

# 2023 Summary of Benefits

## Molina Medicare Complete Care HMO D-SNP

Washington H5823-006

Serving Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Franklin, Garfield, Grant, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, and Yakima

**Effective January 1 through December 31, 2023**

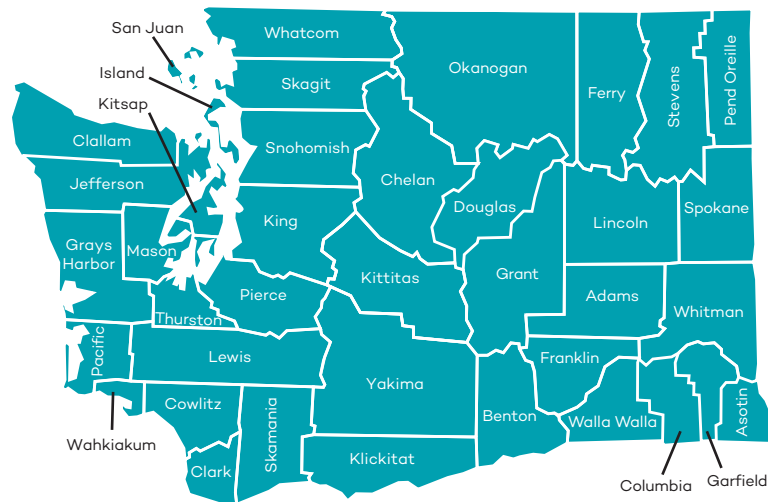
# Introduction to the Summary of Benefits

## Molina Medicare Complete Care

Thank you for considering Molina Healthcare! Everyone deserves quality care. Since 1980, our members have been able to lean on Molina. Because today, as always, we put your needs first.

This document does not include every benefit and service that we cover or every limitation or exclusion. To get a complete list of services, please refer to the Evidence of Coverage (EOC). A copy of the EOC is located on our website at [MolinaHealthcare.com/Medicare](http://MolinaHealthcare.com/Medicare). You can also call Member Services at (800) 665-1029, TTY/TDD 711 and we will mail you a copy.

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and Medicaid by Washington State Health Care Authority (HCA), and live in our service area. Our service area includes the following counties in Washington: Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Franklin, Garfield, Grant, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, and Yakima.



Molina has a network of doctors, hospitals, pharmacies, and other providers. Except in emergency situations, if you use providers that are not in our network, we may not pay for those services. If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits or use the Medicare Plan Finder at [medicare.gov](http://medicare.gov).

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [medicare.gov](http://medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**. TTY users should call 1-877-486-2048. If you have any questions, please call our Member Service team at **(800) 665-1029, TTY/TDD 711**, 7 days a week, 8 a.m. to 8 p.m., local time.

## About Medicare

Medicare is health insurance for people who are 65 years old or older, or who are under 65 years old with certain disabilities.

Original Medicare is a Federal Insurance Program. It pays a fee for your care directly to the doctors and hospitals you visit. Original Medicare does not cover most preventive care and has unpredictable out-of-pocket expenses.



**Medicare Part A (Hospital Insurance)** covers inpatient care in hospitals, skilled nursing facilities, hospice care, and some home health care services.



**Medicare Part B (Medical Insurance)** covers certain doctors' services, outpatient care, medical supplies and preventive services.



**Medicare Part C (Medicare Advantage)** is an all-in-one alternative to Original Medicare. Medicare Advantage plans include Parts A, B and usually Part D. Some Medicare Advantage plans may have lower out-of-pocket costs than Original Medicare and may cover extra benefits that Original Medicare doesn't – like dental, vision or hearing. Medicare pays a fixed fee to the plan for your care, and then the plan directly pays the doctors and hospitals. Medicare Advantage has predictable out-of-pocket expenses and offers preventive care and care coordination.



**Medicare Part D (Prescription Drug Coverage)** helps you pay for drugs you get from a pharmacy.

## Medicaid Dual Eligibility Coverage Categories

- **Qualified Medicare Beneficiary (QMB):** Apple Health pays your Medicare Part A and Part B premiums, deductibles, coinsurance, and copayment amounts only. You receive Apple Health coverage of Medicare cost share but are not otherwise eligible for full Apple Health benefits.
- **QMB+:** Apple Health pays your Medicare Part A and Part B premiums, deductibles, coinsurance, and copayment amounts. You receive Apple Health coverage of Medicare cost share and are eligible for full Apple Health benefits.
- **SLMB+:** Apple Health pays your Medicare Part B premium and provides full Apple Health benefits.
- **Full-Benefit Dual Eligible (FBDE):** At times, individuals may qualify for both limited coverage of Medicare cost sharing as well as full Apple Health benefits.

