



2019-2020 Annual Notice of Change

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Lasso Healthcare MSA offered by Lasso Healthcare Insurance Company

Annual Notice of Changes for 2020

You are currently enrolled as a member of Lasso Healthcare MSA. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 2 for information about benefit and cost changes for our plan.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 to learn more about your choices.
- 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 want to **keep** Lasso Healthcare MSA, you don't need to do anything. You will stay in Lasso Healthcare MSA.
 - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**
 - If you don't join another plan by **December 7, 2019**, you will stay in Lasso Healthcare MSA.
 - If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-866-766-2583 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30.
- If you would like this information in another format, please contact 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: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Lasso Healthcare MSA

- Lasso Healthcare MSA is an MSA with a Medicare contract. Enrollment in the Plan depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Lasso Healthcare Insurance Company. When it says "plan" or "our plan," it means Lasso Healthcare MSA.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Lasso Healthcare MSA in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.lassohealthcare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium	\$0	\$0
Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$6,700	\$7,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

If you do nothing to change your Medicare coverage by December 7, 2019, we will automatically enroll you in our Lasso Healthcare MSA. This means starting January 1, 2020, you will be getting your medical coverage through Lasso Healthcare MSA. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$6,700	\$7,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

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 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- -- 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, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Lasso Healthcare MSA.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan and disenroll from Lasso Healthcare MSA. Enrolling in the new drug plan will not automatically disenroll you from Lasso Healthcare MSA. To disenroll from Lasso Healthcare MSA you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
- To **change to Original Medicare without a prescription drug plan**, you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).

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, 2020.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. SHIP is independent (not connected with any insurance company or health plan). 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.

State Health Insurance Assistance Programs (SHIP) – Contact Information	
Arizona Arizona State Health Insurance Assistance Program (SHIP) 1789 W Jefferson St (Site Code 950A), Phoenix, AZ 85007	800-432-4040 TTY 711

https://des.az.gov/services/older-adults/medicare-assistance	
Arkansas Arkansas Senior Health Insurance Information Program (SHIIP) 1200 W 3 rd St, Little Rock, AR 72201-1904 https://insurance.arkansas.gov/pages/consumer-services/senior-health/	800-224-6330 TTY 711
Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
Hawaii Hawaii State Health Insurance Assistance Program (SHIP) 250 S Hotel St, Ste 406, Honolulu, HI 96813 https://www.hawaiiiship.org/	888-875-9229 TTY 866-810-4379
Illinois Senior Health Insurance Program (SHIP) One Natural Resources Way, Suite 100, Springfield, IL 62702-1271 https://www2.illinois.gov/aging/ship/Pages/default.aspx	800-252-8966 TTY 888-206-1327
Indiana State Health Insurance Assistance Program (SHIP) 311 W Washington St, Ste 300, Indianapolis, IN 46204-2787 https://www.in.gov/idoi/2495.htm	800-452-4800 TDD 866-846-0139
Kansas Senior Health Insurance Counseling for Kansas (SHICK) New England Building, 503 S Kansas Ave, Topeka, KS 66603-3404 http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	800-860-5260 TTY 711
Maryland State Health Insurance Program (SHIP) 301 W Preston St, Ste 1007, Baltimore, MD 21201 https://aging.maryland.gov/Pages/state-health-insurance-program.aspx	800-243-3425 TTY 711
Mississippi State Health Insurance Assistance Program (SHIP) 200 S Lamar St, Jackson, MS 39201 http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/	844-822-4622 TTY 711
Montana Montana State Health and Insurance Assistance Program (SHIP) 1100 North Last Change Gulch, 4 th Floor, Helena, MT 59601 https://dphhs.mt.gov/sltc/aging/ship.aspx	800-551-3191 TTY 711
North Carolina Seniors' Health Insurance and Information Program (SHIIP) Albemarle Building, 325 N Salisbury St, Raleigh, NC 27603	855-408-1212 TTY 711

http://www.ncdoi.com/SHIIP/Default.aspx	
North Dakota State Health Insurance Counseling Program (SHIC) 600 E Blvd Ave, Bismarck, ND 58505-0320 http://www.nd.gov/ndins/shic/	888-575-6611 TTY 800-366-6888
Pennsylvania APPRISE 555 Walnut St, 5 th Floor, Harrisburg, PA 17101-1919 https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx	800-783-7067 TTY 711
South Dakota Senior Health Information and Insurance Education (SHIINE) 700 Governors Drive, Pierre, SD 57501-2291 http://shiine.net/	Central: 877-331-4834 East: 800-536-8197 West: 877-286-9072 TTY 711
Texas Texas Health Information, Counseling and Advocacy Program (HICAP) 701 West 51st Street, MC: W275, Austin, Texas 78751 https://hhs.texas.gov/services/health/medicare	800-252-9240 TTY 711
Utah State Health Insurance Assistance Program (SHIP) 195 N 1950 W, Salt Lake City, UT 84116 https://daas.utah.gov/seniors/#shiip	800-541-7735 TTY 711
Wyoming Wyoming State Health Insurance Information Program (WSHIIP) 106 W Adams Ave, Riverton, WY 82501 http://www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program	800-856-4398 TTY 711

SECTION 6 Programs That Help Pay for Prescription Drugs

The law does not allow Medicare Advantage MSA plans to offer Medicare prescription drug coverage. If you have a Medicare MSA plan, you can, however, also join a Medicare prescription drug plan to get coverage. Any money that you use from your MSA savings account on drug plan deductibles or cost-sharing will **not** count towards your MSA plan deductible, but it will count towards your drug plan's out-of-pocket costs. If you are interested in enrolling in a Medicare prescription drug plan or to see what plans are available in your area, visit <https://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Generally, unless you are new to Medicare or

meet a special exception, you can only join during the Medicare fall open enrollment period, which occurs from October 15 to December 7.

