

2027

Commonwealth Care
Alliance® Senior Care
Options (HMO D-SNP)

Annual Notice of Change for 2027



CCA Senior Care Options (HMO D-SNP) offered by Commonwealth Care Alliance®, Inc.

Annual Notice of Change for 2027

Introduction

You're currently enrolled as a member of our plan. Next year, there will be some changes to our benefits, coverage, and rules. This *Annual Notice of Change* tells you about the changes and where to find more information about them.

To get more information about costs, benefits, or rules please review the *Member Handbook*, which is located on our website at

CommonwealthCareAlliance.org/MA. Call Member Services at the number at the bottom of the page to get a copy by mail. Key terms and their definitions appear in alphabetical order in the last chapter of your *Member Handbook*.

Additional resources

- This document is available for free in Spanish.
- ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-866-610-2273 (TTY: 711)**.
- You can get this *Annual Notice of Change* for free in other formats, such as large print, braille, or audio. **Call 1-866-610-2273 (TTY: 711)**. We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)**. We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

- Alternative formats and special language versions of this document are available at no cost to you. We will keep your request for alternative formats and special languages on file for future mailings. Please contact Member Services at **1-866-610-2273 (TTY: 711)** to change your preferred language and/or format.
- **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 www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)**. We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free. **For more information**, visit **CommonwealthCareAlliance.org/MA**.

Table of Contents

A. Disclaimers 5

B. Reviewing your Medicare and MassHealth (Medicaid)
coverage for next year 6

 B1. Information about CCA Senior Care Options (HMO D-SNP) 6

 B2. Important things to do 6

C. Changes to our network providers and pharmacies 8

D. Changes to benefits for next year 9

 D1. Changes to benefits for medical services 9

 D2. Changes to drug coverage 16

E. Choosing a plan 18

 E1. Staying in our plan 18

 E2. Changing plans 19

F. Getting help 25

 F1. Our plan 25

 F2. SHINE Program (Serving Health Insurance Needs of Everyone) 26

 F3. My Ombudsman 26

 F4. Medicare 27

 F5. MassHealth (Medicaid) 28

 **If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

A. Disclaimers

Limitations and restrictions may apply. This means that you may have to pay for some services and that you need to follow certain rules to have Commonwealth Care Alliance® Senior Care Options (HMO D-SNP) (CCA) pay for your services. CCA Senior Care Options members have \$0 costs. For more information, call Member Services.

The List of Covered Drugs (“Drug List”), pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the Member Handbook.

Estate Recovery Awareness: MassHealth (Medicaid) is required by federal law to recover money from the estates of certain MassHealth (Medicaid) members who are age 55 years or older, and who are any age and are receiving long-term care in a nursing home or other medical institution. For more information about MassHealth (Medicaid) estate recovery, please visit www.mass.gov/estaterecovery.

CCA Senior Care Options (HMO D-SNP) is a Dual Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Commonwealth of Massachusetts MassHealth (Medicaid) program. Enrollment in the plan depends on the plan’s contract renewal with Medicare.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

B. Reviewing your Medicare and MassHealth (Medicaid) coverage for next year

It’s important to review your coverage now to make sure it will still meet your needs next year. If it doesn’t meet your needs, you may be able to leave our plan. Refer to **Section D** for more information on changes to your benefits for next year.

If you choose to leave our plan, your membership will end on the last day of the month in which your request was made. You’ll still be in the Medicare and MassHealth (Medicaid) programs as long as you’re eligible.

If you leave our plan, you can get information about your:

- Medicare options in the table in **Section E2**.
- MassHealth (Medicaid) options in **Section E2**.

B1. Information about CCA Senior Care Options (HMO D-SNP)

- CCA Senior Care Options (HMO D-SNP) is a health plan that contracts with both Medicare and Medicaid (MassHealth) to provide benefits of both programs to members.
- When this *Annual Notice of Change* says “we,” “us,” “our,” or “our plan,” it means CCA Senior Care Options (HMO D-SNP).

B2. Important things to do

- **Check if there are any changes to our benefits that may affect you.**
 - Are there any changes that affect the services you use?

 **If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free. **For more information**, visit **CommonwealthCareAlliance.org/MA**.

