Message from our President

Welcome to the inaugural issue of our member newsletter, Living Well! You asked us for helpful and educational content for Medicare beneficiaries, and we listened. Here at Magellan Rx Medicare, we strive to help our members live healthy, vibrant lives. What that means is we’re your partner in achieving good health. Whether it’s helping you better understand and manage your health conditions, or tackle the complexities of Medicare, we’re here to help you get the most out of our plan.

This issue is full of valuable tips and information, including:

• ways to improve your medication adherence
• heart disease facts and heart-healthy eating
• the importance of getting vaccines
• understanding the risks of using opioid medications
• the benefits of using our online secure member portal
• the 101 on coverage determinations and Extra Help

Finally, as we’ve had to adapt to coping with the COVID-19 pandemic, it’s more important than ever to take care of our physical and mental well-being. I hope you’ll read the article on the importance of social connections. Staying engaged with friends and loved ones helps keep our spirits up and aids in our enjoyment of life. Supporting each other will get us through these and other challenging times.

We hope you enjoy our first issue! And we welcome your feedback and suggestions for content you would like to see from us in the future.

Thank you for choosing us as your prescription drug plan and have a happy, safe, and healthy Summer!

Vikki Ahern
Plan President
Want to Contact Us?

Our Customer Service team is available 24 hours a day, 7 days a week.

**Telephone:** 1-800-424-5870  
**TTY:** 711  
**Fax:** 1-800-424-5872  
**Email:** meddresponseteam@magellanhealth.com

They can assist with:
- Appeals
- Complaints (Grievances)
- Coverage Determinations
- General Inquiries
- Payment Requests

You can also write us:
Magellan Rx Medicare  
P.O. Box 1433  
Maryland Heights, MO 63043

Other Helpful Plan Resources:

**Home Delivery by Magellan Rx Pharmacy**  
**Telephone:** 1-800-424-8274  
Fax: 1-888-282-1349

**Medication Therapy Management (MTM) Program**  
**Telephone:** 1-800-424-9340  
Monday – Friday, 9:00 a.m. to 5:00 p.m. Eastern Time

**Report potential Fraud, Waste and Abuse**  
Special Investigations Unit (SIU)  
**Telephone:** 1-800-349-2919

**Website Support**  
**Telephone:** 1-800-424-5878  
www.medicare.magellanrx.com

**REGISTER NOW FOR HOME DELIVERY!**
Do you currently take medication for a long-term condition such as arthritis, asthma, diabetes, high blood pressure or high cholesterol? If so, read below to learn why getting your medications through Home Delivery by Magellan Rx Pharmacy just makes sense!

- **Convenience:** You can get a 90-day supply* of each of your medications delivered to your home. No need to leave home or wait in long lines at the pharmacy.
- **Save money:** Your medication costs may be lower through Home Delivery compared to a network retail pharmacy. Plus, standard shipping is free and no trips to the pharmacy means more money in your pocket!
- **Peace of mind:** Ensure no interruptions in your medication supply. And be assured that your medication is shipped to you quickly and securely.
- **Easily order refills:** If your prescription is current you may order refills by phone any time of the day or night.
- **Special services:**
  - Register for refill reminders via text messages, so you’ll know when it’s time to reorder your medications.
  - Scan the QR barcode on your prescription label to watch on-demand videos that answer questions about your medication.
  - Speak directly with a pharmacist to answer your medication questions.
  - Check the status of your order or place a refill order by phone.

*Magellan Rx Medicare Basic (PDP) offers a 90-day supply for medications on Tiers 1, 2, 3 and 4.

Call 800-424-8274, 24 hours a day, 7 days a week, to sign up for Home Delivery by Magellan Rx Pharmacy today!
WHY MEDICATION ADHERENCE MATTERS

Taking your medications as your doctor prescribed is known as medication adherence. This means following a routine by taking the right dose of your medication at the right time every day. Being adherent is known to improve overall health and may even improve quality and length of life.\textsuperscript{1,2} However, \textit{not} taking your medications as prescribed may lead to worsening of your condition, other health issues, and even hospitalization. In the United States alone, medication non-adherence is the reason for about 25\% of hospitalizations.\textsuperscript{3} There are many things that play a role in sticking to a medication routine. On the right review our tips for improving your medication adherence.