Please note that 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. Many people are eligible and don’t even know it. 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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **State Pharmaceutical Assistance Program (SPAP).** SPAP is a program 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) (the name and phone numbers for this organization are in Section 5 of this booklet).
 - Delaware: Delaware Chronic Renal Disease Program and Delaware Prescription Assistance Program
 - Indiana: HoosierRx
 - Maryland: Maryland Senior Prescription Drug Assistance Program and Maryland Kidney Disease Program
 - Montana: Montana Big Sky Rx Program and Montana Mental Health Services Plan (MHSP)
 - Pennsylvania: Pharmaceutical Assistance Contract for the Elderly (PACE) and Pennsylvania PACE Needs Enhancement Tier (PACENET)
 - Texas: Texas Kidney Health Care Program (KHC)
- **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. 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/under-insured 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.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call ADAP.

AIDS Drug Assistance Program (ADAP) – Contact Information	
North Carolina North Carolina HIV SPAP https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html	877-466-2232
Pennsylvania Special Pharmaceutical Benefits Program - HIV/AIDS https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx	800-922-9384
Texas Texas HIV State Pharmacy Assistance Program (SPAP) https://www.dshs.state.tx.us/hivstd/meds/spap.shtm	800-255-1090 ext 3004

SECTION 7 Questions?

Section 7.1 – Getting Help from Lasso Healthcare MSA

Questions? We're here to help. Please call Member Services at 1-866-766-2583. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to these numbers are free.

Read your 2020 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 2020. For details, look in the 2020 *Evidence of Coverage* for Lasso Healthcare MSA. 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.lassohealthcare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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Read *Medicare & You 2020*

You can read the *Medicare & You 2020* Handbook. Every year in the 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 booklet, you can get it at the Medicare website (<https://www.medicare.gov>) 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.

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Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Administrative Changes

Lasso Healthcare is changing the Lasso Healthcare MSA Plan Benefit Package (PBP) number assigned to your county of residence.

Process	2019 (this year)	2020 (next year)
Plan Benefit Package Number Change	PBP 001	PBP 002

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

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Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
Hawaii Hawaii State Health Insurance Assistance Program (SHIP) 250 S Hotel St, Ste 406, Honolulu, HI 96813 https://www.hawaiiiship.org/	888-875-9229 TTY 866-810-4379
Illinois Senior Health Insurance Program (SHIP) One Natural Resources Way, Suite 100, Springfield, IL 62702-1271 https://www2.illinois.gov/aging/ship/Pages/default.aspx	800-252-8966 TTY 888-206-1327
Indiana State Health Insurance Assistance Program (SHIP) 311 W Washington St, Ste 300, Indianapolis, IN 46204-2787 https://www.in.gov/idoi/2495.htm	800-452-4800 TDD 866-846-0139
Kansas Senior Health Insurance Counseling for Kansas (SHICK) New England Building, 503 S Kansas Ave, Topeka, KS 66603-3404 http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	800-860-5260 TTY 711
Maryland State Health Insurance Program (SHIP) 301 W Preston St, Ste 1007, Baltimore, MD 21201 https://aging.maryland.gov/Pages/state-health-insurance-program.aspx	800-243-3425 TTY 711
Mississippi State Health Insurance Assistance Program (SHIP) 200 S Lamar St, Jackson, MS 39201 http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/	844-822-4622 TTY 711

<p>Montana Montana State Health and Insurance Assistance Program (SHIP) 1100 North Last Change Gulch, 4th Floor, Helena, MT 59601 https://dphhs.mt.gov/sltc/aging/ship.aspx</p>	800-551-3191 TTY 711
<p>North Carolina Seniors' Health Insurance and Information Program (SHIIP) Albemarle Building, 325 N Salisbury St, Raleigh, NC 27603 http://www.ncdoi.com/SHIIP/Default.aspx</p>	855-408-1212 TTY 711
<p>North Dakota State Health Insurance Counseling Program (SHIC) 600 E Blvd Ave, Bismarck, ND 58505-0320 http://www.nd.gov/ndins/shic/</p>	888-575-6611 TTY 800-366-6888
<p>Pennsylvania APPRISE 555 Walnut St, 5th Floor, Harrisburg, PA 17101-1919 https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx</p>	800-783-7067 TTY 711
<p>South Dakota Senior Health Information and Insurance Education (SHIINE) 700 Governors Drive, Pierre, SD 57501-2291 http://shiine.net/</p>	Central: 877-331-4834 East: 800-536-8197 West: 877-286-9072 TTY 711
<p>Texas Texas Health Information, Counseling and Advocacy Program (HICAP) 701 West 51st Street, MC: W275, Austin, Texas 78751 https://hhs.texas.gov/services/health/medicare</p>	800-252-9240 TTY 711
<p>Utah State Health Insurance Assistance Program (SHIP) 195 N 1950 W, Salt Lake City, UT 84116 https://daas.utah.gov/seniors/#shiip</p>	800-541-7735 TTY 711
<p>Wyoming Wyoming State Health Insurance Information Program (WSHIIP) 106 W Adams Ave, Riverton, WY 82501 http://www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program</p>	800-856-4398 TTY 711

SECTION 7 Programs That Help Pay for Prescription Drugs

The law does not allow Medicare Advantage MSA plans to offer Medicare prescription drug coverage. If you have a Medicare MSA plan, you can, however, also join a Medicare prescription drug plan to get coverage. Any money that you use from your MSA savings account on drug plan deductibles or cost-sharing will **not** count towards your MSA plan deductible, but it will count towards your drug plan's out-of-pocket costs. If you are interested in enrolling in a Medicare prescription drug plan or to see what plans are available in your area, visit <https://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Generally, unless you are new to Medicare or meet a special exception, you can only join during the Medicare fall open enrollment period, which occurs from October 15 to December 7.

Please note that 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. Many people are eligible and don't even know it. To see if you qualify, call:
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- 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. 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/under-insured 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.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call ADAP.

