



2020 Summary of Benefits

Lasso Healthcare MSA

H1924 Plans 001-003

H1924_2020SB8_M

YOUR MONEY...YOUR CHOICE

Lasso Healthcare MSA is a **high-deductible health plan** plus a **special medical savings account**. We deposit money from Medicare into your account. You decide what health services to spend it on.
Or, save and/or invest the funds for future health expenses.



Deposit, Premium & Benefits	Lasso Healthcare MSA		
	Region 1	Region 2	Region 3
Monthly Plan Premium	\$0	\$0	\$0
Deductible	\$7,400	\$8,400	\$9,400
Maximum Out-of-Pocket Responsibility (Deductible minus Deposit)	\$4,160	\$5,160	\$6,160
Deposit	\$3,240	\$3,240	\$3,240
Inpatient Hospital Coverage	<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>Prior authorizations and/or physician referrals are not required.</p> <p>The complete list of services is found in the Evidence of Coverage (EOC). The EOC can be viewed and/or downloaded by visiting www.lassohealthcare.com, or requested by calling Lasso Healthcare at 1-866-766-2583 (TTY: 711) 8 a.m. - 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30 for more information.</p>		
Outpatient Hospital Coverage			
Doctor Visits (Primary and Specialists)			
Preventive Care			
Emergency Care			
Urgently Needed Services			
Diagnostic Services, Labs & Imaging			
Hearing Services			
Dental Services			
Vision Services			
Mental Health Services			
Skilled Nursing Facility			
Physical Therapy			
Ambulance			
Transportation			
Medicare Part B Drugs			

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at www.medicare.gov or get a copy 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.

Eligibility and Service Area

To enroll in our Plan, you must:

- Be Medicare eligible
- Reside in the U.S. for 183 days or more during the calendar year
- Not have other medical coverage below the Plan deductible, including but not limited to benefits under an employer or union group, the Department of Defense/TRICARE, the Department of Veteran Affairs (VA) or the Federal Employee Health Benefit Plan (FEHBP)
- Not be eligible for Medicaid
- Not currently receive Medicare hospice benefits
- Not have end-stage renal disease (ESRD) unless you meet certain criteria (please call for more information)
- Live in one of our three service areas (see pages 3-7 for a detailed listing of service area counties)

ARIZONA

Region 1: Graham, La Paz, Maricopa, Mohave, Pima, Pinal, Santa Cruz

Region 3: Apache, Cochise, Coconino, Gila, Greenlee, Navajo, Yavapai, Yuma

ARKANSAS

Region 1: Baxter, Benton, Boone, Carroll, Crawford, Franklin, Fulton, Jefferson, Johnson, Logan, Madison, Marion, Newton, Pope, Scott, Searcy, Sebastian, Washington

Region 2: Clark, Clay, Cleburne, Conway, Craighead, Crittenden, Cross, Dallas, Desha, Faulkner, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Lee, Lincoln, Lonoke, Monroe, Montgomery, Perry, Phillips, Poinsett, Polk, Prairie, Pulaski, Randolph, Saline, St. Francis, Stone, Van Buren, White, Woodruff, Yell

Region 3: Arkansas, Ashley, Bradley, Calhoun, Chicot, Cleveland, Columbia, Drew, Hempstead, Howard, Izard, Lafayette, Lawrence, Little River, Miller, Mississippi, Nevada, Ouachita, Pike, Sevier, Sharp, Union

DELAWARE

Region 1: All counties

GEORGIA

Region 2: Appling, Baker, Baldwin, Banks, Barrow, Bartow, Bibb, Bryan, Burke, Butts, Chatham, Chattahoochee, Cherokee, Clarke, Clay, Clayton, Cobb, Coffee, Colquitt, Columbia, Coweta, Crisp, Dawson, DeKalb, Dooly, Dougherty, Douglas, Effingham, Elbert, Evans, Fannin, Fayette, Forsyth, Franklin, Fulton, Gilmer, Glynn, Gwinnett, Habersham, Hancock, Harris, Hart, Heard, Henry, Irwin, Jackson, Jasper, Johnson, Jones, Lamar, Laurens, Lee, Liberty, Lincoln, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Peach, Pickens, Pike, Quitman, Randolph, Richmond, Rockdale, Schley, Spalding, Stephens, Stewart, Sumter, Taylor, Terrell, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, Ware, Warren, Washington, White, Worth

