

2023

Annual Notice of Changes

Humana Honor (PPO)

Multi-State

Select Counties in IA, MN, MT, NE, ND, SD

Humana®



Thank you for being a Humana member

We believe the simplest way to help you feel your best is to do what's right by you. That means going above and beyond what you may expect. We call this human care, and it's one of the reasons millions* of people have chosen Humana for their Medicare Advantage plan.

We hope you would like to keep your current Humana plan. If so, you don't need to do anything; it will automatically renew on January 1, 2023.

Plan for the 2023 Medicare Annual Election Period



See how your plan is different. Review this Annual Notice of Changes (ANOC) document for upcoming changes to your Humana Honor (PPO) in 2023. These could mean differences in medical coverage and costs like premium, copays, deductibles and coinsurance.



Know that this document doesn't include all your benefits. The ANOC highlights plan changes but does not include a full list of your plan benefits. Starting October 15, see your 2023 Evidence of Coverage (EOC) at **[Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments)** for a complete listing. See the back panel of this document for more instructions.

Annual Notice of Changes for 2023

You are currently enrolled as a member of Humana Honor (PPO). Next year, there will be changes to the plan's costs and benefits. *Please see page 6 for a Summary of Important Costs, including Premium.*

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments). You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
-

What to do now

1. ASK: Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check to see if your primary care doctors, specialists, hospitals and other providers, will be in our network next year.
- ☐ Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- ☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your Medicare & You 2023 handbook.
- ☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2022, you will stay in Humana Honor (PPO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with Humana Honor (PPO).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Care number at 1-800-457-4708 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. seven days a week from October 1 – March 31 and 8 a.m. to 8 p.m. Monday-Friday from April 1 - September 30.

- This information is available in different formats, including braille, large print, and audio. Please call Customer Care at the number listed above if you need plan information in another format.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Humana Honor (PPO)

- Humana Honor (PPO) is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.
- When this document says "we," "us," or "our", it means Humana Insurance Company. When it says "plan" or "our plan," it means Humana Honor (PPO).
- Out-of-network/non-contracted providers are under no obligation to treat Humana Honor (PPO) members, except in emergency situations. Please call our Customer Care number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

H5216_ANOC_MA_PPO_278001_2023_M

Annual Notice of Changes for 2023
Table of Contents

Summary of Important Costs for 20236

SECTION 1 Changes to Benefits and Costs for Next Year7

 Section 1.1 - Changes to the Monthly Premium7

 Section 1.2 - Changes to Your Maximum Out-of-Pocket Amounts7

 Section 1.3 - Changes to the Provider Network7

 Section 1.4 - Changes to Benefits and Costs for Medical Services8

SECTION 2 Deciding Which Plan to Choose13

 Section 2.1 - If you want to stay in Humana Honor (PPO)13

 Section 2.2 - If you want to change plans13

SECTION 3 Deadline for Changing Plans.....14

SECTION 4 Programs That Offer Free Counseling about Medicare14

SECTION 5 Programs That Help Pay for Prescription Drugs.....14

SECTION 6 Questions?.....15

 Section 6.1 - Getting Help from Humana Honor (PPO)15

 Section 6.2 - Getting Help from Medicare15

Exhibit A. State Agency Contact Information17

 Lists the names, addresses, phone numbers, and other contact information for a variety of helpful resources in your state.

Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Humana Honor (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Monthly plan premium (See Section 1.1 for details.)	\$0		\$0	
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From network providers: \$4,900	From network and out-of-network providers combined: \$10,000	From network providers: \$4,500	From network and out-of-network providers combined: \$8,950
Doctor office visits	Primary care visits: \$5 copayment per visit Specialist visits: \$45 copayment per visit	Primary care visits: 50% of the total cost per visit Specialist visits: 50% of the total cost per visit	Primary care visits: \$5 copayment per visit Specialist visits: \$45 copayment per visit	Primary care visits: 50% of the total cost per visit Specialist visits: 50% of the total cost per visit
Inpatient hospital stays	\$295 copayment per day for days 1 – 6 \$0 copayment per day for days 7 – 90	50% of the total cost	\$295 copayment per day for days 1 – 6 \$0 copayment per day for days 7 – 90	50% of the total cost

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 - Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0 Your plan will reduce your monthly Medicare Part B premium by up to \$55 .	\$0 Your plan will reduce your monthly Medicare Part B premium by up to \$55 .

