



PassportAdvantage<sup>HMO</sup><sub>SNP</sub>

A Medicare Advantage Special Needs Plan Sponsored By University Health Care, Inc.

**Member**

PASSPORT ADVANTAGE HMO SNP

**Guide**

Passport Advantage is a health plan with a Medicare contract.

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# Passport Advantage HMO SNP

A Medicare Advantage Special Needs Plan Sponsored By University Health Care, Inc.

# ***This is Your Guide to Passport Advantage***

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

## **Everything you need to know about Passport Advantage!**

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**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 Eligibility

## What makes me eligible?

To join Passport Advantage, you must:

- Have Medicare Parts A and B;
- Be an active Passport Health Plan member; and
- Live in one of the following Kentucky counties: Breckinridge, Bullitt, Carroll, Grayson, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Trimble, or Washington.



## When can I apply?

Eligible Passport Health Plan members can join Passport Advantage at the beginning of any month. (There is no open enrollment!) Some Passport Health Plan members may be automatically enrolled into Passport Advantage when they become eligible for Medicare.

## 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](http://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 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, 3rd Floor  
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 request.

This plan is available to anyone who is an active Passport Health Plan member and who has Medicare Parts A and B. Eligible beneficiaries may enroll in Passport Advantage at any time. Please call Passport Advantage Member Services for more information.

## How do I 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 Parts A or B during your initial enrollment period, you will have to apply in January, February, or March through your Social Security office. You may call 1-800-772-1213 to schedule an appointment.

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.

## How do I apply for Passport Health Plan (Medicaid)?

Kentucky Medicaid determines eligibility for Passport Health Plan. You may apply for Medicaid by:

- Visiting your local Department for Community Based Services (DCBS) office. Phone numbers are available on [www.passporthealthplan.com](http://www.passporthealthplan.com).
- Contacting Kentucky Medicaid by calling 1-800-635-2570 or writing to the Cabinet for Health and Family Services, Office of the Secretary, 275 E. Main Street, Frankfort, KY 40621.

## 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 or your circumstances have changed, please call your local Department for Community Based Services (DCBS). Phone numbers are available on [www.passporthealthplan.com](http://www.passporthealthplan.com).

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

There may be changes in your personal situation that cause you to lose your Passport Health Plan (Medicaid) membership. This could be due to a raise in your income or because you have been placed in or picked for participation on a community based waiver. Sometimes it could be due to a system error. But don't worry! We will continue to cover you under Passport Advantage for a period of three months.

During these 3 months, 2 things could happen:

1. Kentucky Medicaid could put you back into Passport Health Plan. This means you can stay in Passport Advantage!
2. Kentucky Medicaid could decide to not put you back into Passport Health Plan. 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](http://www.passportadvantage.org), and review your Evidence of Coverage. Or, call our Member Services department!

## Getting Extra Help

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for one hundred percent (100%) of drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify will not be subject to the coverage gap (donut hole) or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.

# Passport Advantage Coverage

## Get Covered for Medicare Parts A, B, and D

Passport Advantage covers your hospital stays, doctor visits, 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

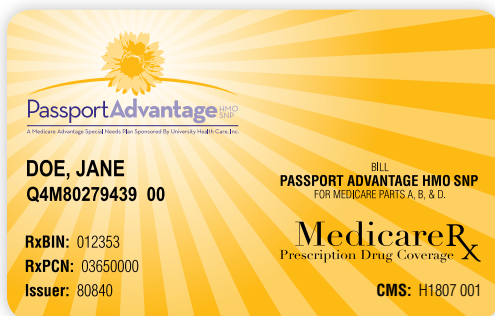
As long as you remain an active Passport Health Plan (Medicaid) member, you also continue to get Medicaid benefits. Your Passport Health Plan benefits will provide coverage for some services not covered by Passport Advantage, such as:

- Vision
- Dental
- Some prescription drugs (including benzodiazepines, barbiturates, and over-the-counter medicines).

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](http://www.passportadvantage.org).

