Instructions to Health Plans

* [*Plans may include the ANOC in the 2025 Evidence of Coverage or provide it to members separately.*]
* [*Plans may modify the language in the ANOC, as applicable, to address Medicaid benefits and cost-sharing for its dual eligible population.*]
* [*Plans must use the state-specific name for Medicaid in references to “Medicaid” in any plan-customized language throughout the ANOC.*]
* [*Throughout the document update language based on how the integrated program is described in the state as instructed by the state (i.e. one name for the plan or matching Medicare and Medicaid plans, etc.).*]
* [*Where the ANOC uses “medical care,” “medical services,” or “health care services” to explain services provided, plans may revise and/or add references to long-term services and supports and/or home and community-based services as applicable.*]
* [*Plans may change references to terms such as “member,” “customer,” “beneficiary,” “enrollee,” “member services,” “primary care provider,” “prior authorization (PA)” as instructed by the state or based on plan preference and update them consistently throughout the ANOC.*]
* [*Where the model material instructs inclusion of a plan phone number, plans must ensure it is a toll-free number and include a toll-free TTY number and days and hours of operation.*]
* [*Throughout the ANOC, plans must follow the applicable style rules of the state, if any. For instance, where the model material instructs inclusion of a date or time, plans must use the specific format requested by the state Medicaid program. Other items covered by a state-specific style guide or similar document should also be updated accordingly.*]
* [*Plans should refer to the Evidence of Coverage as needed using the appropriate chapter number and section. For example, "refer to* ***Chapter 9****,* ***Section A****." An instruction* [*insert reference, as applicable*] *appears with many cross references throughout the ANOC and Evidence of Coverage. Plans may always include additional references to other sections, chapters, and/or member materials when helpful to the reader.*]
* [*Plans must include the OMB approval information in the footer of the first page of the document as noted in this model.*]
* [*Wherever possible, plans are encouraged to adopt good formatting practices that make information easier for English-speaking and non-English-speaking members to read and understand. The following are based on input from beneficiary interviews:*
* *Format a section, chart, table, or block of text to fit onto a single page. In instances where plan-customized information causes an item or text to continue on the following page, enter a blank return before right aligning with clear indication that the item continues (for example, similar to the Benefits Chart in* ***Chapter 4*** *of the Evidence of Coverage, insert:* ***This section is continued on the next page****).*
* *Ensure plan-customized text is in plain language and complies with reading level requirements established in the three-way contract.*
* *Break up large blocks of plan-customized text into short paragraphs or bulleted lists and give a couple of plan-specific examples as applicable.*
* *Spell out an acronym or abbreviation before its first use in a document or on a page (for example, Long-term services and supports (LTSS) or low-income subsidy (LIS)). Plans may choose to spell out terms each time they are used.*
* *Include the meaning of any plan-specific acronym, abbreviation, or key term with its first use.*
* *Avoid separating a heading or subheading from the text that follows when paginating the model.*
* *Use universal symbols or commonly understood pictorials.*
* *Draft and format plan-customized text and terminology in translated models to be culturally and linguistically appropriate for non-English speakers.*
* *Consider using regionally appropriate terms or common dialects in translated models.*
* *Include instructions and navigational aids in translated models in the translated language rather than in English.*]

**<Plan name> *<plan type>* offered by *<sponsor name>***

*Annual Notice of Changes* for 2025

[*Optional: insert member name*]

[*Optional: insert member address*]

Introduction

[*If there are any changes to the plan for 2025, insert:* You are currently enrolled as a member of our plan. Next year, there will be some changes to our[*insert as applicable:* benefits, coverage, rules]*.* This[*insert as applicable:* section **or** *Annual Notice of Changes*]tells you about the changes and where to find more information about them. To get more information about benefits or rules please review the *Evidence of Coverage,* which is located on our website at *<URL>.* Key terms and their definitions appear in alphabetical order in the last chapter of your *Evidence of Coverage.*]

[*If there are no changes whatsoever for 2025 (e.g., no changes to benefits, coverage, rules, networks), insert:* You are currently enrolled as a member of our plan. Next year, there are no changes to our benefits, coverage,and rules. However, you should still read this[*insert as applicable:* section **or** *Annual Notice of Changes*]to learn about your coverage choices. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at <URL>. Key terms and their definitions appear in alphabetical order in the last chapter of your *Evidence of Coverage.*]

**Additional resources**

* [*Plans that meet the 5% alternative language or Medicaid required language threshold insert:* This document is available for free in [*insert the languages that meet the threshold*].]
* You can get this Annual Notice of Changes for free in other formats, such as large print, braille, or audio. Call [*insert Member Services toll-free phone and TTY numbers, and days and hours of operation*]. The call is free.
* [*Plans also simply describe:*
  + how they request a member’s preferred language other than English and/or alternate format,
  + how they keep the member’s information as a standing request for future mailings and communications so the member does not need to make a separate request each time, **and**
  + how a member can change a standing request for preferred language and/or format.]