Section 1.2 - Changes to Your Maximum Out-of-Pocket Amounts

Medicare requires all health plans to limit how much you pay "out-of-pocket" for the year. These limits are called the "maximum out-of-pocket amounts." Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount.	\$4,900	\$10,000 combined in-network and out-of-network	\$4,500 Once you have paid \$4,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.	\$8,950 combined in-network and out-of-network Once you have paid \$8,950 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.				

Section 1.3 - Changes to the Provider Network

Updated *directories* are located on our website at **Humana.com/PlanDocuments**. You may also call Customer Care for updated provider information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Care so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Services received at Rural Health Clinics, Federally Qualified Health Clinics, and Critical Access Hospitals may be subject to the Primary Care Physician or Specialist copay or coinsurance, as applicable, for 2023.

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
COVID-19 testing and treatment				
• COVID-19 testing	\$0 copayment	\$0 copayment	Cost-share may apply, coverage is the same as similar diagnostic testing	Cost-share may apply, coverage is the same as similar diagnostic testing
• COVID-19 treatment	\$0 copayment	\$0 copayment	Cost-share may apply, coverage is the same as similar treatments	Cost-share may apply, coverage is the same as similar treatments
• Meals with confirmed COVID-19 diagnosis	Covered	Not Covered	Not Covered	Not Covered
Dental services				
• Supplemental dental benefits:	DEN369 \$0 copayment for comprehensive oral evaluation or periodontal exam up to 1 every 3 years. \$0 copayment for panoramic film or diagnostic x-rays up to 1 every 5 years. \$0 copayment for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.	DEN369 \$0 copayment for comprehensive oral evaluation or periodontal exam up to 1 every 3 years. \$0 copayment for panoramic film or diagnostic x-rays up to 1 every 5 years. \$0 copayment for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.	DEN419 Plan covers up to \$2,500 allowance every year for non-Medicare covered preventive and comprehensive dental services. You are responsible for any amount above the dental coverage limit. Any amount unused at the end of the year will expire.	DEN419 Plan covers up to \$2,500 allowance every year for non-Medicare covered preventive and comprehensive dental services. You are responsible for any amount above the dental coverage limit. Any amount unused at the end of the year will expire.

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	<p>\$0 copayment for emergency diagnostic exam up to 1 per year.</p> <p>\$0 copayment for fluoride treatment, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p>\$0 copayment for periodontal maintenance up to 4 per year.</p> <p>\$0 copayment for necessary anesthesia with covered service up to unlimited per year.</p> <p>\$25 copayment for amalgam and/or composite filling up to 2 per year.</p> <p>\$2,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits.</p>	<p>\$0 copayment for emergency diagnostic exam up to 1 per year.</p> <p>\$0 copayment for fluoride treatment, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p>\$0 copayment for periodontal maintenance up to 4 per year.</p> <p>\$0 copayment for necessary anesthesia with covered service up to unlimited per year.</p> <p>\$25 copayment for amalgam and/or composite filling up to 2 per year.</p> <p>\$2,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits.</p> <p>Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</p>	<p>Your benefit can be used for most dental treatments such as: Preventive dental services, such as exams, routine cleanings, etc. Basic dental services, such as fillings, extractions, etc. Major dental services, such as periodontal scaling, crowns, dentures, root canals, bridges etc.</p> <p>Note: The allowance cannot be used on cosmetic services and implants.</p>	<p>Your benefit can be used for most dental treatments such as: Preventive dental services, such as exams, routine cleanings, etc. Basic dental services, such as fillings, extractions, etc. Major dental services, such as periodontal scaling, crowns, dentures, root canals, bridges etc.</p> <p>Note: The allowance cannot be used on cosmetic services and implants. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</p>
<p>Emergency care</p> <ul style="list-style-type: none"> For each Medicare-covered emergency room visit, you pay: 	\$90 copayment waived if admitted within 24 hours	\$90 copayment waived if admitted within 24 hours	\$110 copayment waived if admitted within 24 hours	\$110 copayment waived if admitted within 24 hours
Humana Flex Allowance	Not Covered	Not Covered	\$500 annual allowance on a prepaid card to use	Not Covered

