose to receive one of these services via telehealth, then you must use a network provider that currently offers the service via telehealth.</p>

Summary Of Medicaid-Covered Benefits

Your state Medicaid program can be reached through the office of the Arizona Health Care Cost Containment System (AHCCCS).

A person who is entitled to both Medicare and medical assistance from a state Medicaid plan is referred to as a “dual eligible” beneficiary. As a dual eligible beneficiary your services are paid first by Medicare and then by Medicaid. Your Medicaid coverage varies depending on your income, resources, and other factors. Benefits may include full Medicaid benefits and/or payment of some or all of your Medicare cost-share (premiums, deductibles, coinsurance, or copays). Depending on your level of Medicaid eligibility, you may not have any cost-sharing responsibility for Medicare-covered services.

Below is a list of dual eligibility coverage categories for beneficiaries who may enroll in the Health Choice Pathway Plan:

- **QMB-plus (or QMB+):** Medicaid pays your Medicare Part A and Part B premiums, deductibles, coinsurance, and copayment amounts. You receive Medicaid coverage of Medicare cost sharing and are eligible for full Medicaid benefits secondary to your Medicare coverage. This means if Medicare doesn't cover something, but Medicaid does, Medicaid will pay (as long as your provider is in-network).
- **SLMB-plus (or SLMB+):** Medicaid pays your Medicare Part B premium and also provides full Medicaid benefits secondary to your Medicare benefit.
- **Full-Benefit Dual Eligible (FBDE):** At times, individuals may qualify for both limited coverage of Medicare cost sharing as well as full Medicaid benefits.

If you are a QMB or QMB-plus Beneficiary:

You have a \$0 cost-share, except for Part D prescription drug copays, as long as you remain a QMB or QMB+ Member.

If you are a SLMB-plus or FBDE Beneficiary:

You are eligible for full Medicaid benefits and, at times, limited Medicare cost-share. As such, your cost-share is 0% or 20%*. Typically your cost-share is 0% when the service is covered by both Medicare and Medicaid. Additionally, preventive wellness exams and supplemental benefits provided by Health Choice Pathway are also at a \$0 cost-share. In rare instances, you will pay 20%* when a service or benefit is not covered by Medicaid (see the chart below on the following pages).

Note – Preventive wellness exams and supplemental benefits have a \$0 cost-share.

Eligibility Changes:

It is important to read and respond to all mail that comes from Social Security and your state Medicaid office and to maintain your Medicaid eligibility status.

Periodically, as required by CMS, we will check the status of your Medicaid eligibility as well as your dual eligible category. If your eligibility status changes, your cost-share may also change from 0% to 20% or from 20% to 0%. If you lose Medicaid coverage entirely, you will be given a grace period so that you can reapply for Medicaid and become reinstated if you still qualify.

If you no longer qualify for Medicaid you may be involuntarily disenrolled from the plan. Your state Medicaid agency will send you notification of your loss of Medicaid or change in Medicaid category. We may also contact you to remind you to reapply

for Medicaid. For this reason it is important to let us know whenever your mailing address and/or phone number changes.

If you are currently entitled to receive full or partial Medicaid benefits please see your Medicaid member handbook or other state Medicaid documents for full details on your Medicaid benefits, limitations, restrictions, and exclusions. In your state, the Medicaid program can be reached through the office of the Arizona Health Care Cost Containment System (AHCCCS).

*Annual deductible for Part B services, and 20% coinsurance (as applicable), in addition to varying cost-share amounts for Part A services apply when Member’s cost-share amount is not 0%.

How to Read the Medicaid Benefit Chart

The chart below shows what services are covered by Medicare and Medicaid. You will see the word “Covered” under the Medicaid column if Medicaid also covers a service that is covered under the Health Choice Pathway Plan. The chart applies only if you are entitled to benefits under your state’s Medicaid program. Your cost-share varies based on your Medicaid category.

For Medicaid-covered services, refer to the AHCCCS plan or visit www.azahcccs.gov for more information.

Medicaid-Covered Benefits Chart		
	Health Choice Pathway	Arizona Health Care Cost Containment System (AHCCCS) (MEDICAID STATE PLAN)
Important Information		
Premium and Other Important Information If you get Extra Help from Medicare, your monthly plan premium will be lower or you might pay nothing.	\$0 or \$40.00	Medicaid assistance with premium payments and cost-share may vary based on your level of AHCCCS (Medicaid) eligibility.
Doctor and Hospital Choice (For more information, see Emergency Care and Urgently Needed Care services.)	In-Network - You must go to network doctors, specialists, and hospitals.	You must go to doctors, specialists, and hospitals that accept Medicaid assignment. Referral required for network specialists for certain benefits.

