



2020 Community Health Choice (HMO D-SNP)

SUMMARY OF BENEFITS

Texas: Austin, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller, And Wharton

CommunityHealthChoice.org/Medicare

833.276.8306 or 713.295.5007 (TTY 711)
October 1 through March 31, 8:00 am to 8:00 pm,
7 days a week and April 1 through September 30,
Monday through Friday, 8:00 am to 8:00 pm



Community Health Choice (HMO D-SNP) 2020 Summary of Benefits

H9826, Plan 001

January 1, 2020 - December 31, 2020.



Community Health Choice (HMO D-SNP) is an HMO D-SNP with a Medicare contract. Enrollment in Community Health Choice (HMO D-SNP) depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage."

To join Community Health Choice (HMO D-SNP), you must be:

- Entitled to Medicare Part A,
- Enrolled in Medicare Part B,
- Live in our service area.
- Texas Medicaid eligible categories: QMB and QMB+.

Our service area includes the following counties in Texas: **Austin, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller and Wharton.**

Except in an emergency or urgently-needed situations, if you use the providers that are not in our network, we may not pay for these services.

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).

TTY users should call 1-877-486-2048.

This document is available in other languages and formats such as Braille, large print or audio.

For more information, please call us toll-free (833) 276-8306 (TTY users should call 711), or visit us at www.communityhealthchoice.org/medicare.

Community Health Choice (HMO D-SNP)	
Premiums and Benefits	Cost Sharing and Plan Rules
Monthly Plan Premium	No monthly premium
Annual Medical Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i>	\$6,700 annually from in-network providers for Medicare-covered services. Texas Medicaid QMB and QMB+ levels will pay nothing for Medicare-covered services . Refer to the Texas Medicaid section for Medicaid covered services .
	You will still need to pay cost-sharing for your Part D prescription drugs.
Inpatient Hospital	\$0 copay for days 1 through 90 with up to 60 lifetime reserve days. <i>Prior authorization may be required.</i>
Outpatient Hospital / Ambulatory Surgery Center	\$0 copay <i>Prior authorization may be required.</i>
Doctor Visits	Primary Care Provider \$0 copay
	Specialists \$0 copay <i>Prior authorization may be required.</i>
Preventive Care (e.g., flu vaccine, diabetic screenings)	\$0 copay; includes: Abdominal aortic aneurysm screening Alcohol misuse screenings & counseling Bone mass measurements (bone density) Cardiovascular disease screening Cardiovascular disease (behavioral therapy) Cervical & vaginal cancer screening Colorectal cancer screening Depression screenings Diabetes screenings Diabetes self-management training Glaucoma tests Hepatitis C screening test HIV screening Lung cancer screening Mammograms (screening) Nutrition therapy services Obesity screenings & counseling

Community Health Choice (HMO D-SNP)

Premiums and Benefits		Cost Sharing and Plan Rules
		Prostate cancer screenings Sexually transmitted infections screening & counseling Vaccines including Flu shots, Hepatitis B shots, Pneumococcal shots Tobacco use cessation counseling "Welcome to Medicare" preventive visit
		Additional services that are approved by Medicare will be covered. This plan covers preventive care screenings and annual well-visits when provided by an in-network provider.
Emergency Care		\$0 copay
Urgently Needed Services		\$0 copay
Diagnostic Services, Labs, Imaging	Diagnostic tests and procedures	\$0 copay <i>Prior authorization may be required.</i>
	Lab services	\$0 copay <i>Prior authorization may be required.</i>
	MRI, CAT Scan	\$0 copay <i>Prior authorization may be required.</i>
	X-Rays	\$0 copay <i>Prior authorization may be required.</i>
	Therapeutic radiology	\$0 copay <i>Prior authorization may be required.</i>
Routine Hearing Services	Routine hearing exam	\$0 copay, one routine hearing exam allowed annually
	Hearing Aids	\$1,500 allowance every two years
Routine Dental Services	Preventive	\$0 copay for covered services (exam, cleaning, x-rays)
	Comprehensive	\$0 copay for covered services