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
			toward out of pocket costs for the plan's preventive and comprehensive dental, vision, or hearing services including copays. Members can use this benefit at participating providers where the primary business is Dental Care, Vision Services, or Hearing Services and Visa® is accepted. Cannot be used for procedures such as cosmetic dentistry and teeth whitening. Unused amount expires at the end of the plan year. See " Humana Spending Account Card " section in this chart for more information.	
Inpatient mental health care <ul style="list-style-type: none"> For a Medicare-covered stay at an inpatient psychiatric facility, you pay: 	\$270 copayment per day for days 1 - 6 \$0 copayment per day for days 7 - 90	50% of the total cost	\$295 copayment per day for days 1 - 6 \$0 copayment per day for days 7 - 90	No Change
Opioid treatment program services <ul style="list-style-type: none"> For each Medicare-covered opioid treatment services visit, you pay: <ul style="list-style-type: none"> at a specialist's office 	\$40 copayment	50% of the total cost	\$45 copayment	No Change

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Outpatient diagnostic tests and therapeutic services and supplies <ul style="list-style-type: none"> For basic radiological services, you pay: <ul style="list-style-type: none"> at a freestanding radiology facility For diagnostic mammography, you pay: <ul style="list-style-type: none"> at a specialist's office at a freestanding radiology facility at a hospital facility as an outpatient For diagnostic colonoscopy, you pay: <ul style="list-style-type: none"> at an ambulatory surgical center at a hospital facility as an outpatient 	\$40 copayment	50% of the total cost	\$45 copayment	No Change
	\$45 copayment	50% of the total cost	\$0 copayment	No Change
	\$40 copayment	50% of the total cost	\$0 copayment	No Change
	\$50 copayment	50% of the total cost	\$0 copayment	No Change
	\$200 copayment	50% of the total cost	\$0 copayment	No Change
	\$250 copayment	50% of the total cost	\$0 copayment	No Change
Outpatient mental health care <ul style="list-style-type: none"> For each Medicare-covered individual/group therapy visit, you pay: <ul style="list-style-type: none"> at a specialist's office 	\$40 copayment	50% of the total cost	\$45 copayment	No Change
Outpatient substance abuse services <ul style="list-style-type: none"> For each Medicare-covered individual/group therapy visit, you pay: <ul style="list-style-type: none"> at a specialist's office 	\$40 copayment	50% of the total cost	\$45 copayment	No Change
Over-the-counter (OTC) mail order	\$50 maximum benefit coverage amount per quarter (3 months) for select over-the-counter	Not Covered	\$125 maximum benefit coverage amount per quarter (3 months) for select over-the-counter	Not Covered

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	health and wellness products.		health and wellness products. Unused quarterly funds carry over to the next quarter and expire at the end of the plan year.	
Pulmonary rehabilitation services				
– at a specialist's office	\$30 copayment	50% of the total cost	\$20 copayment	No Change
– at a hospital facility as an outpatient	\$30 copayment	50% of the total cost	\$20 copayment	No Change
Skilled nursing facility (SNF) care				
• For a Medicare-covered stay at a skilled nursing facility, you pay:	\$0 copayment per day for days 1 - 20 \$184 copayment per day for days 21 - 100	50% of the total cost for days 1 - 100	\$0 copayment per day for days 1 - 20 \$196 copayment per day for days 21 - 100	No Change
Supervised Exercise Therapy (SET)				
– at a specialist's office	\$30 copayment	50% of the total cost	\$20 copayment	No Change
– at a hospital facility as an outpatient	\$30 copayment	50% of the total cost	\$20 copayment	No Change
Urgently needed services				
• For Medicare-covered urgently needed services, you pay:				
– at an urgent care center	\$25 copayment	50% of the total cost	No Change	\$25 copayment
Worldwide coverage				
• For each emergency room visit, you pay:	Not Applicable	\$90 copayment waived if admitted within 24 hours	Not Applicable	\$110 copayment waived if admitted within 24 hours

