2025



Summary of Benefits



Summary of Benefits

El Paso Health Medicare Advantage Dual (HMO D-SNP)

This is a brief summary of benefits and services covered by El Paso Health Medicare Advantage Dual (HMO D-SNP) from January 1, 2025 to December 31, 2025. It does not list every service that we cover or every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You may also see our Evidence of Coverage online at, ephmedicare.com.

WHO CAN JOIN US

To join El Paso Health Medicare Advantage Dual (HMO D-SNP), you must be:

- Entitled to Medicare Part A
- Enrolled in Medicare Part B
- Part of the Qualified Medicare Beneficiary (QMB) program or MQMB, Texas Medicaid
- Live in our service area. Our service area includes El Paso and Hudspeth counties.

HOW TO CONTACT US

• Phone: 1-833-742-3125

• TTY Users: 711

• Fax: 915-532-2286

• Email: medicare@elpasohealth.com

• Website: ephmedicare.com

HOURS OF OPERATION

You can call us as follows: October 1 - March 31, 8 a.m. to 8 p.m. seven days a week

April 1 - September 30, 8 a.m. to 8 p.m. Monday through Friday.

H3407_2501SOB_M CMS Accepted 9/16/2024

WHICH DOCTORS, HOSPITALS, AND PHARMACIES CAN I USE?

El Paso Health Medicare Advantage Dual (HMO D-SNP) has a network of doctors, specialists, hospitals, pharmacies, and other providers. Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directory on our website at ephmedicare.com. Or, call us and we will send you a copy of the provider and pharmacy directory.

WHAT DO WE COVER?

Like all Medicare health plans, we cover everything that Original Medicare covers - and more! Extra benefits are outlined in this booklet. We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan's formulary (list of Part D prescription drugs) and any restrictions on our website at ephmedicare.com.

Or, call us and we will send you a copy of the formulary.

"MEDICARE AND YOU" HANDBOOK

If you like to access a copy of the "Medicare & You" handbook please go to https://www.medicare.gov/pub/medicare-you-handbook or if you like a copy mailed to you call Medicare at 1-800-633-4227, TTY Users call 1-877-486-2048.

El Paso Health Medicare Advantage is a Health Maintenance Organization (HMO), Special Needs Plan and Prescription Drug Plan with a Medicare contract. Enrollment in El Paso Health Medicare Advantage Dual (HMO D-SNP) depends on contract renewal.

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Monthly Premium

\$0 monthly premium

You must keep paying your Part B Premium. The Part B Premium may be covered through your State Medicaid program. Medicaid assistance with premium payment may vary based on your level of Medicaid eligibility.

MEDICAL DEDUCTIBLE

This plan has a medical deductible. The deductible may not apply to you because Members are protected by the Texas Medicaid Program from cost sharing, co-insurance, co-pays and deductibles for Original Medicare covered services.

PHARMACY (PART D) DEDUCTIBLE

This plan does have a deductible of \$590. The Part D deductible does not apply to you because you get Extra help from Medicare.

MAXIMUM OUT-OF-POCKET RESPONSIBILITY

This plan does have a maximum out-of-pocket of \$8,500, (does not include prescription drugs). Our Members are protected by the Texas Medicaid Program from cost sharing; Medicaid pays co-insurance, co-pays, and deductibles for Original Medicare covered services. Members are not responsible for the maximum out-of-pocket.

Inpatient Hospital Care

\$0 co-pay for days 1 through 90.

Our plan covers 90 days for inpatient hospital stay.

Our plan also covers 60 "lifetime reserved days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Prior authorization may be required.

