Providence Medicare Dual Plus (HMO D-SNP) offered by Providence Health Assurance

Annual Notice of Changes for 2023

You are currently enrolled as a member of Providence Medicare Dual Plus (HMO D-SNP). Next year, there will be changes to the plan’s costs and benefits. Please see page 4 for a Summary of Important Costs, including Premium.

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

What to do now

1. **ASK:** Which changes apply to you
   - Check the changes to our benefits and costs to see if they affect you.
     - Review the changes to medical care costs (doctor, hospital)
     - Review the changes to our drug coverage, including authorization requirements and costs
     - Think about how much you will spend on premiums, deductibles, and cost sharing

   - Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.

   - Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies, will be in our network next year.

   - Think about whether you are happy with our plan.

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

   - Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your Medicare & You 2023 handbook.

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

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

   - If you don’t join another plan by December 7, 2022, you will stay in Providence Medicare Dual Plus (HMO D-SNP).
To change to a different plan, you can switch plans between October 15 and December 7. Your new coverage will start on January 1, 2023. This will end your enrollment with Providence Medicare Dual Plus (HMO D-SNP).

Look in section 3.2, page 12 to learn more about your choices.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

**Additional Resources**

- Please contact our Customer Service number at 503-574-8000 or 1-800-603-2340 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. (Pacific Time), seven days a week.
- This information is available in multiple formats, including large print and braille.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

**About Providence Medicare Dual Plus (HMO D-SNP)**

- 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.
- When this document says “we,” “us,” or “our,” it means Providence Health Assurance. When it says “plan” or “our plan,” it means Providence Medicare Dual Plus (HMO D-SNP).
Annual Notice of Changes for 2023
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OMB Approval 0938-1051 (Expires: February 29, 2024)
The table below compares the 2022 costs and 2023 costs for Providence Medicare Dual Plus (HMO D-SNP) in several important areas. Please note this is only a summary of costs. If you are eligible for Medicare cost-sharing assistance under Oregon Health Plan (Medicaid), you pay $0 for your deductible, doctor office visits, and inpatient hospital stays.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly plan premium</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>* Your premium may be higher than this amount. See Section 1.1 for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$0 or $233</td>
<td>In 2022 the deductible was $0 or $233. This amount may change for 2023.</td>
</tr>
<tr>
<td><strong>Doctor office visits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary care visits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0% or 20% of the total cost per visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialist visits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0% or 20% of the total cost per visit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Inpatient hospital stays

The amounts for each benefit period are $0 or:
- $1,556 deductible;
- $0 copayment for days 1-60;
- $389 copayment each day for days 61-90;
- $0 copayment each day for days 91 and beyond.

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.

In 2022, the amounts for each benefit period were $0 or:
- $1,556 deductible;
- $0 copayment for days 1-60;
- $389 copayment each day for days 61-90;
- $0 copayment each day for days 91 and beyond.

## Part D prescription drug coverage

(See Section 1.5 for details.)

<table>
<thead>
<tr>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible:</strong> $0</td>
<td><strong>Deductible:</strong> $0</td>
</tr>
<tr>
<td><strong>Copayment during the Initial Coverage Stage:</strong></td>
<td><strong>Copayment during the Initial Coverage Stage:</strong></td>
</tr>
<tr>
<td>- For generic drugs, you pay either a $0, $1.35 or $3.95 copayment per prescription</td>
<td>- For generic drugs, you pay either a $0, $1.45 or $4.15 copayment per prescription</td>
</tr>
<tr>
<td>- For all other drugs, you pay either a $0, $4.00 or $9.85 copayment per prescription</td>
<td>- For all other drugs, you pay either a $0, $4.30 or $10.35 copayment per prescription</td>
</tr>
<tr>
<td>Cost</td>
<td>2022 (this year)</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td><strong>Maximum out-of-pocket amount</strong></td>
<td>$3,400</td>
</tr>
<tr>
<td>This is the most you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)</td>
<td>If you are eligible for Medicare cost-sharing assistance under Oregon Health Plan (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</td>
</tr>
</tbody>
</table>
SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

<table>
<thead>
<tr>
<th>Cost</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly premium</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>(You must also continue to pay your Medicare Part B premium unless it is paid for you by Oregon Health Plan (Medicaid).)</td>
<td></td>
<td>There is no change for the upcoming benefit year.</td>
</tr>
</tbody>
</table>

