

Annual Notice of Changes for 2024

You are currently enrolled as a member of Kaiser Permanente Medicare Advantage Liberty plan. Next year, there will be changes to our plan's costs and benefits. **Please see page 4 for a summary of important costs, including premium.**

This document tells you 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 **kp.org**. You may also call Member Services to ask us to mail you an **Evidence of Coverage**.

You have from October 15 until December 7 to make changes to your Medicare coverage for next year.

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).
 - ◆ Think about how much you will spend on premiums, deductibles, and cost-sharing.
- Check to see if your primary care doctors, specialists, hospitals, and other providers 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 the **www.medicare.gov/plan-compare** website or review the list in the back of your **Medicare & You 2024** 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, 2023, you will stay in Kaiser Permanente Medicare Advantage Liberty plan.

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- To **change to a different plan**, you can switch plans between **October 15 and December 7**. Your new coverage will start on January 1, 2024. This will end your enrollment with Kaiser Permanente Medicare Advantage Liberty plan.
- 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 Member Services number at **1-888-777-5536** for additional information. (TTY users should call **711**.) Hours are 8 a.m. to 8 p.m., 7 days a week. This call is free.
- This document is available in braille or large print if you need it by calling Member Services.
- **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 Kaiser Permanente Medicare Advantage Liberty plan

- Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.
- When this document says "we," "us," or "our," it means Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Health Plan). When it says "plan" or "our plan," it means Kaiser Permanente Medicare Advantage Liberty.

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Summary of important costs for 2024

The table below compares the 2023 costs and 2024 costs for Kaiser Permanente Medicare Advantage Liberty plan in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium* *(See Section 1.1 for details.)	\$0*	\$0*
Maximum out-of-pocket amount This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$6,900	\$6,900
Doctor office visits	Primary care visits: \$10 per visit. Specialist visits: \$35 per visit.	Primary care visits: \$15 per visit. Specialist visits: \$40 per visit.
Inpatient hospital stays	Per admission, \$225 per day for days 1–5 .	Per admission, \$300 per day for days 1–5 .

Section 1 — Changes to benefits and costs for next year

Section 1.1 – Changes to the monthly premium

Cost	2023 (this year)	2024 (next year)
Monthly premium without optional supplemental benefits (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
Monthly premium with optional supplemental benefits One of these plan premiums applies to you only if you are enrolled in one or both of our optional supplemental benefits packages. (You must also continue to pay your Medicare Part B premium.)		
Advantage Plus Option 1	\$20	\$18
Advantage Plus Option 2	Not available.	\$23
Both Advantage Plus Options	Not available.	\$41

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 Part A and Part B services (and other health care services not covered by Medicare as described in Chapter 4 of the **Evidence of Coverage**) for the rest of the year.

Cost	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copayments) count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	\$6,900	\$6,900 Once you have paid \$6,900 out-of-pocket for covered Part A and Part B services (and certain health care services not covered by Medicare), you will pay nothing for these covered services for the rest of the calendar year.

Section 1.3 – Changes to the provider network

An updated **Provider Directory** is located on our website at kp.org/directory. You may also call Member Services for updated provider information or to ask us to mail you a **Provider Directory**, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

Section 1.4 – Changes to benefits and costs for medical services

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

Cost	2023 (this year)	2024 (next year)
Cardiac rehabilitation services	You pay \$35 per visit.	You pay \$30 per visit.
Cardiac rehabilitation services - intensive	You pay \$35 per visit.	You pay \$40 per visit.
Chiropractic services	You pay \$10 per visit.	You pay \$15 per visit.
Dental services We cover certain preventive and comprehensive dental care: Comprehensive dental care Your annual benefit limit is increased if you are enrolled in optional supplemental benefits called Advantage Plus Option 1 or Advantage Plus Option 2 (see "Advantage Plus" below). Refer to the Evidence of Coverage for details about what dental services are covered.	You pay 50% coinsurance for comprehensive dental care until the plan has paid \$1,000 (annual benefit limit) . When you reach the \$1,000 annual benefit limit for comprehensive dental care, you pay 100% for the rest of the year.	You pay 50% coinsurance for comprehensive dental care until the plan has paid \$500 (annual benefit limit) . When you reach the \$500 annual benefit limit for comprehensive dental care, you pay 100% for the rest of the year.

