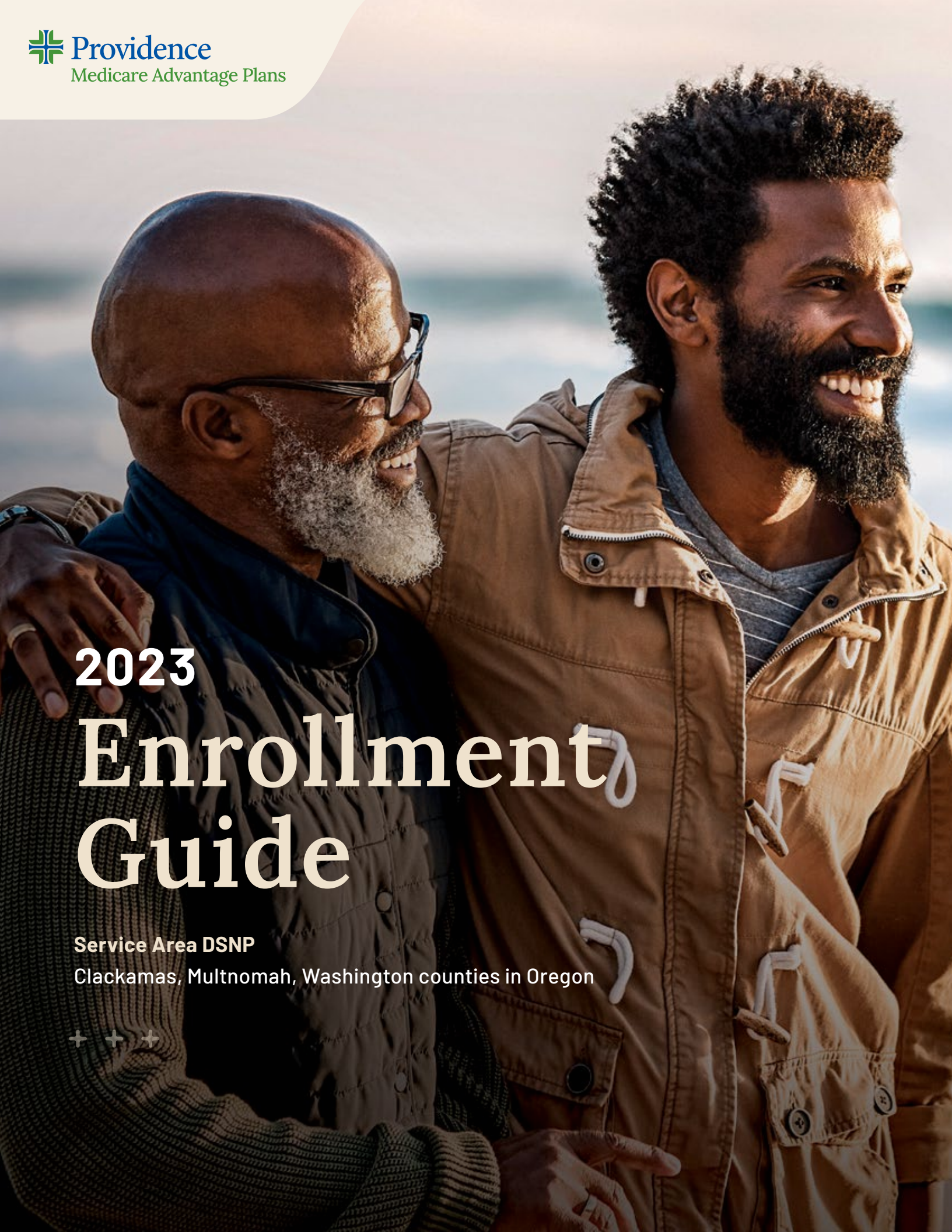
Providence
Medicare Advantage Plans



2023 Enrollment Guide

Service Area DSNP

Clackamas, Multnomah, Washington counties in Oregon

Enrolling in Medicare

What to Expect

Providence
Medicare Advantage Plans

The Providence Way

For more than 160 years, Providence has helped to set the health and well-being standard for the region. As our organization has grown, our efforts have aligned under a single mission: to bring True Health to each and every member of the community.

True Health is a commitment to caring for the whole self: mind, body, and spirit. The concept is rooted in the idea that the healthier each of us are, the healthier we all are. We don't deliver True Health to members as a single tool or finished product, because it's more than that. It's an idea, a set of goals that evolve as we learn — a legacy we build together.

We all deserve True Health.

Medicare 101

Getting Started

Enrolling in Medicare can be complex, but we're here to keep it from getting confusing.

This guide will explain what your options are and help you take the next step with confidence.

Before you can enroll in a Medicare Advantage plan, you'll need to be fully enrolled in Original Medicare.

Original Medicare

Original Medicare is basic health coverage provided by the government and is a combination of two programs: Part A and Part B.

Part A

Hospital insurance

+ Inpatient hospital services
+ Skilled nursing facility care
+ Hospice care
+ Home healthcare

Part A comes at no cost if you or your spouse paid Medicare taxes for at least 10 years.

Part B

Medical insurance

+ Outpatient services
+ Doctor visits
+ Outpatient lab tests and x-rays

Part B is paid for based on income and is usually deducted from your Social Security or Railroad Retirement Board.

What's not covered?

Original Medicare covers a lot, but not everything. About 20% of typical out-of-pocket medical costs are left up to you as the individual to cover.

Original Medicare *doesn't cover* services like:

+ Rx drugs
+ Dental
+ Vision
+ Hearing aids
+ Alternative Care

With Providence Medicare Advantage Plans, you will get the additional coverage you need along with financial peace of mind.

To speak with a Providence Medicare Advantage expert, call **1-833-949-0263 (TTY: 711)** or explore and enroll online at **ProvidenceTrueHealth.com/guides**

Additional Medicare Coverage

Extending Coverage. Controlling Costs.

Many Original Medicare members choose additional Medicare coverage or a Medicare Supplement plan to help them with the costs and services they need.

Additional coverage comes in three forms:

+ Medicare Advantage (Part C)
+ Prescription Drug Coverage (Part D)
+ Medicare Supplement (Medigap)

If you feel that you would benefit from additional Medicare coverage, rest assured that Providence has a plan option to meet your needs — whatever they may be.