Region 3: Atkinson, Bacon, Ben Hill, Berrien, Bleckley, Brantley, Brooks, Bulloch, Calhoun, Camden, Candler, Carroll, Catoosa, Charlton, Chattooga, Clinch, Cook, Crawford, Dade, Decatur, Dodge, Early, Echols, Emanuel, Floyd, Glascock, Gordon, Grady, Greene, Hall, Haralson, Houston, Jeff Davis, Jefferson, Jenkins, Lanier, Long, Lowndes, Lumpkin, Miller, Mitchell, Montgomery, Murray, Paulding, Pierce, Polk, Pulaski, Putnam, Rabun, Screven,

GEORGIA, CONTINUED

Seminole, Talbot, Taliaferro, Tattnall, Telfair, Thomas, Troup, Walker, Wayne, Webster, Wheeler, Whitfield, Wilcox, Wilkes, Wilkinson

HAWAII

Region 2: All counties

ILLINOIS

Region 1: Adams, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Champaign, Christian, Clark, Clinton, Cook, Cumberland, De Witt, Douglas, DuPage, Edgar, Effingham, Fayette, Ford, Fulton, Greene, Grundy, Henderson, Henry, Jasper, Jersey, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Livingston, Logan, Macon, Macoupin, Madison, Marshall, Mason, McHenry, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Putnam, Randolph, Rock Island, Sangamon, Scott, Shelby, St. Clair, Stark, Stephenson, Tazewell, Vermilion, Warren, Washington, Whiteside, Will, Winnebago, Woodford

Region 2: Clay, Coles, Crawford, DeKalb, Edwards, Franklin, Hancock, Iroquois, Jackson, La Salle, Ogle, Richland, Saline, Wabash, Wayne, Williamson

Region 3: Alexander, Gallatin, Hamilton, Hardin, Jefferson, Johnson, Lawrence, Marion, Massac, McDonough, Perry, Pope, Pulaski, Schuyler, Union, White

INDIANA

Region 1: All counties

KANSAS

Region 1: Allen, Anderson, Atchison, Bourbon, Crawford, Dickinson, Douglas, Franklin, Johnson, Labette, Leavenworth, Linn, McPherson, Miami, Montgomery, Reno, Wyandotte

Region 2: Butler, Cherokee, Coffey, Harvey, Jackson, Jefferson, Lyon, Osage, Pottawatomie, Sedgwick, Shawnee, Wabaunsee

Region 3: Barber, Barton, Brown, Chase, Chautauqua, Cheyenne, Clark, Clay, Cloud, Comanche, Cowley, Decatur, Doniphan, Edwards, Elk, Ellis, Ellsworth, Finney, Ford, Geary, Gove, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Haskell, Hodgeman, Jewell, Kearny, Kingman, Kiowa, Lane, Lincoln, Logan, Marion, Marshall, Meade, Mitchell, Morris, Morton, Nemaha, Neosho, Ness, Norton, Osborne, Ottawa, Pawnee, Phillips, Pratt, Rawlins, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Scott, Seward, Sheridan, Sherman, Smith, Stafford, Stanton, Stevens, Sumner, Thomas, Trego, Wallace, Washington, Wichita, Wilson, Woodson

KENTUCKY

Region 1: Adair, Allen, Anderson, Bath, Bell, Boone, Bourbon, Boyd, Breathitt, Breckinridge, Bullitt, Butler, Calloway, Campbell, Carroll, Carter, Casey, Clark, Clay, Daviess, Edmonson, Elliott, Fayette, Fleming, Franklin, Gallatin, Garrard, Grant, Graves, Grayson, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Jackson, Jefferson, Jessamine, Kenton, Knox, Laurel, Lawrence, Lee, Leslie, Lewis, Livingston, Logan, Madison, Marshall, McCracken, McCreary, McLean, Meade, Menifee, Muhlenberg, Nelson, Ohio, Oldham, Owen, Pendleton, Perry, Powell, Pulaski, Rockcastle, Rowan, Scott, Shelby, Simpson, Spencer, Taylor, Warren, Webster, Whitley, Wolfe, Woodford