Some people believe if they’re feeling better, or not feeling any different, then they don’t need to take their medication. Keep in mind that your medications are working even if you don’t feel it. For example, medications taken regularly for high blood pressure, high cholesterol, and diabetes may not make you feel any different. However, they have long-lasting health benefits when taken correctly. You’ll know the medications are working when your doctor measures your blood pressure, cholesterol, or blood sugar and says they are improving.

Staying adherent to your medications is a chance to take charge of your own condition, decrease any health risks, and achieve your best possible health outcome.

TIPS TO HELP IMPROVE YOUR ADHERENCE

GET ORGANIZED

- Take medication at the same time each day
- Combine taking your medication with another daily task – such as brushing your teeth
- Use a weekly pillbox
- Place your bottles where you see them every day

TRAVEL TIPS

- Plan for refills in advance
- Bring along extra medication in case there’s a delay or change in plans
- Keep your medication in the original container and bring it in your carry-on

TECHNOLOGY & PROGRAMS

- Set a watch or phone alarm
- Use smartphone or tablet applications that send reminders
- Enroll in text message refill reminders
- Get a 90-day supply delivered to your home with Home Delivery by Magellan Rx Pharmacy at 800-424-8274
  - Quick Delivery!
  - Secure!
  - Free Shipping!

COMMUNICATION IS KEY

- Ask your plan if lower cost alternatives are available
- Talk to your doctor or pharmacist about simplifying your medication regimen
- Notify your doctor or pharmacist if you’re experiencing side effects. They can usually be resolved with his/her help.
- Keep up with your visits to the doctor

\textsuperscript{3} https://www.uspharmacist.com/article/medication-adherence-the-elephant-in-the-room
SHOULD I GET THE SHINGLES VACCINE?

According to the CDC, about 1 out of every 3 people in the United States will develop shingles in their lifetime. An estimated 1 million people get shingles each year. If you’ve ever had the chickenpox, then you’re at risk of developing shingles.

If you’ve had chickenpox, there are some additional factors that may increase your risk of developing shingles:

- If you’re over the age of 50. The risk increases as you age. Some experts estimate that half the people age 80 and older will have shingles.
- If you suffer from a disease that weakens your immune system (such as cancer)
- Undergoing cancer treatments
- Taking certain medications – such as rejection medications or steroids

What is Shingles?
Shingles is a painful skin rash which develops in different places across your body. The pain can last for months, or even years, after the rash has gone away. This pain can be debilitating and there is no treatment or cure for the pain. As people age, the complications and pain tend to be more severe. Shingles may also lead to serious complications involving the eye, pneumonia, hearing problems, and even death.

How can I be protected?
We recommend you speak to your doctor about receiving the shingles vaccine. The vaccine itself is a one-time dose, and it greatly reduces your risk of developing the shingles rash and the pain that goes along with it. Even if you’ve already experienced shingles you can still receive the vaccine to prevent reoccurrence of new rashes.

Once you’ve received the vaccine, even if you do develop shingles, it will reduce the chance of having long-term pain.

What is it going to cost?
Your Magellan Rx Medicare plan covers the shingles vaccine. For more information about your costs associated with the vaccine, please contact Customer Service at 1-800-424-5870 (TTY: 711). We’re available 24 hours a day, 7 days a week.
HEART DISEASE: KNOW THE FACTS

With World Heart Day approaching on September 29th, we’d like to celebrate with the World Heart Foundation by bringing awareness to and sharing information about heart disease, including risk factors, warning signs and prevention methods.

What is heart disease?
Heart disease is the leading cause of death in the United States – more than 600,000 Americans die of heart disease each year. The term “heart disease” refers to several types of heart conditions. The most common type is coronary artery disease, which can cause heart attack. Other kinds of heart disease may involve the valves in the heart, or the heart may not pump well and cause heart failure.

Are you at risk?
Anyone can develop heart disease. It occurs when a substance called plaque builds up in your arteries. When this happens, your arteries can narrow over time, reducing blood flow to the heart. Smoking, eating an unhealthy diet, and not getting enough exercise all increase your risk for having heart disease. Having high cholesterol, high blood pressure, or diabetes also can increase your risk for heart disease. Ask your doctor about preventing or treating these medical conditions.

What are the symptoms?
The symptoms vary depending on the type of heart disease. For many people, chest discomfort or a heart attack is the first sign. If you think that you or someone you know is having a heart attack, call 9-1-1 immediately.