- Review benefit changes to make sure they'll work for you next year.
- Refer to **Section D1** for information about benefit changes for our plan.
- **Check if there are any changes to our drug coverage that may affect you.**
 - Will your drugs be covered? Are they in a different cost-sharing tier? Can you use the same pharmacies? Will there be any changes such as prior authorization, step therapy, or quantity limits?
 - Review changes to make sure our drug coverage will work for you next year.
 - Refer to **Section D2** for information about changes to our drug coverage.
- **Check if your providers and pharmacies will be in our network next year.**
 - Are your doctors, including your specialists, in our network? What about your pharmacy? What about the hospitals or other providers you use?
 - Refer to **Section C** for information about our *Provider and Pharmacy Directory*
- **Think about your overall costs in the plan.**
 - How do the total costs compare to other coverage options?
- **Think about whether you're happy with our plan.**



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free. For more information, visit **CommonwealthCareAlliance.org/MA**.

If you decide to stay with CCA Senior Care Options (HMO D-SNP):

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you automatically stay enrolled in CCA Senior Care Options.

If you decide to change plans:

If you decide other coverage will better meet your needs, you may be able to switch plans (refer to **Section E2** for more information). If you enroll in a new plan, or change to Original Medicare, your new coverage will begin on the first day of the following month.

C. Changes to our network providers and pharmacies

Our provider and pharmacy networks have changed for 2027.

Please review the 2027 *Provider and Pharmacy Directory* to find out if your providers (primary care provider, specialists, hospitals, etc.) or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website at **CommonwealthCareAlliance.org/MA**. You may also call Member Services at the

numbers at the bottom of the page for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It's important that you know that we may also make changes to our network during the year. If your provider leaves our plan, you have certain rights and protections. For more information, refer to **Chapter 3** of your *Member Handbook* or call Member Services at the number at the bottom of the page for help.

 **If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free. **For more information**, visit **CommonwealthCareAlliance.org/MA**.

D. Changes to benefits for next year

D1. Changes to benefits for medical services

We’re changing our coverage for certain medical services next year. The table below describes these changes.

	2026 (this year)	2027 (next year)
Healthy Savings Card (This section is continued on the next page)	The Healthy Savings card provides all members \$420 per quarter to purchase over-the-counter (OTC) items from participating retailers such as: • First aid supplies • Body wash • Dental care • Cold & flu remedies For members approved for Special Supplemental Benefits for the Chronically Ill (SSBCI), members may use the Healthy Savings card for the following qualifying items and services at in-network retailers: • CCA-covered food* • Utility payments such as	The Healthy Savings card provides all members \$433 per quarter to purchase over-the-counter (OTC) items from participating retailers such as: • First aid supplies • Body wash • Dental care • Cold & flu remedies For members approved for Special Supplemental Benefits for the Chronically Ill (SSBCI), members may use the Healthy Savings card for the following qualifying items and services at in-network retailers: • CCA-covered food* • Utility payments such as

 If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free. For more information, visit **CommonwealthCareAlliance.org/MA**.

	2026 (this year)	2027 (next year)
Healthy Savings Card (This section is continued on the next page)	natural gas, electric, and internet/cable. * Unused amounts will not carry over to the next quarter. Additionally, members approved for SSBCI may use up to ten (10) one-way trips* each month for non-medical purposes up to 50 miles each way to CCA-approved destinations such as: • Grocery shopping • Pharmacy for prescription pick-up • Church • Gym According to CMS guidelines, to be eligible for SSBCI, you must meet all the following criteria and be approved by the health plan before benefits are provided: 1. Have one or more qualifying chronic conditions;	natural gas, electric, and internet/cable. * Unused amounts will not carry over to the next quarter. Additionally, members approved for SSBCI may use up to ten (10) one-way trips* each month for non-medical purposes up to 50 miles each way to CCA-approved destinations such as: • Grocery shopping • Pharmacy for prescription pick-up • Church • Gym According to CMS guidelines, to be eligible for SSBCI, you must meet all the following criteria and be approved by the health plan before benefits are provided: 1. Have one or more qualifying chronic conditions;