AIDS Drug Assistance Program (ADAP) – Contact Information	
North Carolina North Carolina HIV SPAP https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html	877-466-2232
Pennsylvania Special Pharmaceutical Benefits Program - HIV/AIDS https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx	800-922-9384
Texas Texas HIV State Pharmacy Assistance Program (SPAP) https://www.dshs.state.tx.us/hivstd/meds/spap.shtm	800-255-1090 ext 3004

SECTION 8 Questions?

Section 8.1 – Getting Help from Lasso Healthcare MSA

Questions? We're here to help. Please call Member Services at 1-866-766-2583. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to these numbers are free.

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You can read the *Medicare & You 2020* Handbook. Every year in the 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 booklet, you can get it at the Medicare website (<https://www.medicare.gov>) 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.

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You are currently enrolled as a member of Lasso Healthcare MSA. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 2 for information about benefit and cost changes for our plan.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 4.2 to learn more about your choices.
- 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 want to **keep** Lasso Healthcare MSA, you don't need to do anything. You will stay in Lasso Healthcare MSA.
 - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**
 - If you don't join another plan by **December 7, 2019**, you will stay in Lasso Healthcare MSA.
 - If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-866-766-2583 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30.
- If you would like this information in another format, please contact 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: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Lasso Healthcare MSA

- Lasso Healthcare MSA is an MSA with a Medicare contract. Enrollment in the Plan depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Lasso Healthcare Insurance Company. When it says "plan" or "our plan," it means Lasso Healthcare MSA.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Lasso Healthcare MSA in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.lassohealthcare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium	\$0	\$0
Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$6,700	\$9,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

If you do nothing to change your Medicare coverage by December 7, 2019, we will automatically enroll you in our Lasso Healthcare MSA. This means starting January 1, 2020, you will be getting your medical coverage through Lasso Healthcare MSA. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$6,700	\$9,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Administrative Changes

Lasso Healthcare is changing the Lasso Healthcare MSA Plan Benefit Package (PBP) number assigned to your county of residence.

Process	2019 (this year)	2020 (next year)
Plan Benefit Package Number Change	PBP 001	PBP 003

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- -- *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, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Lasso Healthcare MSA.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan and disenroll from Lasso Healthcare MSA. Enrolling in the new drug plan will not automatically disenroll you from Lasso Healthcare MSA. To disenroll from Lasso Healthcare MSA you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).
- To **change to Original Medicare without a prescription drug plan**, you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).

SECTION 5 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, 2020.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. SHIP is independent (not connected with any insurance company or health plan). 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.

State Health Insurance Assistance Programs (SHIP) – Contact Information	
Arizona Arizona State Health Insurance Assistance Program (SHIP) 1789 W Jefferson St (Site Code 950A), Phoenix, AZ 85007 https://des.az.gov/services/older-adults/medicare-assistance	800-432-4040 TTY 711
Arkansas Arkansas Senior Health Insurance Information Program (SHIIP) 1200 W 3 rd St, Little Rock, AR 72201-1904 https://insurance.arkansas.gov/pages/consumer-services/senior-health/	800-224-6330 TTY 711
Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
Hawaii Hawaii State Health Insurance Assistance Program (SHIP) 250 S Hotel St, Ste 406, Honolulu, HI 96813 https://www.hawaiiiship.org/	888-875-9229 TTY 866-810-4379
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4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**
 - If you don't join another plan by **December 7, 2019**, you will stay in Lasso Healthcare MSA.
 - If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-866-766-2583 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30.
- If you would like this information in another format, please contact 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: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Lasso Healthcare MSA

- Lasso Healthcare MSA is an MSA with a Medicare contract. Enrollment in the Plan depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Lasso Healthcare Insurance Company. When it says "plan" or "our plan," it means Lasso Healthcare MSA.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Lasso Healthcare MSA in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.lassohealthcare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium	\$0	\$0
Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$7,700	\$7,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

If you do nothing to change your Medicare coverage by December 7, 2019, we will automatically enroll you in our Lasso Healthcare MSA. This means starting January 1, 2020, you will be getting your medical coverage through Lasso Healthcare MSA. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$7,700	\$7,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Administrative Changes

Lasso Healthcare is changing the Lasso Healthcare MSA Plan Benefit Package (PBP) number assigned to your county of residence.

Process	2019 (this year)	2020 (next year)
Plan Benefit Package Number Change	PBP 002	PBP 001

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- -- *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, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Lasso Healthcare MSA.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan and disenroll from Lasso Healthcare MSA. Enrolling in the new drug plan will not automatically disenroll you from Lasso Healthcare MSA. To disenroll from Lasso Healthcare MSA you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).
- To **change to Original Medicare without a prescription drug plan**, you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).

SECTION 5 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, 2020.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. SHIP is independent (not connected with any insurance company or health plan). 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.

State Health Insurance Assistance Programs (SHIP) – Contact Information	
Arizona Arizona State Health Insurance Assistance Program (SHIP) 1789 W Jefferson St (Site Code 950A), Phoenix, AZ 85007 https://des.az.gov/services/older-adults/medicare-assistance	800-432-4040 TTY 711
Arkansas Arkansas Senior Health Insurance Information Program (SHIIP) 1200 W 3 rd St, Little Rock, AR 72201-1904 https://insurance.arkansas.gov/pages/consumer-services/senior-health/	800-224-6330 TTY 711
Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
Hawaii Hawaii State Health Insurance Assistance Program (SHIP) 250 S Hotel St, Ste 406, Honolulu, HI 96813 https://www.hawaiiiship.org/	888-875-9229 TTY 866-810-4379
Illinois Senior Health Insurance Program (SHIP) One Natural Resources Way, Suite 100, Springfield, IL 62702-1271 https://www2.illinois.gov/aging/ship/Pages/default.aspx	800-252-8966 TTY 888-206-1327
Indiana State Health Insurance Assistance Program (SHIP) 311 W Washington St, Ste 300, Indianapolis, IN 46204-2787 https://www.in.gov/idoi/2495.htm	800-452-4800 TDD 866-846-0139
Kansas Senior Health Insurance Counseling for Kansas (SHICK) New England Building, 503 S Kansas Ave, Topeka, KS 66603-3404 http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	800-860-5260 TTY 711
Maryland State Health Insurance Program (SHIP) 301 W Preston St, Ste 1007, Baltimore, MD 21201 https://aging.maryland.gov/Pages/state-health-insurance-program.aspx	800-243-3425 TTY 711
Mississippi State Health Insurance Assistance Program (SHIP) 200 S Lamar St, Jackson, MS 39201 http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/	844-822-4622 TTY 711