How is heart disease diagnosed?
Your doctor can perform several tests to diagnose heart disease, including chest X-rays, coronary angiograms, electrocardiograms (ECG or EKG), and exercise stress tests. Ask your doctor about what tests may be right for you.

How is it treated?
If you have heart disease, preventive lifestyle changes like those shown on the right, can help lower your risk for complications. Your doctor also may prescribe medication to treat the disease. Talk with your doctor about the best ways to reduce your heart disease risk.

For more information on heart disease and World Heart Day visit:


https://www.world-heart-federation.org/world-heart-day/about-whd/

Source: https://www.cdc.gov/heartdisease/facts.htm

CAN IT BE PREVENTED?

Following the World Heart Day theme, by adopting these heart healthy behaviors you can empower yourself to reduce your risk for heart disease:

Don’t smoke.

Maintain a healthy weight and eat a healthy diet low in saturated fat. For more about nutritional changes you can make, read our next article, Eating Heart Healthy Foods.

Exercise regularly.

Prevent or treat your other health conditions, especially high blood pressure, high cholesterol and diabetes. You should work closely with your doctor to come up with a prevention and treatment plan.
EATING HEART HEALTHY FOODS

As mentioned in the previous article, *Heart Disease: Know the Facts*, heart disease is the number one killer of both men and women in the United States. If you’re worried about heart disease, one of the most important things you can do is to start eating a heart-healthy diet. Changing your diet can help stop or even reverse heart disease.

At first, it may seem like there’s a lot to learn. But you don’t have to make these changes all at once. Start with small steps. Over time, making a few small changes can add up to a big difference in your heart health.

To have a heart-healthy diet:

- Eat more fruits, vegetables, whole grains, and other high-fiber foods.
- Choose foods that are low in saturated fat and trans fat.
- Limit salt (sodium).
- Stay at a healthy weight by balancing the calories you eat with your physical activity.
- Eat at least two servings of fish each week. Oily fish, which contain omega-3 fatty acids, are best.
- Limit drinks and foods with added sugar.

Start with small changes

You don’t have to be perfect, and you don’t have to do it all at once. Make one or two changes at a time. As soon as you’re used to those, make another one or two changes. Here are some ways to get started:

- Choose whole-grain bread instead of white bread.
- Have a piece of fruit instead of a candy bar.
- Try to eat at least 5 servings of fruits and vegetables every day. Add one or two servings of fruits and vegetables to your day. Slowly add more servings until you are eating at least 5 servings a day.
- Switch from 2% or whole milk to 1% or nonfat milk.
- Instead of meat, have fish for dinner. Brush it with olive oil, and broil or grill it.
- Switch from butter to a cholesterol-lowering soft spread. Use olive or canola oil for cooking.
- Use herbs and spices, instead of salt, to add flavor to foods.

It may take some time to get used to new tastes and habits, but don’t give up. Keep in mind the good things you are doing for your heart and your overall health.

HEART HEALTHY RECIPE: PEACH AND TOMATO SALAD

Ingredients

- 4 medium peaches OR 30 ounces of canned peach halves, in light syrup or packed in their own juice
- 3 medium tomatoes, sliced into wedges
- 1 small red onion (chopped)
- 1 bunch fresh basil (washed)
- 1/8 teaspoon salt
- 1/8 teaspoon ground black pepper
- 1 tablespoon extra virgin olive oil or canola oil
- 3/4 tablespoon red wine vinegar or balsamic vinegar

Directions

1) Halve each peach, removing and discarding each pit. Slice each peach into thin wedges for about 4 cups of peaches. (If using canned peaches, drain and rinse the peaches in each can and then slice each half into thin wedges.) Add peaches into a large bowl.

2) Cut each tomato in half, removing the stem from each one and discarding it. Slice each tomato into wedges for around 4 cups of tomatoes. Add into the bowl with the peaches.

3) Chop one red onion. Add into the bowl with the peaches and tomatoes.

4) Thinly slice the basil leaves or tear the leaves into pieces for 1 cup of basil. Add to the bowl along with salt, pepper, oil, and vinegar. Gently stir to combine the ingredients. Serve.

Makes 4 servings.