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

	2026 (this year)	2027 (next year)
Healthy Savings Card (This section is continued on the next page)	2. Have a high risk of hospitalization or other adverse health outcomes; and 3. Requires intensive care coordination. *The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you are at high risk for hospitalization and require intensive care coordination to manage one or more chronic conditions such as cardiovascular disorders, diabetes,	2. Have a high risk of hospitalization or other adverse health outcomes; and 3. Requires intensive care coordination. 4. Is eligible for the specific SSBCI benefit based on individual health and support needs. You may qualify for certain benefits if they help improve or maintain your health or daily functioning. See your Member Handbook for more information. *The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you are at high risk for hospitalization and require intensive care coordination to manage one or more chronic conditions such as cardiovascular disorders, diabetes,



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

	2026 (this year)	2027 (next year)
Healthy Savings Card (This section is continued on the next page)	overweight/obesity/metabolic syndrome, chronic and disabling behavioral health conditions or neurologic disorders. For a full list of qualifying chronic conditions or to learn more about other eligibility requirements for SSBCI, please contact Member Services or your Care Coordinator.	overweight/obesity/metabolic syndrome, chronic and disabling behavioral health conditions or neurologic disorders. For a full list of qualifying chronic conditions or to learn more about other eligibility requirements for SSBCI, please contact Member Services or your Care Coordinator.
Special Supplemental Benefits for the Chronically III (This section is continued on the next page)	If you are diagnosed by a plan provider with any of the following chronic condition(s) below and meet certain criteria, you may be eligible for Special Supplemental Benefits for the Chronically III (SSBCI): • Cardiovascular disorders • Chronic heart failure • Chronic lung disorders • Diabetes	If you are diagnosed by a plan provider with any of the following chronic condition(s) below and meet certain criteria, you may be eligible for Special Supplemental Benefits for the Chronically III (SSBCI): • Autoimmune disorders • Cancer • Cardiovascular disorders (KP1) • Chronic alcohol use disorder and other



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

	2026 (this year)	2027 (next year)
Special Supplemental Benefits for the Chronically III (This section is continued on the next page)		substance use disorders (SUDs) • Chronic and disabling behavioral health conditions • Chronic conditions that impair vision, hearing (deafness) taste, touch, and smell • Chronic gastrointestinal disease • Chronic heart failure • Chronic kidney disease (CKD) • Chronic lung disorders • Conditions associated with cognitive impairment • Conditions that require continued therapy services for individuals to maintain or retain functioning • Conditions with functional challenges • Dementia • Diabetes mellitus



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

	2026 (this year)	2027 (next year)
Special Supplemental Benefits for the Chronically Ill (This section is continued on the next page)		• HIV/AIDS • Immunodeficiency and Immunosuppressive disorders • Neurologic disorders • Overweight, obesity, and metabolic syndrome • Post-organ transplantation • Severe hematologic disorders • Stroke
Additional Telehealth Benefits	Medicare-covered benefits that have Additional Telehealth Benefits available: • Urgently Needed Services • Primary Physician Services	Medicare-covered benefits that have Additional Telehealth Benefits available: • Urgently Needed Services • Other Health Care Professional
Fitness Benefit	Members are limited to one network fitness center per month.	Members may access multiple network fitness centers.
Group Sessions for Behavioral Health Specialty	Prior Authorization is required.	Prior Authorization isn't required.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

	2026 (this year)	2027 (next year)
Group Sessions for Psychiatric Services	Prior Authorization is required.	Prior Authorization isn't required.
Individual Sessions for Psychiatric Services	Prior Authorization is required.	Prior Authorization isn't required.
Medicare Part B Drugs – Step Therapy	Benefit steps from: Part B to Part B	Benefit steps from: Part B to Part B Part B to Part D Part D to Part B
Dental Services - Prosthodontics	Coverage includes up to 4 dental implants each year. Only 1 implant is covered for each tooth every sixty (60) months.	Coverage includes up to 4 dental implants each year. Only 1 implant is covered for each tooth during your lifetime.
Retail and Mail-Order Part D Drugs – 3-Month Supply	A 3-month supply provides 100 days of Part D drugs	A 3-month supply provides 102 days of Part D drugs
Vision Care	Routine vision exams covered 1 per calendar year.	Routine vision exams covered 1 per 24 months.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

D2. Changes to drug coverage

Changes to our *Drug List*

Our List of Covered Drugs is also called the Formulary or Drug List. A copy of our Drug List is posted online at **CommonwealthCareAlliance.org/MA**.