<p>Montana Montana State Health and Insurance Assistance Program (SHIP) 1100 North Last Change Gulch, 4th Floor, Helena, MT 59601 https://dphhs.mt.gov/sltc/aging/ship.aspx</p>	800-551-3191 TTY 711
<p>North Carolina Seniors' Health Insurance and Information Program (SHIIP) Albemarle Building, 325 N Salisbury St, Raleigh, NC 27603 http://www.ncdoi.com/SHIIP/Default.aspx</p>	855-408-1212 TTY 711
<p>North Dakota State Health Insurance Counseling Program (SHIC) 600 E Blvd Ave, Bismarck, ND 58505-0320 http://www.nd.gov/ndins/shic/</p>	888-575-6611 TTY 800-366-6888
<p>Pennsylvania APPRISE 555 Walnut St, 5th Floor, Harrisburg, PA 17101-1919 https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx</p>	800-783-7067 TTY 711
<p>South Dakota Senior Health Information and Insurance Education (SHIINE) 700 Governors Drive, Pierre, SD 57501-2291 http://shiine.net/</p>	Central: 877-331-4834 East: 800-536-8197 West: 877-286-9072 TTY 711
<p>Texas Texas Health Information, Counseling and Advocacy Program (HICAP) 701 West 51st Street, MC: W275, Austin, Texas 78751 https://hhs.texas.gov/services/health/medicare</p>	800-252-9240 TTY 711
<p>Utah State Health Insurance Assistance Program (SHIP) 195 N 1950 W, Salt Lake City, UT 84116 https://daas.utah.gov/seniors/#shiip</p>	800-541-7735 TTY 711
<p>Wyoming Wyoming State Health Insurance Information Program (WSHIIP) 106 W Adams Ave, Riverton, WY 82501 http://www.wyoming seniors.com/services/wyoming-state-health-insurance-information-program</p>	800-856-4398 TTY 711

SECTION 7 Programs That Help Pay for Prescription Drugs

The law does not allow Medicare Advantage MSA plans to offer Medicare prescription drug coverage. If you have a Medicare MSA plan, you can, however, also join a Medicare prescription drug plan to get coverage. Any money that you use from your MSA savings account on drug plan deductibles or cost-sharing will **not** count towards your MSA plan deductible, but it will count towards your drug plan's out-of-pocket costs. If you are interested in enrolling in a Medicare prescription drug plan or to see what plans are available in your area, visit <https://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Generally, unless you are new to Medicare or meet a special exception, you can only join during the Medicare fall open enrollment period, which occurs from October 15 to December 7.

Please note that 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. Many people are eligible and don't even know it. 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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **State Pharmaceutical Assistance Program (SPAP).** SPAP has a program 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) (the name and phone numbers for this organization are in Section 6 of this booklet).
 - Delaware: Delaware Chronic Renal Disease Program and Delaware Prescription Assistance Program
 - Indiana: HoosierRx
 - Maryland: Maryland Senior Prescription Drug Assistance Program and Maryland Kidney Disease Program
 - Montana: Montana Big Sky Rx Program and Montana Mental Health Services Plan (MHSP)
 - Pennsylvania: Pharmaceutical Assistance Contract for the Elderly (PACE) and Pennsylvania PACE Needs Enhancement Tier (PACENET)
 - Texas: Texas Kidney Health Care Program (KHC)

- 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. 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/under-insured 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.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call ADAP.

AIDS Drug Assistance Program (ADAP) – Contact Information	
North Carolina North Carolina HIV SPAP https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html	877-466-2232
Pennsylvania Special Pharmaceutical Benefits Program - HIV/AIDS https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx	800-922-9384
Texas Texas HIV State Pharmacy Assistance Program (SPAP) https://www.dshs.state.tx.us/hivstd/meds/spap.shtm	800-255-1090 ext 3004

SECTION 8 Questions?

Section 8.1 – Getting Help from Lasso Healthcare MSA

Questions? We're here to help. Please call Member Services at 1-866-766-2583. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to these numbers are free.

Read your 2020 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 2020. For details, look in the *2020 Evidence of Coverage* for Lasso Healthcare MSA. 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.lassohealthcare.com. 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 www.lassohealthcare.com.

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

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on “Compare Drug and Health Plans.”)

Read *Medicare & You 2020*

You can read the *Medicare & You 2020* Handbook. Every year in the 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 booklet, you can get it at the Medicare website (<https://www.medicare.gov>) 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.

Lasso Healthcare MSA offered by Lasso Healthcare Insurance Company

Annual Notice of Changes for 2020

You are currently enrolled as a member of Lasso Healthcare MSA. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 2 for information about benefit and cost changes for our plan.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 to learn more about your choices.
- 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 want to **keep** Lasso Healthcare MSA, you don't need to do anything. You will stay in Lasso Healthcare MSA.
 - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**
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Cost	2019 (this year)	2020 (next year)
Monthly plan premium	\$0	\$0
Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$7,700	\$8,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

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The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$7,700	\$8,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

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Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Deciding Which Plan to Choose

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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 stay enrolled as a member of our plan for 2020.

