

CCA Senior Care Options^(HMO D-SNP)

2022 PLAN OVERVIEW



All the benefits of
MassHealth Standard,
Medicare, and MORE,
at no cost to you





Rated 5 out of 5 stars for 2022 by Medicare,
CCA Senior Care Options can help you live safely
and independently at home—that's what we call
uncommon care®.

Dear Neighbor,

Thank you for wanting to learn more about CCA Senior Care Options from Commonwealth Care Alliance® (CCA). You've taken an important first step toward getting the coverage and care you deserve.

CCA Senior Care Options is designed for people with chronic healthcare needs. You get all the benefits of MassHealth Standard, Medicare and more—**at no additional cost to you.**

And here's the best part: Our plan includes benefits and services to help you live independently in your own home. You will have your own care partner, a dedicated CCA health professional who leads a team of other professionals to provide and coordinate your care. In fact, nearly 70% of our members qualify for nursing homes but live safely at home, thanks to our care and support. That's something we take pride in—delivering *uncommon care*® through our CCA Senior Care Options plan.

Ready to get started? This plan overview will show you how CCA Senior Care Options is improving the lives of many Massachusetts residents—and how you can take the next step.

Thanks again for your interest in CCA. We look forward to providing you with *uncommon care*®.

Sincerely,

Christopher Palmieri
President and CEO



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Why Choose CCA Senior Care Options?

Because our *uncommon care*® takes an approach to health coverage that focuses on your specific needs.

Imagine...

being able to receive all of your MassHealth Standard benefits and MORE at no cost to you.

Imagine...

having a team working with you to make sure you get the special care you need.

Imagine...

having a dedicated person who gets to know you and helps coordinate your care.

You don't have to imagine this—CCA Senior Care Options makes it a reality.

Get more benefits.

Our unique health plan is for people age 65 or older who have both MassHealth Standard and Medicare or just MassHealth Standard. You get all the benefits of MassHealth Standard and Medicare coverage and more—including doctor and hospital visits, prescription drugs, dental care, and rides to appointments. See page 6 for a full list of benefits you get at no cost to you.

Get *uncommon care*®.

As a community-based health plan, CCA understands how important it is for you to stay in your own home and community. That's why we assign a care partner and team who help you live safe and independent at home—and out of a nursing home. This unique approach is what we call *uncommon care*®. Learn more about CCA's uncommon approach to care on page 5.



The Centers for Medicare & Medicaid Services rated CCA Senior Care Options plan 5 out of 5 stars for 2022, which included earning 5 stars for Care for Older Adults and Member's Rating of the Health and Drug Plan.¹

Who Can Enroll?

You can become a member of CCA Senior Care Options if:

1. You are 65 or older.
2. You are eligible for MassHealth Standard and Medicare or just MassHealth Standard.
3. You live in one of the following counties: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, or Worcester.
4. You do not have any other comprehensive health insurance except Medicare.

 Not sure if you're eligible?
It's easy to find out. Call CCA at **877-780-4711 (TTY 711)**.



Helene's Story:

Living alone with a heart problem and osteoporosis was rough. Helene was worried about the doctor bills piling up and didn't want to be a burden to her son.

“My CCA care partner was kind, understanding, and most of all, respectful. She went out of her way for me. I'm not afraid to get medical care now. I have no problem calling my doctor because I know I will be taken care of.”





Your Care Team and You: Better Together

Part of *uncommon care*® means creating uncommon relationships. The bond you build with your CCA care partner and care team will become an important part of your overall care plan.

Your care team will include a variety of specialists focused on your specific needs, which may include social, clinical, or behavioral health. This could range from transportation to housing or food—for those that need it. We use the word “team” for a reason. You and your care team will make important decisions together to ensure that your care is personalized to you.

Your care partner will contact you several times a year to arrange for any services you may need, answer your questions, or simply talk to you about how you’re feeling and what’s going on in your life. Your care partner, with the support of the rest of your care team, plays an important role in helping you manage your health and improve your overall well-being.



