

Changes to the  
Health Options Program  
2020

Evidence of Coverage for the Enhanced and Basic Medicare Rx Options

October 2019

Dear member,

**This is important information on changes in your Enhanced or Basic Medicare Rx Option coverage under the Health Options Program.**

We previously sent you the Evidence of Coverage (EOC) which provides information about your coverage as an enrollee in our plan. This notice is to let you know there were errors in your EOC. Below you will find information describing and correcting the errors. Please keep this information for your reference. The correct EOC can be found on our website at [www.HOPbenefits.com](http://www.HOPbenefits.com).

**There are two changes to your EOC, as follows:**

1. On page 12, under “**Section 7. Many members are required to pay other Medicare Premiums**”

Original Information	Corrected Information	What does this mean for you?
<p>Some people pay an extra amount for Part D because of their yearly income. This is known as Income Related Monthly Adjustment Amounts, or IRMAA. If your income is greater than \$85,000 for an individual (or married individuals filing separately) or \$170,000 for married couples, <b>you must pay an extra amount directly to the government (not the Medicare plan)</b> for your Medicare Part D coverage.</p>	<p>If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you’ll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium.</p>	<p>CMS revised this language because the income related monthly adjustment amount, also known as IRMAA, was released later than it has been in prior years. The new revised language removed specific income amounts.</p> <p>The amounts were released on September 27, 2019. The 2020 values are as follows: If your income is greater than \$87,000 for an individual (or married individuals filing separately) or \$174,000 for married couples, you must pay an extra amount directly to the government (not the Medicare plan) for your Medicare Part D coverage.</p>

2. On page 113, “Chapter 10. Definitions of Important Words”

Original Information	Corrected Information	What does this mean for you?
<p><b><i>Income Related Monthly Adjustment Amount (IRMAA)</i></b>                      – If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium. For example, individuals with income greater than \$85,000 and married couples with income greater than \$170,000 must pay a higher Medicare Part B (medical insurance) and Medicare prescription drug coverage premium amount. This additional amount is called the income-related monthly adjustment amount. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.</p>	<p><b>Income Related Monthly Adjustment Amount (IRMAA)</b> – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you’ll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.</p>	<p>CMS revised the definition for IRMAA.</p>

You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions please call the HOP Administration Unit, Monday – Friday, 8:00 a.m. to 8:00 p.m. at 1-800-773-7725 (TTY: 1-800-498-5428)

A STAND-ALONE PRESCRIPTION DRUG PLAN WITH A MEDICARE CONTRACT CMS CONTRACT NUMBER: E3014 EFFECTIVE JANUARY 1, 2020

*See page 116 “Chapter 11. Free language assistance” for services available to individuals with limited English proficiency.*