Medicaid-Covered Benefits Chart

	Health Choice Pathway	Arizona Health Care Cost Containment System (AHCCCS) (MEDICAID STATE PLAN)
Outpatient Care Services		
Acupuncture	<p>Covered</p> <p>Coverage for up to 12 acupuncture visits in 90 days for chronic low back pain. Chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • Lasting 12 weeks or longer • Having no identifiable systemic cause (not associated with metastatic, inflammatory, or infectious disease) • Pain that's not associated with surgery or pregnancy <p>An additional 8 sessions will be covered if you show improvement. If your doctor decides your chronic low back pain isn't improving or is getting worse, then Medicare won't cover your treatments. No more than 20 acupuncture treatments can be given yearly.</p>	Not Covered
Ambulance Services (Medically necessary ambulance services)	Ground and air ambulance transportation service.	Ground and air ambulance transportation services, within certain limitations, for most recipients.
Chiropractic Services	Covered	AHCCCS (Medicaid) provides additional coverage for some qualified members under 21.
Dental Services	Covered	AHCCCS (Medicaid) provides additional coverage for some qualified members.
Diabetes Programs and Supplies	Covered	Covered
Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	Covered	Covered
Doctor Office Visits	Covered	Covered

Medicaid-Covered Benefits Chart		
	Health Choice Pathway	Arizona Health Care Cost Containment System (AHCCCS) (MEDICAID STATE PLAN)
Outpatient Care Services		
Durable Medical Equipment (Includes wheelchairs, oxygen, etc.)	Covered	AHCCCS (Medicaid) covers reasonable and medically necessary medical equipment, appliances, and supplies; orthotic devices and prosthetic devices.
Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	Covered	Covered
Hearing Services	Covered	AHCCCS (Medicaid) provides additional coverage for qualified members under 21.
Home Health Service (Includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	Covered	Covered – Covers medically necessary home health services within certain limits.
Outpatient Mental Health Care	Covered	Covered – Behavioral Health Services
Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	Covered	Covered
Outpatient Substance Abuse Care	Covered	Covered
Outpatient Substance Abuse Care	Covered	Covered
Over-the-Counter Items	Covered	Covered AHCCCS (Medicaid) may cover some medications that are over-the-counter, refer to the Health Choice Arizona Over-the-Counter Drug List for a list of products, available on our website at healthchoicepathway.com , or call Member Services to request a printed copy.
Podiatry Services	Covered	Covered

Medicaid-Covered Benefits Chart		
	Health Choice Pathway	Arizona Health Care Cost Containment System (AHCCCS) (MEDICAID STATE PLAN)
Outpatient Care Services		
Prosthetic Devices (Includes braces, artificial limbs and eyes, etc.)	Covered	AHCCCS (Medicaid) provides additional coverage for some qualified members.
Transportation Services	Covered	Covered
Urgently Needed Services	Covered	Covered
Vision Services	Covered	AHCCCS (Medicaid) provides additional coverage for qualified members under 21.
Inpatient Care		
Inpatient Hospital Care (Includes Substance Abuse and Rehabilitation Services)	Covered	Covered
Inpatient Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF) (In a Medicare-certified skilled nursing facility)	Covered	AHCCCS (Medicaid) covers medically necessary nursing facility services.
Preventive Services		
Kidney Disease and Conditions	Covered	Covered
Preventive Services Including Flu, COVID-19, and Pneumonia Vaccines, Screening Mammogram, Pap Smear and Pelvic Exam, Prostate Cancer Screening, and Colorectal Screening.	Covered	Covered
Hospice		
Hospice	Hospice is covered by Original Medicare, outside of our plan. You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care.	Covered
Prescription Drug Benefits		
Outpatient Prescription Drugs	Covered	Covered

For Members who are entitled to full benefits under Medicaid, listed below are additional benefits that you may be entitled to. These are additional Medicaid benefits that are covered by your state Medicaid program but may not be covered under the **Health Choice Pathway** Plan:

Additional Medicaid Benefits	
Benefits	AHCCCS (Medicaid Coverage)
Home and Community Based Services	Covered restrictions may apply. Available only for eligible individuals.
Interpreter Services for Medical Visits	Covered restrictions may apply.
Long-Term Care Services	Covered restrictions may apply. Available only for eligible individuals.