We made changes to our *Drug List*, which could include removing or adding drugs, changing drugs we cover and changes to the restrictions that apply to our coverage for certain drugs.

Review the *Drug List* to **make sure your drugs will be covered next year** and to find out if there are any restrictions.

Most of the changes in the *Drug List* are new for the beginning of each year. However, we might make other changes that are allowed by Medicare and/or the state that will affect you during the calendar year. We update our online *Drug List* at least monthly to provide the most up to date list of drugs. If we make a change that will affect a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
 - You can call Member Services at the numbers at the bottom of the page or contact your care coordinator to ask for a *List of Covered Drugs* that treat the same condition.
 - This list can help your provider find a covered drug that might work for you.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

- Work with your doctor (or other prescriber) and ask us to make an exception to cover the drug.
 - o You can ask for an exception before next year, and we'll give you an answer within 72 hours after we get your request (or your prescriber's supporting statement).
 - o To learn what you must do to ask for an exception, refer to **Chapter 9** of your *Member Handbook* or call Member Services at the numbers at the bottom of the page.
 - o If you need help asking for an exception, contact Member Services or your care coordinator. Refer to **Chapters 2 and 3** of your *Member Handbook* to learn more about how to contact your care coordinator.
- Ask us to cover a temporary supply of the drug.
 - o In some situations, we cover a **temporary** supply of the drug during the first 90 days of the calendar year.
 - o This temporary supply is for up to 31 days. (To learn more about when you can get a temporary supply and how to ask for one, refer to **Chapter 5** of your *Member Handbook*.)
 - o When you get a temporary supply of a drug, talk with your doctor about what to do when your temporary supply runs out. You can either switch to a different drug our plan covers or ask us to make an exception for you and cover your current drug.

Formulary exceptions are usually valid for 12 months from the approval date unless the prescription is written for shorter amounts of time and/or shorter approval duration is noted in the approval letter. Current formulary exceptions will still be covered through the approval end date



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

Changes to drug costs

There are no changes to the amount you pay for drugs in 2027. Read below for more information about your drug coverage.

Because you’re eligible for MassHealth (Medicaid), you get Extra Help from Medicare to help pay for your Medicare Part D drugs.

The following table shows your costs for your drugs.

	2026 (this year)	2027 (next year)
Drugs Cost for a one-month supply of a drug that’s filled at a network pharmacy Drugs on the CCA formulary have \$0 copays. This also includes over-the-counter drugs on the MassHealth list.	Your copay for a one-month (31-day) supply is \$0.	Your copay for a one-month (31-day) supply is \$0.

E. Choosing a plan

E1. Staying in our plan

We hope to keep you as a plan member. You don’t have to do anything to stay in our plan. Unless you sign up for a different Medicare plan or change to Original Medicare, you’ll automatically stay enrolled as a member of our plan for 2027.

 **If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

E2. Changing plans

Because you have Medicare and Medicaid (MassHealth), you can leave our plan by enrolling in another plan that covers all of your benefits, called a Dual Eligible Special Needs Plan (D-SNP). You can enroll in another D-SNP at any time during the year.

When you enroll in another D-SNP, your membership in our plan will end automatically. You don't need to call to disenroll.

If you want to switch to a different type of coverage you can end your membership in our plan during the following times each year:

- The **Open Enrollment Period**, which lasts from October 15 to December 7. If you choose a new plan during this period, your membership in our plan ends on December 31 and your membership in the new plan starts on January 1.
- The **Medicare Advantage (MA) Open Enrollment Period**, which lasts from January 1 to March 31. If you choose a new plan during this period, your membership in the new plan starts the first day of the next month.

There may be other situations when you're eligible to make a change to your enrollment. For example, when:

- you moved out of our service area,
- your eligibility for MassHealth (Medicaid) or Extra Help changed, **or**
- you recently moved into or are currently getting care in an institution (like a skilled nursing facility or a long-term care hospital). If you recently moved out of an institution, you can change plans or change to Original Medicare for two full months after the month you move out.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

Your Medicare services

You have three options for getting your Medicare services listed below any month of the year.

