

Fallon Medicare Plus Orange HMO (a Medicare HMO) offered by Fallon Community Health Plan (Fallon Health)

Annual Notice of Change for 2027

You're enrolled as a member of Fallon Medicare Plus Orange HMO.

This material describes changes to our plan's costs and benefits next year.

- **You have from October 15 – December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2026, you'll stay in Fallon Medicare Plus Orange HMO.
- To change to a **different plan**, visit [Medicare.gov](https://www.Medicare.gov) or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at fallonhealth.org/medicare or call Customer Service at 1-800-325-5669 (TTY users call 711) to get a copy by mail.

More Resources

- Call Customer Service at 1-800-325-5669 (TTY users call 711) for more information. Hours are 8 a.m. to 8 p.m., Monday through Friday (7 days a week, Oct. 1 through March 31). This call is free.
- This information is available for free in alternate formats, such as braille, large print, or audio.

About Fallon Medicare Plus Orange HMO

- Fallon Health is an HMO plan with a Medicare contract. Enrollment in Fallon Health depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means Fallon Community Health Plan (Fallon Health). When it says “plan” or “our plan,” it means Fallon Medicare Plus Orange HMO.
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in Fallon Medicare Plus Orange HMO.** Starting January 1, 2027, you'll get your medical and drug coverage through Fallon Medicare Plus Orange HMO. Go to Section 3 for more information about how to change plans and deadlines for making a change.

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Summary of Important Costs for 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* * Your premium can be higher than this amount. Go to Section 1.1 for details.	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you'll pay out of pocket for covered services. (Go to Section 1.2 for details.)	\$7,550	\$9,850
Primary care office visits	\$10 per in-office visit or \$0 per telehealth visit	\$20 per in-office visit or \$0 per telehealth visit
Specialist office visits	\$50 per in-office or telehealth visit	\$60 per in-office or telehealth visit
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	You pay a \$385 a day copayment for days 1-7 and a \$0 a day copayment for days 8-90 for each inpatient admission per benefit period; this includes medical, surgical, detoxification and rehabilitation services.	You pay a \$385 a day copayment for days 1-7 and a \$0 a day copayment for days 8-90 for each inpatient admission per benefit period; this includes medical, surgical, detoxification and rehabilitation services.

	2026 (this year)	2027 (next year)
Part D drug coverage (Go to Section 1.6 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Part D drug coverage deductible \$0 Tier 1, Tier 2, and Tier 6 \$400 Tier 3, Tier 4, and Tier 5, except for covered insulin products and most adult Part D vaccines Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0 copay for a 30-day supply \$0 copay for a 60-day supply \$0 copay for a 100-day supply Drug Tier 2 \$7 copay for a 30-day supply \$14 copay for a 60-day supply \$21 copay for a 90-day supply Drug Tier 3 \$47 copay for a 30-day supply \$94 copay for a 60-day supply \$141 copay for a 90-day supply - You pay no more than \$35 per month supply of each covered	Part D drug coverage deductible \$0 Tier 1, Tier 2, and Tier 6 \$595 Tier 3, Tier 4, and Tier 5, except for covered insulin products and most adult Part D vaccines Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0 copay for a 30-day supply \$0 copay for a 60-day supply \$0 copay for a 100-day supply Drug Tier 2 \$7 copay for a 30-day supply \$14 copay for a 60-day supply \$21 copay for a 90-day supply Drug Tier 3 \$47 copay for a 30-day supply \$94 copay for a 60-day supply \$141 copay for a 90-day supply You pay no more than \$35 per month supply of each covered

	2026 (this year)	2027 (next year)
<i>Part D drug coverage, continued</i>	insulin product on this tier. Drug Tier 4 • 35% of the total cost for a 30-day supply • 35% of the total cost for a 60-day supply • 35% of the total cost for a 90-day supply • You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 5 • 28% of the total cost for a 30-day supply Drug Tier 6 • \$0 copay for a 30-day supply Catastrophic Coverage Stage: During this payment stage, you pay nothing your covered Part D drugs.	insulin product on this tier. Drug Tier 4 • 25% of the total cost for a 30-day supply • 25% of the total cost for a 60-day supply • 25% of the total cost for a 90-day supply • You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 5 • 27% of the total cost for a 30-day supply Drug Tier 6 • \$0 copay for a 30-day supply Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

	2026 (this year)	2027 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0 There is no change in premium for the upcoming benefit year.

Factors that could change your Part D Premium Amount

- **Late Enrollment Penalty** - Your monthly plan premium will be *more* if you're required to pay a lifetime Part D late enrollment penalty for going without Part D or other drug coverage that's at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- **Higher Income Surcharge** - If you have a higher income, you may have to pay an additional amount each month directly to the government for Medicare drug coverage.