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay “out-of-pocket” for the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum out-of-pocket amount</td>
<td>$3,400</td>
<td>$8,300</td>
</tr>
<tr>
<td>Because our members also get assistance from Oregon Health Plan (Medicaid), very few members ever reach this out-of-pocket maximum.</td>
<td></td>
<td>Once you have paid $8,300 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.</td>
</tr>
<tr>
<td>If you are eligible for Oregon Health Plan (Medicaid) assistance with Part A and Part B copays and deductibles, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section 1.3 – Changes to the Provider and Pharmacy Networks

An updated Provider and Pharmacy Directory is located on our website at www.ProvidenceHealthAssurance.com/findaprovider. You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a Provider and Pharmacy Directory.

There are changes to our network of providers for next year. Please review the 2023 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.

There are changes to our network of pharmacies for next year. Please review the 2023 Provider and Pharmacy Directory to see which pharmacies are in our network.

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

Section 1.4 – Changes to Benefits and Costs for Medical Services

Please note that the Annual Notice of Changes tells you about changes to your Medicare benefits and costs.

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

<table>
<thead>
<tr>
<th>Cost</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
</table>
| Dental services (embedded routine preventive) | You pay a $0 copayment for each preventive dental services exam (2 dental exams per calendar year including a maximum of one comprehensive evaluation per 36 months and one limited oral evaluation per 12 months).  
You pay a $0 copayment for any combination of bitewing x-rays, 2 per calendar year or one diagnostic x-ray, for a total of 2.                                                                                           | You receive a pre-loaded dental debit card with a maximum allowance of $250 each calendar year. You may use this card to pay for any dental services from any dental clinic you like. Unused funds expire after 11:59 p.m. on December 31 of each year and do not carry over to the next year. |
<table>
<thead>
<tr>
<th>Cost</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental services (other; non-Medicare-covered)</td>
<td>Other dental services are not covered.</td>
<td>You receive a pre-loaded dental debit card with a maximum allowance of $250 each calendar year. You may use this card to pay for any dental services from any dental clinic you like. Unused funds expire after 11:59 p.m. on December 31 of each year and do not carry over to the next year.</td>
</tr>
<tr>
<td>Over-the-counter (OTC) items</td>
<td>You have an allowance of $204 every three months for approved over-the-counter items.</td>
<td>You receive a pre-loaded debit card with an allowance of $195 every three months, which you may use to purchase approved over-the-counter items. Over-the-counter items can only be purchased from participating retailers and the Medline catalog via phone, web, or mail.</td>
</tr>
<tr>
<td>Wig benefit</td>
<td>Wig benefit is not covered.</td>
<td>You pay 20% of the total cost for one synthetic wig due to hair loss from chemotherapy. You may purchase the wig from any wig supplier and submit the paid receipt to us for reimbursement.</td>
</tr>
</tbody>
</table>

**Section 1.5 – Changes to Part D Prescription Drug Coverage**

**Changes to Our Drug List**

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.
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.**

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

### Changes to Prescription Drug Costs

If you receive “Extra Help” to pay your Medicare prescription drugs, you may qualify for a reduction or elimination of your cost sharing for Part D drugs. Some of the information described in this section may not apply to you. **Note:** If you are in a program that helps pay for your drugs (“Extra Help”), the information about costs for Part D prescription drugs does not apply to you. We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.”

There are four “drug payment stages.”

The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

**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.
Changes to the Deductible Stage

<table>
<thead>
<tr>
<th>Stage</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1: Yearly Deductible</td>
<td>Because we have no deductible, this payment stage does not apply to you.</td>
<td>Because we have no deductible, this payment stage does not apply to you.</td>
</tr>
<tr>
<td>Stage</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Changes to Your Cost Sharing in the Initial Coverage Stage

<table>
<thead>
<tr>
<th>Stage</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 2: Initial Coverage Stage</td>
<td>Your cost for a one-month supply filled at a network pharmacy:</td>
<td>Your cost for a one-month supply filled at a network pharmacy:</td>
</tr>
<tr>
<td></td>
<td>For generic drugs, you pay either a $0, $1.35 or $3.95 copayment per prescription.</td>
<td>For generic drugs, you pay either a $0, $1.45 or $4.15 copayment per prescription.</td>
</tr>
<tr>
<td></td>
<td>For all other drugs, you pay either a $0, $4.00 or $9.85 copayment per prescription.</td>
<td>For all other drugs, you pay either a $0, $4.30 or $10.35 copayment per prescription.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Once you have paid $7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</td>
<td>Once you have paid $7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</td>
</tr>
</tbody>
</table>