You have an additional option listed below during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section E2**. By choosing one of these options, you automatically end your membership in our plan.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free. **For more information**, visit **CommonwealthCareAlliance.org/MA**.

1. You can change to: Another plan that provides your Medicare and most or all of your MassHealth (Medicaid) benefits and services in one plan, also known as an integrated dual-eligible special needs plan (D-SNP) or a Program of All-inclusive Care for the Elderly (PACE) plan, if you qualify.	Here is what to do: Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048 to enroll in a new integrated D-SNP. For Program of All-inclusive Care for the Elderly (PACE) inquiries, call 1-800-841-2900. If you need help or more information: • Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users may call 1-800-439-2370. For more information or to find a local SHINE office in your area, please visit www.shinema.org. OR Enroll directly with a new integrated D-SNP. You'll automatically be disenrolled from our plan when your new plan's coverage begins.
--	---

 **If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

2. You can change to: Original Medicare with a separate Medicare drug plan	Here is what to do: Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048 to enroll in Original Medicare with a separate Medicare drug plan. If you need help or more information: • Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users may call 1-800-439-2370. For more information or to find a local SHINE office in your area, please visit www.shinema.org. OR Enroll in a new Medicare drug plan. You'll automatically be disenrolled from our plan when your Original Medicare coverage begins.
--	---



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

3. You can change to: Original Medicare without a separate Medicare drug plan if you have a valid disenrollment reason NOTE: If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join. You should only drop drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the SHINE Program at 1-800-243-4636, Monday through Friday from 8 a.m. to 5 p.m. TTY users should call 1-800-439-2370. For more information or to find a local SHINE office in your area, please visit www.shinema.org.	Here is what to do: Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048 to enroll in Original Medicare. If you need help or more information: • Call SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users should call 1-800-439-2370. You'll automatically be disenrolled from our plan when your Original Medicare coverage begins.
--	---



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

4. You can change to: Any Medicare health plan during certain times of the year including the Open Enrollment Period and the Medicare Advantage Open Enrollment Period or other situations described in Section E2.	Here is what to do: Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048 to enroll in a new Medicare plan. For Program of All-Inclusive Care for the Elderly (PACE) inquiries, call 1-800-841-2900. If you need help or more information: • Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. <i>TTY users should call 1-800-439-2370.</i> OR Enroll in a new Medicare plan. You're automatically disenrolled from our Medicare plan when your new plan's coverage begins.
--	--

Your MassHealth (Medicaid) services

For questions about how to get your MassHealth (Medicaid) services after you leave our plan, contact the MassHealth (Medicaid) Customer Service at 1-800-841-2900. TTY: 711 (for people who are deaf, hard of hearing, or speech disabled). You can call Monday through Friday, 8:00 a.m. to 5:00 p.m. Ask how joining another plan or returning to Original Medicare affects how you get your MassHealth (Medicaid) coverage.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

F. Getting help

F1. Our plan

We're here to help if you have any questions. Call Member Services at the numbers at the bottom of the page during the days and hours of operation listed. These calls are toll-free.

Read your Member Handbook

Your *Member Handbook* is a legal, detailed description of our plan's benefits. It has details about benefits for 2027. It explains your rights and the rules to follow to get services and drugs we cover.

The *Member Handbook for 2027 will be available by October 15.*

An up-to-date copy of the *Member Handbook* is available on our website at **CommonwealthCareAlliance.org/MA**. You may also call Member Services at the numbers at the bottom of the page to ask us to mail you a Member Handbook for 2027.

Our website

You can visit our website at **CommonwealthCareAlliance.org/MA**.

As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our *Drug List (List of Covered Drugs)*.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)**. We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

F2. SHINE Program (Serving Health Insurance Needs of Everyone)

You can also call the state health insurance program (SHIP). In Massachusetts the SHIP is called the SHINE (Serving the Health Insurance Needs of Everyone). SHINE can help you understand your plan choices and answer questions about switching plans. SHINE isn't connected with us or with any insurance company or health plan. SHINE has trained counselors in every county and services are free. SHINE phone number is 1-800-243-4636. TTY (for people who are deaf, hard of hearing, or speech disabled): 1-800-439-2370 (Massachusetts only). For more information or to find a local SHINE office in your area, please visit <http://www.shinema.org>.