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 2020 follow these steps:

Step 1: Learn about and compare your choices

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https://insurance.arkansas.gov/pages/consumer-services/senior-health/	
Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
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North Dakota State Health Insurance Counseling Program (SHIC) 600 E Blvd Ave, Bismarck, ND 58505-0320 http://www.nd.gov/ndins/shic/	888-575-6611 TTY 800-366-6888

Pennsylvania APPRISE 555 Walnut St, 5 th Floor, Harrisburg, PA 17101-1919 https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx	800-783-7067 TTY 711
South Dakota Senior Health Information and Insurance Education (SHIINE) 700 Governors Drive, Pierre, SD 57501-2291 http://shiine.net/	Central: 877-331-4834 East: 800-536-8197 West: 877-286-9072 TTY 711
Texas Texas Health Information, Counseling and Advocacy Program (HICAP) 701 West 51st Street, MC: W275, Austin, Texas 78751 https://hhs.texas.gov/services/health/medicare	800-252-9240 TTY 711
Utah State Health Insurance Assistance Program (SHIP) 195 N 1950 W, Salt Lake City, UT 84116 https://daas.utah.gov/seniors/#ship	800-541-7735 TTY 711
Wyoming Wyoming State Health Insurance Information Program (WSHIIP) 106 W Adams Ave, Riverton, WY 82501 http://www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program	800-856-4398 TTY 711

SECTION 6 Programs That Help Pay for Prescription Drugs

The law does not allow Medicare Advantage MSA plans to offer Medicare prescription drug coverage. If you have a Medicare MSA plan, you can, however, also join a Medicare prescription drug plan to get coverage. Any money that you use from your MSA savings account on drug plan deductibles or cost-sharing will **not** count towards your MSA plan deductible, but it will count towards your drug plan's out-of-pocket costs. If you are interested in enrolling in a Medicare prescription drug plan or to see what plans are available in your area, visit <https://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Generally, unless you are new to Medicare or meet a special exception, you can only join during the Medicare fall open enrollment period, which occurs from October 15 to December 7.

Please note that 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. Many people are eligible and don't even know it. To see if you qualify, call:

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 - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **State Pharmaceutical Assistance Program (SPAP).** SPAP has a program 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) (the name and phone numbers for this organization are in Section 5 of this booklet).
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 - **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. 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/under-insured 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.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call ADAP.

AIDS Drug Assistance Program (ADAP) – Contact Information

North Carolina North Carolina HIV SPAP https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html	877-466-2232
Pennsylvania Special Pharmaceutical Benefits Program - HIV/AIDS https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx	800-922-9384
Texas Texas HIV State Pharmacy Assistance Program (SPAP) https://www.dshs.state.tx.us/hivstd/meds/spap.shtm	800-255-1090 ext 3004

SECTION 7 Questions?

Section 7.1 – Getting Help from Lasso Healthcare MSA

Questions? We're here to help. Please call Member Services at 1-866-766-2583. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to these numbers are free.

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You are currently enrolled as a member of Lasso Healthcare MSA. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 2 for information about benefit and cost changes for our plan.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 4.2 to learn more about your choices.
- 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 want to **keep** Lasso Healthcare MSA, you don't need to do anything. You will stay in Lasso Healthcare MSA.
 - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**
 - If you don't join another plan by **December 7, 2019**, you will stay in Lasso Healthcare MSA.
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Additional Resources

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- **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: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Lasso Healthcare MSA

- Lasso Healthcare MSA is an MSA with a Medicare contract. Enrollment in the Plan depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Lasso Healthcare Insurance Company. When it says "plan" or "our plan," it means Lasso Healthcare MSA.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Lasso Healthcare MSA in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.lassohealthcare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium	\$0	\$0
Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$7,700	\$9,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Annual Notice of Changes for 2020
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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

If you do nothing to change your Medicare coverage by December 7, 2019, we will automatically enroll you in our Lasso Healthcare MSA. This means starting January 1, 2020, you will be getting your medical coverage through Lasso Healthcare MSA. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$7,700	\$9,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Administrative Changes

Lasso Healthcare is changing the Lasso Healthcare MSA Plan Benefit Package (PBP) number assigned to your county of residence.

Process	2019 (this year)	2020 (next year)
Plan Benefit Package Number Change	PBP 002	PBP 003

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- -- *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, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Lasso Healthcare MSA.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan and disenroll from Lasso Healthcare MSA. Enrolling in the new drug plan will not automatically disenroll you from Lasso Healthcare MSA. To disenroll from Lasso Healthcare MSA you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).
- To **change to Original Medicare without a prescription drug plan**, you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).

SECTION 5 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, 2020.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. SHIP is independent (not connected with any insurance company or health plan). 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.

State Health Insurance Assistance Programs (SHIP) – Contact Information	
Arizona Arizona State Health Insurance Assistance Program (SHIP) 1789 W Jefferson St (Site Code 950A), Phoenix, AZ 85007 https://des.az.gov/services/older-adults/medicare-assistance	800-432-4040 TTY 711
Arkansas Arkansas Senior Health Insurance Information Program (SHIIP) 1200 W 3 rd St, Little Rock, AR 72201-1904 https://insurance.arkansas.gov/pages/consumer-services/senior-health/	800-224-6330 TTY 711
Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
Hawaii Hawaii State Health Insurance Assistance Program (SHIP) 250 S Hotel St, Ste 406, Honolulu, HI 96813 https://www.hawaiiiship.org/	888-875-9229 TTY 866-810-4379
Illinois Senior Health Insurance Program (SHIP) One Natural Resources Way, Suite 100, Springfield, IL 62702-1271 https://www2.illinois.gov/aging/ship/Pages/default.aspx	800-252-8966 TTY 888-206-1327
Indiana State Health Insurance Assistance Program (SHIP) 311 W Washington St, Ste 300, Indianapolis, IN 46204-2787 https://www.in.gov/idoi/2495.htm	800-452-4800 TDD 866-846-0139
Kansas Senior Health Insurance Counseling for Kansas (SHICK) New England Building, 503 S Kansas Ave, Topeka, KS 66603-3404 http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	800-860-5260 TTY 711
Maryland State Health Insurance Program (SHIP) 301 W Preston St, Ste 1007, Baltimore, MD 21201 https://aging.maryland.gov/Pages/state-health-insurance-program.aspx	800-243-3425 TTY 711
Mississippi State Health Insurance Assistance Program (SHIP) 200 S Lamar St, Jackson, MS 39201 http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/	844-822-4622 TTY 711

