



Liberty Medicare Advantage (HMO C-SNP) offered by Liberty Medicare Advantage

Annual Notice of Changes for 2023

You are currently enrolled as a member of Liberty Medicare Advantage Plan. Next year, there will be changes to the plan's costs and benefits. ***Please see page 6 for a Summary of Important Costs, including Premium.***

This document talks 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.libertymedicareadvantage.com. You may also call Member Services to ask us to mail you *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)
 - 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 Liberty Medicare Advantage Plan.
- 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 Liberty Medicare Advantage 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 1-844-854-6884 for additional information. (TTY users should call 711.) The hours are 8 a.m. to 8 p.m.
 - 7 Days a week from October 1st to March 31st.
 - 5 Days a week from April 1st through September 30th (Monday – Friday)
- This document is also available in an alternate form (e.g., braille, large print, audio) as applicable.
- **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 Liberty Medicare Advantage Plan

- Liberty Medicare Advantage (HMO C-SNP) is a health plan with a Medicare contract. Enrollment in Liberty Medicare Advantage (HMO C-SNP) depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means Liberty Medicare Advantage (HMO C-SNP). When it says “plan” or “our plan,” it means Liberty Medicare Advantage (HMO C-SNP).

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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Liberty Medicare Advantage (HMO C-SNP) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)</p>	\$5,000	\$3,500
<p>Inpatient hospital stays</p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>\$1,556 (2022 may change in 2023) A per admission deductible is applied once during the defined benefit period</p> <p>Days 1 – 60: \$0 coinsurance</p> <p>Days 61- 90: \$398.00 coinsurance per day</p> <p>Days 91 and beyond: \$778 coinsurance per each lifetime reserve day after day 90 for each benefit period (up to 60 days over your life-time)</p> <p>Beyond lifetime reserved days: all costs</p>	<p>\$250 for days 1 – 6</p> <p>\$0 for days 7 – 90</p> <p>Days 91 and beyond: \$800 coinsurance per each lifetime reserve day after day 90 for each benefit period (up to 60 days over your life-time)</p> <p>Beyond lifetime reserved days: all costs</p>

Cost	2022 (this year)	2023 (next year)
<p>Part D prescription drug coverage (See Section 2.5 for details on pricing for Tiers 1 through 6.)</p>	<p>Deductible: \$480</p>	<p>Deductible: \$0</p>

SECTION 1 Unless You Choose another Plan, You Will Be Automatically Enrolled in Liberty Medicare Advantage Plan in 2023

If you do nothing by December 7, 2022, we will automatically enroll you in our Liberty Medicare Advantage (HMO C-SNP). This means starting January 1, 2023, you will be getting your medical and prescription drug coverage through Liberty Medicare Advantage (HMO C-SNP). If you want to change plans or switch to Original Medicare you must do so between October 15 and

December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

SECTION 2 Changes to Benefit and Cost for Next Year

Section 2.1 – Changes to the Monthly Premium

There are no changes to monthly premium

Section 2.2 – 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 for the rest of the year.

Cost	2022 (this year)	2023 (next year)
Maximum out-of-pocket amount		
Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$5,000	\$3,500
		Once you have paid \$3,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are also located on our website at www.libertymedicareadvantage.com. You may also call Member Services for updated provider and/or pharmacy information or ask us to mail you a *directory*.

There are changes to our network of providers for next year. **Please review the 2023 Provider 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 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 Member Services so we may assist.

Section 2.4 – 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.

Review your Evidence of Coverage (EOC) for more information about available supplemental benefits.

Cost	2022 (this year)	2023 (next year)
Emergency Care	20% Coinsurance or a maximum of \$90	\$125 per visit
Dental	Rider that included dental with benefit for preventative and comprehensive at \$2,000 per year	Part of a Liberty Medicare Advantage Freedom Flex card that allows a maximum of \$2,000 per year to be used with either Vision, Dental or Hearing.
Hearing Aids	Up to \$2,000 for both ears combined every two years for hearing aids	Part of a Liberty Medicare Advantage Freedom flex card that allows a maximum of \$2,000 per year to be used with either Vision, Dental or Hearing.