Region 2: Bracken, Montgomery

Region 3: Ballard, Barren, Boyle, Caldwell, Carlisle, Christian, Clinton, Crittenden, Cumberland, Estill, Floyd, Fulton, Green, Hickman, Hopkins, Johnson, Knott, Larue, Letcher, Lincoln, Lyon, Magoffin, Marion, Martin, Mason, Mercer, Metcalfe, Monroe, Morgan, Nicholas, Owsley, Pike, Robertson, Russell, Todd, Trigg, Trimble, Union, Washington, Wayne

LOUISIANA

Region 1: Ascension, East Baton Rouge, Jefferson, Livingston, Orleans, St. Charles, West Baton Rouge

Region 3: Acadia, Allen, Assumption, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, De Soto, East Carroll, East Feliciana, Evangeline, Franklin, Grant, Iberia, Iberville, Jackson, Jefferson Davis, Lafayette, Lafourche, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, Richland, Sabine, St. Bernard, St. Helena, St. James, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, Tangipahoa, Tensas, Terrebonne, Union, Vermilion, Vernon, Washington, Webster, West Carroll, West Feliciana, Winn

MARYLAND

Region 3: All counties

MINNESOTA

Region 1: All counties

MISSISSIPPI

Region 3: All counties

MONTANA

Region 1: Big Horn, Broadwater, Carbon, Cascade, Chouteau, Custer, Deer Lodge, Fergus, Flathead, Gallatin, Golden Valley, Jefferson, Lake, Lewis and Clark, Lincoln, Mineral, Missoula, Musselshell, Pondera, Powell, Ravalli, Rosebud, Sanders, Silver Bow, Stillwater, Sweet Grass, Teton, Treasure, Wheatland, Yellowstone

Region 3: Beaverhead, Blaine, Carter, Daniels, Dawson, Fallon, Garfield, Glacier, Granite, Hill, Judith Basin, Liberty, Madison, McCone, Meagher, Park, Petroleum, Phillips, Powder River, Prairie, Richland, Roosevelt, Sheridan, Toole, Valley, Wibaux

NEVADA

Region 1: Carson City, Churchill, Clark, Douglas, Lyon, Nye, Storey, Washoe

Region 2: Mineral

Region 3: Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Pershing, White Pine

NEW MEXICO

Region 1: Bernalillo, Cibola, Dona Ana, Grant, Hidalgo, Luna, Otero, Rio Arriba, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Torrance, Valencia

Region 3: Catron, Chaves, Colfax, Curry, DeBaca, Eddy, Guadalupe, Harding, Lea, Lincoln, Los Alamos, McKinley, Mora, Quay, Roosevelt, San Juan, Taos, Union

NORTH CAROLINA

Region 1: Alamance, Alexander, Anson, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stanly, Stokes, Surry, Union, Wake, Wilkes, Yadkin

Region 2: Avery, Bladen, Buncombe, Cherokee, Clay, Graham, Harnett, Haywood, Hoke, Jackson, Lee, Macon, Madison, McDowell, Mitchell, Montgomery, Moore, Polk, Richmond, Robeson, Rutherford, Sampson, Scotland, Swain, Transylvania, Yancey

Region 3: Alleghany, Ashe, Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck,

NORTH CAROLINA, CONTINUED

Dare, Duplin, Edgecombe, Franklin, Gates, Granville, Greene, Halifax, Hertford, Hyde, Jones, Lenoir, Martin, Nash, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Tyrrell, Vance, Warren, Washington, Watauga, Wayne, Wilson

NORTH DAKOTA

Region 1: Burleigh, Cass, Grand Forks, Morton, Richland, Stutsman

Region 2: Adams, Barnes, Benson, Billings, Bowman, Cavalier, Dickey, Dunn, Eddy, Emmons, Foster, Grant, Griggs, Hettinger, Kidder, LaMoure, Logan, McHenry, McIntosh, McLean, Mercer, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Towner, Traill, Walsh, Ward, Wells, Williams

