

2009

PASSPORT ADVANTAGE MEMBER GUIDE

Your Medicare Benefits ...

Your Prescription Drugs ...

Your Providers and Pharmacies ...

Your Medicare Health Plan of Choice

Passport
advantage

YOUR CHOICE FOR MEDICARE.

ADMINISTERED BY AMERIHEALTH MERCY / A PASSPORT HEALTH PLAN PROGRAM

COMMITTED TO SERVICE ...



... DEDICATED TO YOU.

This is Your Guide to **Passport Advantage**

When you join Passport Advantage, we make it easy and affordable for you to get and stay healthy. In the next few pages, you will learn more about our local Medicare plan which was designed for Kentuckians just like you!

Everything You Need to Know About Passport Advantage

Passport Advantage Eligibility	3
What makes me eligible?	
How can I join?	
How to get Medicare Part A or B	
What happens if I lose Passport Health Plan?	
Passport Advantage Coverage	5
Get coverage for Medicare Parts A, B, and D	
Extra coverage as a Passport Health Plan member	
Your member ID cards	
Passport Advantage Value	6
What do Passport Advantage members pay?	
How can Passport Advantage be such a great value?	
Passport Advantage Special Programs	7
We offer special programs you can join for free!	
Passport Advantage Customer Service	8
Frequently Asked Questions	

We are proud to offer great services to our members. Keep reading to learn more about what Passport Advantage can do for you for a \$0 monthly plan premium!

Passport Advantage contracts with the Federal government to offer health and prescription drug coverage. You must be a member of Passport Health Plan with Medicare Parts A and B to join Passport Advantage.

Passport Advantage *Eligibility*

What makes me eligible?

If you can answer yes to the next 2 questions, then you can join Passport Advantage!

1. Am I a Passport Health Plan member?
2. Do I have Medicare Parts A and B?

How can I join?

If you are not already a Passport Advantage member, it is very easy to join!

- Step 1: Call us!** We can tell you more about Passport Advantage and whether or not you can join. It is easy. Just call us at the number below!
- Step 2: Get an enrollment form.** If you do not have an enrollment form, we can mail one to you, your caregiver, or a loved one. Or you can download the form from our web site at www.passportadvantage.org. If you need assistance, we will be happy to help you.
- Step 3: Fill out the enrollment form.** We can help you fill out the form over the phone. At the same time, we can also answer any questions you might have.
- Step 4: Send the completed form back to us.** If we sent you an enrollment form, please send it back in the gold, pre-paid envelope. Or, mail it to:

**Passport Advantage
ATTN: PAD Enrollment
305 West Broadway
Louisville, KY 40202**

Or, you can fax it to us at (502) 585-8338.

Please note that you will not be a member of Passport Advantage until Medicare approves your enrollment in Passport Advantage. This process can take a number of weeks.

The image shows a sample of the 'Passport Advantage Enrollment Request' form. The form is titled 'Passport advantage YOUR CHOICE FOR MEDICARE' and 'ENROLLMENT REQUEST'. It includes fields for personal information such as address, home phone, date of birth, gender, social security number, and passport health plan number. There is a section for Medicare information, including the name of the beneficiary, Medicare claim number, sex, and effective date. A prominent instruction states: 'Copy this information directly from your Medicare card'. Below this, there are checkboxes for 'HOSPITAL (Part A)' and 'MEDICAL (Part B)'. A note at the bottom of the form reads: 'You must be a Passport Health Plan member with Medicare Parts A and B to join Passport Advantage'. There are also options for receiving the form in other languages or formats like Spanish, Russian, Braille, Audio tape or CD. The form ends with a section for the applicant to sign and date, and a note to return the form in a pre-paid envelope.