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Humana Spending Account Card <i>Allowance(s) listed will be loaded onto a single prepaid card. Allowance amounts cannot be combined. Allowance(s) shown are accessed by using this card. Please keep this card even after the allowance is spent as future allowances will be loaded to this card.</i>	Not Available	Not Available	Your card-based allowance(s) include: <ul style="list-style-type: none"> • Humana Flex Allowance 	Not Available

SECTION 2 Deciding Which Plan to Choose

Section 2.1 - If you want to stay in Humana Honor (PPO)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our plan Humana Honor (PPO).

Section 2.2 - If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- OR -- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Humana Honor (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Humana Honor (PPO).
- To **change to Original Medicare without a prescription drug plan**, you must either:

- Send us a written request to disenroll or visit our website to disenroll online. Contact Customer Care if you need more information on how to do so.
- or – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2023, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. State Health Insurance Assistance Program (SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call your State Health Insurance Assistance Program at the number listed in "Exhibit A" in the back of this document.

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, 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 for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
- Your State Medicaid Office (applications).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance from your state ADAP program. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.
- If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. The name and phone numbers for the ADAP program are in "Exhibit A" in the back of this booklet. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the ADAP program (the name and phone numbers for this organization are in "Exhibit A" in the back of this document).

SECTION 6 Questions?

Section 6.1 – Getting Help from Humana Honor (PPO)

Questions? We're here to help. Please call Customer Care at 1-800-457-4708. (TTY only, call 711.) We are available for phone calls from 8 a.m. to 8 p.m. seven days a week from Oct. 1 – Mar. 31 and 8 a.m. to 8 p.m. Monday-Friday from Apr. 1 – Sept. 30. Calls to these numbers are free.

Read your 2023 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2023. For details, look in the 2023 *Evidence of Coverage* for Humana Honor (PPO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at **Humana.com/PlanDocuments**. You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at **Humana.com/PlanDocuments**. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2023

Read the *Medicare & You 2023* handbook. Every 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. If you don't have a copy of this document, you can get it at the Medicare website (<https://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.

Exhibit A - State Agency Contact Information**Exhibit A- State Agency Contact Information**

This section provides the contact information for the state agencies referenced in this Annual Notice of Changes. If you have trouble locating the information you seek, please contact Customer Care at the phone number on the back cover of this booklet.

Minnesota	
SHIP Name and Contact Information	Minnesota State Health Insurance Assistance Program/Senior LinkAge Line Elmer L. Anderson Human Services 540 Cedar Street (Office Address) St. Paul, MN 55164 1-800-333-2433 (toll free) 1-651-431-2500 (local) 1-651-431-7453 (fax) http://www.health.state.mn.us/ship/
Quality Improvement Organization	Livanta BFCC-QIO Program 10820 Guilford Road Suite 202 Annapolis Junction, MD 20701 1-888-524-9900 1-888-985-8775 (TTY) 1-833-868-4059 (Fax) https://livantaqio.com/
State Medicaid Office	Department of Human Services of Minnesota - MinnesotaCare PO Box 64838 St. Paul, MN 55164-0838 1-800-657-3672 (toll free) 1-651-297-3862 (local) 1-651-282-5100 (fax) http://mn.gov/dhs/
AIDS Drug Assistance Program	HIV: medication program (ADAP) HIV/AIDS Programs, Minnesota Department of Human Services PO Box 64972 St. Paul, MN 55164 1-651-431-2414 1-651-431-7414 (fax) https://mn.gov/dhs/people-we-serve/adults/health-care/hiv-aids/programs-services/medications.jsp