SECTION 2 Administrative Changes

Administrative changes may be strictly informational, with little to no impact on your benefits, or they may change how you access your care and which services and prescription drugs are available to you. The table below lists the administrative changes we are making for next year.
<table>
<thead>
<tr>
<th>Description</th>
<th>2022 (this year)</th>
<th>2023 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advair Diskus®</td>
<td>Generic Cost-share</td>
<td>Brand Cost-share</td>
</tr>
<tr>
<td>Humulin N®, Humulin R®, and Humulin 70-30® insulin vials</td>
<td>Generic Cost-share</td>
<td>Brand Cost-share</td>
</tr>
</tbody>
</table>

### SECTION 3 Deciding Which Plan to Choose

#### Section 3.1 – If you want to stay in Providence Medicare Dual Plus (HMO D-SNP)

**To stay in our plan, you don’t need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Providence Medicare Dual Plus (HMO D-SNP).

#### Section 3.2 – If you want to change plans

We hope to keep you as a member next year, but if you want to change for 2023, follow these steps:

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

- You can join a different Medicare health plan,
- -- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Providence Health Assurance offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

**Step 2: Change your coverage**

- To change to a different Medicare health plan, enroll in the new plan. You will automatically be disenrolled from Providence Medicare Dual Plus (HMO D-SNP).
• To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Providence Medicare Dual Plus (HMO D-SNP).

• To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do so.
  - – or – Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

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 have opted out of automatic enrollment.

### SECTION 4 Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

**Are there other times of the year to make a change?**

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2023, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) between January 1 and March 31, 2023.

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

### SECTION 5 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Oregon, the SHIP is called Senior Health Insurance Benefits Assistance (SHIBA).
It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare. SHIBA counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHIBA at 1-800-722-4134 (TTY 711). You can learn more about SHIBA by visiting their website (www.shiba.oregon.gov).

For questions about your Oregon Health Plan (Medicaid) benefits, contact Oregon Health Plan (Medicaid) at 1-800-273-0557, Monday – Friday, 8 a.m. to 5 p.m. TTY users should call 711. Ask how joining another plan or returning to Original Medicare affects how you get your Oregon Health Plan (Medicaid) coverage.

### SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** Because you have Oregon Health Plan (Medicaid), you are already enrolled in “Extra Help,” also called the Low Income Subsidy. “Extra Help” pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about “Extra Help”, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office (applications).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through CAREAssist. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call CAREAssist at 971-673-0144 or 1-800-805-2313 (TTY 711).
SECTION 7 Questions?

Section 7.1 – Getting Help from Providence Medicare Dual Plus (HMO D-SNP)

Questions? We’re here to help. Please call Customer Service at 503-574-8000 or 1-800-603-2340. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m. (Pacific Time), seven days a week. Calls to these numbers are free.

Read your 2023 Evidence of Coverage (it has details about next year’s benefits and costs)

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2023. For details, look in the 2023 Evidence of Coverage for Providence Medicare Dual Plus (HMO D-SNP). The Evidence of Coverage is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the Evidence of Coverage is located on our website at www.ProvidenceHealthAssurance.com/EOC. You may also call Customer Service to ask us to mail you an Evidence of Coverage.

Visit our Website

You can also visit our website at www.ProvidenceHealthAssurance.com. As a reminder, our website has the most up-to-date information about our provider network (Provider and Pharmacy Directory) and our list of covered drugs (Formulary/Drug List).

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.
Read Medicare & You 2023

Read the Medicare & You 2023 handbook. Every 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 document, you can get it at the Medicare website (https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Section 7.3 – Getting Help from Oregon Health Plan (Medicaid)

To get information from Oregon Health Plan (Medicaid), you can call Oregon Health Plan (Medicaid) at 1-800-273-0557. TTY users should call 711.
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 trình và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-603-2340 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-603-2340 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-603-2340 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.


Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-603-2340 (TTY: 711) पर फोन करें। कोई व्यक्ति जो हिंदी 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 Italiano fornirà l'assistenza necessaria. È un servizio gratuito.

Português: Disponemos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-603-2340 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsèn plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-603-2340 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-603-2340 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-603-2340 (TTY: 711) にお電話ください。日本語を話す人 者が支 援いたします。これ ば無料のサー ビスです。