Community Health Choice (HMO D-SNP)		
Premiums and Benefits		Cost Sharing and Plan Rules
	Benefit limit	\$1,000 limit on all covered dental services
Vision Services	Routine eye exams	\$0 copay
	Eyewear	\$0 copay every year, up to \$150 for lenses/frames and contacts
Mental Health Services	Inpatient visit	\$0 copay for 190 days – Lifetime inpatient mental health care limit for 190 days in a psychiatric hospital. This limit does not apply to general inpatient hospital limit.
	Outpatient group therapy	\$0 copay <i>Prior authorization may be required.</i>
	Outpatient individual therapy	\$0 copay <i>Prior authorization may be required.</i>
Skilled Nursing Facility		\$0 copay for days 1 through 100 <i>Prior authorization may be required.</i>
Physical Therapy		\$0 copay <i>Prior authorization may be required.</i>
Ambulance		\$0 copay for ground and air <i>Prior authorization may be required.</i>
Transportation		\$0 copay; 20 one-way trips per year to or from plan approved health related locations.
Medicare Part B Drugs		\$0 copay for chemotherapy drugs or other Part B drugs. <i>Prior authorization may be required.</i>

Prescription Drugs

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

Stage 1: Part D Deductible		The Stage 1 Part D deductible does not apply to you because you get Extra Help from Medicare
Stage 2: Initial Coverage	Tier 1 - Generic drugs	\$0 copay; \$1.30 copay; \$3.60 copay; or 15% of total
	Tier 1 - All Other Drugs	<p>\$0 copay; \$3.90 copay; or \$8.95 copay or 15% of total</p> <p>You may get your drugs at network retail pharmacies or mail order pharmacies at the same cost.</p> <p>If you reside in long-term care facility your cost is the same as retail pharmacy.</p>
Stage 4: Catastrophic Coverage		After your out-of-pocket drug costs for the year from retail and mail order pharmacies reach \$6,350, you pay nothing for all drugs for the remainder of the year.

Summary of Medicaid Covered Benefits

Your Texas Medicaid or program is through the Texas Health and Human Services Commission (HHSC). Refer to your Texas Medicaid ID Card for contact information.

When a person is entitled to both Medicare and medical assistance from a State Medicaid plan, they are considered dual eligible. As a dual eligible beneficiary your services are paid first by Medicare and then by Medicaid. Your Medicaid coverage varies depending on your income, resources, and other factors. Benefits may include full Medicaid benefits and/or payment of some or all of your Medicare cost-share (premiums, deductibles, coinsurance, or copays).

Below is a list of dual eligibility coverage categories for beneficiaries who may enroll in the Community Health Choice (HMO D-SNP) Plan:

- **Qualified Medicare Beneficiary (QMB):** Medicaid pays your Medicare Part A and Part B premiums, deductibles, coinsurance, and copayment amounts only. You receive Medicaid coverage of Medicare cost-share but are not otherwise eligible for full Medicaid benefits.
- **QMB +:** Medicaid pays your Medicare Part A and Part B premiums, deductibles, coinsurance, and copayment amounts. You receive Medicaid coverage of Medicare cost-share and are eligible for full Medicaid benefits.

As a QMB or QMB+ beneficiary enrolled in this Plan, your cost-share is 0%, except for Part D prescription drug copays. (See previous Summary of Benefits table for an overview of your **Community Health Choice (HMO D-SNP)** Plan benefits and cost-sharing responsibilities.)

How to Read the Medicaid Benefit Chart

The chart below shows what services are covered by Medicare and Medicaid. The chart applies only if you are entitled to benefits under Texas Medicaid or are receiving Medicaid benefits through enrollment with a STAR+PLUS HMO plan.

Texas Medicaid covers the following benefits if the Member meets all applicable requirements.