Inpatient hospital stays are a covered benefit. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice.

| Benefit Category | El Paso Health Medicare Advantage Dual (HMO D-SNP) | Texas Medicaid | |
|---|--|--|--|
| Outpatient Hospital Coverage | \$0 co-pay Prior authorization may be required. | Medicaid pays for certain outpatient hospital services if it is not covered by Medicare or when the Medicare benefit is exhausted. | |
| | | \$0 co-pay for Medicaid- covered services. | |
| Ambulatory Surgical Center (ASC) Services | \$0 co-pay Prior authorization may be required. | Medicaid pays for certain surgical services, if it is not covered by Medicare or when the Medicare benefit is exhausted. | |
| | | \$0 co-pay for Medicaid- covered services. | |
| Doctor Office Visits | Primary Care Provider: \$0 co-pay | Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit | |
| | Specialist: \$0 co-pay It is always recommended that you talk to your Primary Care Provider first before you get care from a Specialist. | is exhausted. \$0 co-pay for Medicaid- covered services. | |
| Preventive Care | \$0 co-pay for: | Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit | |
| | Medicare preventative services | | |
| | Abdominal aortic aneurysm Screening | is exhausted. | |
| | Alcohol misuse counseling | \$0 co-pay for Medicaid- covered services. | |
| | • Bone mass measurement | | |
| | Breast cancer screening (mammogram) | | |
| | Cardiovascular disease (behavioral screenings) | | |
| | Cardiovascular screenings | | |
| 4 | Cervical and vaginal cancer screening | | |

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Preventive Care

(continued)

- Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy)
- Depression screenings
- Diabetes screenings
- HIV screenings
- Medical nutrition therapy services
- Obesity screening and counseling
- Pap smears and pelvic exams (women)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco related disease)
- Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots
- •"Welcome to Medicare" Preventive visit (one time)
- Yearly "Wellness" visit

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

\$0 co-pay for Medicaid-covered services.

Emergency Care

\$0 co-pay

Note: Emergency services are not covered outside the United States.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

(Any emergency room visit if the member reasonably believes he or she needs emergency care.)

El Paso Health Medicare **Texas Medicaid Benefit Category Advantage Dual** (HMO D-SNP) **Urgently Needed** Medicaid pays for this service \$0 co-pay if it is not covered by Medicare **Services** or when the Medicare benefit is exhausted. (This is NOT emergency care and in most cases, is out of the service area.) \$0 co-pay for Medicaidcovered services. **Diagnostic** \$0 co-pay Medicaid pays for this service if it is not covered by Medicare Services, Labs and or when the Medicare benefit **Imaging** Diagnostic mammography, is exhausted. diagnostic radiology, lab \$0 co-pay for Medicaidservices, diagnostic test and covered services. procedures, outpatient X-rays, and radiation therapy. **Hearing Services** \$0 co-pay Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit Hearing Services: is exhausted. The fitting/evaluation for \$0 co-pay for Medicaidhearing aids along with covered services. hearing aid devices are covered. There is a \$2,000 allowance every two (2) years for this service. It is always recommended that you talk to your PCP first before you get care from a Specialist.

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Dental Allowance

\$0 co-pay

Preventive dental services:

This plan covers: oral exam(s), cleanings(s), dental X-ray(s) and fluoride treatment(s) every year.

Comprehensive dental services:

This plan covers: diagnostic services, restorative services, extractions, prosthodontics, other oral/maxillofacial surgery, extra exams, cleanings, X-rays, fillings, extractions, implants, and dentures.

Benefit limit: \$3,500 limit on all covered preventive and comprehensive dental services. Any amount not used by the end of the calendar will not be roll over.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

Note: For Members who are 20 years of age or younger; or 21 years of age or older in an ICF-MR.

\$0 co-pay for Medicaid-covered services.

Vision Services

\$0 co-pay

Medicare-covered vision services:

Exam to diagnose and treat diseases and conditions of the eye.

Eyeglasses or contact lenses after cataract surgery.

Routine vision services:

Routine vision exam - 1 routine eye exam(s) every year.

Routine eyewear (lenses and frames). This plan covers up to \$400 for eyeglasses or contact lenses every year.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

Services by an Optician are limited to fitting and dispensing of medically necessary eyeglasses and contact lenses.