Source: https://recipes.heart.org/en/recipes/peach-and-tomato-salad
TOP 10 REASONS TO REGISTER ONLINE!

We recognize that many of you are internet savvy and prefer an online resource to conduct your plan business. The Magellan Rx Medicare Member Portal gives you secure, instant access to your account and offers you many time-saving features and tools. Some of which are listed below.

1. **Create your member profile where you can update your phone number, email address, portal password, opt in or out of the Paperless Program, and select a default pharmacy to use with our Price a Drug and Find a Pharmacy tools.**

2. **Receive notifications about plan-related information in the Message Center.**

3. **Enroll in the Paperless Program! Experience the convenience and peace of mind that comes with receiving your Explanation of Benefits (EOB) and Annual Notice of Changes (ANOC) Kit electronically in the secure portal. You’ll not only save on storage space and trips to the mailbox, but you’ll be supporting the environment as well! You’ll receive an email notification when new documents are available to view.**

4. **Use the Price a Drug tool to find out how much a specific medication will cost you at your pharmacy.**

5. **Worried you lost or misplaced your member ID Card? You can easily view and print an electronic copy of your card.**

6. **In the Message Center view electronic copies of your Explanation of Benefits (EOB) and other plan communications that we’ve mailed to you.**

7. **Access your premium billing and payment information – view your current balance, invoices and payment history, schedule new payments, and sign up for auto payments.**

8. **See your Claims Activity and view videos about some of your prescribed medications.**

9. **You can view the Benefit Stage you’re in throughout the plan year.**

10. **You’ll have 24/7 access to your account information in a secure environment.**

To register for the Member Portal please visit: https://medicare.magellanrx.com/member/registration
THE IMPORTANCE OF SOCIAL CONNECTIONS

What are social connections?
Social connections are the relationships you have with the people around you. They may be close, like family, friends, and coworkers, or more distant, like people you know casually. They can be as close as next door or so far away that you only connect with them by telephone or through the Internet.

Your network of relationships may be big or small. One or two close family members or friends may be all you need to feel supported and valued. Whether your circle is big or small, the important thing is that you are there for each other.

Why are social connections important?
Resilience, the ability to bounce back after stressful situations, is strengthened when you give and receive support. Building positive relationships with people can make a difference in how resilient you are. Try to connect with people who have a positive outlook and can make you laugh and help you. The more positive your relationships are, the better you’ll be able to face life’s challenges.

The support you get from your social connections can add to your feelings of meaning and purpose in life. These, in turn, add to your resilience. Happy, resilient people tend to be more connected to the people around them. Resilient people know that they can depend on the strength of their family and friends when the going gets tough.

HOW CAN YOU MAKE MORE SOCIAL CONNECTIONS?
There are many ways you can start building positive relationships:

- Invite a friend who makes you laugh and go to a funny movie.
- Send an encouraging email or text message to someone who’s going through a hard time.
- Look for a faith community that shares your views. It may also have its own organized social groups.
- Call a food bank or hospital and ask about their volunteer programs.

You can also connect with people through social media on the Internet. Many people interact more freely with people they can’t see face-to-face. Online forums about specific interests can be a good choice for people who cannot leave their homes or are shy or self-conscious.

Remember that giving support is just as important as getting support. You count on your social connections for support, but they also count on you. Ask others about their families, jobs, and interests, and help them when you can. Don’t always focus on your challenges or talk about yourself. Know when it’s time to listen or just enjoy your friends’ company. Giving support to others builds the social bonds that help make you resilient.

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PREVENTING AND TREATING HAY FEVER AND OTHER SEASONAL ALLERGIES

Seasonal allergies occur at the same time of the year every year, if you continue to live in the same part of the country. Hay fever (also called allergic rhinitis) is the most common seasonal allergy.

WHAT ARE THE SYMPTOMS OF SEASONAL ALLERGIES?

Symptoms of seasonal allergies include:

- Itchy, watery eyes
- Sneezing
- Runny, stuffy, or itchy nose
- Temporary loss of smell
- Headache and fatigue
- Dark circles under the eyes (“allergic shiners”)
- Drainage from the nose down the back of the throat (postnasal drip)
- Sore throat or coughing
- Snoring

How can you help prevent seasonal allergies?