Cost	2022 (this year)	2023 (next year)
Vision Exams	20% Coinsurance	Part of a Liberty Medicare Advantage Freedom Flex card that allows a maximum of \$2,000 per year to be used with either Vision, Dental or Hearing.
Inpatient Hospital Care	<p>\$1,556 A per admission deductible is applied once during the defined benefit period</p> <p>Days 1 – 60: \$0 coinsurance</p> <p>Days 61- 90: \$398.00 coinsurance per day</p> <p>Days 91 and beyond: \$778 coinsurance per each lifetime reserve day after day 90 for each benefit period (up to 60 days over your life-time)</p> <p>Beyond lifetime reserved days: all costs</p>	<p>\$250 for days 1 – 6</p> <p>\$0 for days 7 – 90</p> <p>Days 91 and beyond: \$800 coinsurance per each lifetime reserve day after day 90 for each benefit period (up to 60 days over your life-time)</p> <p>Beyond lifetime reserved days: all costs</p>

Cost	2022 (this year)	2023 (next year)
<p>Inpatient Service in a Psychiatric Hospital</p>	<p>\$1,556 A per admission deductible is applied once during the defined benefit period</p> <p>Days 1 – 60: \$0 coinsurance</p> <p>Days 61- 90: \$398.00 coinsurance per day</p> <p>Days 91 and beyond: \$778 coinsurance per each lifetime reserve day after day 90 for each benefit period (up to 60 days over your life-time)</p> <p>Beyond lifetime reserved days: all costs</p>	<p>\$1,600 per admission deductible is applied once during the defined benefit period</p> <p>Days 1 – 60: \$0 coinsurance</p> <p>Days 61- 90: \$400.00 coinsurance per day</p> <p>Days 91 and beyond: \$800.00 coinsurance per each lifetime reserve day after day 90 for each benefit period (up to 60 days over your life-time)</p> <p>Beyond lifetime reserved days: all costs</p>
<p>Ground Ambulance</p>	<p>20% Coinsurance</p>	<p>\$255 per trip for each Medicare covered service</p>
<p>Emergency Care Post Stabilization</p>	<p>20% Coinsurance</p>	<p>\$125 per visit</p> <p>\$125 Is waived if you are admitted to hospital</p>

Cost	2022 (this year)	2023 (next year)
<p>Skilled Nursing Facility “SNF Care”</p>	<p>\$0 copay per days 1-20 per benefit period</p> <p>\$194.50 per day for days 21-100 per benefit period</p> <p>You pay all costs for each day after day 100.</p> <p>A benefit period begins on the first day you go to a Medicare covered in-patient hospital or a skilled nursing facility. The benefit period ends when you haven’t been inpatient at any hospital or SNF for 60 days in a row. If you go to the hospital or SNF after 1 benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.</p>	<p>\$0 copay per days 1-20 per benefit period</p> <p>\$200.00 per day for days 21-100 per benefit period</p> <p>You pay all costs for each day after day 100.</p> <p>A benefit period begins on the first day you go to a Medicare covered in-patient hospital or a skilled nursing facility. The benefit period ends when you haven’t been inpatient at any hospital or SNF for 60 days in a row. If you go to the hospital or SNF after 1 benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.</p>
<p>Outpatient Therapy: Speech, Occupational and Physical</p>	<p>20% Coinsurance</p>	<p>\$25 per visit</p>
<p>Physician Specialists</p>	<p>20% Coinsurance</p>	<p>\$25 per visit with exception of Endocrinologist and Cardiologist which has a \$0 co-pay</p>