[*Plans may include either the current multi-language insert or provide a Notice of Availability. Plans that choose to use the current multi-language insert per 42 CFR §§ 422.2267(e)(31) and (e)(33) should include:* We have free interpreter services to answer any questions that you may have about our health or drug plan. To get an interpreter just call us at <phone number>. Someone that speaks <language> can help you. This is a free service. [*This information must be included in the following languages: Spanish, Chinese, Tagalog, French, Vietnamese, German, Korean, Russian, Arabic, Italian, Portuguese, French Creole, Polish, Hindi, Japanese, and any additional languages required by the state.*]

*OR*

*Per the final rule CMS-4205-F released on April 4, 2024, §§ 422.2267(e)(31) and 423.2267(e)(33), plans may choose to provide a Notice of Availability of language assistance services and auxiliary aids and services that at a minimum states that the plan provides language assistance services and appropriate auxiliary aids and services free of charge. The plan must provide the notice in English and at least the 15 languages most commonly spoken by individuals with limited English proficiency in <State> and must provide the notice in alternate formats for individuals with disabilities who require auxiliary aids and services to ensure effective communication.*]

[*Any plan that does not include a particular section (e.g.,* ***Section C****,* ***Section F****) deletes the section, orders all remaining sections and subsections sequentially, and updates the Table of Contents accordingly. Plans must update the Table of Contents to this document to accurately reflect where the information is found on each page after plan adds plan-customized information to this template*.]

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# Disclaimers

[*Plans must include all applicable disclaimers as required in federal regulations (42 CFR Part 422, Subpart V, and Part 423, Subpart V), and included in any state-specific guidance.*][*Consistent with the formatting in this section, plans may insert additional bulleted disclaimers or state-required statements, including state-required disclaimer language, here*.]

# Reviewing your Medicare and NJ FamilyCare (Medicaid) coverage for next year

It is 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 E** 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 will still be in the Medicare and NJ FamilyCare programs as long as you are eligible.

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

* Medicare options in the table in **Section G2** [*insert reference, as applicable*].
* NJ FamilyCare services in **Section G2** [*insert reference, as applicable*].

|  |
| --- |
| B1. Information about *<*plan name*>* <Plan name> is a health plan that contracts with both Medicare and Medicaid to provide benefits of both programs to members.  Coverage under <plan name> is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information on the individual shared responsibility requirement.  When this *Annual Notice of Changes* says “we,” “us,” “our,” or “our plan,” it means *<*plan name*>.* |
| 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? * Review benefit changes to make sure they will work for you next year. * Refer to **Section E1** for information about benefit changes for our plan. * **Check if there are any changes to our prescription drug coverage that may affect you.**   + Will your drugs be covered? 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 E2** 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 D** 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 are happy with our plan.** |

| **If you decide to stay with <plan name>:** | **If you decide to change plans:** |
| --- | --- |
| 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 <plan name>. | [*Plans should revise this paragraph as necessary.*] If you decide other coverage will better meet your needs, you may be able to switch plans (refer to **Section G2** 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. |

# Changes to our plan name

[*Plans that are not changing the plan name, delete this section. Plans with an anticipated name change at a time other than January 1 may modify the date below as necessary*.]

On January 1, 2025, our plan name changes from <2024 plan name> to <2025 plan name>.

[*Insert language to inform members whether they will get new plan ID cards and how, as well as how the name change affects any other member communication*.]

# Changes to our network providers and pharmacies

[*Plans with no changes to network providers and pharmacies insert:* We have not made any changes to our network of providers and pharmacies for next year.

However, it’s important that you know that we may 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 *Evidence of Coverage*.]

[*Plans with changes to provider and/or pharmacy networks, insert:* Our[*insert if applicable:* provider] [and] [*insert if applicable:* pharmacy] network[s] [*insert as applicable:* has or have] changed for 202*5*.

**Please** **review the 2025 Provider and Pharmacy Directory** to find out if your providers or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website at <URL>. 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 *Evidence of Coverage*.]

# Changes to benefits for next year

## E1. Changes to benefits for medical services

[*If there are no changes in benefits, replace the rest of the section with:* There are no changes to your benefits for medical services. Our benefits will be exactly the same in 2025 as they are in 2024.]