How to Get Medicare Part A or Part B

You need Medicare Part A and Part B to join Passport Advantage. If you did not apply for Medicare Part A or B during your initial enrollment period, you will have to apply in January, February, or March through your Social Security office. Just follow these steps:

1. Call your Social Security office at 1-800-772-1213 to schedule an appointment during January, February, or March.
2. Go to this appointment to fill out an application.
3. Once your application is complete, Social Security will forward it to Kentucky Medicaid for review. It may take a few months for you to hear about your application. Kentucky Medicaid may pay your Medicare Part A or Part B premium if you meet certain requirements.

If you have Medicare Part A or Part B and would like to enroll in Passport Advantage, call our Member Services. You may also visit us at www.passportadvantage.org.

What happens if I lose Passport Health Plan?

You must be receiving Medicaid benefits through Passport Health Plan to become a member of Passport Advantage. Kentucky Medicaid decides if you are in Passport Health Plan.

If Kentucky Medicaid takes you out of Passport Health Plan and you think the decision was wrong, please call your local Department for Community Based Services (DCBS). Phone numbers are available on www.passporthealthplan.com.

If you lose Passport Health Plan, you can choose to stay in Passport Advantage for up to 3 months!

During these 3 months, 2 things could happen:

1. Kentucky Medicaid could put you back into Passport Health Plan within 3 months. This means you can stay in Passport Advantage!
2. Kentucky Medicaid could decide to not put you back into Passport Health Plan within 3 months. This means that you will no longer be a member of Passport Advantage after these 3 months. We will send you a letter, and then you will need to choose another Medicare plan to get your prescription drugs and other health services.

To learn more, go to our web site, www.passportadvantage.org, and review your Evidence of Coverage. Or, call our Member Services department!

Passport Advantage *Coverage*

Get Covered for Medicare Parts A, B, and D

Passport Advantage covers your doctor visits, hospital stays, and prescription drugs (Medicare Parts A, B, and D) all through one plan! With Passport Advantage, you do not need to choose a separate prescription drug plan.

Extra Coverage as a Passport Health Plan member

As long as you remain an active Passport Health Plan (Medicaid) member, you also continue to get Medicaid benefits. Your Passport Health Plan benefits will provide coverage for some services not covered by Passport Advantage, such as:

- Vision
- Dental
- Some prescription drugs

To see how Passport Advantage and Passport Health Plan work together, turn to the back of this guide for a helpful benefits chart. You may also read more on our web site at www.passportadvantage.org.

Going to Passport Advantage Providers

As a Passport Advantage member, you can go to any provider in our network. You do not even need a referral to see a specialist – you have the freedom to see any Passport Advantage provider that you wish!

To find a Passport Advantage provider, search our Provider Directory. We mail a copy to you every year. Or, you can find the most up-to-date listing on our web site, www.passportadvantage.org. With our Online Directory, you can search by your provider's name, zip code, or county and state.

Choosing Your Provider of Choice

Passport Advantage can do a much better job of coordinating your care if you go to the same provider for your basic care. If you find a provider that you feel comfortable with, call Member Services and tell us the name of your Provider of Choice. We will keep this in our records.

Going to Out of Network Providers

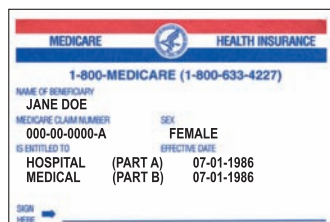
You may go out of network to get health care and prescription drugs, but **be careful**. If your provider does not accept Medicare **and** Kentucky Medicaid, you might have to pay some of the costs yourself. There are limited situations where you can use an out of network pharmacy.

Your Member ID Cards

As a Passport Advantage member, you will have 4 ID cards. Remember to keep all these cards in a safe place!



PASSPORT ADVANTAGE CARD



MEDICARE CARD



PASSPORT HEALTH PLAN CARD



KENTUCKY MEDICAID CARD

... PAGE 5 ...

