

**Neighborhood INTEGRITY Medicare-Medicaid Plan offered by  
Neighborhood Health Plan of Rhode Island**

## ***Annual Notice of Changes for 2020***

### **Introduction**

You are currently enrolled as a member of Neighborhood INTEGRITY. Next year, there will be some changes to the plan's coverage, and rules. This Annual Notice of Changes tells you about the changes and where to find more information about them. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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**If you have questions**, please call Neighborhood INTEGRITY at 1-844-812-6896 and 711, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. The call is free. **For more information**, visit [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY).



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## A. Disclaimers

- ❖ Neighborhood Health Plan of Rhode Island is a health plan that contracts with both Medicare and Rhode Island Medicaid to provide benefits of both programs to enrollees.
- ❖ This information is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the Member Handbook.
- ❖ Benefits as well as the List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.
- ❖ If you get or become eligible for long-term services and support (LTSS), you may have to pay part of the cost of these services. This amount is determined by the Rhode Island Medicaid Program.

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## B. Reviewing Your Medicare and Medicaid Coverage for Next Year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. See section E2 for more information.

If you leave our plan, you will still be in the Medicare and Medicaid programs as long as you are eligible.

- You will have a choice about how to get your Medicare benefits (go to page 11 to see your choices).

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## Neighborhood INTEGRITY ANNUAL NOTICE OF CHANGES FOR 2020

- You will be enrolled in Rhode Island Medicaid Fee for Service (FFS) for your Medicaid services. Your Medicaid services include most long-term services and supports (LTSS) (if you are eligible) and behavioral health care.
- You will get a new Member ID Card. You will also get information about the providers and pharmacies in our network. An up-to-date copy of the *Member Handbook* (Evidence of Coverage) is always available on our website at [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY). You may also call Member Services at 1-844-812-6896 (TTY 711) 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday to ask us to mail you a *Member Handbook*.

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**If you have questions**, please call Neighborhood INTEGRITY at 1-844-812-6896 and 711, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. The call is free. **For more information**, visit [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY).



## B1. Additional Resources

- **ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call Member Services at 1-844-812-6886 (TTY 711) 8 am to 8pm, Monday – Friday; 8 am to 12 pm on Saturday. On Saturday afternoons, Sundays and holidays you may be asked to leave a message. Your call will be returned within the next business day. The call is free.
- **ATENCIÓN:** Si usted habla español, servicios de asistencia con el idioma, de forma gratuita, están disponibles para usted. Llame a Servicios a los Miembros al 1-844-812-6896 (TTY 711), de 8 am a 8 pm, de lunes a viernes, de 8 am a 12 pm los Sábados. En las tardes de los Sábados, domingos y feriados, se le pedirá que deje un mensaje. Su llamada será devuelta dentro del siguiente día hábil. La llamada es gratuita.
- **ATENÇÃO:** Se você fala português, o idioma, os serviços de assistência gratuita, estão disponíveis para você. Os serviços de chamada em 1-844-812-6896 TTY (711), 8 am a 8 pm, de segunda a sexta-feira; 8 am -12 pm no sábado. Nas tardes de sábado, domingos e feriados, você pode ser convidado a deixar uma mensagem. A sua chamada será devolvido no próximo dia útil. A ligação é gratuita
- You can get this Annual Notice of Changes for free in other formats, such as large print, braille, or audio. Please call Member Services at 1-844-812-6896, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. TTY users should call 711. The call is free.
- You can ask to get this document and future materials in your preferred language and/or alternate format by calling Member Services. This is called a “standing request”. Member Services will document your standing request in your member record so that you can receive materials now and in the future in your preferred language and/or format. You can change or delete your standing request at any time by calling Member Services.

## B2. Information about Neighborhood INTEGRITY

- Neighborhood INTEGRITY (Medicare-Medicaid Plan) is a health plan that contracts with both Medicare and Rhode Island Medicaid to provide benefits of both programs to enrollees.
- Coverage under Neighborhood INTEGRITY is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement.

Visit the Internal Revenue Service (IRS) website at [www.irs.gov/AffordableCare-Act/Individuals-and-Families](http://www.irs.gov/AffordableCare-Act/Individuals-and-Families) for more information on the individual shared responsibility requirement.

- Neighborhood INTEGRITY is offered by Neighborhood Health Plan of Rhode Island. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means Neighborhood Health Plan of Rhode Island. When it says “the plan” or “our plan,” it means Neighborhood INTEGRITY.