## Your Member ID Cards

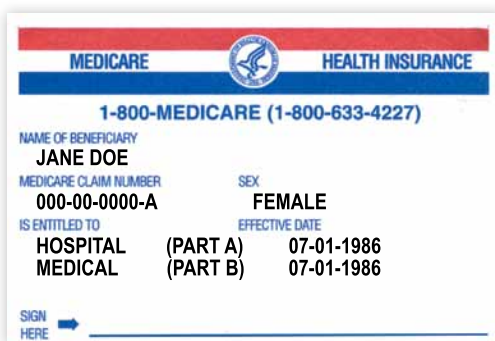
As a Passport Advantage member, you will have 4 ID cards. Remember to keep all these cards in a safe place!



PASSPORT ADVANTAGE CARD



PASSPORT HEALTH PLAN CARD



MEDICARE CARD



KENTUCKY MEDICAID CARD

# Passport Advantage Value

Many things in your life cost a lot of money. Your Medicare plan does not have to 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 monthly 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 call us for authorization first.
- **Very low copays for covered prescription medicines!**  
You do not pay much for prescription medicines if you go to a Passport Advantage pharmacy.

## How can Passport Advantage be such a great value?

Passport Advantage members have low costs because Passport Advantage (Medicare) works together with Passport Health Plan (Medicaid). 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.

Kentucky Medicaid pays the Part B premium for Passport Advantage members. Limitations, copayments, and restrictions may apply. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for 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 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-328-0778; or your State Medicaid Office.

Co-pays may vary based on the level of Extra Help you receive. Contact Passport Advantage for more details.

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the Plan. Benefits, formulary, pharmacy, network, premium, and/or co-payments may change on January 1, 2012.





## **Notice: Update to Primary Care Provider (PCP) Information**

Please note page 8 of this booklet has some wrong information. We will not call you, but we will send a letter to confirm your new PCP.

We apologize for any confusion this may cause. If you have any questions about this new plan rule, or to choose your PCP, please call Member Services 7 days a week from 8 a.m. to 8 p.m. at:

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

**TTY: 1-800-648-6056**

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# Passport Advantage Providers

## Choosing Your PCP

As a Passport Advantage member, you will have a primary care provider (PCP) to take care of your basic medical needs. Your PCP is the provider who keeps track of all of your medical care. Your PCP will get to know your health history and work with you to keep you healthy!

When you join Passport Advantage, we will ask if you have a PCP that you would like to pick. If you do not tell us a PCP, we will choose a PCP for you from our large network of doctors. Then we will call you to ask if you are okay with going to this PCP.

## Changing Your PCP

You may change your PCP at any time. Just call Member Services at the number on the cover on this booklet.