To speak with a Providence Medicare Advantage expert, call **1-833-949-0263 (TTY: 711)** or explore and enroll online at **ProvidenceTrueHealth.com/guides**

Additional Medicare Coverage

Part C

Medicare Advantage

Providence Medicare Advantage Plans include Parts A, B, and many include Part D, while offering extra benefits and services not covered by Original Medicare, such as:

+ Eyeglasses
+ Hearing coverage
+ Wellness programs

While Original Medicare has no out-of-pocket maximum, Providence Medicare Advantage Plans do, giving you more financial freedom and dependability.

Because it is additional coverage, if you enroll in a Part C plan, you'll also continue to pay your Part B premium.

To speak with a Providence Medicare Advantage expert, call **1-833-949-0263 (TTY: 711)** or explore and enroll online at **ProvidenceTrueHealth.com/guides**

Part D

Prescription Drug Coverage

Original Medicare doesn't cover prescriptions, so private insurers offer prescription drug coverage plans to help with the out-of-pocket costs of:

+ Brand-name drugs
+ Generic drugs

If you don't enroll in Part D coverage when you enroll in Original Medicare, you end up paying a late enrollment penalty. Luckily, most Providence Medicare Advantage plans include Part D coverage, and there are many standalone Part D plans offered on the market. So you have options.

Medigap

Medicare Supplement Plans*

Medicare Supplement plans are designed to help with the out-of-pocket costs associated with Original Medicare.

Medicare Supplement lets you pay a set cost per month, rather than paying for services as you go. With this coverage, you can visit any Medicare-accepting provider or specialist nationwide and without referral.

*Medicare Supplement does not cover prescription drugs, so you will need to pair it with a Medicare Part D plan. Additionally, Medicare Supplement cannot be combined with a Medicare Advantage plan (Part C).

Original Medicare

Who's Eligible?

To be eligible for Medicare Parts A and B, you must be a U.S. citizen or a permanent legal resident for at least five years and be age 65 or older.

If you're under age 65, you're eligible if you:

+ Are permanently disabled and have received disability benefits for at least 24 months
+ Have end-stage renal disease (ESRD)
+ Have Lou Gehrig's disease (ALS)

Enrolling in Medicare at age 65

If you are collecting Social Security or a Railroad Retirement Pension, you will be automatically enrolled into Medicare Parts A and B.

If you are not collecting Social Security or a Railroad Retirement Pension, you will need to apply for Medicare Parts A and B.

+ Apply on the Social Security website: **ssa.gov/benefits/medicare**
+ Visit your local Social Security office
+ Call Social Security at **1-800-772-1213 (TTY users can call 1-800-325-0778)** or the Railroad Retirement Board (if you worked there) at **1-877-772-5772**

One plan. Many advantages.

Providence Medicare Advantage Plans

In addition to having a variety of plan options to meet your healthcare needs and match your lifestyle, our plans come with a host of cost-saving health and fitness perks to give you more, save you money, and help you on your journey to True Health.

Medicare Star Ratings

Every year, Medicare evaluates plans based on a 5-star rating system. These star ratings, given by the Centers for Medicare and Medicaid Services (CMS), help you evaluate how well our plan is doing, so you can compare it to the ratings of other plans on the market.

We always aim as high as possible, consistently reaching 4.5 - 5 out of 5 stars.
See this year's star rating for Providence Medicare Advantage Plans in the folder at the back of this enrollment kit.

myProvidence

Manage your healthcare online with secure and convenient 24/7 access to claims history, benefits information, and more.

Hearing Coverage

Manage your hearing with one $0 routine exam per year and up to two hearing aids per year (no coverage on Dual Plus).

Post-discharge meals

Mom's Meals will provide 2 meals per day for 14 days after discharge from an inpatient hospital stay at no cost to you.

Behavioral Health

We are here, whether you need services in a primary care clinic, a psychiatry clinic, an outpatient, or inpatient setting.

Medical Alert System

Sign up for 24/7 access to emergency help at the press of a button, including professional intervention and personal response at no cost.

Vision Coverage

On any plan, you'll get allowances for routine eye exams and for vision hardware like eyeglasses and contact lenses.

$0 Rx Copays

Some plans offer $0 copays on Tier 1 generic drugs as well as reduced costs for 90-day supplies at preferred and mail-order pharmacies.

Over-The-Counter

Our OTC card gives you an allowance every quarter to purchase health and wellness related over-the-counter items. Available on some plans.

Fitness Membership

A no-cost fitness membership, customized workout plans, on-demand workout videos, and one Home Fitness Kit per benefit year through Silver&Fit®.

Frequently Asked

Questions

Are my medications covered?

Lists of covered prescriptions can be found in prescription drug formularies, which live online at: **ProvidenceTrueHealth.com/formularyguide**.

If you would like a printed copy of the formulary, you can request that one be mailed to you by visiting the link above or calling the number below. Formularies are available for Part D prescription drug plans only.

Where do I find a provider?

Find a provider or pharmacy by using our online search tool at: **ProvidenceTrueHealth.com/providerguide**.

If you'd like a printed copy of the provider and/or pharmacy directory, you can request that one or both be mailed to you by calling the number below or visiting the link above.

Who can I call for help?

We are always here to help. Call us at **1-833-949-0263 (TTY: 711)** 8 a.m. to 8 p.m. (Pacific Time) seven days a week (Oct. 1 - Dec. 7) and Monday - Friday (Dec. 8 - Sept. 30).

Providence Medicare Advantage Plans

How to Enroll

Here are several ways to enroll in Providence Medicare Advantage Plans — choose whichever one is most convenient for you. We can't wait to welcome you into the Providence community.

+ Enroll online with our secure enrollment form **ProvidenceTrueHealth.com/enrollguide**.

+ Enroll by phone by contacting the Providence Medicare Advantage Plans Sales Team at **1-833-949-0263 (TTY: 711)**. Service is available between 8 a.m. to 8 p.m. (Pacific Time), seven days a week (Oct. 1 – Dec. 7), Monday – Friday (Dec. 8 – Sept. 30).