<p>Montana Montana State Health and Insurance Assistance Program (SHIP) 1100 North Last Change Gulch, 4th Floor, Helena, MT 59601 https://dphhs.mt.gov/sltc/aging/ship.aspx</p>	800-551-3191 TTY 711
<p>North Carolina Seniors' Health Insurance and Information Program (SHIIP) Albemarle Building, 325 N Salisbury St, Raleigh, NC 27603 http://www.ncdoi.com/SHIIP/Default.aspx</p>	855-408-1212 TTY 711
<p>North Dakota State Health Insurance Counseling Program (SHIC) 600 E Blvd Ave, Bismarck, ND 58505-0320 http://www.nd.gov/ndins/shic/</p>	888-575-6611 TTY 800-366-6888
<p>Pennsylvania APPRISE 555 Walnut St, 5th Floor, Harrisburg, PA 17101-1919 https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx</p>	800-783-7067 TTY 711
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Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$8,700	\$7,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

If you do nothing to change your Medicare coverage by December 7, 2019, we will automatically enroll you in our Lasso Healthcare MSA. This means starting January 1, 2020, you will be getting your medical coverage through Lasso Healthcare MSA. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$8,700	\$7,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Administrative Changes

Lasso Healthcare is changing the Lasso Healthcare MSA Plan Benefit Package (PBP) number assigned to your county of residence.

Process	2019 (this year)	2020 (next year)
Plan Benefit Package Number Change	PBP 003	PBP 001

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- -- *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, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Lasso Healthcare MSA.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan and disenroll from Lasso Healthcare MSA. Enrolling in the new drug plan will not automatically disenroll you from Lasso Healthcare MSA. To disenroll from Lasso Healthcare MSA you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).
- To **change to Original Medicare without a prescription drug plan**, you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).

SECTION 5 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, 2020.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. SHIP is independent (not connected with any insurance company or health plan). 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.

State Health Insurance Assistance Programs (SHIP) – Contact Information	
Arizona Arizona State Health Insurance Assistance Program (SHIP) 1789 W Jefferson St (Site Code 950A), Phoenix, AZ 85007 https://des.az.gov/services/older-adults/medicare-assistance	800-432-4040 TTY 711
Arkansas Arkansas Senior Health Insurance Information Program (SHIIP) 1200 W 3 rd St, Little Rock, AR 72201-1904 https://insurance.arkansas.gov/pages/consumer-services/senior-health/	800-224-6330 TTY 711
Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
Hawaii Hawaii State Health Insurance Assistance Program (SHIP) 250 S Hotel St, Ste 406, Honolulu, HI 96813 https://www.hawaiiiship.org/	888-875-9229 TTY 866-810-4379
Illinois Senior Health Insurance Program (SHIP) One Natural Resources Way, Suite 100, Springfield, IL 62702-1271 https://www2.illinois.gov/aging/ship/Pages/default.aspx	800-252-8966 TTY 888-206-1327
Indiana State Health Insurance Assistance Program (SHIP) 311 W Washington St, Ste 300, Indianapolis, IN 46204-2787 https://www.in.gov/idoi/2495.htm	800-452-4800 TDD 866-846-0139
Kansas Senior Health Insurance Counseling for Kansas (SHICK) New England Building, 503 S Kansas Ave, Topeka, KS 66603-3404 http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	800-860-5260 TTY 711
Maryland State Health Insurance Program (SHIP) 301 W Preston St, Ste 1007, Baltimore, MD 21201 https://aging.maryland.gov/Pages/state-health-insurance-program.aspx	800-243-3425 TTY 711
Mississippi State Health Insurance Assistance Program (SHIP) 200 S Lamar St, Jackson, MS 39201 http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/	844-822-4622 TTY 711

<p>Montana Montana State Health and Insurance Assistance Program (SHIP) 1100 North Last Change Gulch, 4th Floor, Helena, MT 59601 https://dphhs.mt.gov/sltc/aging/ship.aspx</p>	800-551-3191 TTY 711
<p>North Carolina Seniors' Health Insurance and Information Program (SHIIP) Albemarle Building, 325 N Salisbury St, Raleigh, NC 27603 http://www.ncdoi.com/SHIIP/Default.aspx</p>	855-408-1212 TTY 711
<p>North Dakota State Health Insurance Counseling Program (SHIC) 600 E Blvd Ave, Bismarck, ND 58505-0320 http://www.nd.gov/ndins/shic/</p>	888-575-6611 TTY 800-366-6888
<p>Pennsylvania APPRISE 555 Walnut St, 5th Floor, Harrisburg, PA 17101-1919 https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx</p>	800-783-7067 TTY 711
<p>South Dakota Senior Health Information and Insurance Education (SHIINE) 700 Governors Drive, Pierre, SD 57501-2291 http://shiine.net/</p>	Central: 877-331-4834 East: 800-536-8197 West: 877-286-9072 TTY 711
<p>Texas Texas Health Information, Counseling and Advocacy Program (HICAP) 701 West 51st Street, MC: W275, Austin, Texas 78751 https://hhs.texas.gov/services/health/medicare</p>	800-252-9240 TTY 711
<p>Utah State Health Insurance Assistance Program (SHIP) 195 N 1950 W, Salt Lake City, UT 84116 https://daas.utah.gov/seniors/#ship</p>	800-541-7735 TTY 711
<p>Wyoming Wyoming State Health Insurance Information Program (WSHIIP) 106 W Adams Ave, Riverton, WY 82501 http://www.wyoming seniors.com/services/wyoming-state-health-insurance-information-program</p>	800-856-4398 TTY 711

SECTION 7 Programs That Help Pay for Prescription Drugs

The law does not allow Medicare Advantage MSA plans to offer Medicare prescription drug coverage. If you have a Medicare MSA plan, you can, however, also join a Medicare prescription drug plan to get coverage. Any money that you use from your MSA savings account on drug plan deductibles or cost-sharing will **not** count towards your MSA plan deductible, but it will count towards your drug plan's out-of-pocket costs. If you are interested in enrolling in a Medicare prescription drug plan or to see what plans are available in your area, visit <https://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Generally, unless you are new to Medicare or meet a special exception, you can only join during the Medicare fall open enrollment period, which occurs from October 15 to December 7.