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've paid this amount, you generally pay nothing for covered services for the rest of the calendar year.

	2026 (this year)	2027 (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 costs for prescription drugs don't count toward your maximum out-of-pocket amount.	\$7,550	\$9,850 Once you've paid \$9,850 out of pocket for covered services, you'll pay nothing for your covered services for the rest of the calendar year.

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider Directory* fallonhealth.org/medicare to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider Directory*:

- Visit our website at fallonhealth.org/medicare.
- Call Customer Service at 1-800-325-5669 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Customer Service at 1-800-325-5669 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

Our network of pharmacies has changed for next year. Review the 2027 *Pharmacy Directory* fallonhealth.org/medicare to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at fallonhealth.org/medicare.
- Call Customer Service at 1-800-325-5669 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *Pharmacy Directory*.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Customer Service at 1-800-325-5669 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

	2026 (this year)	2027 (next year)
Ambulance services	You pay a \$325 copayment for Medicare-covered ambulance transport (one-way). Ambulance services covered worldwide.	You pay a \$305 copayment for Medicare-covered ambulance transport (one-way). Ambulance services covered worldwide.
Dental services	You pay a \$50 copayment for emergency medical care of the sound natural teeth or tissue. You pay a \$50 copayment for each office visit for oral surgery services. You pay a \$50 copayment for Medicare-covered dental benefits.	You pay a \$60 copayment for emergency medical care of the sound natural teeth or tissue. You pay a \$60 copayment for each office visit for oral surgery services. You pay a \$60 copayment for Medicare-covered dental benefits.
Hearing services	You may pay a \$50 specialist office copayment for each Medicare-covered diagnostic hearing exam. You pay copayments varying from \$695 to \$2,645 for covered hearing aids from Amplifon. See the “List of Covered Hearing Aids and Copayments” for details on the specific hearing aid coverage through Amplifon on fallonhealth.org/medicare or call Customer Service.	You may pay a \$60 specialist office copayment for each Medicare-covered diagnostic hearing exam. You pay copayments varying from \$695 to \$1,795 for covered hearing aids from Amplifon. See the “List of Covered Hearing Aids and Copayments” for details on the specific hearing aid coverage through Amplifon on fallonhealth.org/medicare or call Customer Service.

	2026 (this year)	2027 (next year)
Hospice care	You pay a \$10 primary care doctor or \$50 specialist office visit copayment for hospice consultation services.	You pay a \$20 primary care doctor or \$60 specialist office visit copayment for hospice consultation services.
Meals program – post admission	Meals program post admission is covered.	Meals program post admission is <u>not</u> covered.
Medicare Part B prescription drugs	You pay a \$10 primary care doctor or \$50 specialist office visit copayment. Step Therapy is required for the following Part B prescription drugs: • Avsola • Boruxu • Durolane • Ontruzant • Riabni • Treanda Step Therapy is <u>not</u> required for the following Part B prescription drugs: • Armlupeg • Avgemsi/Inlexzo • Bendeka/Belrapzo (Bendamustine Apotex/Baxter) • Bilprevda/Bildyos/Aukelso/Bosaya/Xtrenbo/Enoby/Boncresa/Oziltus/Osvyrti/Jubereq • Exdensur	You pay a \$20 primary care doctor or \$60 specialist office visit copayment. Step Therapy is required for the following Part B prescription drugs: • Armlupeg • Avgemsi/Inlexzo • Bendeka/Belrapzo (Bendamustine Apotex/Baxter) • Bilprevda/Bildyos/Aukelso/Bosaya/Xtrenbo/Enoby/Boncresa/Oziltus/Osvyrti/Jubereq • Exdensur • Eydenzelt • Kanjinti • Nufymco • Paclitaxel • Pemetrexed dipotassium/Pemrydi • Stelara/Imuldosa/Yesintek/Pyzchiva/Selsardi/Otulfi/Starjezma • Trazimera

	2026 (this year)	2027 (next year)
Medicare Part B prescription drugs, continued	• Eydenzelt • Kanjinti • Nufymco • Paclitaxel • Pemetrexed dipotassium/Pemrydi • Stelara/Imuldosa/Yesintek/Pyzchiva/Selsardi/Otulfi/Starjezma • Trazimera	Step Therapy is <u>not</u> required for the following Part B prescription drugs: • Avsola • Boruxu • Durolane • Ontruzant • Riabni • Treanda
Outpatient mental health care	You pay a \$40 copayment for each Medicare-covered individual or group therapy in-office visit with or without a psychiatrist	You pay a \$50 copayment for each Medicare-covered individual or group therapy in-office visit with or without a psychiatrist
Outpatient rehabilitation services	You pay a \$20 copayment for each Medicare-covered physical, occupational or speech language therapy visit.	You pay a \$35 copayment for each Medicare-covered physical, occupational or speech language therapy visit.
Outpatient substance use disorder services	You pay a \$40 copayment for each Medicare-covered individual or group therapy in-office visit.	You pay a \$50 copayment for each Medicare-covered individual or group therapy in-office visit.