+ Enroll one-on-one by scheduling a meeting with a local agent.

+ Enroll via mail or fax by completing an enrollment form and sending to:
  Providence Medicare Advantage Plans
  P.O. Box 5548
  Portland, OR 97228-5548
  Fax: 503-574-8653

After enrolling, you will receive a notice in the mail acknowledging receipt of your enrollment request.

+ Medicare's annual enrollment period is October 15 – December 7.
+ Individuals must have both Part A and Part B to enroll.

What to Expect

After Enrollment

ID card and welcome guide

Your member ID card and welcome guide will arrive 7-10 business days after your enrollment is confirmed. The welcome guide gives you valuable information about how to use your plan, how and where to get care, benefit features, and other member resources.

Confirmation and Rx subsidy

After completing and submitting your enrollment form, you will receive a Confirmation of Enrollment letter that includes an effective date of coverage. Members on a plan with prescription drug coverage who qualify for extra help will receive a letter that informs them of their adjusted premium and details their prescription drug cost-sharing benefit.

Within your first 90 days

Within 90 days of enrollment, your Care Management team will send you a Health Risk Assessment by mail. This will help us to better understand your healthcare goals and provide seamless access to quality care.

If you would like to connect with us sooner, need assistance with navigating your healthcare, or would like to talk with an RN directly, please call **503-574-7247 (TTY: 711)**, 8 a.m. to 5 p.m. (Pacific Time), Monday – Friday.

After we confirm your enrollment with Medicare, you may cancel any Medigap or supplemental coverage that you have.

If you were on a Medicare Advantage plan or Medicare Cost plan when you enrolled:

+ Your enrollment in that plan will automatically be cancelled.
+ You do not have to notify the insurance carrier that you want to cancel. Medicare will take care of that when they transfer you to Providence Medicare Advantage Plans.

If you are a first-time member of a Medicare health plan, Medicare Advantage or Medicare Cost plan:

+ You may have a trial period during which you have certain rights to leave Providence Medicare Advantage Plans and purchase a Medigap policy.

Once enrolled in our plan:

+ You are generally limited to making changes between October 15 – December 7.
+ In special circumstances, Medicare may give you an opportunity to switch to another plan.

Please contact **1-800-MEDICARE (1-800-633-4227)** or visit **www.Medicare.gov** for further information about Medicare benefits and services. TTY users can call **1-877-486-2048** 24 hours a day, seven days a week (Pacific Time).

Notes

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

The Formulary may change at any time. You will receive notice when necessary.

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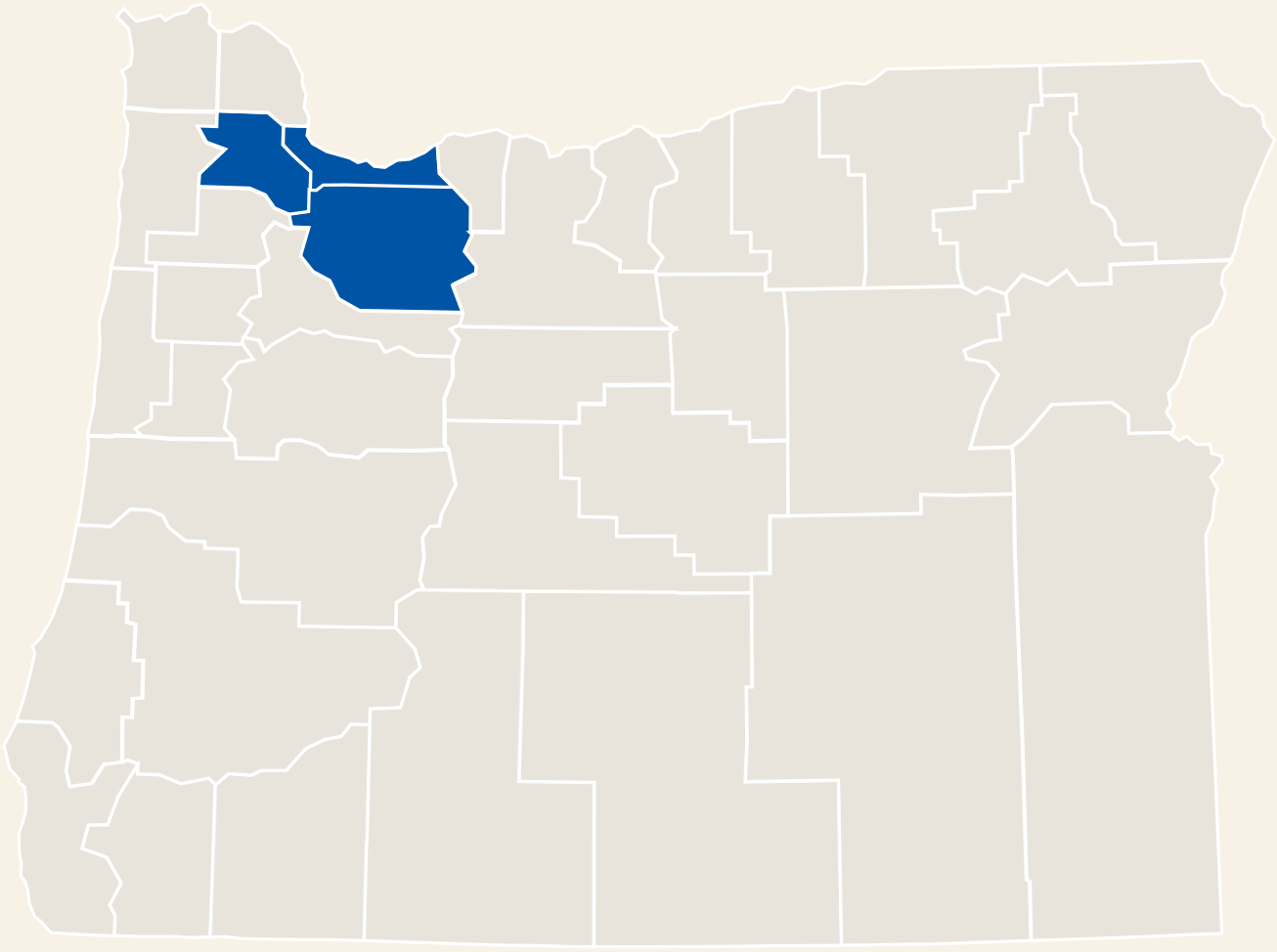
2023 Providence Medicare

Service Area Map

Clackamas, Multnomah and Washington counties

+ Providence Medicare Dual Plus (HMO D-SNP)



Visit **ProvidenceTrueHealth.com/plan** for more information and to find other plans available in your area.