MEMBER SERVICES: 1-800-578-0603, THEN PRESS 1

TTY: 1-888-857-4816

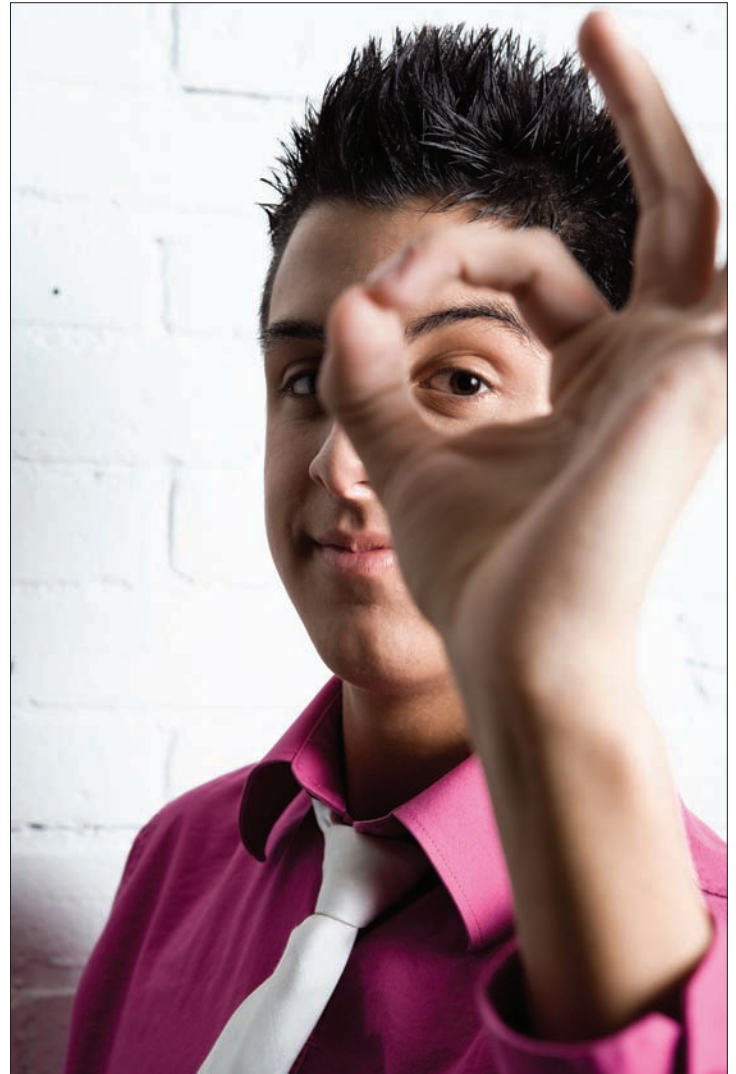
HOURS: 7 DAYS A WEEK, 8 A.M. TO 8 P.M.

Passport Advantage *Value*

Many things in your life cost a lot of money. Your Medicare plan should not be one of them. Passport Advantage works hard to save you money, and we care about helping you stay healthy and happy.

What do Passport Advantage members pay?

- **A \$0 monthly plan premium!**
You do not have to pay anything to join Passport Advantage – and there is no plan premium!
- **A \$0 charge for most covered services!**
You will not pay anything for covered services from Passport Advantage providers. If you go out of our network, you should not have to pay anything for covered services if you go to a provider who takes both Medicare and Kentucky Medicaid.
- **Very low copays for covered prescription medicines!**
You will only pay \$0 - \$6 for prescription medicines in 2009 if you go to a Passport Advantage pharmacy.
- **No “doughnut” hole or coverage gap for covered prescription medications!**
You will not have any gaps in coverage as long as you are an active Passport Health Plan and Passport Advantage member.



Remember: If you have an emergency, you do not need to use a Passport Advantage provider. Get care right away!

For more information, turn to the Benefits Chart in the back of this booklet.

How can Passport Advantage be such a great value?

Passport Advantage members have low costs because Passport Advantage works together with Passport Health Plan, Kentucky Medicaid, and Medicare. To see how this works, look at the benefits chart on the last page of this guide. You can also read more about what services we cover and what you pay for them.