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

[*The table must include:*

* *all new benefits that will be added or 2024 benefits that will end for 2025;* ***and***
* *new or changing limitations or restrictions, including referrals, prior authorizations (PA), and step therapy for Part B drugs for benefits for 2025.*]

[*Instructions to plans offering Value-Based Insurance Design (VBID) Model benefits: VBID Model participating plans should update this section to reflect coverage for any new VBID Model benefits that will be added for CY 2025 benefits, and/or for previous CY 2024 VBID Model benefits that will end for CY 2025. For instructions to plans participating in the VBID model’s hospice benefit component, see the separate ANOC instructions related to the VBID model’s hospice benefit component.*

*Note that for CY 2025, plans wishing to communicate the removal of cash or monetary rebates and its replacement with different supplemental benefits may do so but must use the following language:* CMS removed the Cash Benefits for 2025. Instead, you’ll get [*please identify and insert in these brackets supplemental benefits that your organization is offering in lieu of cash or monetary rebates*] in place of the Cash Benefit you got in 2024. Review your *Evidence of Coverage* for more information about available supplemental benefits.]

|  | **2024 (this year)** | **2025 (next year)** |
| --- | --- | --- |
| **<benefit name*>*** | [*For benefits that were not covered in 2024, insert*:  <benefit name*>* is **not** covered.] | [For benefits that will not be covered in 2025, insert:  *<*benefit name*>* is **not** covered.] |
| **<benefit name>** | [*Insert 2024 cost or coverage, using format described above*.] | [*Insert 2025 cost or coverage, using format described above*.] |

## E2. Changes to prescription drug coverage

**Changes to our *List of Covered Drugs***

[*Plans that did not include a List of Covered Drugs in the envelope, insert:* You will get a 2025 *List of Covered Drugs* in a separate mailing.]

[*Plans that did not include a List of Covered Drugs in the envelope and will not mail it separately unless requested, insert:* An updated *List of Covered Drugs* is located on our website at <URL>. You may also call Member Services at the numbers at the bottom of the page for updated drug information or to ask us to mail you a *List of Covered Drugs*.]

[*Plans that included a List of Covered Drugs in the envelope, insert:* We sent you a copy of our 2025 *List of Covered Drugs* (Formulary) in this envelope.] The *List of Covered Drugs* is also called the “*Formulary*.”

[*Plans with no changes to covered drugs, tier assignment, or restrictions may replace the rest of this section with:* We have not made any changes to our *List of Covered Drugs at this time* for next year. However, we are allowed to make changes to the *List of Covered Drugs* from time to time throughout the year, with approval from Medicare and/or the state. We update our online *List of Covered Drugs* at least monthly to provide the most up to date list of drugs. If we make a change that will affect a drug you are taking, we will send you a notice about the change. Refer to the2025 *List of Covered Drugs* for more information.]

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

If you are 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 [*insert if applicable:* or contact your Care Manager] 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.
* [*Plans should include the following language if they have an advance transition process for current members:*] Work with your doctor (or other prescriber) and ask us to make an exception to cover the drug.
* 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).
* To learn what you must do to ask for an exception, refer to **Chapter 9** of your *Evidence of Coverage* or call Member Services at the numbers at the bottom of the page.
* If you need help asking for an exception, contact Member Services [*insert if applicable:* or your Care Manager]. Refer to **Chapters 2 and 3** of your *Evidence of Coverage* to learn more about how to contact your Care Manager.
* [*Plans should include the following language if all current members will not be transitioned in advance for the following year*:] Ask us to cover a temporary supply of the drug.
* In some situations, we cover a **temporary** supply of the drug during the first *<*number*,* must be at least 90*>* days of the calendar year.
* This temporary supply is for up to <supply limit (must be the number of days in plan’s one-month supply)*>* days. (To learn more about when you can get a temporary supply and how to ask for one, refer to **Chapter 5** of your *Evidence of Coverage*.)
* 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.

[*Plans may include additional information about processes for transitioning current members to formulary drugs when your formulary changes relative to the previous plan year*.]

[*Include language to explain whether current formulary exceptions will still be covered next year or a new one needs to be submitted*.]

[*Plans that previously implemented the option to immediately replace brand name drugs with their new generic equivalents and plan to maintain this option for 2025, please insert the following language, which provides notice of the expansion of this option for 2025:* We currently can immediately remove a brand name drug on our *Drug List* if we replace it with a new generic drug version with the same or fewer rules as the brand name drug it replaces. Also, when adding a new generic drug, we may also decide to keep the brand name drug on our *Drug List,* but immediately add new rules.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month’s supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see **Chapter 12** of your *Evidence of Coverage.* The Food and Drug Administration (FDA) also provides consumer information on drugs. Refer to the FDA website: [www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients](https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients). You may also contact Member Services at the number at the bottom of the page or ask your health care provider, prescriber, or pharmacist for more information.]