Benefit Category	Community Health Choice (HMO D-SNP)	Texas Medicaid
Acupuncture	Not covered	Not covered
Ambulance Services (medically necessary ambulance services)	\$0 copay Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Assistive Communication Devices (also known as Augmentative Communication Device (ACD) System)	Not covered	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Bone Mass Measurement (for people who are at risk)	\$0 copay for Medicare preventive services	Bone density screening is a benefit of Texas Medicaid. For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Cardiac Rehabilitation	\$0 copay Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted \$0 co-pay for Medicaid-covered services
Chiropractic Services	\$0 copay for Medicare covered Chiropractic services Prior authorization may be required.	Chiropractic manipulative treatment (CMT) performed by a chiropractor licensed by the Texas State Board of Chiropractic Examiners is a benefit of Texas Medicaid. Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

Benefit Category	Community Health Choice (HMO D-SNP)	Texas Medicaid
		\$0 co-pay for Medicaid-covered services
Colorectal Screening Exams (for people aged 50 and older)	\$0 copay for Medicare preventive services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Dental Services (for people who are 20 years of age or younger; or 21 years of age or older in an ICF-IID)	Preventive: \$0 copay for covered services (exam, cleaning, x-rays) Comprehensive: \$0 copay for covered services Benefit limit: \$1,000 limit on all covered dental services	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Diabetic Supplies (includes coverage for test strips, lancets, and screening tests)	\$0 copay Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	\$0 copay Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Doctor and Hospital Choice	In-Network You must go to network doctors, specialist and hospitals which may require a prior authorization	Members should follow Medicare guidelines related to hospital and doctor choice.
Doctor Office Visits	Primary Care Provider: \$0 copay Specialist: \$0 copay; prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services

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Durable Medical Equipment (includes wheelchairs, oxygen)	\$0 copay Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Emergency Care (Any emergency room visit if the member reasonably believes he or she needs emergency care.)	\$0 copay	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
End-Stage Renal Disease	\$0 copay	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Health/Wellness Education (nutritional counseling for children, smoking cessation for pregnant women, and adult annual exam)	\$0 copay; Programs to help you manage your health conditions including education, materials, advice and care tips.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Hearing Services	\$0 copay, one routine hearing exam allowed annually; \$1,500 allowance every 2 years for hearing aids	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, private duty nursing services, and personal care services)	\$0 copay Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services

Benefit Category	Community Health Choice (HMO D-SNP)	Texas Medicaid
Hospice	Covered under Original Medicare Not covered by Community Health Choice	Medicaid pays for this service for certain Waiver Members if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services <i>Note: When adult clients elect hospice services, they waive their rights to all other Medicaid services related to their terminal illness. They do not waive their rights to Medicaid services unrelated to their terminal illness.</i>
Immunizations	\$0 copay for Medicare preventive services that include flu shots and other vaccines	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Inpatient Hospital Care	\$0 copay for days 1 through 90 Prior authorization may be required.	Inpatient hospital stays are a covered benefit. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice. \$0 co-pay for Medicaid-covered services
Inpatient Mental Health Care	\$0 copay for 190 days – Lifetime inpatient mental health care limit for 190 days in a psychiatric hospital. This limit does not apply to mental health services provided in a general hospital.	Inpatient psychiatric hospital stays are a covered benefit for Members under the age 21, and Members 65 years of age and older. Inpatient acute care hospital stays for psychiatric treatment are a covered benefit for Members 21 through 64 years of age, in accordance with 42 CFR §438.6(e), although Medicaid MCOs may choose to cover stays at psychiatric facilities in lieu of acute care hospitals. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services.

Benefit Category	Community Health Choice (HMO D-SNP)	Texas Medicaid
		<p>Members should follow Medicare guidelines related to hospital choice.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Mammograms (Annual Screening)	\$0 copay for Medicare preventive services	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Monthly Premium	No monthly plan premium Medicare Part B Premium may be covered based on your level of Medicaid eligibility	Medicaid assistance with premium payment may vary based on your level of Medicaid eligibility.
Orthotic and Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	\$0 copay Prior authorization may be required.	<p>For Members birth through age 20 (CCP), Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>Medicaid pays for breast prostheses for Members of all ages if not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Outpatient Mental Health Care	\$0 copay Prior authorization may be required	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Outpatient Rehabilitation Services	\$0 copay Prior authorization may be required.	For Members birth through age 20, Medicaid pays for this service if it is not covered by Medicare or when the Medicare