### **B3. Important things to do**

- **Check if there are any changes to our benefits that may affect you.**
  - Are there any changes that affect the services you use?
  - It is important to review benefit changes to make sure they will work for you next year.
  - Look in sections D1 and D2 for information about benefit changes for our plan.
- **Check if there are any changes to our prescription drug coverage that may affect you.**
  - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies?
  - It is important to review the changes to make sure our drug coverage will work for you next year.
  - Look in section D2 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year.
    - Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year.
    - To get additional information on drug prices, visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information.
    - Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.



- **Check to see if your providers and pharmacies will be in our network next year.**
  - Are your providers, including specialists you see regularly, in our network? What about your pharmacy? What about the hospitals or other providers you use?
  - Look in section C for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.**
  - How do the total costs compare to other coverage options?
- **Think about whether you are happy with our plan.**

**If you decide to stay with Neighborhood INTEGRITY:**

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

**If you decide to leave Neighborhood INTEGRITY:**

If you decide other coverage will better meet your needs, you are able to leave our plan (see section E2 for more information). If you leave our plan, your new coverage will begin on the first day of the following month. Look in section E3 page 11 to learn more about your choices.

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## C. Changes to the network providers and pharmacies

We have not made any changes to our network of providers and pharmacies for next year.

However, it is important that you know that we may make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3 of your *Member Handbook*.



**If you have questions**, please call Neighborhood INTEGRITY at 1-844-812-6896 and 711, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. The call is free. **For more information**, visit [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY).

## D. Changes to benefits for next year

### D1. Changes to benefits for health care services

There are no changes to your benefits for health care services. Our benefits will be exactly the same in 2020 as they are in 2019.

We are changing our coverage for certain health care services next year. The following table describes these changes.

	2019 (this year)	2020 (next year)
<b>Medicare Part B prescription drugs</b>	Step therapy does not apply to Part B prescription drugs.	Step therapy <b>may</b> apply to Part B prescription drugs.  Part D drug may be required prior to coverage of a Part B drug.
<b>Medicare Part D prescription drugs</b>	Step therapy applies to Part D prescription drugs	Step therapy <b>may</b> apply to Part D prescription drugs  Part B drug may be required prior to coverage of a Part D drug.
<b>Diabetic supplies received at a pharmacy, for <u>insulin</u> dependent or gestational diabetes members: blood glucose test strips</b>	Quantity of 200 test strips are covered per 30-day supply.	Quantity of 100 test strips are covered per 25-day supply.
<b>Diabetic supplies received at a pharmacy, for <u>non-insulin</u> dependent members: blood glucose test strips</b>	Quantity of 90 test strips are covered per 90-day supply.	Quantity of 100 test strips are covered per 90-day supply.

**If you have questions**, please call Neighborhood INTEGRITY at 1-844-812-6896 and 711, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. The call is free. **For more information**, visit [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY).



## D2. Changes to prescription drug coverage

### Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY). You may also call Member Services at 1-844-812-6896 (TTY 711) 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday for updated drug information or to ask us to mail you a *List of Covered Drugs*.

The *List of Covered Drugs* is also called the “Drug List.”

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs.

Review the Drug List to **make sure your drugs will be covered next year** and to see if there will be any restrictions.

If you are affected by a change in drug coverage, we encourage you to:

- Work with your provider (or other prescriber) to find a different drug that we cover.
  - You can call Member Services at 1-844-812-6896 (TTY 711) 8 am to 8pm, Monday – Friday; 8 am to 12 pm on Saturday to ask for a list of covered drugs that treat the same condition.
  - This list can help your provider find a covered drug that might work for you.
- Work with your provider (or other prescriber) and ask the plan to make an exception to cover the drug.
  - You can ask for an exception before next year and we will give you an answer within 72 hours after we get your request (or your prescriber’s supporting statement).
  - To learn what you must do to ask for an exception, see Chapter 9 of the *2020 Member Handbook* or call Member Services at 1-844-812-6896 (TTY 711) 8 am to 8pm, Monday – Friday; 8 am to 12 pm on Saturday.
  - If you need help asking for an exception, you can contact Member Services or care manager. See Chapter 2 and Chapter 3 of the *Member Handbook* to learn more about how to contact your care manager.
- Ask the plan to cover a temporary supply of the drug.