Seasonal allergies, such as hay fever, are often caused by exposure to pollen. You can reduce your exposure to pollen by:

• Keeping your house and car windows closed.
• Limiting the time you spend outside when pollen counts are high (during midday and afternoon).
• Wearing a pollen mask or dust mask if you need to mow the lawn.
• Limiting your mowing tasks if you can.
• Rinsing your eyes with cool water or saline eyedrops to remove clinging pollen after you come indoors.
• Taking a shower and changing your clothes after you work or play outside.

How can you treat seasonal allergies?

The following home treatment measures may help relieve your symptoms:

• Clean the inside of your nose with salt water to clear a stuffy nose.
• Use a vaporizer or humidifier in the bedroom and take hot showers to help clear a stuffy nose.
• If your nose is red and raw from rubbing, put petroleum jelly on the sore area.
• Use over-the-counter allergy medicine to help your symptoms. Be safe with medicines. Read and follow all instructions on the label.
  - To relieve a stuffy nose, use a steroid nasal spray (such as Nasacort). A steroid nasal spray can also help with red, itchy, watery eyes.
  - Another way to relieve a stuffy nose is a nasal or oral decongestant (such as Afrin or Sudafed PE). Decongestants may not be safe for young children or for people who have certain health problems.
  - For itchy, watery eyes; sneezing; or a runny, itchy nose, try a non-sedating over-the-counter antihistamine, like fexofenadine (such as Allegra) or loratadine (such as Claritin). Older antihistamines, like chlorpheniramine (such as Chlor-Trimeton) and diphenhydramine (such as Benadryl), are less expensive but can make you feel sleepy or tired. Don’t give antihistamines to your child unless you’ve checked with the doctor first.
  - To help relieve pain, try acetaminophen or ibuprofen.

If your symptoms still bother you, ask your doctor about prescription nasal antihistamines. Or ask if immunotherapy might help you. For this treatment, you get allergy shots or use pills that have a small amount of certain allergens in them. Your body “gets used to” the allergen, so you react less to it over time. This kind of treatment may help prevent or reduce some allergy symptoms.

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What’s considered an opioid?
Opioids are a group of pain-relieving medications that are available by prescription. Examples of common opioids include oxycodone (OxyContin®), hydrocodone (Vicodin®), codeine, morphine, and many others. They treat moderate to severe pain that may not respond well to other pain drugs. The ingredients in opioids drive up levels of feel-good hormones. Thus, they’re considered highly addictive. Did you know that nearly 70% of the 67,367 drug overdose deaths in 2018 involved an opioid? Therefore, they should be used with caution. When taken correctly (as prescribed by your doctor as part of your treatment), opioid medications help manage pain safely and effectively. However, misusing prescription opioid medications can put you at risk of dependence and addiction.

How can I avoid the risks of opioids?
Anyone taking opioids can become addicted and is at risk of an accidental overdose or death. If your doctor prescribes an opioid, ask for the lowest dose possible. And only take it for as long as necessary. Ask your doctor about possible withdrawal symptoms if you must take opioids for longer than several days. With your doctor, review the side effects of opioids so you know what to expect, and discuss when it’s time to stop the medication. Be sure to tell your doctor about any other medications you’re taking, especially those that cause drowsiness. Avoid combining the opioid with alcohol as this can increase your risk of an overdose or side effects. Continue to re-evaluate your pain with your doctor and explore alternative pain treatment options that do not involve prescription drugs.

Should I be concerned about taking my other prescription medications along with opioids?
You should always tell your doctor and pharmacist all the medications you are taking. There’s always a risk of increased side effects when you combine medications. Opioids can make you sleepy. If you take them with other medications that cause drowsiness it can increase these effects. This can lead to slowed breathing, decreased heart rate and a risk of death. It’s recommended by the Centers for Disease Control and Prevention (CDC) that you avoid taking benzodiazepines while taking opioids. Benzodiazepines are drugs prescribed to sedate, prevent seizures, and relieve anxiety. You should never stop taking a medication without first talking with your doctor or pharmacist.

What is Magellan Rx Medicare doing to help with the opioid crisis?
The CDC provide national prescribing guidelines which we follow. These guidelines make sure that opioids are prescribed correctly. We use these guidelines to determine what limits there should be on the medication. You’ll see these in your formulary as Quantity Limits (QL). Medicare also provides rules for coverage of opioids. Based on these, we have put additional limits in place. These limits prevent more than a 7-day supply from being dispensed if you have not recently been prescribed an opioid. We also have a Care Coordination program that analyzes claim data. Based on this data, our pharmacists will consult with your doctor to ensure opioids are prescribed correctly.