Your care team will:


















- ✓ Develop a care plan just for you
- ✓ Help connect you with community resources
- ✓ Work with your doctors, family, and caregivers
- ✓ Help you manage your medications
- ✓ Work with you to manage health conditions like diabetes or heart disease and discuss treatment options
- ✓ Answer any questions you or loved ones have

Explore Our Plan Benefits

Get **MORE** health benefits—at **NO COST** to you!

PLUS! Earn \$25 after your annual wellness visit!

What you pay

\$0 Monthly plan payment	
\$0 Copay for hospital stays	
\$0 Copay for doctor office visits	
\$0 Copay for prescription and prescribed over-the-counter drugs	
\$0 Copay for dental coverage, including dentures and crowns	
\$0 Annual eye exam and \$200 per year for eyewear	
\$0 Copay for hearing aids and routine hearing exams	
\$0 NEW! Identity theft protection* <i>Check this out!</i>	
\$0 Healthy Savings Card: Up to \$524 a year for health products and approved food*	
\$0 Rides to medical appointments and 8 non-medical rides per month*	
\$0 Copay for podiatry services to treat leg and foot conditions	
\$0 Copay for medical equipment and supplies	
\$0 Copay for worldwide emergency services up to \$1,000	
\$0 24-hour phone access to a clinician	
\$0 Acupuncture	
\$0 Fitness reimbursement up to \$250 annually	
\$0 Telehealth coverage	

Prior authorization may be required for some services.

*Some extra benefits are special supplemental benefits, which not all members will qualify for. Limitations, copayments, and restrictions may apply. Only at participating locations. Contact CCA for more information.

Learn more about CCA's key benefits on pages 7–12.



Key Benefit: Healthy Savings Card



At CCA, we're all about supporting your overall health and well-being. That's why we want to make sure you have access to the healthcare items you need. Your **Healthy Savings card*** provides you with \$131 every three calendar months, \$524 per year, for health products and approved healthy food items.

Some say: "Food is medicine." And we could not agree more. To help ensure that you receive proper nutrition, the program includes a wide array of healthy food.*

Your **Healthy Savings card** can cover all of this and MORE.*

OVER-THE-COUNTER PRODUCTS

Over-the-Counter Medicine and Vitamins

- Allergy relief products
- Cold and cough medicines
- Cough drops
- Pain and fever relief
- Stomach medicines
- Vitamins

Medical Supplies

- Alcohol pads
- Band-Aids®/bandages
- Disposable gloves
- Face coverings
- Hand sanitizer
- Hydrogen peroxide
- Thermometers

Care Products

- Dental care
- Diabetes care
- Eye and ear care
- Foot care
- Hand and body soap
- Skin and hair care
- Women's health care

For a complete list of eligible over-the-counter products visit otcnetwork.com.

HEALTHY FOOD ITEMS

Fresh Food, Canned Goods, and Grains

- Beans
- Canned goods (stew, meat, seafood, soup)
- Fresh fruits
- Meats (beef, ground beef, poultry)
- Pasta and rice
- Seafood

Breakfast Items and Snacks

- Cereals, grains, and granola
- Dried fruit
- Eggs and egg substitutes
- Nuts and seeds
- Peanut butter and other butters
- Waffles and pancakes

Dairy and Beverages

- Cheese
- Coffee, tea, and cocoa
- Milk
- Sports drinks (including Gatorade®)
- Water and juices (including sparkling)
- Yogurt

*Certain restrictions may apply. Only at participating locations. For a complete list of eligible foods, visit otcnetwork.com.

Key Benefit: Healthy Savings Card



Options for using your Healthy Savings card

Free Home Delivery: We partner with Medline and FarmboxRx to bring you a safe and easy way to get what you need without leaving your home.

For Medline: Call 833-569-2332 or visit athome.medline.com/CCA

For FarmboxRx: Call 888-416-3589 or visit farmboxrx.com

Shop at any of our participating retail stores.*



In-Person Shopping: Use your Healthy Savings card at these retailers and MORE*:

♥ **CVS** pharmacy

Walgreens

Walmart

DOLLAR GENERAL

FAMILY DOLLAR

Home Delivery—Shop and have your products delivered to your doorstep free of charge.