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2023 Providence Medicare Dual Plus (HMO D-SNP)

Benefit highlights

Providence Medicare Dual Plus (HMO D-SNP) is available to residents of Clackamas, Multnomah and Washington counties who are eligible for Medicare and Medicaid.

Benefits	You pay*
Monthly premium	$0
Plan benefits	**In-network member responsibility**
Annual deductible	$0
Annual wellness visit	$0
Primary care physician visits	$0
Specialist visits	$0
Preventive care	$0
Lab tests	$0
X-rays	$0
Diabetic supplies	$0
Outpatient surgery and hospital services	$0
Inpatient hospital	$0
Ambulance services	$0
Urgent care	$0
Emergency room	$0
Preventive dental	$0
Prescription benefits	**You pay**
Generic drugs	$0 / $1.45 / $4.15
All other drugs	$0 / $4.30 / $10.35
Additional benefits for members of Providence Medicare Dual Plus (HMO D-SNP)	
Flex dental card	$250 allowance per year
Routine eye exam	You pay $0 – for one exam each year (up to $75 allowance per year)
Prescription glasses or contact lenses	You get up to $210 allowance each year for lenses, frames, upgrades or contact lenses
24-hour nurse advice line	You pay $0
Fitness center membership or home fitness kit	You pay $0
Health education—includes weight management, stress management, pain education, and more	You have an unlimited allowance for health education classes at participating facilities or online
Over-the-counter items	$195 allowance per quarter (retail card, mail, catalog, online and telephonic ordering)
Transportation	You pay $0 copayment for 36 one-way trips (max. of 25 miles each way)
Post discharge meals	You pay $0 – two meals per day for 14 days
Medical alert system	You pay $0
Wigs for hair loss related to chemotherapy	You pay 20% for synthetic 1 wig per year

*For certain members, the Oregon Health Plan (Medicaid) may only pay cost sharing amounts for services that the Oregon Health Plan would normally cover. Please contact the Oregon Health Plan or your Oregon Health Plan Coordinated Care Organization for more information. Providence Medicare Dual Plus (HMO D-SNP) members who are enrolled with Health Share/Providence for the Oregon Health Plan will not have out-of-pocket costs for any Medicare-covered medical service. Prescription drug cost-sharing amounts still apply.

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Pre-Enrollment

Checklist

Providence Medicare Advantage Plans

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **503-574-8000** or **1-800-603-2340 (TTY: 711)**, 8 a.m. to 8 p.m. (Pacific Time), seven days a week.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit **ProvidenceHealthAssurance.com/EOC** or call **503-574-8000** or **1-800-603-2340 (TTY: 711)** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- In addition to your monthly plan premium (including $0 premium plans), you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part B premium is covered for full-dual enrollees who are eligible for Providence Medicare Dual Plus (HMO D-SNP).
- Benefits, premiums, and/or copayments/co-insurance may change every year.
- When selecting an HMO product, remember that except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- Our HMO-POS plans allow you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- Providence Medicare Dual Plus (HMO D-SNP) is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.
- Effect on current coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

OMB No. 0938-1378
Expires: 07/31/2024

Providence
Medicare Advantage Plans

2023 MEDICARE ADVANTAGE ENROLLMENT REQUEST FORM

Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

To join a plan, you must:

+ Be a United States citizen or be lawfully present in the U.S.
+ Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

+ Medicare Part A (Hospital Insurance)
+ Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

+ Between October 15–December 7 each year (for coverage starting January 1)
+ Within 3 months of first getting Medicare
+ In certain situations where you're allowed to join or switch plans

Visit **Medicare.gov** to learn more about when you can sign up for a plan.

What do I need to complete this form?

+ Your Medicare Number (the number on your red, white, and blue Medicare card)
+ Your permanent address and phone number

Note: You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

Reminders:

+ If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
+ Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

What happens next?

Submit your completed and signed form using one of the three options below:
Providence Medicare Advantage Plans
P.O. Box 5548
Portland, OR 97228-5548

Scan and fax pages to:
503-574-8653

Scan and email pages to:
provMedicare@providence.org

Once they process your request to join, they'll contact you.

How do I get help with this form?

Call Providence Medicare Advantage Plans at **503-574-6508** or **1-855-234-2495**. TTY users can call **711**.

Or, call Medicare at **1-800-MEDICARE** (**1-800-633-4227**). TTY users can call **1-877-486-2048**.

En español: Llame a Providence Medicare Advantage Plans al **503-574-6508** or **1-855-234-2495/TTY: 711** o a Medicare gratis al **1-800-633-4227** y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

Individuals experiencing homelessness

If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

Section 1 – All fields on this page are required (unless marked optional)

Select the plan you want to join:

☐ *Providence Medicare Dual Plus (HMO D-SNP) - $0 per month

*This plan has special enrollment requirements. To be eligible, you must qualify for full Medicaid benefits and Medicare.

FIRST name _____ LAST name _____ Middle Initial (Optional) _____

__ __/__ __/__ __ __ __
Birth date (MM/DD/YYYY)

SEX: ☐ Male ☐ Female

( ) –
Phone number

Permanent Residence street address (Don't enter a PO Box)

City _____ County (Optional) _____ State _____ ZIP code _____

Mailing address, if different from your permanent address (PO Box allowed):

Street Address

City _____ State _____ ZIP code _____

Your Medicare information:

__ __ __ __-__ __ __-__ __ __ __
Medicare Number

__ __/__ __/__ __ __ __
Hospital (Part A) Effective Date (Optional)

__ __/__ __/__ __ __ __
Medical (Part B) Effective Date (Optional)

Answer these important questions:

Will you have other coverage in addition to Providence Medicare Advantage Plans? ☐ Yes ☐ No

Some individuals may have other coverage, including other private insurance, TRICARE, Federal employee health benefits coverage, VA benefits, or State pharmaceutical assistance programs.

