



## 2023 SUMMARY OF BENEFITS

### Presbyterian Dual Plus (HMO D-SNP)

H3204-013-005

This is a summary of health and drug services covered by Presbyterian Dual Plus (HMO D-SNP) January 1, 2023 to December 31, 2023. This plan is a Dual Eligible Special Needs Plan (SNP) for people who have both Medicare and Medicaid. How much Medicaid covers depends on your income, resources and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

#### To enroll in Presbyterian Dual Plus (HMO D-SNP):

- You must be entitled to Medicare Part A and enrolled in Medicare Part B.
- You must live in one of these New Mexico counties: **Chaves, Curry, Quay, Roosevelt** or **San Juan**.

*(Enrollment requirements continued on next page)*

## You must be in one of these Medicaid categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayment amounts. You pay nothing, except for Part D prescription drug copays.
- **Qualified Medicare Beneficiary (QMB):** You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayments amounts only. You pay nothing, except for Part D prescription drug copays.
- **Qualified Disabled and Working Individual (QDWI):** Medicaid pays your Part A premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost-share amount.
- **Qualifying Individual (QI):** Medicaid pays your part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. You pay the cost-share amounts listed in the summary of benefits that follow. There may be some services that do not have a member cost-share amount. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost-share amount.
- **Specified Low-Income Medicare Beneficiary (SLMB+):** Medicaid pays your Part B premium and provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from your state Medicaid agency in paying your Medicare cost-share amounts. Generally, your cost-share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you must pay cost-sharing when a service or benefit is not covered by Medicaid.
- **Specified Low-Income Medicare Beneficiary (SLMB):** Medicaid pays your Part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost-share amount.
- **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost-share amounts. Generally, your cost-share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost-sharing when a service or benefit is not covered by Medicaid.

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Benefits	You Pay
<b>Monthly Plan Premium</b>	<b>\$0 - \$34.00</b> Based on your level of Low Income Subsidy, your plan premium could be paid by Medicare.
<b>Deductible</b>	\$226. You will be notified if Medicare changes this amount for 2023.  \$0 if you are enrolled in Medicaid as a Qualified Medicare Beneficiary (QMB).  \$0 if you are enrolled in Medicaid with full benefits (non-QMB). (Depending on your level of assistance through the New Mexico Human Services Department.)
<b>Maximum Annual Out-of-Pocket</b>	<b>\$8,300</b> This is the most you will pay in a calendar year for covered medical and hospital services. It does not include prescription drugs.
<b>Inpatient Hospital Care*</b> Deductible After Deductible <ul style="list-style-type: none"> <li>• Days 1 – 60</li> <li>• Days 61 – 90</li> <li>• Days 91 and beyond</li> </ul>	\$1,556 per benefit period  \$0 copayment per day \$389 copayment per day \$778 copayment per day You will be notified if Medicare changes this amount in 2023.
<b>Outpatient Surgery*</b>	\$0 copayment - 20% coinsurance
<b>Doctor Visits</b> <ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Specialists</li> <li>• Video Visits</li> </ul>	\$0 copayment - 20% coinsurance
<b>Preventive Care</b>	\$0 copayment

\* Prior authorization required.

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Benefits	You Pay
<b>Emergency Care</b> <i>(This copay is waived if admitted to the hospital.)</i>	\$0 - 20% up to \$95 maximum copayment
<b>Urgently Needed Services</b>	\$0 - 20% up to \$65 maximum copayment
<b>Diagnostic Services/Labs/Imaging*</b>	\$0 copayment - 20% coinsurance
<b>Diabetic Test Supplies</b>	\$0 copayment (test strips, lancets and meters)
<b>Vision Services</b> <ul style="list-style-type: none"> <li>• Annual routine exam</li> <li>• Diagnosis and treatment of diseases and conditions of eye</li> <li>• Eyeglasses or contact lenses after cataract surgery</li> </ul>	\$0 copayment \$0 copayment - 20% coinsurance \$0 copayment - 20% coinsurance
<b>Mental Health Services*</b> <ul style="list-style-type: none"> <li>• Inpatient visit</li> <li>• Outpatient group therapy visit</li> <li>• Outpatient individual therapy visit</li> </ul>	Same as Inpatient Hospital Care \$0 copayment - 20% coinsurance \$0 copayment - 20% coinsurance
<b>Skilled Nursing Facility (SNF)*</b> <ul style="list-style-type: none"> <li>• Days 1 - 20</li> <li>• Days 21 - 100</li> <li>• Days 101 and beyond</li> </ul>	\$0 copayment per day \$194.50 copayment per day 100% of the costs You will be notified if Medicare changes this amount in 2023.
<b>Rehabilitation Services</b> <ul style="list-style-type: none"> <li>• Cardiac and Pulmonary rehab</li> <li>• Occupational, Physical, and Speech and Language therapy visits</li> </ul>	\$0 copayment - 20% coinsurance \$0 copayment - 20% coinsurance