Notes

Notice of Non-Discrimination



Health
Choice

In Compliance with Section 1557 of the Affordable Care Act

Health Choice Pathway (HMO D-SNP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Health Choice Pathway does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity).

Health Choice Pathway:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact:

Health Choice Pathway
Address: 410 N. 44th Street, Ste. 900
Phoenix, AZ 85008
Phone: 1-800-656-8991
Fax: 480-760-4739
TTY: 711
Email: HCHComments@azblue.com

If you believe that Health Choice Pathway has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance by mail, fax, or email to:

Health Choice Pathway
Address: 410 N. 44th Street, Ste. 900
Phoenix, AZ 85008
Phone: 1-800-656-8991
Fax: 480-760-4739
TTY: 711
Email: HCH.GrievanceForms@azblue.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Grievance Manager/Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Health Choice Pathway is a subsidiary of Blue Cross® Blue Shield® of Arizona.

Aviso de No Discriminación



Health
Choice

En cumplimiento con la Sección 1557 de la Ley de Cuidado de Salud de Bajo Costo

Health Choice Pathway (HMO D-SNP) cumple con las leyes de derechos civiles federales vigentes y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo (incluido el embarazo, la orientación sexual y la identidad de género). Health Choice Pathway no excluye a las personas ni las trata de manera diferente por su raza, color, nacionalidad, edad, discapacidad o sexo (incluido el embarazo, la orientación sexual y la identidad de género).

Health Choice Pathway:

Ofrece material de ayuda y servicios sin cargo a las personas que tienen discapacidades que les impiden comunicarse de manera eficaz con nosotros, como los siguientes:

- Intérpretes de lenguaje de señas calificados
- Información escrita en otros formatos (letra grande, audio, formatos electrónicos accesibles, otros formatos)

Brinda servicios de idiomas sin cargo a las personas cuya lengua materna no es el inglés, como los siguientes:

- Intérpretes calificados
- Información escrita en otros idiomas

Si necesita estos servicios, comuníquese con nosotros:

Health Choice Pathway
Dirección: 410 N. 44th Street, Ste. 900
Phoenix, AZ 85008
Teléfono: 1-800-656-8991
Fax: 480-760-4739
TTY: 711
Correo electrónico: HCHComments@azblue.com

Si considera que Health Choice Pathway no ha logrado prestar estos servicios o ha discriminado de algún otro modo a una persona por su raza, color, nacionalidad, edad, discapacidad o sexo (incluido el embarazo, la orientación sexual y la identidad de género), puede presentar una queja formal por correo, fax o correo electrónico:

Health Choice Pathway
Dirección: 410 N. 44th Street, Ste. 900
Phoenix, AZ 85008
Teléfono: 1-800-656-8991
Fax: 480-760-4739
TTY: 711
Correo electrónico:
HCH.GrievanceForms@azblue.com

Puede presentar una queja formal personalmente o por correo, fax o correo electrónico. Si necesita ayuda para presentar una queja formal, el administrador de quejas formales/coordinador de derechos civiles está a su disposición para ayudarlo.

También puede presentar una queja por violación a los derechos civiles ante la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos de los EE. UU. de forma electrónica a través de su Portal de quejas, disponible en <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, o por correo o teléfono:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Los formularios de queja están disponibles en <http://www.hhs.gov/ocr/office/file/index.html>.

Multi-Language Interpreter Services



Health
Choice

as required by Section 1557 of the Affordable Care Act

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call **1-800-656-8991 (TTY: 711)**, 8 a.m. – 8 p.m., 7 days a week.

ATENCIÓN: si usted habla español, tiene a su disposición servicios de asistencia lingüística sin cargo. Llame al **1-800-656-8991 (TTY: 711)**.

注意：日本語を話される場合、無料で言語支援サービスをご利用いただけます。次の番号までお電話してください：**1-800-656-8991 (TTY: 711)**

Bilagáana bizaad doo bee yánílti' dago dóo saad nááná ła' bee yánílti'go, saad bee ata' hane', t'áá níík'eh, ná bee ahóót'i'. Koji' hodílnih **1-800-656-8991 (TTY: 711)**.