F3. My Ombudsman

The Ombudsman Program can help you if you have a problem with our plan. The ombudsman's services are free and available in all languages.

The Ombudsman Program:

- works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
 - makes sure you have information related to your rights and protections and how you can get your concerns resolved.
 - isn't connected with us or with any insurance company or health plan.
- The phone number for the Ombudsman Program is 1-855-781-9898, Monday through Friday from 9:00 A.M. to 4:00 P.M.
- Use 7-1-1 to call 1-855-781-9898. This number is for people who are deaf, hard of hearing, or speech disabled.
 - Use Videophone (VP) 339-224-6831. This number is for people who are deaf or hard of hearing.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

- Email info@myombudsman.org or contact My Ombudsman through its website at <http://www.myombudsman.org>.
- Write to or visit the My Ombudsman office at 25 Kingston Street, 4th floor, Boston, MA 02111.
 - Please refer to the My Ombudsman website or contact them directly for updated information about location, setting up an appointment, and walk-in hours.

F4. Medicare

To get information directly from Medicare:

- call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048
- chat live at <http://www.Medicare.gov/talk-to-someone>
- write to Medicare at PO Box 1270, Lawrence, KS 66044.

Medicare's Website

You can visit the Medicare website (<http://www.medicare.gov>). If you choose to disenroll from our plan and enroll in another Medicare plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare plans.

You can find information about Medicare plans available in your area by using Medicare Plan Finder on Medicare's website. (For information about plans, refer to www.medicare.gov and click on "Find plans.")



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

Medicare & You 2027

You can read the *Medicare & You 2027* 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. This handbook is also available in Spanish, Chinese, and Vietnamese.

If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov/publications/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

F5. MassHealth (Medicaid)

MassHealth (Medicaid) Customer Service can answer questions you may have about our plan and your other options for getting your services. You can call MassHealth (Medicaid) Customer Service at 1-800-841-2900. TTY: 711 (for people who are deaf, hard of hearing, or speech disabled). You can call Monday through Friday, 8 a.m. to 5 p.m.



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273** (TTY 711) We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

Notice of Availability

Interpreter Services

English: If you speak English, free language assistance services are available. Auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-866-610-2273 (TTY: 711).

Spanish: Si habla español, tiene a su disposición servicios de asistencia lingüística gratuitos. También están disponibles sin costo recursos auxiliares y servicios para proporcionar información en formatos accesibles. Llame al 1-866-610-2273 (TTY: 711).

Chinese Mandarin: 如果您讲普通话，我们可以提供免费的语言协助服务。此外，还免费提供以无障碍格式提供信息的辅助工具和服务。请致电 1-866-610-2273 (TTY: 711)。

Chinese Cantonese: 如果您講粵語，我們可以提供免費的語言協助服務。此外，還免費提供以無障礙格式提供資訊的輔助工具和服務。請致電 1-866-610-2273 (TTY: 711)。

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit ang mga libreng serbisyo sa tulong sa wika. Ang mga pantulong na tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format ay makukuha rin nang walang bayad. Tumawag sa 1-866-610-2273 (TTY: 711).

French: Si vous parlez français, des services d'assistance linguistique gratuits sont disponibles. Des aides et services auxiliaires permettant de fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-866-610-2273 (TTY : 711).

 **If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

Vietnamese: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí. Các dịch vụ và phương tiện phụ trợ cung cấp thông tin ở định dạng dễ tiếp cận cũng được miễn phí. Gọi 1-866-610-2273 (TTY: 711).

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachunterstützungsdienste zur Verfügung. Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in barrierefreien Formaten sind ebenfalls kostenlos verfügbar. Rufen Sie die Nummer +1-866-610-2273 (TTY: 711) an.

Korean: 한국어를 구사하는 경우, 무료 언어 지원 서비스를 이용할 수 있습니다. 접근 가능한 형식으로 정보를 제공하는 보조 도구와 서비스도 무료로 제공됩니다. 1-866-610-2273 (TTY: 711) 으로 전화하세요.