Source and Additional Information: Centers for Disease Control and Prevention; https://www.cdc.gov/drugoverdose/opioids/
HELP US FIGHT MEDICARE FRAUD

Medicare fraud affects us all. It puts your health and financial safety at risk. It also costs taxpayers billions of dollars each year. Knowing what Medicare fraud is and what to look out for can help you reduce your risk and keep health care costs down for everyone.

Scammers can commit Medicare fraud by stealing people’s Medicare numbers and health information. They use this information to submit false claims for payment. Medicare fraud also occurs when groups work as fake doctors and/or suppliers that bill for unneeded services. These groups create fake records in order to be paid by Medicare for false claims.

What can you do to help prevent Medicare Fraud?

It’s important to protect your health information and be aware of what to do about Medicare fraud. Here are some simple tips to keep in mind:

• Guard your identifying information. This includes:
  - Medicare ID number
  - Social Security number
  - Credit card numbers
  - Bank account numbers

• Use a notebook or calendar to track your activity. Such as:
  - Doctor visits
  - Prescriptions filled
  - Any other health-related events

• Save any information you’re sent by Medicare, Magellan Rx Medicare and your doctor’s office.

• Review your monthly Explanation of Benefits (EOB) to confirm that what you paid for your medications is accurate. Also verify that you received the medications listed.

• Make sure you recognize all the charges you see on your doctor’s billing statements and your pharmacy receipts.

• Be careful about suspicious phone calls asking you about medical equipment or prescription medication that you don’t need. If you receive medication or equipment in the mail that you don’t recognize and didn’t order, report it right away.

• Remember that Medicare will never call you to sell you something over the phone or visit you at your home. Medicare will never ask you for your Medicare number or other personal information unless you’ve already given them permission.

• Most importantly, call your doctor, pharmacy, or Magellan Rx Medicare right away if you suspect you are or have been the target of any fraudulent activities.

WHAT YOU SHOULD DO IF YOU SUSPECT YOU MAY BE A VICTIM OF FRAUD

You may report Fraud, Waste and/or Abuse to any of the contacts below:

• **Magellan Rx Management Special Investigations Unit:** call 1-800-349-2919 (TTY: 711) or email SIU@MagellanHealth.com

• **Magellan Health Compliance Hotline:** call 1-800-915-2108 (TTY: 711)

• **Medicare:** call 1-800-MEDICARE (1-800-633-4227) TTY users call 1-877-486-2048

Additional Resources

• For a helpful overview on Medicare fraud, watch Medicare’s “Medicare & You: Preventing Medicare Fraud” video here.

• To learn about other scams and how to avoid them, visit the National Council on Aging website at www.ncoa.org and search for “scams”.

Source: https://www.medicare.gov/forms-help-resources/help-fight-medicare-fraud
UNDERSTANDING COVERAGE DETERMINATIONS

As you review your formulary you may notice that certain drugs show symbols next to them, such as PA, ST, or QL. These symbols stand for additional requirements or limits on that drug. What are these requirements and limits and what do they mean for you?

**Prior Authorization (PA):** This requirement requires that either you or your doctor must ask Magellan Rx Medicare for approval before we’re able to cover the drug.

**Step Therapy (ST):** With this requirement, we ask that you try one or more alternative drugs before we can cover the drug requested. The alternative drugs are generally less costly but just as effective.

**Quantity Limit (QL):** A limit on the amount of the drug that you can have each time you fill your prescription. Generally, this limit is based on U.S. Food & Drug Administration (FDA) requirements on how much is considered safe to take per day.

If you need a drug that has a PA requirement, or if your doctor wants us to make an exception to the ST or QL requirements, then you or your doctor can ask us to make a **Coverage Determination.** This can be requested by phone, mail, fax, or on our website (see contact information on page 2).

Once Magellan Rx Medicare receives a Coverage Determination request, we immediately review the information you provided, plus any additional information we received from your doctor or pharmacy. Our employees have extensive training and years of clinical experience in Medicare Part D. They use this training, experience, and the information they received to come to a decision about your request. They also reference criteria that has been approved by the Centers for Medicare & Medicaid Services (CMS). This ensures that all members are treated equally and fairly in the review process.