Cost	2023 (this year)	2024 (next year)
<p>Dental services prior to transplants</p> <p>We cover dental services not covered by Medicare necessary to ensure the oral cavity is clear of infection prior to being placed on the transplant wait list for allogeneic stem cell/bone marrow, heart, kidney, liver, lung, pancreas, and multiple-organ transplants.</p> <p>Refer to the Evidence of Coverage for the full list of covered dental services.</p>	<p>You pay \$35 per specialty care office visit.</p>	<p>You pay \$40 per specialty care office visit.</p>
<p>Emergency Department</p>	<p>You pay \$95 per visit.</p>	<p>You pay \$100 per visit.</p>
<p>Home-based palliative care</p> <p>Services not covered by Medicare in the home are provided in the form of palliative care to diminish symptoms of terminally ill members with a life expectancy of 7–12 months. Services include non-Medicare covered interdisciplinary palliative care support from physicians, nurses and other clinicians providing services in the home.</p>	<p>Not covered.</p>	<p>You pay \$0.</p>
<p>Inpatient care</p>	<p>You pay \$225 per day for days 1–5 (\$0 for the rest of your stay).</p>	<p>You pay \$300 per day for days 1–5 (\$0 for the rest of your stay).</p>
<p>Outpatient diagnostic tests and imaging</p> <ul style="list-style-type: none"> • Magnetic resonance imaging (MRI), computed tomography (CT), and positron emission tomography (PET). 	<p>You pay \$100 per procedure.</p>	<p>You pay \$150 per procedure.</p>

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Cost	2023 (this year)	2024 (next year)
<ul style="list-style-type: none"> • Radiation treatment. 	You pay \$35 per visit.	You pay \$40 per visit.
<ul style="list-style-type: none"> • Ultrasounds. 	You pay \$100 per procedure.	You pay \$10 per procedure.
Occupational, physical, and speech therapy	You pay \$35 per visit.	You pay \$40 per visit.
Primary care office visits Includes visits for eye exams provided by an optometrist.	You pay \$10 per visit.	You pay \$15 per visit.
Partial hospitalization	You pay \$10 per day.	You pay \$15 per day.
Pulmonary rehabilitation services	You pay \$20 per visit.	You pay \$15 per visit.
Skilled nursing facility (SNF) care	Per benefit period, you pay \$0 per day for days 1–20 and \$196 per day for days 21–100 .	Per benefit period, you pay \$0 per day for days 1–20 and \$203 per day for days 21–100 .
Specialist office visits Includes visits for eye exams with an ophthalmologist, hearing services, opioid treatment program services, podiatry services, and urgent care visits.	You pay \$35 per visit.	You pay \$40 per visit.
Advantage Plus Option 2 (optional supplemental benefits) This change only applies to members who have signed up for optional supplemental benefits, called Advantage Plus Option 2, for an additional monthly premium. Please see the EOC for details about what dental services are covered in both of our Advantage Plus packages.	Not covered.	Covered. You have the option to enroll in Advantage Plus Option 2, or both Advantage Plus Option 1 and Advantage Plus Option 2, for an additional monthly premium.
<ul style="list-style-type: none"> • Comprehensive dental services 	Not covered.	Covered. When you enroll in Advantage Plus Option 2,

Cost	2023 (this year)	2024 (next year)
		<p>you receive an additional \$1,000 annual benefit limit added to the standard in-network annual benefit limit which results in a combined in-network annual limit of \$1,500.</p> <p>You pay 50% coinsurance for comprehensive dental care until the plan has paid \$1,500 (combined annual benefit limit). When you reach the \$1,500 combined annual benefit limit for comprehensive dental care, you pay 100% for the rest of the year.</p> <p>When you enroll in both Advantage Plus Option 1 and Option 2, your standard dental benefit is increased for a combined annual benefit limit of \$2,000.</p>