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## Neighborhood INTEGRITY ANNUAL NOTICE OF CHANGES FOR 2020

- In some situations, we will cover a **temporary** supply of the drug during the first 90 days of the calendar year.
- This temporary supply will be for up to a:
  - 30-day supply if you **do not** live in a long-term care facility,
  - 31-day supply if you **do** live in a long-term care facility, and
  - 90-day supply for Medicaid-covered drugs. .

(To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5 of your *Member Handbook*.)

- When you get a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.



**If you have questions**, please call Neighborhood INTEGRITY at 1-844-812-6896 and 711, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. The call is free. **For more information**, visit [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY).

**Changes to prescription drug costs**

There are no changes to the amount you pay for prescription drugs in 2020.

Read below for more information about your prescription drug coverage.

The table below shows your costs for drugs in each of our 3 drug tiers.

	<b>2019 (this year)</b>	<b>2020 (next year)</b>
<p><b>Drugs in Tier 1</b> <i>(Generic Drugs)</i></p> <p>Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy</p>	<p>Your copay for a one-month 30-day supply is <b>\$0 per prescription.</b></p>	<p>Your copay for a one-month 30-day supply is <b>\$0 per prescription.</b></p>
<p><b>Drugs in Tier 2</b> <i>(Brand Drugs)</i></p> <p>Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	<p>Your copay for a one-month 30-day supply is <b>\$0 per prescription.</b></p>	<p>Your copay for a one-month 30-day supply is <b>\$0 per prescription.</b></p>
<p><b>Drugs in Tier 3</b> <i>(Non-Medicare Prescription and Over-the-Counter (OTC) Drugs)</i></p> <p>Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy</p>	<p>Your copay for a one-month 30-day supply is <b>\$0 per prescription.</b></p>	<p>Your copay for a one-month 30-day supply is <b>\$0 per prescription.</b></p>

**E. How to choose a plan**

**E1. How to stay in our plan**

We hope to keep you as a Member next year.



**If you have questions**, please call Neighborhood INTEGRITY at 1-844-812-6896 and 711, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. The call is free. **For more information**, visit [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY).

You do not have to do anything to stay in your health plan. If you do not change to a Medicare Advantage Plan, change to Original Medicare, enroll in a Medicare Part D plan, or disenroll from Neighborhood INTEGRITY and enroll in Rhode Island Medicaid Fee for Service (FFS) for your Medicaid benefits, you will automatically stay enrolled as a Member of our plan for 2020.

## E2. How to change plans

You can end your membership at any time during the year by disenrolling from Neighborhood INTEGRITY and enrolling in another Medicare Advantage Plan, moving to Original Medicare, or enrolling in a Medicare Part D plan and enrolling in Rhode Island Medicaid Fee for Service (FFS) for your Medicaid benefits.

## E3. Leaving Neighborhood INTEGRITY

As long as you're still eligible for Medicare and Medicaid, you can leave Neighborhood INTEGRITY and keep getting your Medicare and Medicaid benefits.

You will get your Medicaid benefits directly from doctors and other providers. This is called Rhode Island Medicaid Fee for Service (FFS).

There are three ways you can get your Medicare benefits:

<p><b>1. You can change to:</b></p> <p><b>A Medicare health plan, such as a Medicare Advantage plan or a Program of All-inclusive Care for the Elderly (PACE)</b></p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048 to enroll in the new Medicare-only health plan.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"><li>• Call The POINT at 1-401-462-4444. TTY users should call 711. They will refer you to a State Health Insurance Assistance Program (SHIP) counselor.</li></ul> <p>You will automatically be disenrolled from Neighborhood INTEGRITY when your new plan's coverage begins.</p>
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<p><b>2. You can change to:</b></p> <p><b>Original Medicare with a separate Medicare prescription drug plan</b></p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call The POINT at 1-401-462-4444. TTY users should call 711. They will refer you to a State Health Insurance Assistance Program (SHIP) counselor.</li> </ul> <p>You will automatically be disenrolled from Neighborhood INTEGRITY when your Original Medicare coverage begins.</p>
<p><b>3. You can change to:</b></p> <p><b>Original Medicare without a separate Medicare prescription drug plan</b></p> <p><b>NOTE:</b> If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.</p> <p>You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call The POINT at 1-401-462-4444. They will refer you to a State Health Insurance Assistance Program (SHIP) counselor.</p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call The POINT at 1-401-462-4444. TTY users should call 711. They will refer you to a State Health Insurance Assistance Program (SHIP) counselor.</li> </ul> <p>You will automatically be disenrolled from Neighborhood INTEGRITY when your Original Medicare coverage begins.</p>



## F. How to get help

### F1. Getting help from Neighborhood INTEGRITY

Questions? We're here to help. Please call Member Services at 1-844-812-6896 (TTY only, call 711). We are available for phone calls 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday.