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Mental Health Services

\$0 co-pay for 190 days

Our plan has a lifetime limit of 190 days for inpatient mental health care in a psychiatric hospital. This limit does not apply to inpatient mental health services provided in a general hospital.

Our plan covers 90 days for an inpatient hospital stay.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Prior authorization may be required.

Inpatient psychiatric hospital stays are a covered benefit for Members under the age 21, and Members 65 years of age and older. Inpatient acute care hospital stays for psychiatric treatment are a covered benefit for Members 21 through 64 years of age.

Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services.

Members should follow Medicare guidelines related to hospital choice.

\$0 co-pay for Medicaid-covered services.

Outpatient Mental Health Services

\$0 co-pay for group therapy visit

\$0 co-pay for individual therapy visit

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

\$0 co-pay for Medicaid-covered services.

Skilled Nursing Facility

\$0 co-pay for days 1 through 100

Prior authorization may be required.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Physical Therapy

\$0 co-pay

Occupational, physical, and speech therapy.

Prior authorization may be required.

Note: physical therapy is covered either by a facility or therapist providing services in home. Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

\$0 co-pay for Medicaid-covered services.

Ambulance

\$0 co-pay for Medicare covered services.

Medically necessary ambulance ground, water, and air services.

Prior authorization required for non-emergent ambulance transport.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

\$0 co-pay for Medicaid-covered services.

Transportation

\$0 co-pay; 96 one-way trips per year

Routine transportation coverage is limited to planapproved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 48 hours ahead of time.

The Medicaid Medical Transportation Program (MTP) provides non-emergency transportation, if it is not covered by Medicare or when the Medicare benefit is exhausted.

\$0 co-pay for Medicaidcovered services

Medicare Part B Drugs

\$0 co-pay

Medicare Part B drugs include immunosuppressant drugs, anti-cancer drugs, anti-emetic drugs, and dialysis drugs. Medicaid will not cover any

Medicare Part B drugs.

PRESCRIPTION DRUGS

Part D Deductible

The Part D deductible is \$590. The deductible does not apply to you because Members are protected by the Texas Medicaid Program from cost sharing, coinsurance, co-pays and deductibles

Standard Cost-sharing

Mail order: Kroger

Retail: All other network retail pharmacies

| Benefit Category | Retail | Mail Order |
|--|---|---|
| Tier 1 Generic Drugs (including brand drugs treated as generic) | 30 day supply \$1.60 co-pay; \$4.90 co-pay; or 25% of total | 90 day supply \$1.60 co-pay; \$4.90 co-pay; or 25% of total |
| Tier 1 all other drugs | 30 day supply \$4.80 co-pay; \$12.15 co-pay; or 25% of total | 90 day supply \$4.80 co-pay; \$12.15 co-pay; or 25% of total |

Specialty drugs are limited to a 30-day supply.

Day Supply Available

- One month supply (up to 30 days)
- Two month supply (31-60 days)
- Three month supply (61-90)

CATASTROPHIC COVERAGE STAGE

You qualify for the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$2,000 limit for the calendar year, you pay nothing for all drugs.

ADDITIONAL BENEFITS

| Benefit Category | El Paso Health Medicare Advantage Dual (HMO D-SNP) | Texas Medicaid |
|---|--|---|
| Podiatry Services | \$0 co-pay for Medicare covered services only, Diabetes-related nerve Damage or Medically Necessary treatment for foot injuries or diseases. This plan covers 10 visits annually for routine podiatry care. | Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services. |
| Durable Medical Equipment (like wheelchairs or oxygen) | \$0 co-pay Prior authorization may be required. | \$0 co-pay for Medicaid- covered services. |
| Medical Supplies | \$0 со-рау | \$0 co-pay for Medicaid- covered services. |
| Prosthetics (artificial limbs or braces) | \$0 co-pay Prior authorization may be required. | For Members birth through age 20 (CCP), Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services. |
| Diabetic Monitoring Supplies | \$0 со-рау | \$0 co-pay for Medicaid- covered services. |

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Home Health Care

\$0 co-pay

(includes medically necessary intermittent skilled nursing care, home health aide services, occupational therapy, physical therapy, speech therapy, and medical social services)

Prior authorization may be required.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

Includes medically necessary intermittent skilled nursing care, home health aide services, private duty nursing services, and personal care services.