As a QMB, QMB+, SLMB+, or FBDE beneficiary, your cost share is \$0, except for Part D prescription drug copays.

Note – Preventive wellness exams and most supplemental Medicare Advantage benefits have a \$0 cost share.



### **Eligibility Changes:**

It is important to read and respond to all mail that comes from program administrators like Social Security, Department of Health and Social Services, Home and Community Services and the Health Care Authority. Agencies like these help you maintain your Apple Health eligibility status.

If your eligibility status changes, your cost share may also change from 0% to 20%\* or from 20%\* to 0%. If you lose Apple Health coverage entirely, there is a grace period for you to reapply for Apple Health and become reinstated if you still qualify.

If you no longer qualify for Apple Health, you may be involuntarily disenrolled from our HMO SNP plan. We may contact you to remind you to reapply for Apple Health when we see your eligibility has ended.

If you are currently entitled to receive full or partial Apple Health benefits, please see your Apple Health member handbook or other state Apple Health documents for full details on your Apple Health services limits, restrictions, and exclusions.

\*Annual deductible for Part B services, and 20% coinsurance (as applicable), in addition to varying cost share amounts for Part A services apply when Member's cost share amount is not 0%.

# Summary of Premiums & Benefits

## Molina Medicare Complete Care

**Monthly Premium** \$0 per month



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**Medical Deductible** This plan does not have a deductible.



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**Maximum Out-of-Pocket Responsibility** \$8,300 each year for services you receive from in-network providers. (does not include prescription drugs)



# Summary of Premiums & Benefits (Continued)

## Molina Medicare Complete Care

**Inpatient Hospital** You pay \$0 for days 1 - 90 of a hospital stay per benefit period.



Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days per benefit period, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days per benefit period.

*Prior authorization may be required.*

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**Outpatient Hospital** \$0 copay per visit



*Prior authorization may be required.*

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**Ambulatory Surgical Center** \$0 copay per visit



*Prior authorization may be required.*

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**Doctor Visits**



**Primary Care**

\$0 copay per visit

**Specialists**

\$0 copay per visit

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**Preventive Care**



\$0 copay

Look for the rows with the apple in the Chapter 4 Medical benefits chart in the Evidence of Coverage. Any additional preventive services approved by Medicare during the plan year will be covered.

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Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

## Molina Medicare Complete Care

**Emergency Care** \$0 copay



**Urgently Needed Services** \$0 copay



**Diagnostic Services/Labs/Imaging**



**Diagnostic tests and procedures**

\$0 copay

**Lab services**

\$0 copay

**Diagnostic radiology services** (such as MRI, CT scan)

\$0 copay

**Outpatient X-rays**

\$0 copay

**Therapeutic radiology**

\$0 copay

*Prior authorization may be required for some services.*

*No authorization is required for outpatient lab services and outpatient x-ray services. Genetic lab testing requires prior authorization.*



# Summary of Premiums & Benefits (Continued)

## Molina Medicare Complete Care

### Hearing Services



#### **Medicare-covered diagnostic hearing and balance exams**

\$0 copay

#### **Routine hearing exam**

\$0 copay, 1 every year

#### **Fitting for hearing aid/evaluation**

\$0 copay, 1 every year

If you are told you need hearing aids, you can get up to 2 pre-selected hearing aids from a plan-approved provider every calendar year for both ears combined.

#### **Hearing aids**

\$0 copay

*Prior authorization may be required.*

Our plan covers up to 2 pre-selected hearing aids provided by a plan-approved provider every year.

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Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

## Molina Medicare Complete Care

### Dental Services



### Medicare-covered dental services

\$0 copay

#### Preventive dental

\$0 office visit copay

- Oral exams
- Prophylaxis (cleaning)
- Fluoride treatment
- Dental x-rays

#### Comprehensive dental

\$0 office visit copay

- Extractions
- Endodontics
- Periodontics
- Diagnostic and restorative services
- Intraoral and extraoral incision and drainage
- Dentures and denture adjustments
- Non-routine services such as scaling, full mouth debridement, and palliative emergency treatment
- Other services such as deep sedation with oral surgery, and intravenous with oral surgery

*Prior authorization may be required.*

All preventive and comprehensive dental services are covered up to the annual plan maximum benefit coverage amount of \$2,400.