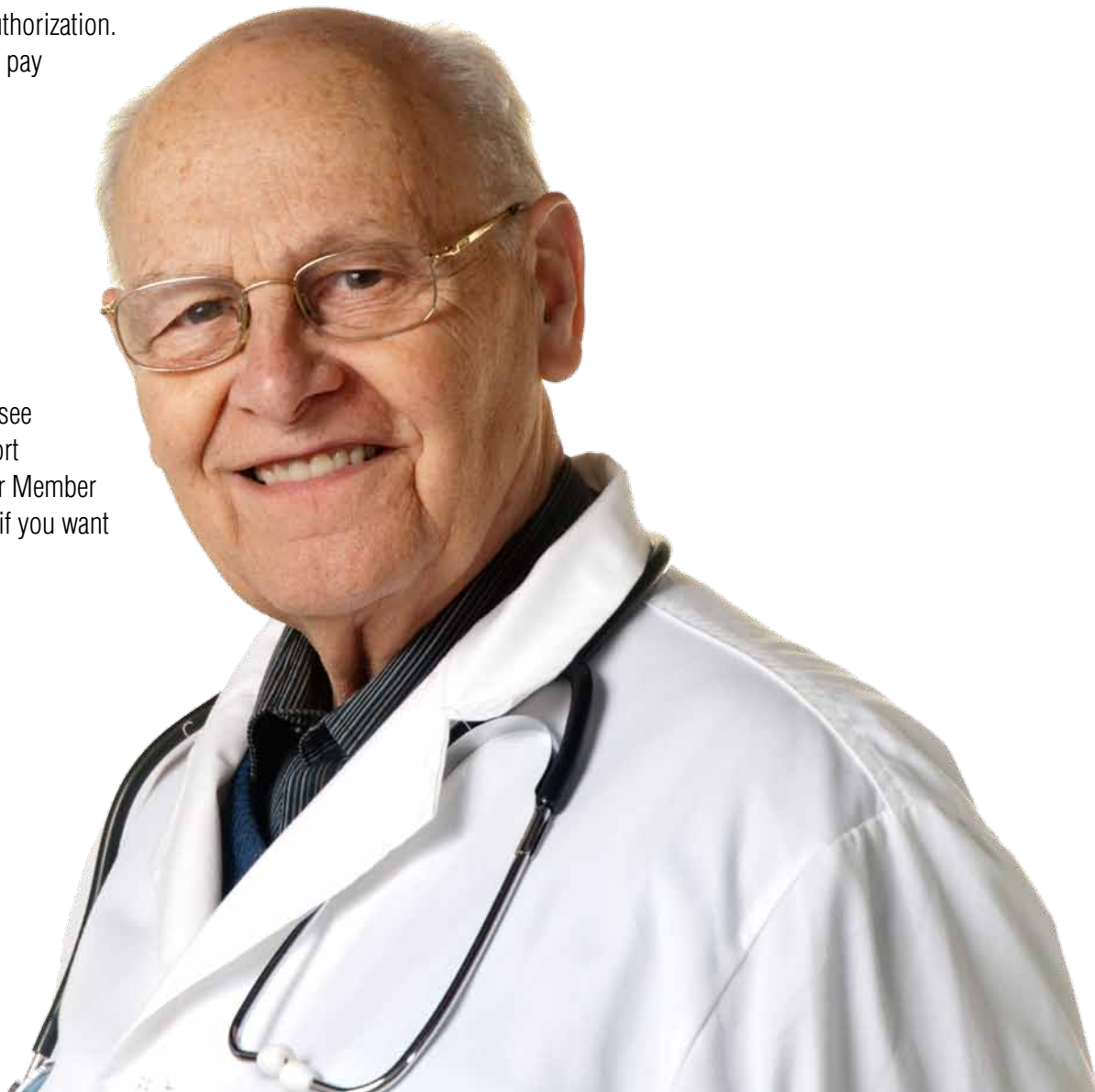
## Going to Out of Network Providers

If you need to see a provider who is not in our network, call us first to get authorization. Otherwise, you might have to pay some of the costs yourself.

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

## Referrals

You do not need a referral to see a specialist if you use Passport Advantage providers. Call our Member Services to get authorization if you want to see a non-plan provider.



# Passport Advantage Prescriptions

## Getting Your Prescriptions

When you're sick, the last thing you want to do is wait a long time for your medicines. To get your medicines faster, ask your provider these questions:

- **Does my medicine need a prior authorization?**

If the provider says "yes", you could wait longer once you arrive at the pharmacy because they will need to get special approval from the Plan. If you do not want to wait, ask for another medicine that does not need prior authorization or make sure this has been done before you go to the pharmacy.

- **Is there a generic available?**

Sometimes you will need to try a generic drug before you can use a brand name medicine.

- **Is it covered on the Passport Advantage or Passport Health Plan formulary?**

Remember, there are drugs that are not covered by your Passport Advantage (Medicare) benefits that may be covered by your Medicaid benefits with Passport Health Plan. If you think we should provide 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.



To find out if your medicine is covered, and to learn more about our plan rules, you and your doctor may visit the searchable formulary on our website, [www.passportadvantage.org](http://www.passportadvantage.org) or call our Member Services.

## Going to Passport Advantage Pharmacies

Passport Advantage has over 1,000 pharmacies for you to choose from! You should always try to go to a pharmacy in our network. There are some limited situations when you can use an out of network pharmacy.

## Copays

Passport Advantage members must pay low copays for their medicines. If you think you paid too much for your medicine, call Member Services! You can ask us to reimburse you by submitting a paper claim form.

Eligible beneficiaries must use network pharmacies to access their prescription drug benefit, except under non-routine circumstances. Quantity limitation and restrictions may apply.

# Passport Advantage Special Programs

If you have a health concern, we want to help. At Passport Advantage, we care about you and want to help you get answers to your questions.

We can work with you to:

- Set up appointments with your providers, including your annual check-up and preventive screenings.
- 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!

Passport Advantage members receive special attention from Care Managers, who will make a plan of care just for you! Make sure you fill out the Health Risk Assessment form you get as a new member. This will help us see what special programs, if any, are right for you. If you have specific health problems, read this chart to learn more about how we can help.