	2026 (this year)	2027 (next year)
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers	You pay a \$450 copayment for each Medicare-covered outpatient surgery in a hospital outpatient facility. You pay a \$400 copayment for each Medicare-covered outpatient surgery in an ambulatory surgical center.	You pay a \$550 copayment for each Medicare-covered outpatient surgery in a hospital outpatient facility. You pay a \$500 copayment for each Medicare-covered outpatient surgery in an ambulatory surgical center.
Physician/Practitioner services, including doctor's office visits	You pay a \$10 copayment for each primary care doctor visit for Medicare-covered benefits. You pay a \$50 copayment for each specialist visit for Medicare-covered benefits. You pay a \$50 copayment for each Medicare-covered diagnostic hearing exam. You pay a \$50 copayment for telehealth services from a specialist, except for outpatient mental health or outpatient substance abuse provider telehealth services, as noted in the EOC. You pay a \$50 copayment for Medicare-covered dental benefits.	You pay a \$20 copayment for each primary care doctor visit for Medicare-covered benefits. You pay a \$60 copayment for each specialist visit for Medicare-covered benefits. You pay a \$60 copayment for each Medicare-covered diagnostic hearing exam. You pay a \$60 copayment for telehealth services from a specialist, except for outpatient mental health or outpatient substance abuse provider telehealth services, as noted in the EOC. You pay a \$60 copayment for Medicare-covered dental benefits. You pay a \$550 copayment for each Medicare-covered

	2026 (this year)	2027 (next year)
<i>Physician/Practitioner services, including doctor's office visits, continued</i>	You pay a \$450 copayment for each Medicare-covered outpatient surgery in hospital outpatient facility. You pay a \$400 copayment for each Medicare-covered outpatient surgery in an ambulatory surgical center.	outpatient surgery in hospital outpatient facility. You pay a \$500 copayment for each Medicare-covered outpatient surgery in an ambulatory surgical center.
Podiatry services	You pay a \$50 copayment for each Medicare-covered office visit for podiatry services.	You pay a \$60 copayment for each Medicare-covered office visit for podiatry services.
Skilled nursing facility (SNF) care	You pay a \$0 a day copayment for days one through 20 of each skilled nursing facility admission per benefit period. You pay a \$188 a day copayment for days 21 through 100 each benefit period.	You pay a \$0 a day copayment for days one through 20 of each skilled nursing facility admission per benefit period. You pay a \$184 a day copayment for days 21 through 100 each benefit period.
Transportation	You pay a \$35 copayment for non-emergency transportation by chairvan from a hospital to a skilled nursing facility (one-way) is covered.	Non-emergency transportation by chairvan from a hospital to a skilled nursing facility (one-way) is <u>not</u> covered.

	2026 (this year)	2027 (next year)
Vision care	You pay a \$50 copayment for Medicare-covered exams to diagnose and treat diseases and conditions of the eye. You pay a \$0 copayment for 1 supplemental routine eye exam every year.	You pay a \$60 copayment for Medicare-covered exams to diagnose and treat diseases and conditions of the eye. You pay a \$15 copayment for 1 supplemental routine eye exam every year.

Section 1.6 Changes to Part D 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 posted online at fallonhealth.org/medicare.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Customer Service at 1-800-325-5669 (TTY users call 711) for more information.

Section 1.7 Changes to Prescription Drug Benefits & Costs

Do you get Extra Help to pay for your drug coverage costs?

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs does not apply to you.** We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you about your drug costs. If you get Extra Help and you don't get this material by September 30, 2026, call Customer Service at 1-800-325-5669 (TTY users call 711) and ask for the *LIS Rider*.

Drug Payment Stages

There are **3 drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage.

- **Stage 1: Yearly Deductible**

You start in this payment stage each calendar year. During this stage, you pay the full cost of your Tier 3, Tier 4, and Tier 5 drugs until you've reached the yearly deductible.

- **Stage 2: Initial Coverage**

Once you pay the yearly deductible, you move to the Initial Coverage Stage. In this stage, our plan pays its share of the cost of your drugs, and you pay your share of the cost. You generally stay in this stage until your year-to-date total drug costs reach \$2,400.

- **Stage 3: Catastrophic Coverage**

This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2026 (this year)	2027 (next year)
Yearly Deductible	\$400 During this stage, you pay \$0 cost sharing for drugs on Tier 1, \$7 cost sharing for drugs on Tier 2, and \$0 cost sharing for drugs on Tier 6, and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you’ve reached the yearly deductible.	\$595 During this stage, you pay \$0 cost sharing for drugs on Tier 1, \$7 cost sharing for drugs on Tier 2, and \$0 cost sharing for drugs on Tier 6, and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you’ve reached the yearly deductible.