[*Plans implementing for the first time in 2025 the option to immediately substitute brand name drugs with their new generic equivalents or authorized generics or to immediately substitute biological products with interchangeable biosimilars or unbranded biosimilars, that otherwise meet the requirements, should insert the following:* Starting in 2025, we may immediately remove brand name drugs or original biological products on our *Drug List* if, we replace them with new generics or certain biosimilars versions of the brand name drug or original biological product with the same or fewer rules. Also, when adding a new version, we may decide to keep the brand name drug or original biological product on our *Drug List*, but immediately add new rules.

This means, for instance, if you are taking a brand name drug or biological product that is being replaced by a generic or biosimilar version, you may not get notice of the change 30 days before we make it or get a month’s supply of your brand name drug or biological product at a network pharmacy. If you are taking the brand name drug or biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see **Chapter 12** of your *Evidence of Coverage.* The Food and Drug Administration (FDA) also provides consumer information on drugs. Refer to the FDA website: [www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients](https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients). You may also contact Member Services at the number at the bottom of the page or ask your health care provider, prescriber, or pharmacist for more information.]

# Administrative changes

[*Insert this section if applicable. Plans with administrative changes that impact members (e.g., change in contract or PBP number) may insert this section, include an introductory sentence that explains the general nature of administrative changes, and describe the specific changes in the table below. Plans that choose to omit this section should renumber the remaining sections as needed*.]

|  | **2024 (this year)** | **2025 (next year)** |
| --- | --- | --- |
| [*Insert a description of the administrative process/item that is changing*] | [*Insert 2024 administrative description*] | [*Insert 2025 administrative description*] |
| [*Insert a description of the administrative process/item that is changing*] | [*Insert 2024 administrative description*] | [*Insert 2025 administrative description*] |

# Choosing a plan

## G1. Staying in our plan

We hope to keep you as a plan member. You do not have to do anything to stay in our plan. If you do **not** change to another Medicare plan or change to Original Medicare, you automatically stay enrolled as a member of our plan for 2025.

## G2. Changing plans

[*Plans should add any additional Medicaid information as directed by the state*.] Most people with Medicare can end their membership during certain times of the year. Because you have NJ FamilyCare, you can end your membership in our plan any month of the year.

In addition, you may end your membership in our plan during the following periods:

* The **Annual 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 are eligible to make a change to your enrollment. For example, when:

* you moved out of our service area,
* your eligibility for NJ FamilyCare 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.

**Your Medicare services**

You have four 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 **Annual Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section G2**. By choosing one of these options, you automatically end your membership in our plan. [*Insert additional option to change to another integrated program as directed by the state.*]

|  |  |
| --- | --- |
| **1. You can change to:**  **Another plan that provides your Medicare and most or all of your Medicaid benefits and services in one plan, also known as an integrated dual-eligible special needs plan (D-SNP)** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.  For Program of All-inclusive Care for the Elderly (PACE) inquiries, call 1-855-921-PACE (7223).  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at [www.nj.gov/humanservices/doas/services/q-z/ship/](http://www.nj.gov/humanservices/doas/services/q-z/ship/). For more information or to find a local SHIP office in your area, please visit [www.nj.gov/humanservices/doas/services/q-z/ship/](https://www.nj.gov/humanservices/doas/services/q-z/ship/).   **OR**  Enroll in a new integrated D-SNP.  You will automatically be disenrolled from our plan when your new plan’s coverage begins.  Your NJ FamilyCare (Medicaid) enrollment will automatically be changed to our NJ FamilyCare plan, <insert NJFC plan name here>. If you wish to change to a different NJ FamilyCare plan instead, please call NJ FamilyCare at 1-800-701-0710 (TTY: 711). |
| **2. You can change to:**  **Original Medicare with a separate Medicare prescription drug plan** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at [www.nj.gov/humanservices/doas/services/q-z/ship/](https://www.nj.gov/humanservices/doas/services/q-z/ship/). For more information or to find a local SHIP office in your area, please visit [www.nj.gov/humanservices/doas/services/q-z/ship/](https://www.nj.gov/humanservices/doas/services/q-z/ship/).   **OR**  Enroll in a new Medicare prescription drug plan.  You will automatically be disenrolled from our plan when your Original Medicare coverage begins.  Your NJ FamilyCare (Medicaid) enrollment will automatically be changed to our NJ FamilyCare plan, <insert NJFC plan name>. If you wish to change to a different NJ FamilyCare plan instead, please call NJ FamilyCare at 1-800-701-0710 (TTY: 711). |
| **3. You can change to:**  **Original Medicare without a separate Medicare prescription drug plan**  **NOTE**: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don’t want to join.  You should only drop prescription 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 State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at [www.nj.gov/humanservices/doas/services/q-z/ship/](https://www.nj.gov/humanservices/doas/services/q-z/ship/). | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at [www.nj.gov/humanservices/doas/services/q-z/ship/](https://www.nj.gov/humanservices/doas/services/q-z/ship/).   You will automatically be disenrolled from our plan when your Original Medicare coverage begins.  Your NJ FamilyCare (Medicaid) enrollment will automatically be changed to our NJ FamilyCare plan, *<insert NJFC plan name here>*. If you wish to change to a different NJ FamilyCare plan instead, please call NJ FamilyCare at 1-800-701-0710 (TTY: 711). |
| **4. You can change to:**  **Any Medicare health plan** during certain times of the year including the **Annual Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in Section A**.** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at <https://www.nj.gov/humanservices/doas/services/q-z/ship/> .   **OR**  Enroll in a new FIDE SNP plan directly, or through a broker or agent contracted with the new FIDE SNP plan.  You will automatically be disenrolled from our plan when your coverage with the new FIDE SNP plan begins.  Your NJ FamilyCare (Medicaid) coverage will also be shifted to the new FIDE SNP, and will be covered through that new plan. |