You must use your MyChoice Card to get the benefit and services. See MyChoice Card section for more information.

# Summary of Premiums & Benefits (Continued)

## Molina Medicare Complete Care

### Vision Services



### Medicare-covered vision services

- Vision exam to diagnose/treat diseases of the eye (including yearly glaucoma screening): \$0 copay
- Eyeglasses or contact lenses after cataract surgery:\$0 copay

### Supplemental routine eye exam

\$0 copay, no limit on number of visits

### Supplemental eyewear

\$0 copay; our plan pays up to \$350 every year for routine eyewear and routine eye exams combined.

- Contact lenses
- Eyeglasses (frames and lenses)
- Eyeglass frames
- Eyeglass lenses
- Upgrades

*Prior authorization may be required.*

You must use your MyChoice Card to get the benefit and services. See MyChoice Card section for more information.

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### Mental Health Services



### Inpatient visit

You pay \$0 for days 1 - 90 of an inpatient hospital stay.

There is a 190 day lifetime limit for inpatient psychiatric hospital care. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

*Prior authorization may be required.*

### Outpatient individual/group therapy visit

\$0 copay

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Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

## Molina Medicare Complete Care

### Skilled Nursing Facility



You pay \$0 for days 1-100 of a skilled nursing facility stay. No prior hospitalization is required.

*Prior authorization may be required.*

### Physical Therapy



#### Physical therapy and speech therapy

\$0 copay

*Prior authorization may be required.*

#### Cardiac and pulmonary rehabilitation

\$0 copay

*Prior authorization may be required.*

#### Occupational therapy services

\$0 copay

*Prior authorization may be required.*

### Ambulance



\$0 copay

*Prior authorization required for non-emergent ambulance only.*

### Transportation



\$0 copay

\$610 allowance every 3 months for routine transportation and OTC benefit combined

*Prior authorization may be required.*

You must use your MyChoice Card to get the benefit and services. See MyChoice Card section for more information.

## Medicare Part B Drugs

### Chemotherapy/ Radiation Drugs and other Part B Drugs

\$0 copay

*Prior authorization may be required.*

## Summary of Drug Coverage

### Standard Retail Pharmacy and Mail-Order Pharmacy

Depending on your income and institutional status, you pay the following:

For generic drugs (including brand drugs treated as generic), either:

- \$0 copay; or \$1.45 copay; or \$4.15 copay

For all other drugs, either:

- \$0 copay; or \$4.30 copay; or \$10.35 copay
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Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

## Coverage Stages

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### **Stage 1: Deductible**

Because there is no drug deductible for this plan, this stage does not apply to you.

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### **Stage 2: Initial Coverage**

You begin this stage when you fill your first prescription of the year. During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost. You stay in this stage until your year-to-date "total drug costs" (your payments plus any Part D plan payments) total \$4,660.

If you reside in a long-term care facility, you pay the same as at a retail pharmacy. You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.

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### **Stage 3: Gap Coverage**

During this stage, you pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs. You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,400. This amount and rules for counting costs toward this amount have been set by Medicare.

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### **Stage 4: Catastrophic Coverage**

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400 the plan will pay most of the costs of your drugs.

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# Summary of Other Benefits

## Molina Medicare Complete Care

### Acupuncture and Naturopathic Services



#### Medicare-Covered Acupuncture

\$0 copay

Up to 12 visits in 90 days are covered for chronic lower back pain. Up to eight additional sessions are covered in the same year for those patients demonstrating an improvement.

#### Routine Acupuncture

\$0 copay

Up to 12 visits every year

*Prior authorization may be required.*

#### Naturopathy

\$0 copay

Up to 12 visits every year

*Prior authorization may be required.*

### Additional Smoking and Tobacco Use Cessation



\$0 copay

8 counseling visits offered in addition to Medicare.

### Additional Telehealth Services



\$0 copay

Includes Primary Care Physician Services

*Prior authorization may be required.*

### Annual Physical Exam



\$0 copay

### Chiropractic Care



#### Medicare-Covered Chiropractic Services

\$0 copay

Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

#### Routine Chiropractic Services

\$0 copay

Up to 12 visits every year

Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

## Molina Medicare Complete Care

### Dialysis

\$0 copay



### Fitness Benefit

\$0 copay

You get a fitness center membership to participating fitness centers. If you are unable to visit a fitness center or prefer to also work out from home, you can select a Home Fitness kit.