Benefit Category	Community Health Choice (HMO D-SNP)	Texas Medicaid
		benefit is exhausted. \$0 co-pay for Medicaid-covered services
Outpatient Services/Surgery	\$0 copay Prior authorization may be required.	Medicaid pays for certain surgical services if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Outpatient Substance Use Disorder (assessment, ambulatory treatment/detox, and MAT)	\$0 copay Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Pap Smears and Pelvic Exams (for women)	\$0 copay for Medicare preventive services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Podiatry Services	\$0 copay for; Medicare covered services only, Diabetes-related nerve damage or Medically necessary treatment for foot injuries or diseases.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Prescription Drugs	Medicare Part B Drugs: \$0 copay for chemotherapy drugs or other Part B drugs. Prior authorization may be required. Medicare Part D Drugs: Tier 1 Generics: You pay \$0 copay; \$1.30 copay; \$3.60 copay; or 15% of total Tier 1 Other Drugs: You pay \$0 copay; \$3.90 copay; or \$8.95 copay or 15% of total	Medicaid pays for this service if it is not covered by Medicare. Medicaid will not cover any Medicare Part D drug.
Prostate Cancer Screening Exams	\$0 copay for Medicare preventive services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is

Benefit Category	Community Health Choice (HMO D-SNP)	Texas Medicaid
		exhausted. \$0 co-pay for Medicaid-covered services
Skilled Nursing Facility (SNF) (in a Medicare-certified Skilled Nursing Facility)	\$0 copay for days 1 through 100 Prior authorization may be required.	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Telemedicine Services	Not covered	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Transportation (routine)	\$0 copay; 20 one-way trips per year to or from plan approved health related locations.	The Medicaid Medical Transportation Program (MTP) provides non-emergency transportation, if it is not covered by Medicare. \$0 co-pay for Medicaid-covered services
Urgently Needed Care (this is NOT emergency care, and in most cases, is out of the service area)	\$0 copay	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Vision Services	\$0 copay for routine eye exams; \$0 copay every year, up to \$150 for lenses/frames and contacts	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services Services by an optician are limited to fitting and dispensing of medically necessary eyeglasses and contact lenses.

ADDITIONAL TEXAS MEDICAID SERVICES (not covered by Community Health Choice (HMO D-SNP)). For additional information, contact the Texas Health and Human Services Commission (HHSC) at 1-877-541-7905 or TTY users can call 711.

HOME AND COMMUNITY BASED WAIVER SERVICES

Those who meet QMB requirements and also meet the financial criteria for full Medicaid coverage, may be eligible to receive all Medicaid services not covered by Medicare, including Medicaid waiver services. Waiver services are limited to individuals who meet additional Medicaid waiver eligibility criteria.

Community Living Assistance and Support Services (CLASS) Waiver	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/provider-portals/long-term-care-providers/community-living-assistance-support-services-class .
Deaf Blind with Multiple Disabilities Waiver (DBMD)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/provider-portals/long-term-care-providers/deaf-blind-multiple-disabilities-dbmd .
Home and Community Services (HCS) Waiver	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/provider-portals/long-term-care-providers/home-community-based-services-hcs .
Medically Dependent Children Program (MDCP)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/provider-portals/long-term-care-providers/medically-dependent-children-program-mdcp .
STAR+PLUS Program (operating under the Texas Healthcare Transformation and Quality Improvement Program Waiver)	Programs include: Adult Foster Care, Assisted Living, Cognitive Rehabilitation Therapy, Financial Management Services, Home Delivered Meals, Minor Home Modifications and Support Consultation. Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage/ https://hhs.texas.gov/services/health/medicaid-chip/programs/starplus .
Texas Home Living Waiver (TxHmL)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/provider-portals/long-term-care-providers/texas-home-living-txhtml .

NOTES

NOTES

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SERVING 20 COUNTIES IN THE TEXAS GULF COAST REGION



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