\$0 co-pay for Medicaid-covered services.

Hospice

Covered under Original Medicare

Not covered by El Paso Health Medicare Advantage Dual (HMO D-SNP) Medicaid pays for this service for certain Waiver Members if it is not covered by Medicare or when the Medicare benefit is exhausted.

Note: When adult clients elect hospice services, they waive their rights to all other Medicaid services related to their terminal illness. They do not waive their rights to Medicaid services unrelated to their terminal illness.

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Health/Wellness Education

\$0 co-pay; Programs to help you manage your health conditions including education, materials, advice and care tips.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

\$0 co-pay for Medicaid-covered services.

Chiropractic Services

\$0 co-pay for Medicare covered Chiropractic services.

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones in your spine move out of position).

Prior authorization may be required.

Chiropractic manipulative treatment (CMT) performed by chiropractor licensed by the Texas State Board of Chiropractic Examiners is a benefit of Texas Medicaid.

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

El Paso Health Medicare Advantage Dual (HMO D-SNP)

Texas Medicaid

Outpatient Rehabilitation Services

\$0 co-pay

Prior authorization may be required.

Cardiac (heart) rehab services (with a limit of two, onehour sessions per day and a maximum of 36 sessions within a 36-week period).

Pulmonary (lung) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions).

Occupational/Physical/ Speech therapy visit.

Note: physical therapy is covered either by a facility or therapist providing services in home. For Members who are 20 years of age or younger, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

Prior authorization may be required.

\$0 co-pay for Medicaid-covered services.

Outpatient Substance Abuse

\$0 co-pay for individual and group therapy visits.

Not covered by Texas Medicaid.

Renal Dialysis Services

\$0 co-pay

Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

Supplemental benefits included with your enrollment in El Paso Health Medicare Advantage Dual (HMO D-SNP)

| Over-the-Counter Catalog Service | Members are eligible to receive up \$300 every quarter for covered over-the-counter purchases such as toothbrushes, bandages, vitamins, grab bars, Nicotine Replacement Therapy drugs and other eligible items. |
|--|---|
| Meals Benefit | Post Hospitalization Meals 14 homedelivered meals following your discharge from a hospital or nursing facility. |
| Personal Emergency Response System coverage (PERS) | One Personal Emergency Response System Device |
| 24 Hour Nurse Line | Access to a 24-hour, seven days a week bilingual (English/Spanish) medical advice line staffed by nurses and pharmacist. Assistance provided in multiple languages. |
| Medicare Community Connections | We assist you right over the phone by providing you with health-related information and by connecting you to local community-based services and support program. We'll help you coordinate these services based on your unique needs. |

HOME AND COMMUNITY BASED WAIVER SERVICES

THE FOLLOWING ARE TEXAS MEDICAID SERVICES (not covered by El Paso Health Medicare Advantage Dual (HMO D-SNP)). For additional information, contact the Texas Health and Human Services Commission (HHSC) at 1-877-541-7905 or TTY users can call 711.

Those who meet QMB requirements and also meet the financial criteria for full Medicaid coverage, may be eligible to receive all Medicaid services not covered by Medicare, including Medicaid waiver services. Waiver services are limited to individuals who meet additional Medicaid waiver eligibility criteria.

Community Living Assistance and Support Services (CLASS) Waiver

Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/providerportals/long-term-care-providers/community-living-assistancesupport-services-class.