Cost	2022 (this year)	2023 (next year)
Urgently Care Services	\$35 per visit	There is no coinsurance, copayment, or deductible
Transportation	18-one-way trips for non-emergency medical services	Part of a Liberty Medicare Advantage Freedom Flex card benefit that allows a maximum of \$20 per month, with no rollover and can be used in conjunction with our fitness benefit.
Fitness	No benefit for 2022	Part of a Liberty Medicare Advantage Freedom Flex card benefit that allows a maximum of \$20 per month, with no rollover and can be used in conjunction with our travel benefit.
OTC	No benefit for 2022	Part of a Liberty Medicare Advantage Freedom Flex card benefit that allows a maximum of \$50 per month, with no rollover and can be used in conjunction with our grocery benefit.
Groceries	No benefit for 2022	Part of a Liberty Medicare Advantage Freedom Flex card benefit that allows a maximum of \$50 per month, with no rollover and can be used in conjunction with our OTC benefit.
Personal Care Services	20 hours per quarter	No longer applies

Section 2.5 – 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. The Drug List includes many – but not all – of the drugs that we will cover next year. If you don’t see your drug on this list, it might still be covered. **You can get the complete Drug List** by calling Member Services (see the back cover) or visiting our website (www.libertymedicareadvantage.com).

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 Member Services for more information.

Starting in 2023, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month’s supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

IMPORTANT MESSAGE ABOUT WHAT YOU PAY FOR VACCINES – Our plan covers most Part D vaccines at no cost to you, even if you haven’t paid your deductible. Call member services for more information.

IMPORTANT MESSAGE ABOUT WHAT YOU PAY FOR INSULIN – You won’t pay more than \$35 for any one-month supply of each insulin product covered by our plan, no matter what cost – sharing tier it is on, even if you have not paid your deductible.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may 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 Member Services 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.)

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$0.</p> <p>During this stage, you pay cost sharing for drugs on and the full cost of drugs on until you have reached the yearly deductible.</p>	<p>The deductible is \$0.</p> <p>During this stage, you pay cost sharing for drugs on and the full cost of drugs on until you have reached the yearly deductible.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier One – Preferred Generic - \$0</p> <p>Tier Two – Generic - \$5</p> <p>Tier Three – Preferred Brand - \$35</p> <p>Tier Four – Non-Preferred Brand - \$95</p> <p>Tier Five – Specialty – 33%</p> <p>Tier Six – Select Diabetic Drugs - \$0</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier One – Preferred Generic - \$0</p> <p>Tier Two – Generic - \$0</p> <p>Tier Three – Preferred Brand - \$35</p> <p>Tier Four – Non-Preferred Brand - \$95</p> <p>Tier Five – Specialty – 33%</p> <p>Tier Six – Select Diabetic Drugs - \$0</p>
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs, look at Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Liberty Medicare Advantage (HMO-CSNP)

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 Liberty Medicare Advantage 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 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. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding 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 2023* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Liberty Medicare Advantage (HMO C-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Liberty Medicare Advantage (HMO C-SNP).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll or visit our website to disenroll online. 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, 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, and 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 Medicare prescription drug coverage) 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

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In North Carolina, the SHIP is called Seniors’ Health Insurance Information Program (SHIIP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Seniors’ Health Insurance Information Program 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 State Health Insurance Assistance Program at 1-855-408-1212. You can learn more about the State Health Insurance Assistance Program by visiting their website <http://www.ncshiip.com>.

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 day 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).

- **Help from your state’s pharmaceutical assistance program.** North Carolina has a program called North Carolina 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.
- **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 the North Carolina HIV Medication Assistance Program (NC HMAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-877-466-2232.

SECTION 7 Questions?

Section 7.1 – Getting Help from *Liberty Medicare Advantage (HMO C-SNP)*

Questions? We’re here to help. Please call Member Services at 1-844-854-6884 (TTY only, call 711). We are available for phone calls from 8 a.m. to 8 p.m.

- 7 Days a week from October 1st to March 31st.
- 5 Days a week from April 1st through September 30th (Monday – Friday)

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 Liberty Medicare Advantage (HMO C-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.libertymedicareadvantage.com. You may also call Member Services to ask us to mail you *Evidence of Coverage*.

Visit our Website

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

Section 8.2 – 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.