If "yes," please list your other coverage and your identification (ID) number for this coverage.

_____

Name of other coverage

_____ _____

ID number for this coverage Group number for this coverage

Check all that apply: ☐ Medical ☐ Vision ☐ Dental ☐ Prescription

Are you enrolled in your State Medicaid program? ☐ Yes ☐ No

If "yes", please provide your Medicaid number: _____

Do you have full Oregon Health Plan (Medicaid) benefits? ☐ Yes ☐ No

IMPORTANT: Read and sign below:

- I must keep both Hospital (Part A) and Medical (Part B) to stay in Providence Medicare Advantage Plans.
- By joining this Medicare Advantage Plan I acknowledge that Providence Medicare Advantage Plans will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- I understand that I can be enrolled in only one MA plan at a time – and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that when my Providence Medicare Advantage Plans coverage begins, I must get all of my medical and prescription drug benefits from Providence Medicare Advantage Plans. Benefits and services provided by Providence Medicare Advantage Plans and contained in my Providence Medicare Advantage Plans "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Providence Medicare Advantage Plans will pay for benefits or services that are not covered.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  1) This person is authorized under State law to complete this enrollment, and
  2) Documentation of this authority is available upon request by Medicare.

_____ ___ ___/___ ___/___ ___
Signature **Today's date**

If you are the authorized representative, sign above and fill out these fields:

_____ _____
Name Address

( ) -
_____ _____
Phone number Relationship to enrollee

AGENT USE ONLY

_____ ___ ___/___ ___/___ ___
AGENT NAME DATE

_____ ___ ___/___ ___/___ ___
NPN # REQUESTED DATE OF COVERAGE

Section 2 – All fields on this page are optional

Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.

- ☐ No, not of Hispanic, Latino/a, or Spanish origin
- ☐ Yes, Mexican, Mexican American, Chicano/a
- ☐ Yes, Puerto Rican
- ☐ Yes, Cuban
- ☐ Yes, another Hispanic, Latino/a, or Spanish origin
- ☐ **I choose not to answer.**

What's your race? Select all that apply.

- ☐ American Indian or Alaska Native
- ☐ Asian Indian
- ☐ Black or African American
- ☐ Chinese
- ☐ Filipino
- ☐ Guamanian or Chamorro
- ☐ Japanese
- ☐ Korean
- ☐ Native Hawaiian
- ☐ Other Asian
- ☐ Other Pacific Islander
- ☐ Samoan
- ☐ Vietnamese
- ☐ White
- ☐ **I choose not to answer.**

List your Primary Care Provider (PCP), clinic, or health center:

_____

If you do not provide a PCP, one will be assigned.

Select one if you want us to send you information in an accessible format.

☐ Braille ☐ Large print ☐ Audio CD

Please contact Providence Medicare Advantage Plans at 1-800-603-2340 or 503-574-8000 if you need information in an accessible format other than what's listed above. Our office hours are seven days a week, 8 a.m. to 8 p.m. (Pacific Time). TTY users can call 711.

Do you work?
☐ Yes ☐ No

Does your spouse work?
☐ Yes ☐ No

PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

OMB No. 0938-1378
Expires: 07/31/2024

Attestation of Eligibility for an Enrollment Period

Typically, you may enroll in a Medicare Advantage plan only during the Annual Enrollment Period from October 15 through December 7 of each year. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- ☐ I am new to Medicare.
- ☐ I am leaving employer or union coverage on (insert date):___ ___ /___ ___/___ ___
- ☐ I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date): ___ ___ /___ ___/___ ___
- ☐ I am enrolling during the Annual Enrollment Period (October 15-December 7)
- ☐ I am enrolling during a Special Enrollment Period (insert special enrollment being used) _____
- ☐ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP) (January 1-March 31).
- ☐ I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date):___ ___ /___ ___/___ ___
- ☐ I recently was released from incarceration. I was released on (insert date):___ ___ /___ ___/___ ___
- ☐ I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date):___ ___ /___ ___/___ ___
- ☐ I recently obtained lawful presence status in the United States. I got this status on (insert date):___ ___ /___ ___/___ ___
- ☐ I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date): ___ ___ /___ ___/___ ___
- ☐ I belong to a pharmacy assistance program provided by my state.
- ☐ I recently left a PACE program on (insert date):___ ___ /___ ___/___ ___
- ☐ I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
- ☐ I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long term care facility). I moved/will move into the facility on (insert date):___ ___ /___ ___/___ ___ I moved/will move out of the facility on (insert date):___ ___ /___ ___/___ ___
- ☐ I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date):___ ___ /___ ___/___ ___
- ☐ My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan (insert date):___ ___ /___ ___/___ ___

- ☐ I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date):___ ___ /___ ___/___ ___
- ☐ I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date):___ ___ /___ ___/___ ___
- ☐ I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, State or local government entity.)

  One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.

  Name of disaster impacted by:

  _____

  Eligibility Period that was missed due to the disaster: (for example, the initial enrollment period, annual enrollment period, open enrollment period, or a special enrollment period).

  _____

- ☐ I was impacted by a significant network change with my current plan and was notified on (insert date): ___ ___ /___ ___/___ ___
- ☐ I recently received notice of a Medicare entitlement determination for a retroactive effective date. (Please attach a copy of your entitlement notice.) I was notified on (insert date):___ ___ /___ ___/___ ___

If none of these statements applies to you or you're not sure, please contact Providence Medicare Advantage Plans at 1-800-603-2340 or 503-574-8000 (TTY users should call 711) to see if you are eligible to enroll. We are open seven days a week, 8 a.m. to 8 p.m. (Pacific Time).

Race/Ethnicity Questionnaire

Providence Medicare Advantage Plans

The following questions are optional. Your responses will help us to better serve all communities.

If you did not find a selection that best describes your racial or ethnic identity in Section 2, please make a selection from the following list. Which of the following describes your racial or ethnic identity? Please check all that apply.