PROGRAM	DESCRIPTION	FOR MORE INFO
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 1-877-903-0082.
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 1-877-903-0082.
Yes, You Can! Smoking Cessation Program	If you are a Passport Health Plan member over the age of 18 and not pregnant, you are eligible to join the program. Please tell the coordinator that you are interested in the Yes, You Can! smoking cessation program.	Call 1-877-903-0082.

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](http://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.**

## Questions? Call Us!

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

TTY users: **1-800-648-6056**

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 are special grievance and appeals processes that you can follow. You can read more about it on our web site at [www.passportadvantage.org](http://www.passportadvantage.org) or in your Evidence of Coverage (EOC).

## Visit Us Online!

You can also visit our web site at [www.passportadvantage.org](http://www.passportadvantage.org). Click on “Members” to go to a special area just for Passport Advantage members.

This document is available in alternate formats, such as Braille, large type, or another language. Please call us at 1-800-578-0603, then press 1 (TTY: 1-800-648-6056), 7 days a week from 8 a.m. to 8 p.m. to request another format. Passport Advantage contracts with Medicare to give our members health and prescription drug coverage. Even though it probably will not happen, Passport Advantage or Medicare could end or change this contract. If this happens, we will let you know. Then, you can get your Medicare benefits through Original Medicare and a Medicare Prescription Drug Plan, or through a different Medicare Advantage plan.





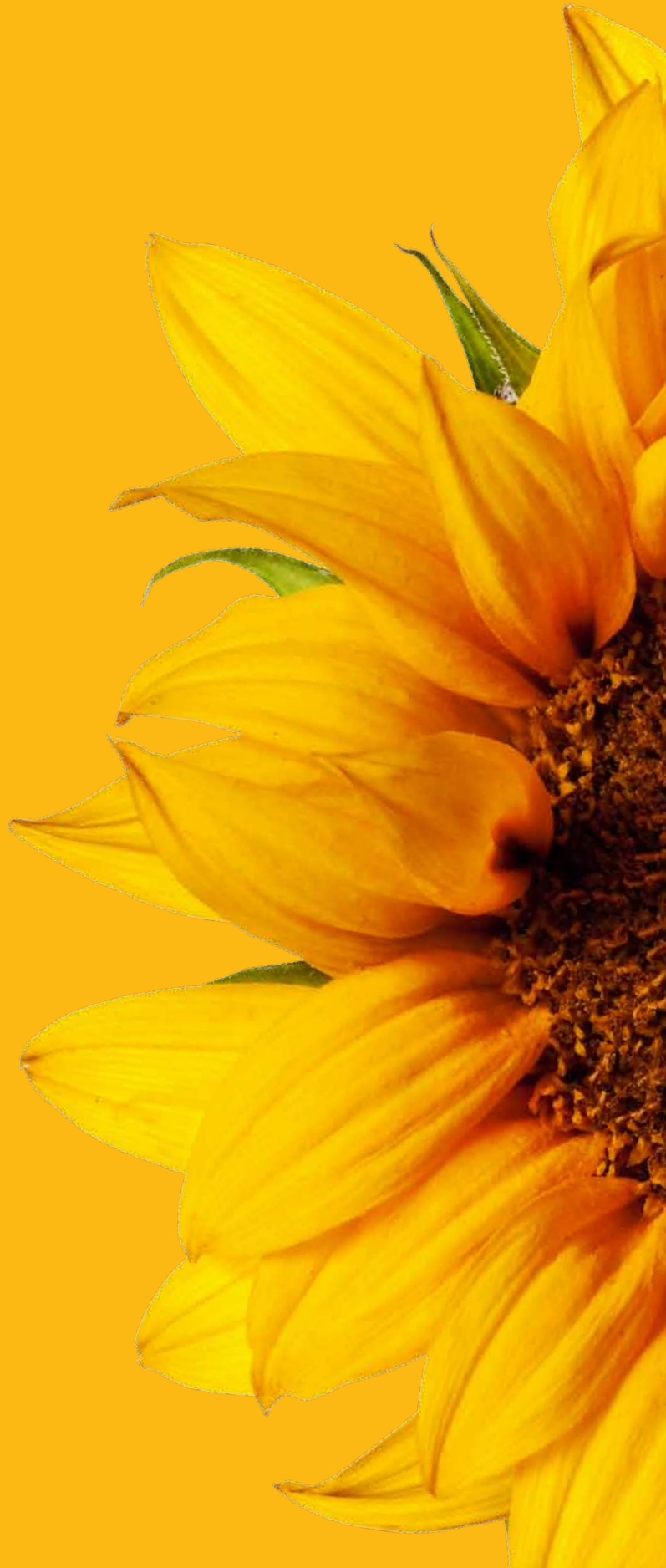
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SNP</sup>

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TTY: 1-800-648-6056





A Medicare Advantage Special Needs Plan Sponsored By University Health Care, Inc.