### Foot Care (Podiatry)

#### Medicare-Covered Foot Exam and Treatment

\$0 copay

Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.



#### Routine Foot Care

\$0 copay

Up to 6 visits every year

*Prior authorization may be required.*

### Health Education

\$0 copay

Programs to help you learn to manage your health conditions, including health education, learning materials, health advice, and care tips.



### Home Health Care

\$0 copay

*Prior authorization may be required.*



### In-Home Support Services

Members have access up to 90 hours every year.

You have access to in-home support services, including cleaning, household chores and meal preparation and assistance with other instrumental activities of daily living.





## Summary of Other Benefits (Continued)

### Molina Medicare Complete Care

#### Meals Benefit



\$0 copay

Standard meal cycle is a 2-week menu with a total of 28 delivered meals, based on member need. Maximum of 56 meals and 4 weeks per year. Must meet criteria approved by the plan.

*Prior authorization may be required.*

#### Medical Equipment and Supplies



**Durable Medical Equipment** (such as wheelchairs, oxygen)

\$0 copay

**Prosthetics/Medical Supplies**

\$0 copay

**Diabetic Supplies and Services**

\$0 copay

*Prior authorization may be required for Durable Medical Equipment, Prosthetics/Medical supplies, and Diabetic supplies.*

*Prior authorization required for diabetic shoes and inserts.*

*Prior authorization not required for preferred manufacturer.*

#### 24-Hour Nurse Advice Line



\$0 copay

Available 24 hours a day, 7 days a week.

#### Nutritional/Dietary Benefit



\$0 copay

12 individual or group sessions every year; individual telephonic nutrition counseling upon request.

#### Opioid Treatment Program Services



\$0 copay

*Prior authorization may be required.*

Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

## Molina Medicare Complete Care

### Outpatient Blood Services



\$0 copay  
3 pint deductible waived

### Outpatient Substance Abuse



\$0 copay  
Individual or group therapy visits  
*Prior authorization may be required.*

### Over-the-Counter Items



\$0 copay  
\$610 allowance every quarter (3 months) for OTC and transportation benefits combined. Unused allowance does not carry over to the next quarter.

You must use your MyChoice Card to get the benefit and services. See MyChoice Card section for more information.

### Personal Emergency Response System Plus (PERSPlus)



\$0 copay  
When authorized, we will provide an in-home device to notify the appropriate personnel in the event of an emergency (e.g., a fall).

Case Management review required.

*Prior authorization may be required.*

### Worldwide Emergency and Urgent Care



\$0 copay  
You are covered for worldwide emergency and urgent care services up to \$10,000.

## Summary of Other Benefits (Continued)

### Molina Medicare Complete Care

#### MyChoice Card



\$0 copay

You receive a prepaid debit card that may be used toward select supplemental plan benefits such as:

- Over-the-counter items and routine transportation combined
- Dental
- Vision
- Food and produce\*
- Special Supplemental Benefits for Chronic Illnesses — Menu option\*

Funds are loaded onto the card each benefit period. A benefit period can be monthly, quarterly, or annually depending on the benefits. At the end of each benefit period, any unused allocated money will not carry over to the following period or plan year.

*\*Eligibility requirements applicable*

#### Special Supplemental Benefits for Chronic Illnesses



\$0 copay

\$150 allowance every 3 months for the following benefits:

- Mental health and wellness applications
- Service Animal supplies
- Pest control
- Non-Medicare covered genetic test kits

\$85 allowance every month for food and produce.

Unused allowance does not carry over to the next quarter.

*Prior authorization may be required.*

You must use your MyChoice Card to get the benefit and services. See MyChoice Card section for more information.

*Members must complete a Health Risk Assessment and meet the criteria outlined in Chapter 4 of the Evidence of Coverage.*

Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

# Summary of Medicaid-Covered Benefits

## What Services are Covered

The Medicaid program in Washington is called Apple Health and is managed by the Health Care Authority (HCA). The benefits described below are covered by Apple Health.

People who have Medicare and Apple Health are considered dual-eligible. Your services are covered first by Medicare, and then by Apple Health. For each benefit listed below, you can see what Medicare and Apple Health cover. What you pay for covered services may depend on your level of Medicaid eligibility.