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Benefits	You Pay
<b>Ambulance</b>	\$0 copayment - 20% coinsurance
<b>Medicare Part B Drugs and Chemotherapy</b>  Effective April 1, 2023: Certain Part B rebatable drugs may be subject to lower coinsurance.  Effective July 1, 2023: For insulin given through DME (i.e., insulin pumps), the deductible does not apply, and cost is subject to a coinsurance cap of \$35 for a one-month supply of insulin.	\$0 copayment - 20% coinsurance
<b>Foot Care</b> <i>(Medicare-covered podiatry services)</i> <ul style="list-style-type: none"> <li>• Foot exams and treatment</li> </ul>	\$0 copayment - 20% coinsurance
<b>Medical Equipment/Supplies*</b> <ul style="list-style-type: none"> <li>• Durable Medical Equipment (e.g., wheelchairs, oxygen)</li> <li>• Prosthetics (e.g., braces, artificial limbs)</li> </ul>	\$0 copayment - 20% coinsurance
<b>Chiropractic</b> <ul style="list-style-type: none"> <li>• To correct subluxation</li> <li>• Routine (<i>limited to 25 visits/year</i>)</li> </ul>	\$0 copayment - 20% coinsurance \$0 copayment
<b>Home Health Care*</b>	\$0 copayment

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## Presbyterian Dual Plus (HMO D-SNP) Prescription Coverage

<b>Deductible</b>	Depending on your Low-Income Subsidy Level – You Pay: \$0 - \$505 Tiers 2 - 5
<b>Initial Coverage</b>	<p>Depending on your Low-Income Subsidy Level, you pay the following:</p> <p>Generic drugs (including brand drugs treated as generic), either</p> <ul style="list-style-type: none"> <li>• \$0 copayment; or</li> <li>• \$1.45 copayment; or</li> <li>• \$4.15 copayment or 15% coinsurance</li> </ul> <p>For all other drugs, either</p> <ul style="list-style-type: none"> <li>• \$0 copayment; or</li> <li>• \$4.30 copayment; or</li> <li>• \$10.35 copayment or 15% coinsurance</li> </ul> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.</p> <p>Your copay will be no more than \$35 for a 30-day supply of covered insulins.</p>
<b>Catastrophic Coverage</b>	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.

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## Presbyterian Dual Plus (HMO D-SNP)

Supplemental Benefits	Benefit
<b>Hearing Aid</b>	\$2,000 maximum allowance every 2 years.
<b>Meals</b> Up to 20 meals delivered to your home	<ul style="list-style-type: none"> <li>• You pay \$0 copayment.</li> <li>• You will receive up to 20 meals delivered to your home after a hospital stay.</li> <li>• This program is uniquely designed to keep you healthy and strong while you are recovering from an inpatient hospital stay.</li> <li>• The meal benefit is available during the 4-week period following a hospital stay.</li> <li>• This benefit is offered through Meals on Wheels.</li> </ul>
<b>Acupuncture</b> (limited to 3 routine visits/year)	You pay \$0 copayment.
<b>Eyewear allowance</b>	You will receive a \$275 allowance every year.
<b>Wellness Programs</b>	SilverSneakers® Fitness Program is included. For participating locations visit <b><a href="http://www.silversneakers.com">www.silversneakers.com</a></b>

# SUMMARY OF BENEFITS

January 1 – December 31, 2023

## SUMMARY OF NEW MEXICO MEDICARE/MEDICAID BENEFITS

Your state Medicaid program is called Centennial Care.

A person who is entitled to both Medicare and medical assistance from a State Medicaid plan is considered a dual eligible. As a dual eligible beneficiary your services are paid first by Medicare and then by Medicaid.

### Benefit Coverage

Centennial Care provides a comprehensive package of services that includes behavioral health, physical health, and long-term care services and supports (LTSS). Members meeting a Nursing Facility Level of Care (NF LOC) are able to access LTSS through Community Benefit (CB) services (i.e., home- and community-based services) without a waiver slot. The CB is available through Agency-Based Community Benefit (ABCB) services (services provided by a provider agency) and Self-Directed Community Benefit (SDCB) services (services that a participant can control and direct). Individuals under age 21 who are enrolled in Medicaid or the Children's Health Insurance Program (CHIP) receive Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services.