Use this chart to determine which Plan pays for the following health benefits. In most cases, Passport Advantage (Medicare) will be the primary payer. Passport Health Plan (Medicaid) may be a secondary payer or a primary payer. In some instances, Kentucky Medicaid will be the secondary payer.

- Passport Advantage pays primary
- Passport Health Plan pays primary
- Passport Health Plan pays secondary
- Kentucky Medicaid pays secondary

<b>Benefits</b>	<b>Paid by Passport Advantage</b>	<b>Paid by Passport Health Plan</b>	<b>Paid by Kentucky Medicaid</b>	<b>Member Pays for each service</b>
<b>Doctors and Other Practitioners</b>				
Primary Care Provider visits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Specialist visits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Mental health specialist visits	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	\$0
Therapists (physical, occupational, speech, and nutrition)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Dentist visits for routine care		<input checked="" type="checkbox"/>		\$0 - \$2
Eye care specialist visits for routine care		<input checked="" type="checkbox"/>		\$0
<b>Hospitals (including rehabilitation)</b>				
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
<b>Pharmacies</b>				
Generic medicines and certain related supplies	<input checked="" type="checkbox"/>			\$1.10, or \$2.50, or \$0
Brand name medicines and certain related supplies	<input checked="" type="checkbox"/>			\$3.30, or \$6.30, or \$0
Over-the-counter medicines, barbituates, and benzodiazepines		<input checked="" type="checkbox"/>		\$0 or \$1
<b>Tests and Treatments</b>				
Laboratory tests	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Radiology and radiation therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Dialysis	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
<b>Equipment</b>				
Medical equipment and related supplies	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Diabetes monitoring equipment and supplies	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Prosthetics and orthotics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Frames and lenses after cataract surgery	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0

2011 Benefits Chart

# 2011 Benefits Chart

Passport Advantage pays primary

Passport Health Plan pays primary

Passport Health Plan pays secondary

Kentucky Medicaid pays secondary

<b>Benefits</b> (CONTINUED)	<b>Paid by</b> Passport Advantage	<b>Paid by</b> Passport Health Plan	<b>Paid by</b> Kentucky Medicaid	<b>Member Pays</b> for each service
<b>Screening Tests</b>				
Breast, cervical, colorectal, and prostate cancer	<input checked="" type="checkbox"/>			\$0
Heart disease, diabetes, glaucoma, and osteoporosis	<input checked="" type="checkbox"/>			\$0
Annual physical/wellness visit	<input checked="" type="checkbox"/>			\$0
<b>Other</b>				
Skilled nursing facility stays	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	\$0
Home health care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
Ambulance trips	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0
<b>Behavioral Health</b>				
Inpatient stays	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	\$0
Outpatient medical visits and treatments	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	\$0

Please note the dollar amounts in this chart are for 2011. This does not include all covered benefits.

## IMPORTANT INFORMATION ABOUT THIS DOCUMENT:

- Passport Advantage HMO-SNP is a health plan with a Medicare contract.
- This Plan is available to anyone who is an active Passport Health Plan member and who has Medicare Parts A and B.
- Eligible beneficiaries may enroll in Passport Advantage at any time. Please call Passport Advantage for more information.
- The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the Plan.
- All benefits listed are based on use of network providers for covered services. You must receive routine care from plan providers. If you need to see an out-of-network provider, you must call us first for authorization.
- Eligible beneficiaries must use network pharmacies to access their prescription drug benefit, except under non-routine circumstances. Quantity limitations and restrictions may apply.
- The Part A and B premiums are covered for Passport Advantage members as long as you are enrolled with Passport Health Plan for your Medicaid benefits.
- Part D co-pays may vary based on the level of extra help you receive. Contact Passport Advantage for more details.
- Benefits, formulary, pharmacy, network, premium, and/or co-payments may change on January 1, 2012. Contact Passport Advantage for more details.
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