Exhibit A - State Agency Contact Information

North Dakota	
SHIP Name and Contact Information	<p>Senior Health Insurance Counseling (SHIC) North Dakota Insurance Department 600 E Boulevard Ave. Bismarck, ND 58505-0320 1-888-575-6611 (toll free) 1-701-328-2440 (local) 1-800-366-6888 (TTY) https://www.insurance.nd.gov/consumers/medicare-assistance</p>
Quality Improvement Organization	<p>KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 1-888-317-0891 711 (TTY) 1-844-878-7921 (Fax) https://www.keproqio.com/</p>
State Medicaid Office	<p>North Dakota Department of Human Resources 600 East Blvd. Ave Dept 325 Bismarck, ND 58505-0250 1-800-755-2604 (toll free) 1-701-328-7068 (local) 1-701-328-1544 (fax) 1-800-366-6888 (TTY) http://www.nd.gov/dhs/</p>
AIDS Drug Assistance Program	<p>North Dakota AIDS Drug Assistance Program North Dakota Department of Health, Division of Disease Control 2635 E. Main Avenue P.O. Box 5520 Bismarck, ND 58506-5520 1-701-328-2378 1-701-328-0338 1-800-472-2180 (toll free) https://www.ndhealth.gov/hiv/RyanWhite/</p>
South Dakota	
SHIP Name and Contact Information	<p>Senior Health Information and Insurance Education (SHIINE) 2500 West 46th Street Suite 101 Sioux Falls, SD 57105 1-800-536-8197 (toll free) http://www.shiine.net</p>

Exhibit A - State Agency Contact Information

South Dakota - Continued	
Quality Improvement Organization	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 1-888-317-0891 711 (TTY) 1-844-878-7921 (Fax) https://www.keproqio.com/
State Medicaid Office	South Dakota Medical Assistance Program (Medicaid) 700 Governors Drive Richard F. Kneip Bldg Pierre, SD 57501-2291 1-800-597-1603 (toll free) 1-605-773-3165 (local) 1-800-305-9673 (Spanish) http://dss.sd.gov/
AIDS Drug Assistance Program	South Dakota AIDS Drug Assistance Program (ADAP) South Dakota Department of Health, Ryan White Part B CARE Program 615 E. 4th St. Pierre, SD 57501 1-800-592-1861 1-605-773-3737 https://doh.sd.gov/diseases/infectious/ryanwhite

Notice of Privacy Practices

For your personal health information

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The privacy of your personal and health information is important. You don't need to do anything unless you have a request or complaint.

We may change our privacy practices and the terms of this notice at any time, as allowed by law. Including information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

What is personal and health information?

Personal and health information includes both medical information and personal information, like your name, address, telephone number, or Social Security number. The term “information” in this notice includes any personal and health information. This includes information created or received by a healthcare provider or health plan. The information relates to your physical or mental health or condition, providing healthcare to you, or the payment for such healthcare.

How do we protect your information?

We have a responsibility to protect the privacy of your information in all formats including electronic, written and oral information. We have safeguards in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our employees about our privacy program and procedures

How do we use and disclose your information?

We use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services

We have the right to use and disclose your information:

- To a doctor, a hospital, or other healthcare provider so you can receive medical care.
- For payment activities, including claims payment for covered services provided to you by healthcare providers and for health plan premium payments.
- For healthcare operation activities. Including processing your enrollment, responding to your inquiries, coordinating your care, improving quality, and determining premiums.
- For performing underwriting activities. However, we will not use any results of genetic testing or ask questions regarding family history.
- To your plan sponsor to permit them to perform, plan administration functions such as eligibility, enrollment and disenrollment activities. We may share summary level health information about you with your plan sponsor in certain situations. For example, to allow your plan sponsor to obtain bids from other health plans. Your detailed health information will not be shared with your plan sponsor. We will ask your permission or your plan sponsor has to certify they agree to maintain the privacy of your information.
- To contact you with information about health-related benefits and services, appointment reminders, or treatment alternatives that may be of interest to you. If you have opted out as described below, we will not contact you.
- To your family and friends if you are unavailable to communicate, such as in an emergency. To your family and friends or any other person you identify. This applies if the information is directly relevant to their involvement with your health care or payment for that care. For example, if a family member or a caregiver calls us with prior knowledge of a claim, we may confirm if the claim has been received and paid.