ATENÇÃO: se você fala português brasileiro, oferecemos serviços gratuitos de assistência para idiomas. Ligue para **1-800-656-8991 (TDD: 711)**.

CHÚ Ý: Nếu quý vị nói [Tiếng Việt], chúng tôi sẽ cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Hãy gọi số **1-800-656-8991 (TTY: 711)**.

تنبيه: إذا كنت تتحدث العربية، فسوف تتوفر لديك خدمات المساعدة اللغوية، مجانًا. اتصل على **1-800-656-8991 (هاتف نصي: 711)**.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-656-8991 (TTY: 711)**.

ATANSYON: Si ou pale Kreyòl Ayisyen, sèvis asistans lang, gratis, disponib pou ou. Rele **1-800-656-8991 (TTY: 711)**.

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen ein kostenloser Fremdsprachenservice zur Verfügung. Rufen Sie **1-800-656-8991 (TTY: 711)** an.

ΠΡΟΣΟΧΗ: εάν μιλάτε Ελληνικά, μπορείτε να λάβετε δωρεάν υπηρεσίες γλωσσικής βοήθειας. Καλέστε τον αριθμό **1-800-656-8991 (TTY: 711)**.

સૂચના: જો તમે બોલતા હોવ, તો તમારા માટે મફત ભાષા સહાયતા સેવાઓ ઉપલબ્ધ છે. સંપર્ક **1-800-656-8991 (TTY: 711)**.

ध्यान दें: यदि आप हन्दिदी बोलते हैं, तो आपके लएि भाषा सहायता सेवाएं नःशुल्क उपलब्ध हैं। **1-800-656-8991 (TTY: 711)** पर कॉल करें।

Multi-Language Interpreter Services



Health
Choice

as required by Section 1557 of the Affordable Care Act

ATTENZIONE: se parla italiano, sono disponibili per lei servizi gratuiti di assistenza linguistica. Chiami il numero **1-800-656-8991** (TTY: **711**).

請注意：若您使用繁體中文，您可以接受免費的語言協助服務。請致電 **1-800-656-8991** (TTY: **711**)。

주의: 한국어를 사용하는 경우, 언어 지원 서비스가 무료로 제공됩니다. **1-800-656-8991** (TTY: **711**) 번으로 전화하십시오.

โปรดทราบ: หากคุณพูดภาษาไทย คุณจะสามารถใช้บริการความช่วยเหลือด้านภาษาได้โดยไม่มีค่าใช้จ่าย โทร **1-800-656-8991** (TTY: **711**)

FAKATOKANGA': Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai **1-800-656-8991** (TTY: **711**).

සූඡනා: ඔබ සිංහලයෙකු නම්, ඔබට භාෂා සහාය සේවාවක් ලබා දීමට අපට සූදානම්වෙමු. ඔබට අවශ්‍ය නම්, **1-800-656-8991** (TTY: **711**) ට දුරකථන කථන කරන්න.

UWAGA: Jeżeli mówi Pan/Pani po polsku, oferujemy bezpłatne usługi pomocy językowej. Prosimy o kontakt pod numerem **1-800-656-8991** (telefon tekstowy (TTY): **711**).

PAŽNJA: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su Vam besplatno. Pozovite **1-800-656-8991** (TTY: **711**).

ATENSIYON: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, na walang singil, ay magagamit mo. Tumawag sa **1-800-656-8991** (TTY: **711**).

توجه: اگر به زبان فارسی صحبت می‌کنید، خدمات زبانی رایگان به شما ارائه می‌شود. با **1-800-656-8991** (TTY: **711**) تماس بگیرید.



مَعْبَرَةٌ: اَيْنَ بَعَالَتُكَ دَمَخَةٌ (لِسْنَا أُسُورِيًّا) وَبِمَجَن دَلَا أَجْرًا بَنِيْنَا دَقْشِمَشَةً وَعَدَرْنَةً. **1-800-656-8991** (TTY: **711**) عُبُود شَقْلَيْبِلَةً بَنَنْ مَنِيْنَا.

Member Services:

1-800-656-8991 | TTY 711
8 a.m. – 8 p.m., 7 days a week

Visit our website at:

HealthChoicePathway.com

-  “Like” us on Facebook - Health Choice Pathway
-  “Follow” us on Twitter - HealthChoiceSNP



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