Russian: Если вы говорите на русском языке, вам могут предоставить бесплатные услуги переводчика. Также бесплатно предоставляются вспомогательные средства и услуги, позволяющие получать информацию в доступных форматах. Звоните по номеру 1-866-610-2273 (TTY: 711).

Arabic: إذا كنت تتحدث اللغة العربية، تتوفر خدمات المسبعدة اللغوية المجبنة وتتوفر أيضاً مسبعدات وخدمات إضفية لتوفير المعلومات بتنسيكب يسهل الوصول إليها مجبئ اتصل على الرقم 1-866-610-2273

Hindi: यि आप िन्द। बोलते िैं, तो िनः शाल्क भाषा सायता सेवाँ उपलब्ध िैं। सालभ प्रारूप में साचना उपलब्ध कराने के िलए सायक साधन और सेवाएं भा िनः शाल्क उपलब्ध िैं। 1-866-610-2273 (TTY: 711) पर कॉल करें।

Italian: Se parla italiano, può usufruire di servizi di assistenza linguistica gratuiti. Sono disponibili gratuitamente anche dei servizi e supporti ausiliari che forniscono informazioni in formati accessibili. Chiami il numero 1-866-610-2273 (TTY: 711).



If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.

Portuguese: se você fala português, serviços de assistência linguística gratuitos estão disponíveis. Recursos e serviços auxiliares para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-866-610-2273 (TTY: 711).

Cape Verdean Creole: Si bu ta papia Kriolu di Kabu Verdi, sirvisus di apoiu lingustikui ta sta dispunível. També ta sta dispunível apoiu y sirvisus ausiliaris pa da informason na formatus asesível. Txoma pa 1-866-610-2273 (TTY: 711).

Haitian Creole: Si ou pale kreyòl Ayisyen, gen sèvis asistans lang gratis ki disponib. Gen èd ak sèvis oksilyè pou bay enfòmasyon nan fòm aksesib ki disponib gratis tou. Rele 1-866-610-2273 (TTY: 711).

Polish: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-866-610-2273 (TTY: 711).

Japanese: 日本語を話せる方は、無料の言語支援サービスをご利用いただけます。受け入れ可能な方法で情報を入手するための補助手段やサービスも無料でご利用いただけます。1-866-610-2273 (TTY: 711) にお電話ください。

Gujarati: જો તમે ગૅજરાતઁ બઁલનાર છો, તો મફત ભાષા સહાય સેવા ઉપલબ્ધ છે. માહિતઁને સઁલભ ફોમેટમાં પ્રદાન કરવા માટે સહાયક સહાય અને સેવા પણ મફતમાં ઉપલબ્ધ છે. 1-866-610-2273 (TTY: 711) પર કોલ કરો.

[illegible]

?

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit CommonwealthCareAlliance.org/MA.

Greek: Εάν μιλάτε ελληνικά, διατίθενται δωρεάν υπηρεσίες γλωσσικής βοήθειας. Διατίθενται επίσης δωρεάν βοηθητικά μέσα και υπηρεσίες για την παροχή πληροφοριών σε προσβάσιμη μορφή. Καλέστε στο 1-866-610-2273 (TTY: 711).

Khmer: លរសិបបរអ្ស កនិយាយភាសាជមល រ

បពោះនីងមានការផ្តល់ជូនបសវនករជំនួយផ្សេងៗក្នុងការសម្រេចចិត្តរបស់លោកអ្នក។ ជំនួយនិងបសវនករផ្សេងៗទៀតដែលមានសេវាផ្តល់ជូនដល់អ្នកដែលមានបញ្ហាផ្សេងៗទៀត។ ទូរសព្ទចេញ 1-866-610-2273 (TTY: 711)។

PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1444. If you have comments or suggestions for improving this form, write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850

 **If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at **1-866-610-2273 (TTY 711)** We are open Monday through Friday, 8 a.m. to 8 p.m. Eastern Time (ET), and from October 1 to March 31, the same hours, seven days a week. The call is free.

For more information, visit **CommonwealthCareAlliance.org/MA**.



H2225_MA-SNP-M-5150703a_M-LP