Once we make a decision, we’ll let you know whether we’ve approved or denied your request. We work closely with your doctor to make sure we have all the information we need to approve your request. However, there are times when we may deny your request. The most common reasons for denial are:

- Your doctor didn’t give us all the information we need.
- Your doctor may switch you to another drug on the formulary.
- The requested drug is excluded from Part D coverage.
- The requested drug isn’t being used for the correct condition.

If we deny your request, we’ll provide you with a detailed explanation in a letter. The letter will contain information such as other covered drugs that you can discuss with your doctor, criteria that was and wasn’t met, and next steps. If you disagree with our decision, or if your doctor has additional information, you can contact us to appeal our decision (called a “Redetermination Request”). We’ll review your Redetermination Request along with any additional information that we receive.
FAQs

We understand that navigating your plan can sometimes be confusing and it’s common to have questions. Our Customer Service department is available 24 hours a day, 7 days a week to answer any questions you may have. Call 1-800-424-5870 (TTY: 711).

This issue we’re focusing on the premium payment process. We hope you find the following information helpful!

Why do I get a bill when I am enrolled in auto pay?

Even if you’re enrolled in auto pay, you will still receive an invoice so that you can keep track of the upcoming payment that will be deducted.

I'm signed up for Social Security deductions, so why didn’t my premium get paid?

After enrolling in our plan it may take a couple of billing cycles before you see the amount deducted from your Social Security check. In addition, the Social Security Administration (SSA) can discontinue the deductions for a variety of reasons. Some examples are if you have too many deductions, if you opt out of SSA deductions, or if you no longer qualify due to a limited income.

What is a Late Enrollment Penalty, and why am I being charged for this?

Medicare requires that you enroll in a Medicare Part D plan when you first become eligible for Medicare. If you enroll outside of the required timeframes, Medicare applies a penalty that’s added onto your monthly premium. Generally, you’ll pay this penalty for as long as you have Medicare prescription drug coverage. The Late Enrollment Penalty amount is determined by Medicare. If you don’t agree with the penalty you can ask Medicare to review its decision, also known as a “reconsideration”.

What if I don’t pay my premium by the due date?

We encourage all members to pay their monthly premiums on time. If you’re late in making a payment, your past due balance will carry over to the next month. If you have an outstanding balance, we’ll notify you by phone or mail to try to collect payment. If you’re having difficulty paying your premium, there are resources to help you. Medicare offers “Extra Help” to people who have limited income – please contact Medicare or the Social Security Administration to see if you qualify for this program.

Testimonials

We love hearing from our members! If you have feedback you’d like to provide please email us at MedDMarketing@magellanhealth.com. Here’s what a few members had to say about the Magellan Rx Medicare plan!

“I love Magellan, I am pleased with how knowledgeable the representatives are, Magellan is doing a wonderful job!”
– Leticia W.

“I have never dealt with such a helpful and responsive group!”
– Susan L.

“Every single person on the team has been phenomenal, professional, and beyond courteous. This is the best experience I have ever had with an insurance company.”
– Susan B.
UNDERSTANDING MEDICARE: EXTRA HELP

What’s “Extra Help”?
Extra Help is a government program that helps people with limited resources and income pay for their Medicare Part D costs such as monthly premiums, annual deductibles and prescription copays and coinsurance.

Who’s eligible?
Some people automatically qualify for Extra Help and will receive a letter from Medicare explaining that they’re eligible for the program. Other people must file an application to find out if they can receive Extra Help.

To qualify for Extra Help, you must be enrolled in Medicare and live in one of the 50 States or the District of Columbia. You must submit proof to Social Security that you have “limited resources and income”. Additionally, your annual income must be considered “limited”, which for 2020 is $19,140 for an individual or $25,860 for a married couple living together. Your resources must be limited to $14,610 for an individual or $29,160 for a married couple living together in order to qualify for the program. Some examples of resources (things you own) are:

• Real estate (other than your primary home)
• Cash you have possession of, or money in bank accounts including checking, savings and certificates of deposit
• Stocks, bonds, and mutual funds
• Individual Retirement Accounts (IRAs)

How do I apply?
To find out if you qualify for getting Extra Help, you’ll need to complete the Application for Extra Help with Medicare Prescription Drug Plan Costs (Form SSA-1020) with Social Security. You can learn more and submit your application one the following ways:

• Online – www.socialsecurity.gov/extrahelp
• Over the phone – call the Social Security office at 1-800-772-1213, between 7:00 a.m. to 7:00 p.m., Monday through Friday. TTY users should call 1-800-325-0778.
• In person – at your local Social Security office. Visit https://www.ssa.gov/locator to locate the office near you.