#### **Your 2020 Member Handbook**

The *2020 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

The *2020 Member Handbook* will be available by October 15. An up-to-date copy of the *2020 Member Handbook* is always available on our website at [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY). You may also call Member Services at 1-844-812-6896 (TTY 711) 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday to ask us to mail you a *2020 Member Handbook*.

#### **Our website**

You can also visit our website at [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY). As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

### F2. Getting help from the state enrollment broker

You can call the Medicare-Medicaid Plan Enrollment Line at 1-844-602-3469, Monday-Friday, 8:00 am – 6:00 pm. TTY users should call 711.

### F3. Getting help from the RIPIN Healthcare Advocate

The RIPIN Healthcare Advocate is an ombudsman program that can help you if you are having a problem with Neighborhood INTEGRITY. The ombudsman's services are free.

- The RIPIN Healthcare Advocate is an ombudsman program that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- The RIPIN Healthcare Advocate makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- The RIPIN Healthcare Advocate is not connected with us or with any insurance company or health plan. The phone number for the RIPIN Healthcare Advocate is 1-855-747-3224.

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**If you have questions**, please call Neighborhood INTEGRITY at 1-844-812-6896 and 711, 8 am to 8 pm, Monday – Friday; 8 am to 12 pm on Saturday. The call is free. **For more information**, visit [www.nhpri.org/INTEGRITY](http://www.nhpri.org/INTEGRITY).



#### **F4. Getting help from the State Health Insurance Assistance Program (SHIP)**

You can also call the State Health Insurance Assistance Program (SHIP). In Rhode Island, the SHIP is called The POINT. The SHIP counselors can help you understand your Medicare-Medicaid Plan and other plan choices. The SHIP is not connected with us or with any insurance company or health plan. The SHIP has trained counselors in every state, and services are free. In Rhode Island, you can get a referral to a SHIP counselor by calling The POINT at 1-401-462-4444 (TTY 711).

#### **F5. Getting help from Medicare**

To get information directly from Medicare 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.

##### **Medicare's Website**

You can visit the Medicare website (<http://www.medicare.gov>). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans. You can find information about Medicare Advantage plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <http://www.medicare.gov> and click on "Find health & drug plans.")

##### **Medicare & You 2020**

You can read *Medicare & You 2020* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare.

If you don't have a copy of this booklet, you can get it at the Medicare website (<http://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### **F6. Getting help from Rhode Island Medicaid**

For questions about the help you get from Medicaid, call Rhode Island Medicaid at the DHS Call Center at 1-855-697-4347.

#### **F7. Getting help from Rhode Island's Quality Improvement Organization (QIO)**

In Rhode Island, the Quality Improvement Organization (QIO) is called KEPRO. The QIO is a group of doctors and other health care professionals who are paid by the federal government. These experts are not part of our plan. They are paid by Medicare to check on and help improve the quality of care for people with Medicare. KEPRO will provide an independent review of whether it is medically appropriate for us to end coverage for your services. Call 1-888-319-8452 (TTY 1-855-843-4776) 9 am to 5 pm, Monday – Friday; 11 am to 3 pm on Saturdays, Sundays, and holidays.

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## **F8. Other Resources**

The **Rhode Island Office of Healthy Aging** helps provide information to Rhode Island seniors, families, and caregivers. Some programs and services include but are not limited to, case management, heating assistance, legal assistances, Rhode Island Medicaid Long Term Services and Supports (LTSS), and reporting elderly abuse. Call 1-401-462-3000 (TTY 1-401-462-0740) 8:30 am to 4 pm, Monday – Friday.

The **Rhode Island Disability Law Center (RIDLC)** is an independent nonprofit law office that is designated as Rhode Island’s Federal Protection and Advocacy System. They help provide free legal assistance to individuals with disabilities. Call 1-401-831-3150 (TTY 1-401-831-5335) 9 am to 5 pm, Monday – Friday.

**Crossroads Rhode Island** offers information on affordable housing for families and individuals, education and employment services in addition to 24 hours a day, 7 days a week emergency services. Call 1-401-521-2255 (TTY 711) 24 hours a day, 7 days a week.

The **United Way of Rhode Island** provides free and confidential information about assistance with human services needs such as housing, food, and childcare. Call 211 or 1-401-444-0600 (TTY 711)