- To provide payment information to the subscriber for Internal Revenue Service substantiation.
- To public health agencies, if we believe that there is a serious health or safety threat.
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence.
- In response to a court or administrative order, subpoena, discovery request, or other lawful process.
- For law enforcement purposes, to military authorities, and as otherwise required by law.
- To help with disaster relief efforts.
- For compliance programs and health oversight activities.
- To fulfill our obligations under any workers' compensation law or contract.
- To avert a serious and imminent threat to your health or safety or the health or safety of others.
- For research purposes in limited circumstances.
- For procurement, banking, or transplantation of organs, eyes, or tissue.
- To a coroner, medical examiner, or funeral director.

Will we use your information for purposes not described in this notice?

We will not use or disclose your information for any reason that is not described in this notice, without your written permission. You may cancel your permission at any time by notifying us in writing.

The following uses and disclosures will require your written permission:

- Most uses and disclosures of psychotherapy notes
- Marketing purposes
- Sale of personal and health information

What do we do with your information when you are no longer a member?

Your information may continue to be used for purposes described in this notice. This includes when you do not obtain coverage through us. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

What are my rights concerning my information?

We are committed to responding to your rights request in a timely manner

- Access - You have the right to review and obtain a copy of your information that may be used to make decisions about you. You also may receive a summary of this health information. If you request copies, we may charge you a fee for the labor for copying, supplies for creating the copy (paper or electronic) and postage.
- Adverse Underwriting Decision - If we decline your application for insurance, you have the right to be provided a reason for the denial.
- Alternate Communications - To avoid a life-threatening situation, you have the right to receive your information in a different manner or at a different place. We will accommodate your request if it is reasonable.
- Amendment - You have the right to request correction of any of this personal information through amendment or deletion. Within 30 business days of receipt of your written request, we will notify you of our amendment or deletion of the information in dispute, or of our refusal to make such correction after further investigation. In the event that we refuse to amend or delete the information in dispute, you have the right to submit to us a written statement of the reasons for your disagreement with our assessment of the information in dispute and what you consider to be the correct information. We shall make such a statement accessible to any and all parties reviewing the information in dispute.*
- Disclosure - You have the right to receive a listing of instances in which we or our business associates have disclosed your information. This does not apply to treatment, payment, health plan operations, and certain other activities. We maintain this information and make it available to you for six years. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee.
- Notice - You have the right to request and receive a written copy of this notice any time.
- Restriction - You have the right to ask to limit how your information is used or disclosed. We are not required to agree to the limit, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted limitation.

What types of communications can I opt out of that are made to me?

- Appointment reminders
- Treatment alternatives or other health-related benefits or services

- Fundraising activities

How do I exercise my rights or obtain a copy of this notice?

All of your privacy rights can be exercised by obtaining the applicable forms. You may obtain any of the forms by:

- Contacting us at 1-866-861-2762
- Accessing our Website at **Humana.com** and going to the Privacy Practices link
- Send completed request form to:
Humana Inc.
Privacy Office 003/10911
101 E. Main Street
Louisville, KY 40202

* This right applies only to our Massachusetts residents in accordance with state regulations.

If I believe that my privacy has been violated, what should I do?

If you believe that your privacy has been violated you may file a complaint with us by calling us at 1-866-861-2762 any time.

You may also submit a written complaint to the U.S. Department of Health and Human Services, Office for Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You can also e-mail your complaint to OCRComplaint@hhs.gov. If you elect to file a complaint, your benefits will not be affected and we will not punish or retaliate against you in any way.