Please note that 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. Many people are eligible and don't even know it. 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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **State Pharmaceutical Assistance Program (SPAP).** SPAP has a program 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) (the name and phone numbers for this organization are in Section 6 of this booklet).
 - Delaware: Delaware Chronic Renal Disease Program and Delaware Prescription Assistance Program
 - Indiana: HoosierRx
 - Maryland: Maryland Senior Prescription Drug Assistance Program and Maryland Kidney Disease Program
 - Montana: Montana Big Sky Rx Program and Montana Mental Health Services Plan (MHSP)
 - Pennsylvania: Pharmaceutical Assistance Contract for the Elderly (PACE) and Pennsylvania PACE Needs Enhancement Tier (PACENET)
 - Texas: Texas Kidney Health Care Program (KHC)

- 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. 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/under-insured 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.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call ADAP.

AIDS Drug Assistance Program (ADAP) – Contact Information	
North Carolina North Carolina HIV SPAP https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html	877-466-2232
Pennsylvania Special Pharmaceutical Benefits Program - HIV/AIDS https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx	800-922-9384
Texas Texas HIV State Pharmacy Assistance Program (SPAP) https://www.dshs.state.tx.us/hivstd/meds/spap.shtm	800-255-1090 ext 3004

SECTION 8 Questions?

Section 8.1 – Getting Help from Lasso Healthcare MSA

Questions? We're here to help. Please call Member Services at 1-866-766-2583. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to these numbers are free.

Read your 2020 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 2020. For details, look in the *2020 Evidence of Coverage* for Lasso Healthcare MSA. 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.lassohealthcare.com. 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 www.lassohealthcare.com.

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

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on “Compare Drug and Health Plans.”)

Read *Medicare & You 2020*

You can read the *Medicare & You 2020* Handbook. Every year in the 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 booklet, you can get it at the Medicare website (<https://www.medicare.gov>) 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.

Lasso Healthcare MSA offered by Lasso Healthcare Insurance Company

Annual Notice of Changes for 2020

You are currently enrolled as a member of Lasso Healthcare MSA. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 2 for information about benefit and cost changes for our plan.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 4.2 to learn more about your choices.
- 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 want to **keep** Lasso Healthcare MSA, you don't need to do anything. You will stay in Lasso Healthcare MSA.
 - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**
 - If you don't join another plan by **December 7, 2019**, you will stay in Lasso Healthcare MSA.
 - If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-866-766-2583 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30.
- If you would like this information in another format, please contact 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: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Lasso Healthcare MSA

- Lasso Healthcare MSA is an MSA with a Medicare contract. Enrollment in the Plan depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Lasso Healthcare Insurance Company. When it says "plan" or "our plan," it means Lasso Healthcare MSA.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Lasso Healthcare MSA in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at <https://www.lassohealthcare.com>. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium	\$0	\$0
Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$8,700	\$8,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

If you do nothing to change your Medicare coverage by December 7, 2019, we will automatically enroll you in our Lasso Healthcare MSA. This means starting January 1, 2020, you will be getting your medical coverage through Lasso Healthcare MSA. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$8,700	\$8,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Administrative Changes

Lasso Healthcare is changing the Lasso Healthcare MSA Plan Benefit Package (PBP) number assigned to your county of residence.

Process	2019 (this year)	2020 (next year)
Plan Benefit Package Number Change	PBP 003	PBP 002

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
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Are there other times of the year to make a change?

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SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. SHIP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local

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<p>Wyoming Wyoming State Health Insurance Information Program (WSHIIP) 106 W Adams Ave, Riverton, WY 82501 http://www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program</p>	800-856-4398 TTY 711

SECTION 7 Programs That Help Pay for Prescription Drugs

The law does not allow Medicare Advantage MSA plans to offer Medicare prescription drug coverage. If you have a Medicare MSA plan, you can, however, also join a Medicare prescription drug plan to get coverage. Any money that you use from your MSA savings account on drug plan deductibles or cost-sharing will **not** count towards your MSA plan deductible, but it will count towards your drug plan's out-of-pocket costs. If you are interested in enrolling in a Medicare prescription drug plan or to see what plans are available in your area, visit <https://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Generally, unless you are new to Medicare or meet a special exception, you can only join during the Medicare fall open enrollment period, which occurs from October 15 to December 7.

Please note that 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. Many people are eligible and don't even know it. 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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **State Pharmaceutical Assistance Program (SPAP).** SPAP has a program 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) (the name and phone numbers for this organization are in Section 6 of this booklet).
 - Delaware: Delaware Chronic Renal Disease Program and Delaware Prescription Assistance Program
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- 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. 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/under-insured 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.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call ADAP.

AIDS Drug Assistance Program (ADAP) – Contact Information	
North Carolina North Carolina HIV SPAP https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html	877-466-2232
Pennsylvania Special Pharmaceutical Benefits Program - HIV/AIDS https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx	800-922-9384
Texas Texas HIV State Pharmacy Assistance Program (SPAP) https://www.dshs.state.tx.us/hivstd/meds/spap.shtm	800-255-1090 ext 3004

SECTION 8 Questions?

Section 8.1 – Getting Help from Lasso Healthcare MSA

Questions? We're here to help. Please call Member Services at 1-866-766-2583. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to these numbers are free.

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the *Evidence of Coverage* is located on our website at www.lassohealthcare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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Read *Medicare & You 2020*

You can read the *Medicare & You 2020* Handbook. Every year in the 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 booklet, you can get it at the Medicare website (<https://www.medicare.gov>) 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.

