

2024 Plan Summary

For more information, visit hap.org/medicare or call

Some people have both Medicare and Medicaid. If so, they could be “dual eligible.” That’s where dual special needs plans — or “dual” plans — come in. Dual plans work together with the individual’s Medicaid plan. Dual health plans cover eligible doctor visits, hospital stays and prescription drugs. If you are eligible for Medicare and Full Medicaid, chances are you could qualify for a dual plan.

If you are eligible for a dual plan, you may get assistance from Medicaid with your Medicare Part A and B cost sharing. You may pay nothing for your Medicare health care service. If you lose Medicaid benefits, you may be responsible for cost share. See Evidence of Coverage for more details.

Medicare Advantage Part C	HAP Medicare Complete Duals (D-SNP) (025)	
Service Area	Genesee, Macomb, Oakland and Wayne counties	
Monthly Premium ¹	\$0	¹ You must continue to pay your Medicare Part B premium, plus any late enrollment penalties you may owe. Your plan premium may be reduced if you qualify for extra financial assistance. See the Evidence of Coverage for more details. ² Medical deductibles do not apply to all services. Refer to the Summary of Benefits for more information. ³ Copayment is waived if admitted to hospital.
Annual Medical Deductible ²	\$0	
Maximum out-of-pocket	\$0	
Primary doctor/specialty visit	\$0	
Telehealth	\$0	
Hospital	\$0	
Emergency (ER) ³ / Urgent care (UC)	\$0	
Labs/Outpatient hospital services (referral needed)	\$0	
Physical/occupational/ speech therapy visits	\$0	
Over-the-counter (OTC) items	\$200 allowance qtr with rollover to next qtr and must be used by the end of the plan year.	

Medicare Advantage Part D

Prescription drug deductible - \$545.

If you have “Extra Help,” your deductible will be \$0.

Tier	Standard retail cost sharing (in network) (up to a 30-day supply)	Mail-order cost sharing (up to a 30-day supply)	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; see Chapter 5 for details.) (up to a 30-day supply)
Generic	25%	25%	25%	25%
Brand	25%	25%	25%	25%

*HAP Medicare Complete Duals offers a Value Based Insurance Design (VBID) that eliminates drug cost shares for LIS eligible enrollees through all 4 phases of your benefit (Deductible, Initial Phase, Coverage Gap, Catastrophic Phase)

Here, with more benefits that help your health



VISION COVERAGE

\$0 routine eye exam and a \$300 allowance yearly for eyeglasses or contact lenses. See Evidence of coverage for details.



HEARING AID COVERAGE

\$0 routine hearing exam per calendar year. \$1,000 allowance toward the purchase of two hearing aids per calendar year. You must obtain hearing aids from a NationsBenefits provider.



OVER-THE-COUNTER ALLOWANCE

\$200 allowance per quarter through NationsBenefits. Unused quarterly benefits will rollover to the next quarter and must be used by the end of the plan year.



TRANSPORTATION

\$0 copay/12 one-way trips. Prior authorization rules may apply. For more information see the Evidence of Coverage.



FLEX DEBIT CARD

Partnering with NationsBenefits, we provide all D-SNP members with a Prepaid debt card with a combined annual limit of \$1,300 a year to be used to reduce your out-of-pocket expenses to purchase dental services, healthy food items, home modifications, pest control, or utilities.

Additional benefits for your health and wellbeing:

- **Acupuncture** for chronic lower back pain, members can enjoy up to 20 visits annually
- **Emergency transportation protection** - \$0 travel worry-free with global travel emergency services, when you're more than 100 miles from home or in a foreign country, from Assist America®. Including identity theft protection, 24/7 professional fraud support and help with unexpected medical expenses.*
- **Mom's Meals** - D-SNP members can receive 28 home-delivered meals/14 days upon discharge after a hospital admission. Limited to two discharges.
- **Personal Emergency Response System (PERS)** - HAP supports autonomy and safety for Medicare Members who are at risk for falls. HAP's Personal Emergency Response System benefit powered by NationsBenefits will empower these members so they can continue aging in place and living independently.
- **Companion Care** - HAP has partnered with Papa to combat loneliness and social isolation by connecting companions with our members for companionship and help with instrumental activities of daily living. Some services include assisting you with grocery shopping, medication pick up, technical guidance and light house help. See your Evidence of Coverage for more details.

* Our services are a supplement to your existing health insurance. Assist America does not charge members for any of its services, but once you are safely in the care of a qualified physician, your health insurance should cover the costs of your actual treatment and hospitalization.

Medicare Complete Duals (HMO D-SNP) is a Medicare health plan with a Medicare contract and a contract with the Michigan Medicaid Program. Enrollment depends on contract renewal.