

# MEDICARE ADVANTAGE 2019 SUMMARY INFORMATION FOR PROVIDERS

## West Virginia

# HIGHMARK MEDICARE ADVANTAGE BENEFITS

Benefit	Original Medicare Part A	Original Medicare Part B	Highmark Medicare Advantage
Inpatient Hospital Coverage	X		X
Outpatient Medical Services		X	X
Prescription Drug Coverage			X
Annual Physical Exam			X
Protection from Part B Deductible			X
Out-of-Pocket Maximum Protection			X
Routine Vision Coverage including Eyeglasses and Contact Lenses			X
Routine Hearing Coverage including Hearing Aids			X
Routine Dental Coverage			X
Routine Foot Care			X
Worldwide Emergency Care			X
Complimentary Fitness Center Membership			X

# HIGHMARK MEDICARE ADVANTAGE: SUPPLEMENTAL BENEFITS



Blues on Call –  
Nurse Support 24/7



Routine Services  
(Vision, dental, chiropractic  
and podiatry)



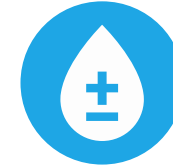
Passport Rewards  
and Discounts



Hearing Aids



Medication Therapy  
Management (MTM)



Advanced Illness  
Services



People Able to  
Lend Support  
(PALS)



PPO Network Sharing  
(In-network in 37 States and  
Puerto Rico)



NaviHealth



Silver Sneakers  
(Gym Benefit)



Transportation  
for Non-emergency situations



WebMd



**MEDICAL BENEFITS BY PLAN:**  
**WEST VIRGINIA**  
**FREEDOM BLUE PPO**

# 2019 KEY PLAN BENEFIT CHANGES

## West Virginia: Freedom Blue PPO Standard

	2018	2019
<b>PCP Visit</b>	\$10 copay in-network \$30 copay out-of-network	\$10 copay in-network \$10 copay out-of-network
<b>Specialist Visit</b>	\$35 copay in-network \$45 copay out-of-network	\$35 copay in-network \$35 copay out-of-network
<b>Outpatient Surgery</b>	<b>ASC:</b> \$100 copay in-network 30% coinsurance out-of-network <b>Facility:</b> \$200 copay in-network 30% coinsurance out-of-network	<b>ASC:</b> \$100 copay in-network \$200 copay out-of-network <b>Facility:</b> \$200 copay in-network \$200 copay out-of-network
<b>Inpatient Hospital</b>	\$150 copay per day (days 1-7) in-network 30% coinsurance out-of-network	\$150 copay per day (days 1-7) in-network \$150 copay per day (days 1-7) out-of-network
<b>Routine Dental</b>	Office Visit: \$30 copay every six months X-ray: \$25 copay every calendar year	Office Visit: \$30 copay every six months X-ray: \$25 copay every calendar year
<b>Formulary</b>	Performance	Performance
<b>Out-of-Pocket Max</b>	\$6,700 in-network \$10,000 in-network/out-of-network	\$6,700 in-network \$10,000* out-of-network

# RULES OF THE ROAD

The Medicare Marketing Guidelines (Section 70.5, et. al) provide guidance around what a Medicare Advantage Organization (MAO) may and may not allow its contracted provider to do with regarding to Marketing of the MAO.

## Providers *may*:

- ✓ Provide the names of Plans/Part D Sponsors with which they contract and/or participate
- ✓ Provide information and assistance in applying for the Low Income Subsidy (LIS)
- ✓ Make available and/or distribute plan marketing materials
- ✓ Refer their patients to other sources of information, such as assistance programs, plan marketing representatives, their State Medicaid Office, local Social Security Office, CMS' website at <http://www.medicare.gov/> or **1-800-MEDICARE**
- ✓ Assist a beneficiary in an objective assessment of his/her needs and potential options to meet those needs. The plan selection must always be in the best interest of the beneficiary

# Thank YOU!

This information is not a complete description of benefits. Call the phone number on the back of your member ID card (TTY users may call 711) for more information. Out-of-network/non-contracted providers are under no obligation to treat Freedom Blue PPO or Security Blue HMO-POS members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Highmark Choice Company and Highmark Senior Health Company are Medicare Advantage plans with a Medicare contract. Enrollment in Highmark Choice Company and Highmark Senior Health Company depends on contract renewal. Highmark Blue Cross Blue Shield, Highmark Choice Company, and Highmark Senior Health Company are independent licensees of the Blue Cross and Blue Shield Association.

Blues On Call is a service mark of the Blue Cross and Blue Shield Association. SilverSneakers is a registered mark of Tivity Health, Inc., a separate company that administers the SilverSneakers Fitness Program. Davis Vision is an independent company that does not provide Highmark Blue Cross Blue Shield products and services. Davis Vision is solely responsible for the products and services it provides. TruHearing is a registered trademark of TruHearing, Inc.