**Your NJ FamilyCare services**

For questions about how to get your NJ FamilyCare services after you leave our plan, contact NJ FamilyCare at 1-800-701-0710 (TTY: 711). Ask how joining another plan or returning to Original Medicare affects how you get your NJ FamilyCare coverage.

# Getting help

## H1. 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 *Evidence of Coverage***

Your *Evidence of Coverage* is a legal, detailed description of our plan’s benefits. It has details about benefits for 2025. It explains your rights and the rules to follow to get services and prescription drugs we cover.

[*If the ANOC is sent or provided separately from the Evidence of Coverage, include the following*: The *Evidence of Coverage* for 202*5* will be available by October 15.] [*Insert if applicable:* You can also review the <attached **or** enclosed **or** separately mailed> *Evidence of Coverage* to find out if other benefit changes affect you.] An up-to-date copy of the *Evidence of* *Coverage* is available on our website at <URL>. You may also call Member Services at the numbers at the bottom of the page to ask us to mail you an *Evidence of Coverage* for 2025.

**Our website**

You can visit our website at *<*URL*>.* As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our *List of Covered Drugs* (*Formulary*).

## H2. State Health Insurance Assistance Program (SHIP)

You can also call the SHIP. In New Jersey the SHIP is called the State Health Insurance Assistance Program (SHIP). SHIP can help you understand your plan choices and answer questions about switching plans. SHIP is not connected with us or with any insurance company or health plan. SHIP has trained counselors [insert in every county or locations] and services are free. The SHIP phone number is1-800-792-8820 (TTY: 711). For more information or to find a local SHIP office in your area, please visit [www.nj.gov/humanservices/doas/services/q-z/ship/](https://www.nj.gov/humanservices/doas/services/q-z/ship/).

## H3. Office of the Insurance Ombudsperson

The Ombudsperson Program can help you if you have a problem with our plan. The ombudsperson’s services are free and available in all languages. The Ombudsperson 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.
* is not connected with us or with any insurance company or health plan. The phone number for the Ombudsperson Program is 1-800-446-7467 (TTY: 711).

## H4. 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.

**Medicare’s Website**

You can visit the Medicare website ([www.medicare.gov](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](http://www.medicare.gov/) and click on “Find plans.”)

***Medicare & You 2025***

You can read the *Medicare & You 2025* 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 ([www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf](http://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf)) or by calling 1‑800‑MEDICARE (1‑800‑633‑4227), 24 hours a day, 7 days a week. TTY users should call 1‑877‑486‑2048.

[*Insert any additional sections as required by the state, such as the QIO or additional resources that might be available.*]

## H5. NJ FamilyCare (Medicaid)

You are enrolled in both Medicare and in Medicaid. The Medicaid program in New Jersey is also called **NJ FamilyCare**. If you have questions about your NJ FamilyCare (Medicaid) coverage, call the NJ Department of Human Services, Division of Medical Assistance and Health Services at 1-800-701-0710 (TTY:711).

## H6. [Insert additional resources if applicable]

[*If applicable, insert a new section for each additional resource, including contact information and a description of their role.*]