



## Blue Shield of California Individual Medicare Advantage Prescription Drug (IMA-PD) Plan

### 2025 Plan Premium Increase

### Frequently Asked Questions

October 2024

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**THIS DOCUMENT IS TO BE USED AS A TOOL ONLY TO VERBALLY ANSWER QUESTIONS FROM PROSPECTIVE ENROLLEES OR CURRENT MEMBERS. THIS DOCUMENT IS NOT TO BE ISSUED OR PROVIDED TO PROSPECTIVE ENROLLEES OR CURRENT MEMBERS.**

#### **1. Why is Blue Shield increasing the plan premium amount for some of its Medicare Advantage plans?**

Plan premium rates are increasing for 2025 because the overall cost of health care continues to rise. The rise in costs can be driven up by various reasons including but not limited to:

- new medical and drug technologies,
- higher utilization of medical services and drugs
- pricing set by providers of care and drug manufacturers
- geographic area in which plan is offered.

These reasons impact the premiums put forth by Medicare Advantage plans like Blue Shield and others.

#### **2. How are plan premium increases calculated?**

The plan premium increase is calculated by taking into consideration the above reasons and, in addition, other features such as:

- medical benefits covered by the plan
- supplemental benefits (those not covered by Original Medicare), i.e., routine vision, fitness, over-the-counter items allowance, etc. Benefits vary by plan.
- prescription drugs included in the Part D formulary,
- projections on the level of utilization anticipated for the upcoming year.

#### **3. What benefits and services does my plan include?**

Blue Shield Medicare Advantage plans provide:

- an extensive network of doctors and specialists
- a comprehensive Part D drug formulary along with a nationwide pharmacy network
- all plans include supplemental benefits such as:
  - non-Medicare-covered vision,

- NurseHelp 24/7,
- telehealth through Teladoc,
- worldwide emergency and urgent care coverage
- fitness with Silver Sneakers
- some plans may also include coverage for dental, hearing aids and non-Medicare covered chiropractic care
- ways for members to save on prescriptions drug costs which include looking at generic prescription drugs over brand, and for Blue Shield's Medicare Advantage HMO and PPO plans, accessing network pharmacies that offer preferred cost sharing.
- Please see your Summary of Benefits and Evidence of Coverage for full plan benefit details

**4. I am on a budget and can't afford these higher plan premiums. How can I get some help to pay these premiums?**

Medicare provides "Extra Help" to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan's monthly premium, yearly deductible, and prescription copayments. This "Extra Help" also counts toward your out-of-pocket costs.

If you automatically qualify for "Extra Help" Medicare will mail you a letter. You will not have to apply. If you do not automatically qualify you may be able to get "Extra Help" to pay for your prescription drug premiums and costs. To see if you qualify for getting "Extra Help," call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213, between 8 am and 7 pm, Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office

Please see your Evidence of Coverage for additional information.

**5. Does Blue Shield offer any other plans that are more affordable?**

Depending on the county you permanently reside in, Blue Shield may have other Medicare Advantage plans available. If you would like more information, Customer Service can discuss your plan options, help you determine whether another Blue Shield Medicare Advantage plan better fits your needs and budget, and can send you a Change of Plan Form (when applicable). Or, if you have a broker, he or she can also assist you.

**6. When can I enroll in another plan that Blue Shield has available?**

During the Annual Enrollment Period, from October 15 through December 7, you can enroll in another plan. Your coverage becomes effective January 1, 2025.

- 7. How can I switch to another Blue Shield plan after December 7, if I didn't receive the Annual Notice of Change (or didn't see it until now)?** You may have a few options depending on your individual case. You can contact your broker or Customer Service at the number listed on the back of your member ID card to review what options are applicable to you.

**8. What options will be available to me for paying my plan premium?**

There are several ways you can pay your plan premium. The default option is for us to send you a monthly bill and have you pay by check. However, you can also opt for automatic payment from your bank account, or you can have the plan premium taken out of your monthly Social Security or Railroad Retirement Board benefit check. If you're interested in either of these options, please call Customer Service at the phone number listed on the back of your ID card to get you set up.

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