Social Security will review your application and send you a letter to let you know if you are eligible for Extra Help. If you believe you qualified for Extra Help and that you’re paying an incorrect cost-sharing amount when you get your prescription filled at a pharmacy, our plan has a process that allows you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us. If you have any questions, please call Magellan Rx Medicare Customer Service at 1-800-424-5870 (TTY: 711), 24 hours a day, 7 days a week.


WORD SEARCH

Sunglasses  |  Sandals  |  E  F  F  S  I  C  A  T  I  V  E  O  D  Z
Sunscreen  |  Summer  |  G  T  L  Z  U  C  H  S  B  O  W  E  S  G  K
Fireworks  |  Active  |  U  L  C  O  E  N  R  E  U  R  Q  R  U  C  O
Outdoors  |  Flowers  |  U  T  A  S  W  S  S  P  A  I  L  U  M  N  V
Barbeque  |  Grass  |  B  I  Q  B  I  E  G  C  C  L  P  A  M  S  W
Healthy  |  Relax  |  E  R  F  Y  I  F  R  R  R  Y  T  L  E  U  N
Sunshine  |  Beach  |  A  B  E  F  S  C  I  S  U  E  X  H  R  N  U
Bicycle  |  Swim  |  C  H  P  L  K  U  Y  R  Q  F  E  H  Y  G  O

<table>
<thead>
<tr>
<th><strong>Noteworthy Dates</strong></th>
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<tbody>
<tr>
<td>Men’s Health Month</td>
<td>June</td>
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<tr>
<td>Alzheimer’s and Brain Awareness Month</td>
<td>June</td>
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<tr>
<td>Father’s Day</td>
<td>June 21</td>
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<tr>
<td>Independence Day</td>
<td>July 4</td>
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<tr>
<td>National Immunization Awareness Month</td>
<td>August</td>
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<tr>
<td>Senior Citizen’s Day</td>
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<tr>
<td>Health Aging Month</td>
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<td>Labor Day</td>
<td>September 7</td>
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<td>Grandparents Day</td>
<td>September 13</td>
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<tr>
<td>World Heart Day</td>
<td>September 29</td>
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<td>2021 Annual Notice of Changes mailed/delivered electronically</td>
<td>Receive by September 30</td>
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<tr>
<td>2021 Low Income Subsidy Riders (LIS Rider) mailed</td>
<td>Receive by September 30</td>
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<tr>
<td>2021 plan marketing begins</td>
<td>October 1</td>
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<tr>
<td>2021 Annual Enrollment Period begins</td>
<td>October 15</td>
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DISCRIMINATION IS AGAINST THE LAW

Magellan follows the law. We treat all people equally. We do not discriminate against anyone based on:

• Race
• Color
• National origin
• Age
• Disability
• Sex

We provide free help and services to people with disabilities. We want you to be able to communicate with us easily.

We offer:

• Qualified sign language interpreters
• Written information in many formats. These may include:
  - Large print
  - Audio
  - Accessible electronic formats
  - Other formats

We also provide free language services to people whose first language is not English. We offer:

• Qualified interpreters
• Information that is written in other languages

Contact us at 800-424-5870 if you need any of these services. If you believe we have not provided these services or discriminated in another way, you can file a grievance with:

Civil Rights Coordinator, Corporate Compliance Department
Magellan Health
8621 Robert Fulton Drive
Columbia, MD 21046
800-424-7721
compliance@magellanhealth.com

You can file a grievance in one of two ways:

• By mail
• By email

The civil rights coordinator is available if you need help with any of this. You can also file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights. You may do this online at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Or you may do this by mail or phone.

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019
TDD: 800-537-7697

Complaint forms are available online. You may find them at http://www.hhs.gov/ocr/office/file/index.html.


We want your feedback and invite you to complete our member survey! To access the survey, go to https://medicare.magellanrx.com/member and click on the Survey link near the top of the page.