Benefit	Molina Medicare Complete Care	Apple Health (Medicaid)
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### IMPORTANT INFORMATION

<p><b>Premium and Other Important Information</b> If you get Extra Help from Medicare, your monthly plan premium will be lower or you may pay nothing.</p>	<p><b>General</b> \$0 monthly plan premium</p> <p><b>In-Network</b> \$8,300 out-of-pocket limit for Medicare-covered services.</p> <p>However, in this plan you will have no cost-sharing responsibility for Medicare-covered services, based on your level of Medicaid eligibility.</p>	<p>Medicaid assistance with premium payments and cost share may vary based on your level of Medicaid eligibility.</p>
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<p><b>Doctor and Hospital Choice</b> (For more information, see Emergency Care and Urgently Needed Care.)</p>	<p><b>In-Network</b> You must go to network doctors, specialists, and hospitals.</p>	<p>You must go to doctors, specialists, and hospitals that accept Medicaid assignment. Referral required for network specialists (for certain benefits).</p>
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### OUTPATIENT CARE SERVICES

<b>Acupuncture</b>	Covered	Not Covered
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## Summary of Medicaid-Covered Benefits (Continued)

Benefit	Molina Medicare Complete Care	Apple Health (Medicaid)
<b>OUTPATIENT CARE SERVICES (CONTINUED)</b>		
<b>Ambulance Services</b> (Must be medically necessary)	Covered	Covered
<b>Cardiac and Pulmonary Rehabilitation Services</b>	Covered	Covered for Cardiac Rehabilitation Not covered for Pulmonary Rehabilitation Restrictions may apply
<b>Chiropractic Services</b>	Covered	Not Covered
<b>Dental Services</b>	Covered	Covered
<b>Diabetes Programs and Supplies</b>	Covered	Covered Restrictions may apply
<b>Diagnostic Tests, X-rays, Lab Services, and Radiology Services</b>	Covered	Covered Restrictions may apply
<b>Dialysis Services</b>	Covered	Covered
<b>Doctor Office Visits</b>	Covered	Covered
<b>Durable Medical Equipment</b> (Includes wheelchairs, oxygen, etc.)	Covered	Covered
<b>Emergency Care</b> (You may go to any emergency room if you reasonably believe you need emergency care.)	Covered	Covered in the US and its territories and possessions

Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

Benefit	Molina Medicare Complete Care	Apple Health (Medicaid)
<b>OUTPATIENT CARE SERVICES (CONTINUED)</b>		
<b>Hearing Services</b>	Covered	Covered for Hearing Exam and Hearing Aids Restrictions may apply
<b>Home Health Service</b> (Includes medically necessary intermittent skilled nursing care, home health aide services, rehabilitation services, etc.)	Covered	Covered Restrictions may apply
<b>Outpatient Mental Health Care</b>	Covered	Covered
<b>Outpatient Rehabilitation Services</b> (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	Covered	Covered Restrictions may apply
<b>Outpatient Services</b>	Covered	Covered Restrictions may apply
<b>Outpatient Substance Abuse Care</b>	Covered	Covered Restrictions may apply
<b>Over-the-Counter Items</b>	Covered	Covered Restrictions may apply
<b>Podiatry Services</b>	Covered	Covered Restrictions may apply Only services to treat an acute condition will be considered medically necessary.

## Summary of Medicaid-Covered Benefits (Continued)

Benefit	Molina Medicare Complete Care	Apple Health (Medicaid)
<b>OUTPATIENT CARE SERVICES (CONTINUED)</b>		
<b>Prosthetic Devices</b> (Includes braces, artificial limbs and eyes, etc.)	Covered	Covered Restrictions may apply
<b>Transportation Services</b>	Covered	Covered- Non-Emergency Restrictions may apply
<b>Urgently Needed Services</b> (This is NOT emergency care and, in most cases, is out of the service area.)	Covered	Covered
<b>Vision Services</b>	Covered	Covered <ul style="list-style-type: none"> <li>• Eye exams and fitting and dispensing services</li> <li>• Eye examinations for visual acuity and refraction once every 24 months for adults. These limitations do not apply to additional services needed for medical conditions.</li> <li>• Restrictions may apply</li> </ul> Not covered <ul style="list-style-type: none"> <li>• Eyeglass frames, lenses and fabrication services for adults.</li> </ul>
<b>Wellness/Education and other Supplemental Benefit Programs</b>	Covered	Covered

Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

Benefit	Molina Medicare Complete Care	Apple Health (Medicaid)
<b>INPATIENT CARE</b>		
<b>Inpatient Hospital Care</b> (Includes Substance Abuse and Rehabilitation Services)	Covered	Covered
<b>Inpatient Mental Health Care</b>	Covered	Covered Restrictions may apply
<b>Skilled Nursing Facility (SNF)</b> (In a Medicare-certified skilled nursing facility)	Covered	Covered Restrictions may apply
<b>PREVENTIVE SERVICES</b>		
<b>Health/Wellness Education</b>	Covered	Covered
<b>Kidney Disease and Conditions</b>	Covered	Covered
<b>Preventive Services</b>	Covered	Covered
<b>HOSPICE</b>		
<b>Hospice</b>	Covered	Covered
<b>PRESCRIPTION DRUG BENEFITS</b>		
<b>Outpatient Prescription Drugs</b>	Covered	Covered



## Summary of Medicaid-Covered Benefits (Continued)

For Members with full Apple Health coverage (QMB+ and SLMB+), you have coverage for the additional benefits listed below. These are additional Apple Health benefits that are covered by Apple Health but may not be covered under the Molina Medicare Complete Care Plan:

ADDITIONAL MEDICAID BENEFITS	
BENEFITS	APPLE HEALTH COVERAGE
<b>Behavioral Health Services</b>	Covered
<b>Home and Community-Based Services</b>	Covered Restrictions may apply. Available only for eligible individuals.
<b>Interpreter Services for Medical Visits</b>	Covered Available in physician office only.
<b>Non-Emergency Medical Transportation</b>	Covered For scheduled appointments, not emergencies.
<b>Washington Health Home Program</b>	Covered Available only for eligible individuals.
<b>Long-Term Care Services</b>	Covered Restrictions may apply. Available only for eligible individuals.

Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

# Glossary of Terms

## **Coinsurance**

The percentage you pay as your share of the cost for medical services or prescription drugs. For example, if you have 20 percent coinsurance, you pay 20 percent of the cost of your medical bill.

## **Copay**

The fixed amount you pay as your share of the cost of a medical service or supply. For example, you might have a \$20 copay every time you see your primary care doctor.

## **Deductible**

The amount you pay for health care services or prescriptions before your insurance begins to pay.

## **Extra Help**

A Medicare program to help people with limited income and resources pay prescription drug program costs, like premiums, deductibles, and coinsurance.

## **Long-term care**

Services and support for people who can't perform basic activities of daily living, like dressing and bathing. Medicare and most health insurance plans do not pay for long-term care.

## **Medicaid**

A state and federal program that provides health coverage to low-income people.

## **Medicare Advantage**

Also known as Part C. A type of Medicare plan offered by a private company approved by Medicare. A Medicare Advantage plan is an alternative to Original Medicare. It provides all of your Part A and Part B benefits and often offers extra benefits, like dental and vision care.

## **Original Medicare**

Medicare Part A (hospital insurance) and Part B (medical insurance). Most people get it when they turn 65. The federal government manages Original Medicare.

## **Out-of-pocket maximum**

The most you have to pay for covered services in one year. Once you reach this amount, your insurance covers 100 percent of your medically necessary care for the rest of the year.

## **Premium**

The money you pay monthly to Medicare or a health care plan for coverage.

## **Preventive services**

Health care to prevent or detect illness at an early stage. Most health plans must cover some important preventive services, like flu shots and blood pressure screening, at no cost to you.

## How can you enroll?



### **Apply by Phone**

Call **(866) 403-8293, TTY/TDD 711**, to enroll over the phone. Our team of Molina Medicare Trusted Advisors are happy to answer your questions and help you enroll.



### **Apply in Person**

If you prefer to meet face-to-face with one of our Molina Medicare Trusted Advisors, please call us to schedule an appointment.



### **Apply by Mail**

Simply complete the enrollment application and return it using the postage-paid envelope. If you do not already have an enrollment application, call us and we will be happy to mail one to you.



### **Apply Online**

Visit [MolinaHealthcare.com/Medicare](https://MolinaHealthcare.com/Medicare) to apply online.

Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, ethnicity, national origin, religion, gender, sex, age, mental or physical disability, health status, receipt of healthcare, claims experience, medical history, genetic information, evidence of insurability, geographic location. You can get this document for free in non-English language(s) or other formats, such as large print, braille, or audio. Call (800) 665-1029, TTY: 711. The call is free. Molina Healthcare is an HMO D-SNP Health Plan with a Medicare Contract and a contract with the state Medicaid program. Enrollment depends on contract renewal.



# Contact us

Ready to enroll or have questions?

Call **(866) 403-8293, TTY/TDD 711**

Current Members Call: **(800) 665-1029, TTY/TDD 711**

7 days a week, 8 a.m. to 8 p.m., local time