When shopping over the phone or online, your order will be delivered to your home at **no cost to you**. Not all items (including foods) will be available to order over the phone, online, or via mail-order.

- **Online**—Visit otcnetwork.com and sign in using your Healthy Savings card number.
- **By phone**—Simply call Medline at 833-569-2332 (TTY 711).
- **Mail-Order Catalog**—Call Medline at 833-569-2332 (TTY 711) to request a catalog be sent to your home and order from there.

*Visit otcnetwork.com for a full list of participating stores.

Key Benefit: Identity Theft Protection



Protect yourself and your family against identity theft.

CCA now provides identity theft insurance for members diagnosed with a chronic condition. Identity theft insurance monitors your personal information if someone else uses your Social Security number or other personal information. This insurance helps you recover your identity and reimburses you for costs that you incurred due to identity theft. Qualifying members will be able to sign up for identity theft insurance through ID Watchdog (owned by Equifax). Members will simply sign up via an ID Watchdog website. Members must use ID Watchdog to be covered for this benefit.



Key Benefit: Rides

CCA goes the extra mile by helping you with rides to and from your medical and non-medical appointments.

For Medical Appointments

Seeing your doctor regularly is vital to your health and well-being. We want to make sure that you always have a means of getting to your appointments. If you do not have access to transportation, CCA will help arrange rides to and from your doctor's office or other medical facilities.

For Everyday Errands and Activities Essential to Your Health

We know that you may also need help running errands or getting to your regular activities. That's why CCA Senior Care Options also covers 8 one-way non-medical rides per month. We'll take you to many places—including the grocery store and church.

Once you become a member, we will share information on:

- Who to contact to schedule a ride
- What information you'll need to provide when scheduling your ride
- How far in advance rides need to be scheduled
- How to plan your return ride home
- How to change, cancel, or reschedule your ride when needed

KEEP IN MIND: Call 911 if you have a medical emergency.





Key Benefit: Dental Care

Comprehensive coverage that will make you smile.

It's probably no surprise that good oral health can help prevent gum disease and tooth decay. But did you know that not taking care of your teeth could possibly lead to other illnesses, including diabetes and Alzheimer's? That's why CCA Senior Care Options covers dental benefits—at no cost to you.

With CCA Senior Care Options, you're covered for:

- Preventive dental visits, including cleanings twice a year
- Root canals to treat infections
- Crowns and bridges
- Dentures and partials
- Fluoride treatments to protect teeth from decay
- Night guards
- Implants for dentures
- Gum disease treatments, including deep cleanings, surgery, gum grafts, and maintenance



Your dental providers will let you know which services require pre-authorization.

Deborah's Story:

Deborah's diabetes diagnosis came as a shock. To make matters worse, Deborah had two strokes within two years and was falling at least once or twice a month. As a result, she had trouble getting around and stopped leaving the house.

Since joining CCA, however, Deborah's health and outlook have greatly improved.

“CCA has allowed me to stay at home and receive services in the setting that I am most comfortable with. I feel like I have people who really care about me.”





Key Benefit: Vision Care

We focus on your total eye health.

Your eyesight is one of your most important senses, so you want to do all you can to take care of it. We can help by providing **additional vision services not typically covered under MassHealth Standard and Medicare.**

With CCA Senior Care Options, you're covered for:

- One eye exam per year
- Up to \$200 per calendar year for the purchase of frames or contact lenses
- Base lenses are covered fully. Base lenses include single, bifocal and trifocal
- Diagnosis and treatment of diseases and injury of the eye
- Annual screening for diabetic retinopathy (for diabetes patients)
- Annual glaucoma screening for high-risk members



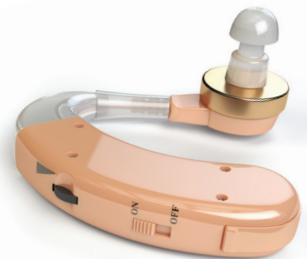
Key Benefit: Hearing Care

We've got you covered, ear to ear.