Passport Advantage *Special Programs*

If you have a health concern, we want to help. At Passport Advantage, we care about you.

We work hard to answer your questions in a respectful and friendly way. We can work with you to:

- Set up appointments with your providers.
- Help you understand how to take your medicines.
- Tell you about different diets, exercise programs, or community services that might help your health.
- Send information that answers your individual questions.
- Talk to you if you are worried about your health or have trouble understanding your health problems.

We Offer Special Programs You Can Join For Free!

We offer the following programs to Passport Advantage members. If you have specific health problems, read this chart to learn more about how we can help.

PROGRAM	DESCRIPTION	FOR MORE INFORMATION
Coronary Artery Disease Program	Nurses are here to talk to members who have heart disease. We know how hard it can be to eat healthy or get enough exercise. That is why we are here to help.	Call 1-800-578-0603, press 0 and then press 78212.
Chronic Obstructive Pulmonary Disease (COPD) Program	Living with COPD can be hard. But the good news is we can help you live a longer and healthier life! A trained nurse can help you quit smoking, set up a diet program, and even get you involved in a support group.	Call 1-800-578-0603, press 0 and then press 78215.
Diabetes Program	Our staff is trained to help you get healthier and stay healthier even if you have diabetes! Our nurses know how to help you with your medicines, help you find a practitioner, and answer all your questions about diabetes.	Call 1-800-578-0603, press 0 and then press 78259.
Behavioral Health Program	If you think you might have an emotional or mental problem, you are not alone. We are here to help! We care about you, and want to talk about any problems you might have. If you have a drug or substance abuse problem, we also want to help. We can help you set up an appointment with a practitioner, therapist or psychiatrist.	Call 1-800-578-0603, press 0 and then press 72015.
Case Management Program	If you have any other health needs or disabilities, we are here to help. If you are juggling a lot of medicines and provider visits, we can help you organize! When you call, you can start working right away with a nurse or medical social worker. They can help you feel better by answering your questions and helping you organize your health care.	Call 1-800-578-0603, press 0 and then press 77915.

These services are available between 8 a.m. and 5 p.m., Monday through Friday. TTY users please call 1-800-691-5566.

More information is available on our web site at: www.passportadvantage.org.

Passport Advantage *Customer Service*

We created Passport Advantage because we care about you. **We are dedicated to treating you like a person, not a number.**

We try hard to make sure you have a good experience with us. The “Frequently Asked Questions” on the next page are just some of the kinds of questions we can answer when you call Member Services.



Questions? Call Us!

Toll-free: **1-800-578-0603**, then press **1**

TTY users: **1-888-857-4816**

We are here to help you 7 days a week from 8 a.m. to 8 p.m. If you ever have a concern, the first thing you should do is call us for help. But if you disagree with a decision we have made, there is a special process that you can follow. You can read more about it on our web site at www.passportadvantage.org or in your Evidence of Coverage.

Passport Advantage *Frequently Asked Questions*

What do I do if I get a bill from a provider?

Most of the time, you do not have to submit claims to Passport Advantage. Usually, your provider will bill us. If you get a bill from a provider, call Member Services right away! We will look into the situation and help you get the most out of your benefits.

What do I do if I paid too much for my medicine?

If you think you paid too much for your medicine, call Member Services!

In 2009, you will be in one of these categories:

Category #1
Category #2
Long-term care facility

You should pay this much for GENERIC DRUGS in 2009:

\$1.10
\$2.40
\$0

You should pay this much for BRAND NAME DRUGS in 2009:

\$3.20
\$6.00
\$0

You should **never** pay more than \$6.00 for a medicine in 2009!

What can I do if Passport Advantage doesn't cover my medicine?

Sometimes, we may just need a prior authorization. This means that we must look at your case and approve the medicine before the pharmacy can give it to you.