Region 3: Bottineau, Burke, Divide, Golden Valley, McKenzie, Mountrail, Renville

OHIO

Region 1: All counties

PENNSYLVANIA

Region 1: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lackawanna, Lancaster, Lawrence, Lebanon, McKean, Mercer, Potter, Somerset, Susquehanna, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

Region 2: Berks, Carbon, Centre, Clinton, Columbia, Juniata, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Tioga, Union

Region 3: Adams, Bradford, Bucks, Chester, Delaware, Franklin, Fulton, Montgomery, Philadelphia, Pike

RHODE ISLAND

Region 1: All counties

SOUTH CAROLINA

Region 2: Abbeville, Anderson, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Fairfield, Greenville, Greenwood, Lancaster, Laurens, Lexington, Oconee, Pickens, Saluda, Spartanburg, Union, York

Region 3: Aiken, Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Florence, Georgetown, Hampton, Horry, Jasper, Kershaw, Lee, Marion, Marlboro, McCormick, Newberry, Orangeburg, Richland, Sumter, Williamsburg

SOUTH DAKOTA

Region 1: Aurora, Bon Homme, Brookings, Butte, Clark, Clay, Codington, Custer, Davison, Day, Deuel, Fall River, Grant, Hamlin, Hutchinson, Kingsbury, Lake, Lawrence, Lincoln, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Sanborn, Spink, Turner, Union, Yankton

Region 2: Beadle, Bennett, Brown, Brule, Buffalo, Campbell, Charles Mix, Corson, Dewey, Douglas, Edmunds, Faulk, Gregory, Haakon, Hand, Hanson, Harding, Hughes, Hyde, Jackson, Jerauld, Jones, Lyman, Marshall, McCook, McPherson, Mellette, Oglala Lakota, Perkins, Potter, Stanley, Sully, Todd, Tripp, Walworth, Ziebach

TEXAS

Region 1: Anderson, Angelina, Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bell, Bexar, Bosque, Brazoria, Brazos, Caldwell, Cameron, Chambers, Cherokee, Collin, Comal, Cooke, Coryell, Dallas, Delta, Denton, El Paso,

TEXAS, CONTINUED

Ellis, Falls, Fannin, Fort Bend, Galveston, Grayson, Gregg, Grimes, Guadalupe, Hamilton, Hardin, Harris, Hays, Henderson, Hidalgo, Hill, Hood, Hopkins, Houston, Hunt, Jasper, Jefferson, Jim Wells, Johnson, Kaufman, Kendall, Kleberg, Lampasas, Liberty, Llano, Matagorda, Maverick, McLennan, Medina, Milam, Mills, Montgomery, Nacogdoches, Navarro, Newton, Nueces, Orange, Panola, Parker, Polk, Rains, Robertson, Rockwall, Rusk, San Augustine, San Jacinto, San Patricio, San Saba, Shelby, Smith, Starr, Tarrant, Travis, Trinity, Tyler, Upshur, Van Zandt, Victoria, Walker, Waller, Webb, Wharton, Willacy, Williamson, Wilson, Wise, Wood, Zavala

Region 2: Bowie, Brooks, Burlleson, Burnet, Cass, Hudspeth, Jim Hogg, Kenedy, Leon, Limestone, Madison, Red River, Titus