Native Hawaiian or Pacific Islander

- ☐ Marshallese
- ☐ Communities of the Micronesian Region
- ☐ Tongan

White

- ☐ Caucasian/White (no national affiliation)
- ☐ Eastern European
- ☐ Slavic
- ☐ Western European
- ☐ Other White (African, Australian, New Zealand descent)

Other

- ☐ Other
- ☐ I don't know.
- ☐ I don't want to answer.

American Indian or Alaska Native

- ☐ American Indian
- ☐ Alaska Native
- ☐ Canadian Inuit, Metis, or First Nation
- ☐ Indigenous Mexican, Central American, or South American

Black or African American

- ☐ African American
- ☐ Afro-Caribbean
- ☐ Ethiopian
- ☐ Somali
- ☐ Other African (Black)
- ☐ Afro-Latinx/Bi-racial/ Other
- ☐ Other Black

Middle Eastern or North African

- ☐ Middle Eastern
- ☐ North African

Asian

- ☐ Cambodian
- ☐ Communities of Myanmar
- ☐ Hmong
- ☐ Laotian
- ☐ South Asian

If you checked more than one category above, is there one you think of as your primary racial or ethnic identity?

- ☐ **Yes** (please specify): _____
- ☐ **No:** I do not have just one primary racial or ethnic identity.
- ☐ **No:** I identify as Biracial or Multiracial.
- ☐ **N/A:** I only checked one category above.
- ☐ **N/A:** I don't know.
- ☐ **N/A:** I don't want to answer.

What is your preferred spoken language?

- ☐ English
- ☐ Spanish
- ☐ Chinese - Other
- ☐ Mandarin
- ☐ Cantonese
- ☐ Vietnamese
- ☐ Russian
- ☐ German
- ☐ French
- ☐ Tagalog
- ☐ Japanese
- ☐ Korean
- ☐ Arabic
- ☐ Decline/Unknown
- ☐ Other

What is your preferred written language?

- ☐ English
- ☐ Spanish
- ☐ Vietnamese
- ☐ Simplified Chinese
- ☐ Russian
- ☐ Other
- ☐ Decline/Unknown

If you did not find a selection that best describes your gender identity in Section 1, please make a selection from the following list. How do you identify?

- ☐ Transgender Male
- ☐ Transgender Female
- ☐ Non-binary
- ☐ Other
- ☐ Don't know
- ☐ Decline to Answer

Providence
Medicare Advantage Plans

2023 Summary of Benefits

Providence Medicare Dual Plus (HMO D-SNP)

January 1, 2023 – December 31, 2023

This plan is available in Clackamas, Multnomah, and Washington counties in Oregon.

When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Dual Plus (HMO D-SNP) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting **ProvidenceHealthAssurance.com/EOC** or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, be eligible for full Oregon Health Plan (Medicaid) benefits and live in our service area. Our service area includes Clackamas, Multnomah, and Washington counties in Oregon.

Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- You can also visit us online at **ProvidenceHealthAssurance.com**

Helpful resources

- Visit **ProvidenceHealthAssurance.com/findaprovider** to see our plan's Provider and Pharmacy Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- Want to see our plan's formulary (list of Part D prescription drugs), including any restrictions? Visit **ProvidenceHealthAssurance.com/Formulary**, or give us a call for a printed copy.
- To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at **www.Medicare.gov** or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Providence Medicare Dual Plus (HMO D-SNP)

Monthly Plan Premium	$0 You must continue to pay your Medicare Part B premium.
Annual Medical Deductible	$0 or $233 per year* *These amounts may change for 2023 and depend on your level of Medicaid eligibility. Providence Medicare Dual Plus (HMO D-SNP) will provide updated rates as soon as they are released by Medicare.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	In this plan, you might pay nothing for Medicare-covered services, depending on your level of Oregon Health Plan (Medicaid) eligibility. Your yearly limit(s) in this plan in-network: $8,300

Benefits	In-network
Inpatient Hospital Coverage[1]	Providence Medicare Dual Plus (HMO D-SNP): These are 2022 cost-sharing amounts and may change for 2023. Providence Medicare Dual Plus (HMO D-SNP) will provide updated rates as soon as they are released by Medicare. $0 or $1,556 deductible for each benefit period $0 copayment for days 1-60 $389 copayment each day for days 61-90 $0 copayment for each lifetime reserve day 91 and beyond Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Outpatient Hospital Coverage[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost for outpatient surgery at a hospital facility Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Ambulatory Surgical Center (ASC) Services[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost for outpatient surgery at an Ambulatory Surgical Center Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services

[1] Services may require prior authorization.
[2] Services may require a referral from your doctor.

Providence Medicare Dual Plus (HMO D-SNP)

Benefits		In-network
Doctor Visits	Primary Care Provider Visit	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
	Specialist Visit[2]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Preventive Care		Providence Medicare Dual Plus (HMO D-SNP): You pay nothing for all preventive services covered under Original Medicare Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Emergency Care		Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost, up to $95 If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived. Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Urgently Needed Services		Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost, up to $60 If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived. Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services

[1] Services may require prior authorization.
[2] Services may require a referral from your doctor.

Providence Medicare Dual Plus (HMO D-SNP)

Benefits		In-network
Diagnostic Services/ Labs/Imaging	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans)[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
	Therapeutic Radiology Services	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
	Outpatient X-rays	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
	Diagnostic Tests and Procedures[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
	Lab Services	Providence Medicare Dual Plus (HMO D-SNP): $0 copayment Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Hearing Services	Medicare-Covered[2]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Dental Services	Medicare-Covered[2]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
	Other/Non-Medicare-Covered	Providence Medicare Dual Plus (HMO D-SNP): $250 allowance per calendar year for any dental services of your choosing Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services

[1] Services may require prior authorization.
[2] Services may require a referral from your doctor.