Under Centennial Care today, most adults who are enrolled in the Medicaid Expansion category receive services under an Alternative Benefit Plan (ABP). The ABP is a comprehensive benefit package that covers all services that are defined under the Patient Protection and Affordable Care Act (ACA) as "essential health benefits," as well as adult dental services. Centennial Care 2.0 proposes to redesign the ABP into a single, comprehensive adult benefit package that would cover both the Medicaid Expansion Category as well as Medicaid adults in the Parent/Caretaker category. The state proposes adding a limited vision benefit to the ABP, and waiving EPSDT services for 19-20 year-olds who are covered under the Adult Expansion or Parent/Caretaker categories. Adults who are considered "medically frail" are exempt from the ABP and may receive the standard Medicaid benefit package, including access to CB services and nursing facility care for individuals who meet the NF LOC criteria. If you are currently entitled to receive full Medicaid benefits, please see your Medicaid member handbook or other state Medicaid documents for full details on your Medicaid benefits, limitations, restrictions, and exclusions.



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## **Low-Income Subsidy (LIS) and Other Medicare/Medicaid Savings Programs**

If you qualify for Low-Income Subsidy (LIS), your prescription drug coverage gap (also known as the donut hole) in your drug coverage is eliminated. You also pay reduced copays for your Part D drugs. Those who qualify for Extra Help may also qualify for Medicare Savings Programs that help pay Part A and/or Part B premiums. Medicaid programs may also lower your copays, depending on the level for which you qualify.

## **Find Out If You Qualify for Assistance**

Presbyterian offers a personal service that helps you find out if you qualify for these money-saving programs. A trusted partner since 2006, My Advocate®, helps you apply for Extra Help / Low-Income Subsidy and Medicare Savings Programs.

**Call My Advocate® at 1-866-851-0324.**

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You also have the option to contact:

- 1-800-Medicare (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048)
- Social Security, 1-800-772-1213 (TTY 1-800-325-0778)
- NM State Human Services Department, 1-888-997-2583 (TTY 1-855-227-5485)

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For more information about Presbyterian Medicare Advantage plans, please call us at the phone numbers below or visit us at [www.phs.org/medicare](http://www.phs.org/medicare).

### **Presbyterian Dual Plus Sales Consultants**

(505) 923-5264 or 1-866-757-5264 (TTY 711)

### **Presbyterian Customer Service Center (for members)**

(505) 923-7675 or 1-855-465-7737 (TTY 711)

Hours: 8 a.m. to 8 p.m., seven days a week from October 1 through March 31 and Monday to Friday (except holidays) from April 1 through September 30.

You can see our plan's provider and pharmacy directory if you visit our website at [www.phs.org/medicare](http://www.phs.org/medicare) and select **Providers** at the top of the page.

For coverage and costs of Original Medicare, look in your current **Medicare & You** handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a 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.

To learn how we safeguard your Protected Health Information and your rights, call us at (505) 923-7675 or 1-855-465-7737 (TTY 711) or visit [www.phs.org/medicare](http://www.phs.org/medicare) and select **Privacy Notice** at the bottom of the page.

Out-of-network/non-contracted providers are under no obligation to treat Presbyterian Dual Plus 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.

To get a complete list of services we cover, contact the plan or please refer to the Evidence of Coverage. You may easily download a copy of the Evidence of Coverage from our website, [www.phs.org/medicare](http://www.phs.org/medicare), and select **For Members** at the top of the page. You may also request a copy by calling customer service.

Presbyterian Dual Plus is an HMO Special Needs Plan (HMO D-SNP) with a Medicare contract and a contract with the State of New Mexico Human Services Department Medicaid program. Enrollment in the plan depends on contract renewal.

Based on a Model of Care review, Presbyterian Dual Plus (HMO D-SNP) has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) through 2025.

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For more information, visit <https://www.phs.org/pages/nondiscrimination.aspx>.



## 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 1-855-592-7737 (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 1-855-592-7737 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Navajo/Diné:** Díí ats'íís dóó azee' bínáí díłkidgo, Dinék'ehjí yadałti'iigi ła' bich'í' hadíídzih. Béesh bee hane'é t'áá jíík'e be' hódíílnih 1-855-592-7737 (TTY: 711).

**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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 quý vị cần thông dịch viên xin gọi 1-855-592-7737 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-592-7737 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-592-7737 (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 1-855-592-7737 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**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 على (1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos 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 1-855-592-7737 (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 konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-592-7737 (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 1-855-592-7737 (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。通訳をご用命になるには、1-855-592-7737 (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。これは無料のサービスです。