Lasso Healthcare MSA offered by Lasso Healthcare Insurance Company

Annual Notice of Changes for 2020

You are currently enrolled as a member of Lasso Healthcare MSA. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 2 for information about benefit and cost changes for our plan.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 to learn more about your choices.
- 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 want to **keep** Lasso Healthcare MSA, you don't need to do anything. You will stay in Lasso Healthcare MSA.
 - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**
 - If you don't join another plan by **December 7, 2019**, you will stay in Lasso Healthcare MSA.
 - If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-866-766-2583 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30.
- If you would like this information in another format, please contact 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: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Lasso Healthcare MSA

- Lasso Healthcare MSA is an MSA with a Medicare contract. Enrollment in the Plan depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Lasso Healthcare Insurance Company. When it says "plan" or "our plan," it means Lasso Healthcare MSA.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Lasso Healthcare MSA in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.lassohealthcare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium	\$0	\$0
Yearly deposit	\$2,520	\$3,240
Yearly deductible	\$8,700	\$9,400
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Lasso Healthcare MSA in 2020

If you do nothing to change your Medicare coverage by December 7, 2019, we will automatically enroll you in our Lasso Healthcare MSA. This means starting January 1, 2020, you will be getting your medical coverage through Lasso Healthcare MSA. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Lasso Healthcare MSA and the benefits you will have on January 1, 2020 as a member of Lasso Healthcare MSA.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Annual Deposit

Cost	2019 (this year)	2020 (next year)
Annual Deposit	\$2,520	\$3,240

Section 2.2 – Changes to the Annual Deductible

Cost	2019 (this year)	2020 (next year)
Annual Deductible	\$8,700	\$9,400

Section 2.3 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

Section 2.4 – There are No Changes to Your Benefits or Amounts You Pay for Medical Services

Our benefits and what you pay for these covered medical services will be exactly the same in 2020 as they are in 2019.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Lasso Healthcare MSA

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 stay enrolled as a member of our plan for 2020.

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 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- -- 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, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Lasso Healthcare MSA.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan and disenroll from Lasso Healthcare MSA. Enrolling in the new drug plan will not automatically disenroll you from Lasso Healthcare MSA. To disenroll from Lasso Healthcare MSA you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
- To **change to Original Medicare without a prescription drug plan**, you must send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).

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, 2020.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. SHIP is independent (not connected with any insurance company or health plan). 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.

State Health Insurance Assistance Programs (SHIP) – Contact Information	
Arizona Arizona State Health Insurance Assistance Program (SHIP) 1789 W Jefferson St (Site Code 950A), Phoenix, AZ 85007 https://des.az.gov/services/older-adults/medicare-assistance	800-432-4040 TTY 711
Arkansas Arkansas Senior Health Insurance Information Program (SHIIP) 1200 W 3 rd St, Little Rock, AR 72201-1904	800-224-6330 TTY 711

https://insurance.arkansas.gov/pages/consumer-services/senior-health/	
Delaware Delaware Medicare Assistance Bureau (DMAB) 1351 West North Street, Suite 101, Dover, DE 19904 https://insurance.delaware.gov/divisions/dmab/	800-336-9500 TTY 711
Hawaii Hawaii State Health Insurance Assistance Program (SHIP) 250 S Hotel St, Ste 406, Honolulu, HI 96813 https://www.hawaiiiship.org/	888-875-9229 TTY 866-810-4379
Illinois Senior Health Insurance Program (SHIP) One Natural Resources Way, Suite 100, Springfield, IL 62702-1271 https://www2.illinois.gov/aging/ship/Pages/default.aspx	800-252-8966 TTY 888-206-1327
Indiana State Health Insurance Assistance Program (SHIP) 311 W Washington St, Ste 300, Indianapolis, IN 46204-2787 https://www.in.gov/idoi/2495.htm	800-452-4800 TDD 866-846-0139
Kansas Senior Health Insurance Counseling for Kansas (SHICK) New England Building, 503 S Kansas Ave, Topeka, KS 66603-3404 http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	800-860-5260 TTY 711
Maryland State Health Insurance Program (SHIP) 301 W Preston St, Ste 1007, Baltimore, MD 21201 https://aging.maryland.gov/Pages/state-health-insurance-program.aspx	800-243-3425 TTY 711
Mississippi State Health Insurance Assistance Program (SHIP) 200 S Lamar St, Jackson, MS 39201 http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/	844-822-4622 TTY 711
Montana Montana State Health and Insurance Assistance Program (SHIP) 1100 North Last Change Gulch, 4 th Floor, Helena, MT 59601 https://dphhs.mt.gov/sltc/aging/ship.aspx	800-551-3191 TTY 711
North Carolina Seniors' Health Insurance and Information Program (SHIIP) Albemarle Building, 325 N Salisbury St, Raleigh, NC 27603 http://www.ncdoi.com/SHIIP/Default.aspx	855-408-1212 TTY 711
North Dakota State Health Insurance Counseling Program (SHIC) 600 E Blvd Ave, Bismarck, ND 58505-0320 http://www.nd.gov/ndins/shic/	888-575-6611 TTY 800-366-6888

Pennsylvania APPRISE 555 Walnut St, 5 th Floor, Harrisburg, PA 17101-1919 https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx	800-783-7067 TTY 711
South Dakota Senior Health Information and Insurance Education (SHIINE) 700 Governors Drive, Pierre, SD 57501-2291 http://shiine.net/	Central: 877-331-4834 East: 800-536-8197 West: 877-286-9072 TTY 711
Texas Texas Health Information, Counseling and Advocacy Program (HICAP) 701 West 51st Street, MC: W275, Austin, Texas 78751 https://hhs.texas.gov/services/health/medicare	800-252-9240 TTY 711
Utah State Health Insurance Assistance Program (SHIP) 195 N 1950 W, Salt Lake City, UT 84116 https://daas.utah.gov/seniors/#ship	800-541-7735 TTY 711
Wyoming Wyoming State Health Insurance Information Program (WSHIIP) 106 W Adams Ave, Riverton, WY 82501 http://www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program	800-856-4398 TTY 711

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