Providence Medicare Dual Plus (HMO D-SNP)

Benefits		In-network
Vision Services	Medicare-Covered Exams[2]/Screening	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost per exam 0% or 20% of the total cost for glaucoma screening Oregon Health Plan (Medicaid): Not covered
	Routine Exam	Providence Medicare Dual Plus (HMO D-SNP): Allowance of up to $75 per calendar year for a routine vision exam (including refraction) Oregon Health Plan (Medicaid): Not covered
	Medicare-Covered Eyewear	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery Oregon Health Plan (Medicaid): Not covered
	Routine Eyeglasses or Contact Lenses	Providence Medicare Dual Plus (HMO D-SNP): Allowance of up to $210 per calendar year for any combination of routine prescription eyewear Oregon Health Plan (Medicaid): Not covered
Mental Health Services	Inpatient Visit[1]	Providence Medicare Dual Plus (HMO D-SNP): These are 2022 cost-sharing amounts and may change for 2023. Providence Medicare Dual Plus (HMO D-SNP) will provide updated rates as soon as they are released by Medicare. $0 or $1,556 deductible for each benefit period $0 copayment for days 1-60 $389 copayment each day for days 61-90 $778 copayment per each “lifetime reserve day” for days 91-190 You pay for all costs beyond lifetime reserve days Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
	Outpatient Individual and Group Therapy Visit[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services

[1] Services may require prior authorization.
[2] Services may require a referral from your doctor.

Providence Medicare Dual Plus (HMO D-SNP)

Benefits	In-network
Skilled Nursing Facility (SNF)[1]	Providence Medicare Dual Plus (HMO D-SNP): These are 2022 cost-sharing amounts and may change for 2023. Providence Medicare Dual Plus (HMO D-SNP) will provide updated rates as soon as they are released by Medicare. $0 copayment for days 1-20 $194.50 copayment each day for days 21-100 Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services. Medicaid covers up to 20 days in a SNF.
Physical Therapy[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Ambulance[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Transportation	Providence Medicare Dual Plus (HMO D-SNP): $0 copayment for 36 one-way trips (max of 25 miles each) Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Medicare Part B Drugs[1]	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost Oregon Health Plan (Medicaid): $0 copayment for Medicaid-covered services
Meal Delivery Program (post-discharge only)	Providence Medicare Dual Plus (HMO D-SNP): $0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization Oregon Health Plan (Medicaid): Not covered
Over-the-Counter Items	Providence Medicare Dual Plus (HMO D-SNP): $195 allowance every three months (retail card, catalog, online, mail, and telephonic ordering) Oregon Health Plan (Medicaid): Not covered

Providence Medicare Dual Plus (HMO D-SNP)

Personal Emergency Response System (PERS)	Providence Medicare Dual Plus (HMO D-SNP): $0 copayment Oregon Health Plan (Medicaid): Not covered
Wellness Program	Providence Medicare Dual Plus (HMO D-SNP): $0 copayment for monthly gym membership with participating fitness clubs Oregon Health Plan (Medicaid): Not covered
Wig	Providence Medicare Dual Plus (HMO D-SNP): 0% or 20% of the total cost for one synthetic wig due to hair loss from chemotherapy Oregon Health Plan (Medicaid): Not covered

[1] Services may require prior authorization.
[2] Services may require a referral from your doctor.

Prescription Drug Benefits

Providence Medicare Dual Plus (HMO D-SNP)

Prescription Drug Deductible	
Yearly Deductible	If you receive "Extra Help" to pay your prescription drugs, this payment stage does not apply to you.

Initial Coverage	You pay the following until your total yearly out-of-pocket costs reach $7,400.		
For Generic Drugs (including brand drugs treated as generic)			
You Pay Either:	$0 copayment	$1.45 copayment	$4.15 copayment
For All Other Drugs			
You Pay Either:	$0 copayment	$4.30 copayment	$10.35 copayment
	You may get your drugs at network retail pharmacies and mail order pharmacies.		

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy. You may get drugs from a standard in-network pharmacy, but may pay more than you pay at a preferred in-network pharmacy.

Coverage Gap	Because there is no coverage gap for the plan, this payment stage does not apply to you.
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $7,400, you pay nothing for all drugs.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than $35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Summary of Benefits
Providence Medicare Dual Plus (HMO D-SNP)

Summary of Oregon Health Plan (Medicaid) Covered Services

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by Providence Medicare Dual Plus (HMO D-SNP). For certain members, the Oregon Health Plan (Medicaid) may only pay cost-sharing amounts for services that the Oregon Health Plan (Medicaid) would normally cover. Please contact the Oregon Health Plan (Medicaid) or your Coordinated Care Organization for more information. Providence Medicare Dual Plus (HMO D-SNP) members who are enrolled with Providence through Health Share of Oregon for the Oregon Health Plan (Medicaid) will not have out-of-pocket costs for any Medicare-covered medical service. Prescription drug cost-sharing amounts still apply.

Detailed information regarding your Oregon Health Plan (Medicaid) benefits can be found at the following link: **www.oregon.gov/oha/HSD/OHP/Pages/Benefits.aspx** or by calling your Coordinated Care Organization's Customer Service.

The following is a list of Oregon Health Plan (Medicaid) Covered Services	
Benefits	**Additional information**
Chemical dependency care	
Dental	Basic services including cleaning, fluoride varnish, fillings and extractions Urgent or immediate treatment Dentures Stainless steel crowns for molars (back teeth) Other crowns for pregnant women and children under age 21 Sealants, root canals on back teeth for children under age 21
Hearing	Hearing aids and hearing aid exams
Home health	Private duty nursing
Hospice care	End-of-life care
Hospital care	Emergency treatment Inpatient and outpatient care
Immunizations and vaccines	Such as the flu shot or measles-mumps-rubella (MMR) vaccine
Labor, delivery, and post-partum care	
Laboratory tests and X-rays	
Medical care from a physician, nurse practitioner or physician assistant	Such as a routine check-up or a general appointment
Medical equipment and supplies	Such as diabetes testing strips or crutches
Medical transportation	Such as an ambulance or non-emergency transportation to an appointment
Mental health care	Such as therapy or medical treatment
Physical, occupational and speech therapy	
Prescription drugs	OHP with Limited Drug only includes drugs that are not covered by Medicare Part D
Vision	Medical services Services to correct vision for pregnant women and children under age 21 Glasses are covered for pregnant adults and adults who have a qualifying medical condition such as aphakia or keratoconus, or after cataract surgery.