Other times, there may be a generic medicine that you will need to try before you use a brand name medicine. Also remember there are drugs that are not covered by your Medicare benefits, but they may be covered by your Medicaid benefits with Passport Health Plan.

If you think we should cover a medicine that is not covered, please call Member Services. There is a coverage determination process to see if Passport Advantage will pay for medicines in certain situations.

What can I do if my provider is not in the Passport Advantage network?

If your provider is not in the Passport Advantage network, call us! We can try to work with your provider to see if they would like to join our network. We can also suggest other plan providers who might be a good Provider of Choice for you.

You can continue to go to your non-plan provider if he or she accepts Kentucky Medicaid and Medicare . . . however, you might have to pay some of the costs yourself. To make sure your services are covered, please try to go to a plan provider.

Passport Advantage *Benefits Chart*

Use this chart to see which plan pays for the following health benefits. Either Passport Advantage (Medicare) or Passport Health Plan (Medicaid) will pay for covered services.

Passport Advantage pays first Passport Health Plan pays first Passport Health Plan pays second

Benefits	Paid by Passport Advantage	Paid by Passport Health Plan	Member Pays for each service
Monthly plan premium			\$0
Doctors and Other Practitioners			
Primary Care Provider or Provider of Choice visits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Specialist visits (including chiropractors and podiatrists)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Dentist visits for routine care		<input checked="" type="checkbox"/>	\$2
Eye care specialist visits for routine care		<input checked="" type="checkbox"/>	\$2
Hospitals (including rehabilitation)			
Inpatient stays	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Outpatient medical visits, treatments, and surgeries	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Emergency department visits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Pharmacies			
Generic medicines and certain related supplies	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0 (for institutionalized), or \$1.10 (for level 1), or \$2.40 (for level 2)
Brand name medicines and certain related supplies	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0 (for institutionalized), or \$3.20 (for level 1), or \$6.00 (for level 2)
Over-the-counter medicines, barbituates, and benzodiazepines		<input checked="" type="checkbox"/>	\$0 or \$1
Tests and Treatments			
Laboratory tests, radiology, dialysis, and x-rays	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Equipment			
Medical equipment and related supplies	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Screening Tests			
Such as, breast, cervical, colorectal, prostate cancer, heart disease, diabetes, glaucoma, and osteoporosis	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Other			
Home health care and ambulance trips	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0
Skilled nursing facility stays		**	\$0
Behavioral Health			
Inpatient stays, outpatient medical visits, treatments, and substance abuse	<input checked="" type="checkbox"/>	**	\$0

... PAGE 10 ...

MEMBER SERVICES: 1-800-578-0603, THEN PRESS 1

TTY: 1-888-857-4816

HOURS: 7 DAYS A WEEK, 8 A.M. TO 8 P.M.

- * Kentucky Medicaid pays second for mental health specialist visits (such as a psychiatrist or therapist), mental health hospital stays, and skilled nursing facility stays. Kentucky Medicaid also covers non-emergency medical transportation.
- ** Medicare has limited coverage for vision services. For those services covered by Medicare, you must see a Passport Advantage provider. For vision services not covered by Medicare but covered by Passport Health Plan, you must see a Passport Health Plan provider.

NOTE: The dollar amounts in this chart are for 2009. Copays are based on eligibility for Passport Advantage and Passport Health Plan. You pay nothing for covered services when you use providers that take Passport Advantage (Medicare and Kentucky Medicaid). This is not a complete chart. Benefits and payments may change January 1, 2010. Please contact Passport Advantage for details.



305 WEST BROADWAY, 3RD FLOOR
LOUISVILLE, KY 40202
WWW.PASSPORTADVANTAGE.ORG
MEMBER SERVICES: 1-800-578-0603, THEN PRESS 1
TTY: 1-888-857-4816

Passport Advantage contracts with the Federal government to offer health and prescription drug coverage.
H1807_001_PO08201 1/09