Hearing loss is a common problem as you age. It can make hearing your family and friends more difficult, or make it harder to have a conversation with your doctor. Hearing loss can even affect your balance!

With CCA Senior Care Options, you're covered for:

- Hearing and balance evaluations
- Routine hearing exams
- Hearing aids, including evaluations for fitting hearing aids
- Repairs
- Replacements
- Batteries



GOOD NEWS: Prior authorization is not required for routine hearing exams, evaluations, repairs, and replacements provided by an in-network provider. Prior authorization is only required for hearing aids costing more than \$500.

Key Benefit: Prescription Drugs



A healthy dose of coverage for medication and pharmacy needs.

At CCA, we know how important it is for you to be able to afford your medications. That's why our coverage comes with \$0 copays for prescription and over-the-counter drugs. You may need a prescription from your doctor to ensure your over-the-counter drug is covered.

We also offer special services to ensure you receive your medication in a timely manner.

- **Pickup or Delivery Assistance**—for times when you are unable to go to the pharmacy to pick up your prescriptions.
- **Medication Management Support**—if you have a lot of different medications and need help managing them or remembering when and how to take them.
- **3-Month Supply**—for the medications you take every day. Prescriptions can be filled by mail order (and shipped to your home) or at your local pharmacy.
- **Pill Organizers**—to pre-sort your pills and make it easier for you to take them properly.

GOOD NEWS: It's easy to find out which drugs are covered and which pharmacies to use. Just go to ccasco.org-sco-directory.



Ready to Become a Member?

Enrolling is easy!

Just give us a call:

877-780-4711 (TTY: 711)

October–March: 8 am to 8 pm, 7 days a week

April–September: 9 am to 6 pm, Monday through Friday

During the call, we will:

- ✓ Confirm if you are eligible for the program
- ✓ Check if your doctor is in our network
- ✓ Answer any questions you have
- ✓ Assist you with the enrollment process



Jim's story:

Because of his health issues, Jim constantly felt depressed and isolated. He was too overwhelmed to even leave home to buy food or get to the doctor. Choosing CCA Senior Care Options was a smart move for Jim.

“*It feels good to have someone be on my side. They help me with all my basic needs. This keeps me hopeful and makes me feel like I matter.*”

What to Expect Once You're a Member

Using your benefits is easy! Once you have enrolled, you can expect helpful tools and phone calls from us to get you started on your new health plan.

- **Welcome Package:** CCA will send you a New Member Kit, Welcome Guide, and Letter, arriving separately, with important information about your plan. Please find the date your coverage begins in the letter you receive.
- **Member ID Card:** Your new Member ID Card will come in a separate mailing. Please be on the lookout for it, keep it safe, and bring it along whenever you go to the doctor or pharmacy.
- **Healthy Savings Card:** You will also receive this in the mail. Keep it in your wallet to access your member benefit card number when shopping.
- **Phone Call:** You will receive a welcome call from a CCA onboarding specialist to confirm your enrollment and answer any questions you have.
- **Nurse Appointment:** Your onboarding specialist will help you schedule a meeting with one of our nurses to start building your care plan based on your unique needs.
- **Care Partner:** You will be connected to a CCA care partner who will call you to check in on you and coordinate with your entire care team to make sure you have everything you need.
- **Care Team:** Your care team, which includes your care partner, will work together to coordinate your care needs with your doctor, other care providers, and community resources.





Frequently Asked Questions

Q Will I lose my MassHealth Standard or Medicare benefits if I enroll?

A No! You keep MassHealth Standard or Medicare and get MORE benefits at no cost to you. When you enroll with CCA, you receive a new ID card with our logo. You will present that one card when you need to access services. Please keep your MassHealth Standard or Medicare cards for reference.

Q When can I enroll in CCA Senior Care Options?

A Enrollment is different for those with MassHealth Standard and Medicare versus those who have MassHealth Standard only:

- If you have MassHealth Standard and Medicare, in the first nine months of the calendar year, you may enroll one time per quarter, and your plan is effective the first day of the next month. Or, you may submit an application to join the plan from October 15th through December 7th. In that case, your enrollment with CCA will be effective on January 1st.*
- If you have MassHealth Standard and do not have Medicare, you may enroll in the plan any time. Your enrollment with CCA begins the first day of the next month.