Region 3: Andrews, Archer, Armstrong, Bailey, Baylor, Blanco, Borden, Brewster, Briscoe, Brown, Calhoun, Callahan, Camp, Carson, Castro, Childress, Clay, Cochran, Coke, Coleman, Collingsworth, Colorado, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Culberson, Dallam, Dawson, Deaf Smith, DeWitt, Dickens, Dimmit, Donley, Duval, Eastland, Ector, Edwards, Erath, Fayette, Fisher, Floyd, Foard, Franklin, Freestone, Frio, Gaines, Garza, Gillespie, Glasscock, Goliad, Gonzales, Gray, Hale, Hall, Hansford, Hardeman, Harrison, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jack, Jackson, Jeff Davis, Jones, Karnes, Kent, Kerr, Kimble, King, Kinney, Knox, La Salle, Lamar, Lamb, Lavaca, Lee, Lipscomb, Live Oak, Loving, Lubbock, Lynn, Marion, Martin, Mason, McCulloch, McMullen, Menard, Midland, Mitchell, Montague, Moore, Morris, Motley, Nolan, Ochiltree, Oldham, Palo Pinto, Parmer, Pecos, Potter, Presidio, Randall, Reagan, Real, Reeves, Refugio, Roberts, Runnels, Sabine, Schleicher, Scurry, Shackelford, Sherman, Somervell, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terrell, Terry, Throckmorton, Tom Green, Upton, Uvalde, Val Verde, Ward, Washington, Wheeler, Wichita, Wilbarger, Winkler, Yoakum, Young, Zapata

UTAH

Region 1: Davis, Salt Lake, Utah, Weber

Region 2: Box Elder, Cache, Daggett, Morgan, Rich, Summit, Tooele, Wasatch

Region 3: Beaver, Carbon, Duchesne, Emery, Garfield, Grand, Iron, Juab, Kane, Millard, Piute, San Juan, Sanpete, Sevier, Uintah, Washington, Wayne

WASHINGTON, D.C.

Region 3: District of Columbia

WYOMING

Region 3: All counties

Clinical Access in the MSA

MSA plans don't have a network of providers, so you choose your health care services and providers. Most providers accept the MSA. Providers can decide at every visit whether to accept the Plan and agree to treat you, however, you cannot be denied emergency care due to your insurance plan.

MSA plans are not as common as other Medicare plans, so it's understandable that some providers may not be aware of Lasso Healthcare MSA. Lasso Healthcare is outreaching to providers across the US, educating them on the MSA, and why it's important they see you as a Lasso Healthcare MSA member. Thousands of providers already accept the Lasso Healthcare MSA, including some of the largest and most renowned systems. Some providers may be reluctant to accept MSA and other high-deductible plan patients, as they believe the patients will not pay their portions of the service cost. Please pay any owed amounts to your providers timely and fully. Your cooperation in paying will ultimately help more providers accept more high-deductible plan patients.

Before you receive any services, we encourage you to share our detailed provider guide brochure with your providers and confirm they'll accept our Plan. Multiple printed copies of the guide are included in our enrollment and member materials, and it is also available electronically on our website. Providers may also call our Provider Services team for assistance; the phone number is on the back of your Member ID card and on our website.

You can get the most value out of your MSA plan by choosing Medicare-participating and accepting providers, as service charges for Medicare-covered services are capped at 100% Medicare Fee-for-Service (FFS) rates and count toward your plan deductible. If you see a Medicare-non-participating provider, they may "balance bill" you, where allowed by state law, up to a "limiting charge" that may be higher than Medicare FFS rates; these excess charges are not reimbursed by the Plan and do not count toward your plan deductible. If you see a provider opting out of Medicare, this becomes a private contract between you and the provider; any service charges are not reimbursed by the Plan and do not count toward your plan deductible.

If your provider has any questions or is reluctant to accept Lasso Healthcare MSA, please ask your provider to call us, or you may call us and request we speak to your provider. We will work with your provider and request they see you. You can also try to be seen as a self-pay patient. In this instance, you will pay for/be billed for the entire service. You then submit the claim/service information to us. We'll determine if the amount you paid was within the Medicare-approved amount and apply the appropriate amount toward your plan deductible. If you've met your deductible, we'll reimburse you the Medicare-approved amount. Once we process your claim, we will send you an Explanation of Benefits (EOB), which explains the processing of the claim and can be used to seek any reimbursement for overpayment.

For more information, or for this document in another language or format, please call us at 1-866-766-2583 (TTY: 711) 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. You can also visit www.lassohealthcare.com.

Lasso Healthcare is an MSA plan with a Medicare contract. Enrollment in Lasso Healthcare depends on contract renewal.