Services that are not covered by the Oregon Health Plan Medicaid (Exclusions):

Not all medical treatments are covered. When you need medical treatment, please contact your Primary Care Provider. These are some of the exclusions (does not include every exclusion):

- Medicare Part D covered prescription drugs
- Conditions where a "home" treatment is effective, such as applying ointment, resting a painful joint, drinking plenty of fluids, or a soft diet. Such conditions include:
  - Canker sores
  - Diaper rash
  - Corns/calluses
  - Sunburn
  - Food poisoning
  - Sprains
- Personal comfort or convenience items (radios, telephones, hot tubs, treadmills, etc.)
- Services that are primarily cosmetic, such as:
  - Benign skin tumors
  - Cosmetic surgery
  - Removal of scars
- Conditions where treatment is not normally effective such as:
  - Some back surgery
  - TMJ surgery
  - Some transplants
- Services performed by an immediate relative or member of your household
- Any services received outside the United States
- Non-emergency care if you go to a provider who is not a network provider
- Other non-covered services include, but are not limited to, the following:
  - Infertility service

If you have any questions about covered or non-covered services, contact your Coordinated Care Organization's Customer Service.

This information is not a complete description of benefits. Call 1-800-603-2340, TTY users call 711 for more information. The Part B premium is covered for full-dual enrollees who are eligible for Providence Medicare Dual Plus (HMO D-SNP). Premium, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

Scope of Appointment

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment* prior to any individual sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or their authorized representative.

Please initial below beside the type of product(s) you want the agent to discuss.
(Refer to page 2 for product type descriptions)

- ☐ **Stand-alone Medicare Prescription Drug Plans (Part D)**
- ☐ **Medicare Advantage Plans (Part C) and Cost Plans**
- ☐ **Dental/Vision/Hearing Products**
- ☐ **Hospital Indemnity Products**
- ☐ **Medicare Supplement (Medigap) Products**

By signing this form, you agree to a meeting with a sales agent to discuss the types of products you initialed above. Please note, the person who will discuss the products is either employed or contracted by a Medicare plan. They do not work directly for the federal government. This individual may also be paid based on your enrollment in a plan. Signing this form does NOT obligate you to enroll in a plan, affect your current or future Medicare enrollment, or automatically enroll you in the plan(s) discussed.

Beneficiary or Authorized Representative Signature and Signature Date:	
Signature:	Signature Date:
If you are the authorized representative, please sign above and print below:	
Representative's Name:	Your Relationship to the Beneficiary:

To be completed by Agent:	
Agent Name:	Agent Phone:
Beneficiary Name:	Beneficiary Phone:
Beneficiary Address:	
Initial Method of Contact: (Indicate here if beneficiary was a walk-in.)	
Agent's Signature:	
Plan(s) the agent represented during this meeting:	Date Appointment Completed:
Agent, if the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting:	

*Scope of Appointment documentation is subject to CMS record retention requirements.

Stand-alone Medicare Prescription Drug Plans (Part D)
Medicare Prescription Drug Plan (PDP): A stand-alone drug plan that adds prescription drug cover- age to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans.
Medicare Advantage Plans (Part C) and Cost Plans
Medicare Health Maintenance Organization (HMO): A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).
Medicare Preferred Provider Organization (PPO) Plan: A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors and hospitals but you can also use out-of-network providers, usually at a higher cost.
Medicare Private Fee-For-Service (PFFS) Plan: A Medicare Advantage Plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan's payment, terms and conditions and agrees to treat you – not all providers will. If you join a PFFS Plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.
Medicare Point of Service (POS) Plan: A type of Medicare Advantage Plan available in a local or regional area which combines the best feature of an HMO with an out-of-network benefit. Like the HMO, members are required to designate an in-network physician to be the primary health care provider. You can use doctors, hospitals, and providers outside of the network for an additional cost.
Medicare Special Needs Plan (SNP): A Medicare Advantage Plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.
Medicare Medical Savings Account (MSA) Plan: MSA Plans combine a high deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.
Medicare Cost Plan: In a Medicare Cost Plan, you can go to providers both in and out of network. If you get services outside of the plan's network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.
Medicare Medicaid Plan (MMP): An MMP is a private health plan designed to provide integrated and coordinated Medicare and Medicaid benefits for dual eligible Medicare beneficiaries.
Dental/Vision/Hearing Products
Plans offering additional benefits for consumers who are looking to cover needs for dental, vision or hearing. These plans are not affiliated or connected to Medicare.
Hospital Indemnity Products
Plans offering additional benefits; payable to consumers based upon their medical utilization; sometimes used to defray copays/coinsurance. These plans are not affiliated or connected to Medicare.
Medicare Supplement (Medigap) Products
Plans offering a supplemental policy to fill "gaps" in Original Medicare coverage. A Medigap policy typically pays some or all of the deductible and coinsurance amounts applicable to Medicare-covered services, and sometimes covers items and services that are not covered by Medicare, such as care outside of the country. These plans are not affiliated or connected to Medicare.

IMPORTANT INFORMATION:

Official U.S. Government Medicare Information

2023 Medicare Star Ratings

Providence Medicare Advantage Plans - H9047

For 2023, Providence Medicare Advantage Plans - H9047 received the following Star Ratings from Medicare:

Overall Star Rating:	★★★★☆
Health Services Rating:	★★★★☆
Drug Services Rating:	★★★½☆

Providence Medicare Advantage Plans

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

★★★★★ EXCELLENT
★★★★☆ ABOVE AVERAGE
★★★☆☆ AVERAGE
★★☆☆☆ BELOW AVERAGE
★☆☆☆☆ POOR

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at medicare.gov/plan-compare.

Questions about this plan?

Contact Providence Medicare Advantage Plans 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time at 800-457-6064 (toll-free) or 711 (TTY). Current members please call 800-603-2340 (toll-free) or 711 (TTY).

Providence
Medicare Advantage Plans

Form Approved
OMB# 0938-1421

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-603-2340 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-603-2340 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 1-800-603-2340 (TTY: 711)。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-800-603-2340 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-603-2340 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-603-2340 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-603-2340 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-603-2340 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Providence
Medicare Advantage Plans

Form Approved
OMB# 0938-1421

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Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على1-800-603-2340 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-603-2340 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-603-2340 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

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