We support your right to protect the privacy of your personal and health information.

We follow all federal and state laws, rules, and regulations addressing the protection of personal and health information. In situations when federal and state laws, rules, and regulations conflict, we follow the law, rule, or regulation which provides greater protection.

We are required by law to abide by the terms of this notice currently in effect.

What will happen if my information is used or disclosed inappropriately?

We are required by law to provide individuals with notice of our legal duties and privacy practices regarding personal and health information. If a breach of unsecured personal and health information occurs, we will notify you in a timely manner.

The following affiliates and subsidiaries also adhere to our privacy program and procedures:

Arcadian Health Plan, Inc.
CarePlus Health Plans, Inc.
Cariten Health Plan, Inc.
CHA HMO, Inc.
CompBenefits Company
CompBenefits Dental, Inc.
CompBenefits Insurance Company
DentiCare, Inc.
EmpheSys Insurance Company
HumanaDental Insurance Company
Humana Benefit Plan of Illinois, Inc.
Humana Benefit Plan of South Carolina, Inc.
Humana Benefit Plan of Texas, Inc.
Humana Employers Health Plan of Georgia, Inc.
Humana Health Benefit Plan of Louisiana, Inc.
Humana Health Company of New York, Inc.
Humana Health Insurance Company of Florida, Inc.

Humana Health Plan of California, Inc.
Humana Health Plan of Ohio, Inc.
Humana Health Plan of Texas, Inc.
Humana Health Plan, Inc.
Humana Health Plans of Puerto Rico, Inc.
Humana Insurance Company
Humana Insurance Company of Kentucky
Humana Insurance Company of New York
Humana Insurance of Puerto Rico, Inc.
Humana Medical Plan, Inc.
Humana Medical Plan of Michigan, Inc.
Humana Medical Plan of Pennsylvania, Inc.
Humana Medical Plan of Utah, Inc.
Humana Regional Health Plan, Inc.
Humana Wisconsin Health Organization Insurance Corporation
Go365 by Humana for Healthy Horizons
Managed Care Indemnity, Inc.
The Dental Concern, Inc.

Effective 9/2013

Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion or language. Discrimination is against the law. Humana and its subsidiaries comply with applicable federal civil rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.
If you need help filing a grievance, call **1-877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you.
1-877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-320-1235 (TTY: 711). Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-320-1235 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-877-320-1235 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-877-320-1235 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-320-1235 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-877-320-1235 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-877-320-1235 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelpfen. Unsere Dolmetscher erreichen Sie unter 1-877-320-1235 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-320-1235 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-877-320-1235 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (1-877-320-1235 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-320-1235 (TTY: 711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-320-1235 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

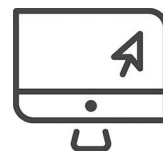
Portugues: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-877-320-1235 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-320-1235 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-877-320-1235 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-877-320-1235 (TTY: 711) にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。

The information you need is just a click away



These member documents give you more information about your plan coverage:

- Evidence of Coverage: Details about your overall plan, including benefits and costs
- Provider Directory: List of providers in your plan's network

Starting October 15, 2022, you can view and search these 2023 plan documents at **[Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments)**. Here, you can see the most up-to-date information about your plan. It's easy to search, so you can find the information you are looking for quickly.

We're here for you. If you need help using these online tools, please call the number on the back of your Humana member ID card for support.

To get paper copies of these documents by mail, submit your request online at the website above, or call **800-457-4708 (TTY: 711)**, 24 hours a day, seven days a week. Please have your Humana member ID card ready when you call. When asked for the reason you've called, say "Evidence of Coverage" and/or "Provider Directory." Please allow up to two weeks to receive the documents by mail.

Humana Inc.

PO Box 14168

Lexington, KY 40512-4168



H5216278001ANOC23

Important information about changes to your
Medicare Advantage health plan



Look inside

Here's a summary of your **Humana Honor
(PPO)** that takes effect on January 1, 2023.

Humana®

Humana.com
1-800-457-4708 (TTY: 711)