Q May I keep my current doctors?

A Most likely, yes. CCA has a large network of quality primary care providers and specialists. There is a good chance your current doctors and providers are in our network and you would not have to make a change. However, if you do need to find a new doctor or other provider, our Member Services team will be happy to help. To see if your providers are in the CCA network, search the CCA Senior Care Options Provider Directory at ccasco.org-sco-directory.

*There are some special situations that might change your enrollment dates.

Thank You!

On behalf of everyone at CCA, we want to thank you for the chance to help improve your health and quality of life. We look forward to providing you with *uncommon care*®. Along with your team of doctors, nurses, and specialists, we are dedicated to making it easier for you to live independently at home.

To speak with a CCA representative:



Call 877-780-4711 (TTY 711)

October–March: 8 am to 8 pm, 7 days a week

April–September: 9 am to 6 pm, Monday through Friday



Visit our website to learn more at: ccasco.org

¹Every year, Medicare evaluates plans based on a 5-star rating system.

Commonwealth Care Alliance (CCA) Senior Care Options (HMO D-SNP) is a health plan that contracts with both Medicare and the Commonwealth of Massachusetts Medicaid program to provide benefits of both programs to enrollees. Enrollment in the plan depends on contract renewal.

You can get this information for free in other formats, such as large print, braille, or audio. Call **866-610-2273 (TTY: 711)**, 8 am to 8 pm, 7 days a week, from October 1 through March 31 and from April 1 through September 30, Monday to Friday, 8 am to 8 pm, and Saturday and Sunday, 8 am to 6 pm. The call is free.

Notice of Nondiscrimination

Commonwealth Care Alliance, Inc.® complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence.

Commonwealth Care Alliance, Inc.:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Commonwealth Care Alliance, Inc. has failed to provide these services or discriminated in another way on the basis of medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence, you can file a grievance with:

Civil Rights Coordinator

30 Winter Street

Boston, MA 02108

Phone: 617-960-0474, ext. 3932 (TTY 711) Fax: 857-453-4517

E-mail: civilrightscordinator@commonwealthcare.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Multi-language Interpreter Services

English: ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-866-610-2273 (TTY 711).

Spanish (Español): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-610-2273 (TTY 711).

Chinese (繁體中文): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-610-2273 (TTY 711)。

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-610-2273 (TTY 711).

French (Français): ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-610-2273 (ATS 711).

Vietnamese (Tiếng Việt): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-610-2273 (TTY 711).

German (Deutsch): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-610-2273 (TTY 711).

Korean (한국어): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-610-2273 (TTY 711)번으로 전화해 주십시오.

Russian (Русский): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-610-2273 (телетайп 711).

Arabic (العربية): ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل على الرقم 1-866-610-2273 (رقم هاتف الصم والبكم 711).

Hindi (हिंदी): ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-610-2273 (TTY 711) पर कॉल करें।

Italian (Italiano): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-610-2273 (TTY 711).

Portuguese (Português): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-610-2273 (TTY 711).

French Creole (Kreyòl Ayisyen): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-610-2273 (TTY 711).

Polish (Polski): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-610-2273 (TTY 711).

Greek (Ελληνικά): ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-866-610-2273 (TTY 711).

Japanese (日本語): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-610-2273 (TTY 711) まで、お電話にてご連絡ください。

Cambodian (ខ្មែរ): ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរទូរស័ព្ទ 1-866-610-2273 (TTY 711)។

Lao/Laotian (ລາວ): ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-866-610-2273 (TTY 711).

Gujarati (ગુજરાતી): સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-610-2273 (TTY 711).



Care that brings it all together.

Care that's seamless.

Care wherever it's needed.

Care that's more of a partnership.

Care that's got you covered.

That's *uncommon care*®.

That's Commonwealth Care Alliance.

877-780-4711 (TTY 711)

ccasco.org

30 Winter Street
Boston, MA 02108