Drug Costs in Stage 2: Initial Coverage

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs for a long-term supply or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you’ve paid \$2,400 out of pocket for covered Part D drugs, you’ll move to the next stage (the Catastrophic Coverage Stage).

	2026 (this year)	2027 (next year)
Tier 1: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	\$0	\$0
Tier 2: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	\$7	\$7
Tier 3: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	\$47 You pay no more than \$35 per month supply of each covered insulin product on this tier.	\$47 You pay no more than \$35 per month supply of each covered insulin product on this tier.
Tier 4: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	35% of the total cost You pay no more than \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is 35% of the total cost.	25% of the total cost You pay no more than \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is 25% of the total cost.

	2026 (this year)	2027 (next year)
Tier 5: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	28% of the total cost Your cost for a one-month mail-order prescription is 28% of the total cost.	27% of the total cost Your cost for a one-month mail-order prescription is 27% of the total cost.
Tier 6: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	\$0	\$0

SECTION 2 Administrative Changes

The following administrative change will take effect on January 1, 2027, and will not affect your eligibility, enrollment, covered benefits, or covered services as a member of this plan.

	2026 (this year)	2027 (next year)
Your plan has a new plan benefit package (PBP) number with the Centers for Medicare & Medicaid Services (CMS).	Your plan's PBP number is 038.	Your plan's PBP number is 041.

SECTION 3 How to Change Plans

To stay in Fallon Medicare Plus Orange HMO, you don't need to do anything. Unless you sign up for a different type of Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our Fallon Medicare Plus Orange HMO.

If you want to change plans for 2027, follow these steps:

- **To change to a different Medicare health plan**, enroll in the new plan. You'll be automatically disenrolled from Fallon Medicare Plus Orange HMO. Remember, not all Medicare health plans cover prescription drugs. Also, be aware that for many plans, you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare with Medicare separate drug coverage**, you can enroll in a Part D plan, and you'll automatically be disenrolled from Fallon Medicare Plus Orange HMO.
- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll. Call Customer Service at 1-800-325-5669 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1.1).
- **To learn more about Original Medicare and the different types of Medicare plans**, visit [Medicare.gov](https://www.medicare.gov), check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, Fallon Community Health Plan (Fallon Health) offers other Medicare health plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.

Section 3.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2027.

Section 3.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into, or currently live in, 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 (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

SECTION 4 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **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 drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
 - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday – Friday for a representative. Automated messages are available 24 hours a day. TTY users can call 1-800-325-0778.
 - Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** Massachusetts has a program called Prescription Advantage 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 (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you 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 drugs that are also covered by ADAP qualify for prescription cost-sharing help through the Massachusetts HIV Drug Assistance Program (HDAP), which is administered by the Community Resource Initiative. HDAP helps eligible state residents living with HIV to pay for medications and health insurance. For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call 1-800-228-

2714 or 1-888-256-2712 or visit crihealth.org/drug-assistance/hdap. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2027 you do not need to submit a new election request to continue participating in 2027. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

Extra Help from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. To learn more about this payment option, call us at 1-800-325-5669 (TTY users call 711) or visit [Medicare.gov](https://www.Medicare.gov).

SECTION 5 Questions?

Get Help from Fallon Medicare Plus Orange HMO

- **Call Customer Service at 1-800-325-5669. (TTY users call 711.)**

We're available for phone calls 8 a.m. to 8 p.m., Monday through Friday (7 days a week, Oct. 1 through March 31). Calls to these numbers are free.

- **Read your 2027 Evidence of Coverage**

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *Evidence of Coverage* for Fallon Medicare Plus Orange HMO. The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at fallonhealth.org/medicare or call Customer Service at 1-800-325-5669 (TTY users call 711) to ask us to mail you a copy.

- **Visit fallonhealth.org/medicare**

Our website has the most up-to-date information about our provider network (*Provider Directory/Pharmacy Directory*) and our *List of Covered Drugs* (formulary/Drug List).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Massachusetts, the SHIP is called Serving the Health Insurance Needs of Everyone (SHINE) Program.

Call SHINE to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call SHINE at 1-800-243-4636 (TTY: 1-877-610-0241). Learn more about SHINE by visiting mass.gov/shine-program.

Get Help 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 can call 1-877-486-2048.

- **Chat live with [Medicare.gov](https://www.Medicare.gov)**

You can chat live at [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone).

- **Write to Medicare**

You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit [Medicare.gov](https://www.Medicare.gov)**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at [Medicare.gov](https://www.Medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.