Section 2 — Administrative changes

Description	2023 (this year)	2024 (next year)
<p>Dental services See the Evidence of Coverage for details about exclusions, limitations, and what dental services are covered.</p>	<p>For a list of participating Dominion National providers, visit DominionNational.com/kaiserdentists or call 1-855-733-7524 (TTY users call 711), Monday through Friday, 7:30 a.m. to 6 p.m.</p>	<p>For a list of participating Liberty Dental Plan providers, visit www.libertydentalplan.com/kaiserdentists or call 1-888-650-1859 (TTY users call 711), Monday through Friday, 8 a.m. to 8 p.m.</p>

Section 3 — Deciding which plan to choose

Section 3.1 – If you want to stay in Kaiser Permanente Medicare Advantage Liberty plan

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 Kaiser Permanente Medicare Advantage Liberty plan.

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 plans for 2024, 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. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the **Medicare & You 2024** handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Kaiser Permanente 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 Kaiser Permanente Medicare Advantage Liberty plan.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Kaiser Permanente Medicare Advantage Liberty plan.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - ◆ Send us a written request to disenroll. Contact Member Services 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**.

Section 4 — Deadline for 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, 2024.

1-888-777-5536 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.

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, 2024, 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 Medicare prescription drug coverage) between January 1 and March 31, 2024.

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

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. Here is a list of the State Health Insurance Assistance Programs in each state we serve:

- In Maryland, the SHIP is called Maryland Department of Aging.
- In the District of Columbia, the SHIP is called DC Department of Aging and Community Living.
- In Virginia, the SHIP is called Virginia Insurance Counseling and Assistance Program.

It is a state program that gets money from the federal government to give **free** local health insurance counseling to people with Medicare. SHIP 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 SHIP at:

- Maryland Department of Aging: **1-410-767-1100** or toll free **1-800-243-3425** (TTY 711).
- District of Columbia Department of Aging and Community Living: **1-202-727-8370** (TTY 711).
- Virginia Insurance Counseling and Assistance Program: **1-804-662-9333** or toll free **1-800-552-3402** (TTY 711).

Section 6 — Programs that help pay for prescription drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs, including monthly prescription drug premiums, annual

deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, 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 a.m. and 7 p.m., 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).
- **Help from your state's pharmaceutical assistance program.** Maryland has a program called Maryland Senior Prescription Drug Assistance Program (SPDAP) and Virginia has a program called Virginia HIV SPAP that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the **District of Columbia ADAP, Maryland ADAP, or Virginia ADAP**, depending on where you live. **Note:** To be eligible for the ADAP operating in your state, individuals must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/underinsured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number at **1-202-671-4815** for DC residents, **1-410-767-6535** for Maryland residents, or **1-855-362-0658** for Virginia residents.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the District of Columbia ADAP at **1-202-671-4815**, the Maryland ADAP at **1-410-767-6535**, or the Virginia ADAP at **1-855-362-0658**.

Section 7 — Questions?

Section 7.1 – Getting help from our plan

Questions? We're here to help. Please call Member Services at **1-888-777-5536**. (TTY only, call **711**.) We are available for phone calls 7 days a week, 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2024 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 2024. For details, look in the 2024 **Evidence of Coverage** for our plan. 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. A copy of the **Evidence of Coverage** is located on our website at kp.org/eocmasma. You may also call Member Services to ask us to mail you an **Evidence of Coverage**.

Visit our website

You can also visit our website at kp.org. As a reminder, our website has the most up-to-date information about our provider network (**Provider Directory**).

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 2024

Read the **Medicare & You** 2024 handbook. Every fall, this document 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**.



Kaiser Permanente Medicare Advantage Member Services

METHOD	Member Services – contact information
CALL	1-888-777-5536 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Member Services also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
WRITE	Kaiser Permanente Member Services Nine Piedmont Center 3495 Piedmont Road, NE Atlanta, GA 30305-1736
WEBSITE	kp.org