Deaf Blind with Multiple Disabilities Waiver (DBMD)

Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/ provider-portals/long-term-care-providers/deaf-blind-multipledisabilities-dbmd.

Home and **Community Services** (HCS) Waiver

Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/providerportals/long-term-care-providers/home-community-basedservices-hcs

Medically **Dependent Children Program (MDCP)**

Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/providerportals/long-term-care-providers/medically-dependentchildren-program-mdcp.

Texas Home Living Waiver (TxHmL)

Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage, https://hhs.texas.gov/doing-business-hhs/providerportals/long-term-care-providers/texas-home-living-txhml.

STAR+PLUS Program (operating under the Texas Healthcare Transformation and **Quality Improvement** 16 Program Waiver)

Programs include: Adult Foster Care, Assisted Living, Cognitive Rehabilitation Therapy, Financial Management Services, Home Delivered Meals, Minor Home Modifications and Support Consultation. Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage: https://hhs.texas.gov/ services/ health/medicaid-chip/programs/starplus.



Covered Supplemental Benefits



Covered Supplemental Benefits



24-Hour Nurse Line

Access to a 24-hour, seven days a week bilingual (English/Spanish) medical advice line staffed by nurses and pharmacists. Assistance provided in multiple languages.

Transportation Service

Receive 96 one-way non-emergent medical visit transportation services every year.

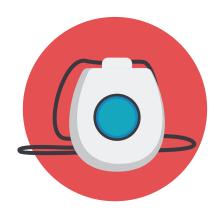




Dental Allowance

Receive up to \$3,500 each year. It can be used for dental checkups, x-rays, routine cleaning, fillings, extractions, implant, dentures and so much more.

Covered Supplemental Benefits



PERS Device

One Personal Emergency Response System Device

Hearing

\$2,000 towards fitting/ evaluation and hearing aids every two (2) years.





Vision

Up to \$400 each year. Use it for routine eye exams, eyeglasses (frames and lenses), and/or contact lenses.

Podiatry

Get ten (10) visits annually for routine podiatry care.



Covered Supplemental Benefits



Home-Delivered Meals

Get up to fourteen (14) healthy meals delivered to your home after being discharged from a hospital or nursing facility.

OTC allowance

Receive up to \$300 each quarter for covered over-the-counter purchases. Obtain items such as toothbrushes, bandages, vitamins, shampoo, lotions, hygiene and many other eligible items. The \$300 allowance renews every quarter.

Local Retailers: Walmart, CVS, Walgreens, Family Dollar, Dollar General & Albertsons.

Online: mybenefitscenter.com



Get Fit Program

Members have access to all local YMCA facilities with the ability to an initial tour, utilize the equipment, attend classes and much more!

Covered Supplemental Benefits for individuals with Chronic Conditions

*The following benefits are only covered for individuals with Chronic Conditions. The qualifying conditions are:

- Chronic alcohol and other drug dependence
- Autoimmune disorders
- Cancer, excluding pre-cancer
- Cardiovascular conditions
- Chronic heart failure
- Dementia

- Diabetes mellitus
- End-stage liver disease
- End-stage renal disease requiring dialysis
- Severe hematologic disorders
- HIV/AIDS

- Chronic lung disorders
- Chronic and disabling mental health conditions
- Neurologic disorders
- Stroke

Healthy Eats Program

*Qualifying Members receive \$250 a quarter for approved healthy food items such as fruits & vegetables, meats, juices, milk, cheese, eggs, yogurt, breads and so much more!!



Online: <u>www.MomsMeals.com</u> www.FarmboxRX.com





Utility Bill Assistance

*Qualifying Members receive \$60 monthly allowance for the assistance of paying any of the following utilities; Gas, Water, Electricity, and rent.

Contact your Housing Office Manager, Apartment Manager, or Mortgage Lender for payment assistance in regards to the rent.



For more information:

Call 1-833-742-3125

TTY users call 711

or vist us at EPHMedicare.com