

Prominence Dual (HMO D-SNP) offered by *Prominence Health Plan in Northern Nevada*

Annual Notice of Change for 2027

You're enrolled as a member of Prominence Dual.

This material describes changes to our plan's costs and benefits next year.

- **You have from October 15 – December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2026, you'll stay in Prominence Dual.
- To change to a **different plan**, visit www.Medicare.gov or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at www.prominencemedicare.com or call Member Services at 1-855-969-5882 (TTY users call 711) to get a copy by mail.

More Resources

- This material is available for free in Spanish.
- Call Member Services at 1-855-969-5882 (TTY users call 711) for more information. Hours are 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. This call is free.
- This document is available in other formats such as large print, braille, and audio.

About *Prominence Health*

- Prominence Health Plan is an HMO and HMO Special Needs Plan (SNP) with a Medicare contract and a contract with the Medicaid program. Enrollment in Prominence Health Plan depends on contract renewal. See Evidence of Coverage for eligibility qualifications.
- When this material says “we,” “us,” or “our,” it means *Prominence Health Plan*. When it says “plan” or “our plan,” it means Prominence Dual.
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in *Prominence Dual*.** Starting January 1, 2027, you'll get your medical and drug coverage through *Prominence Dual*. Go to Section 3 for more information about how to change plans and deadlines for making a change.

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Table of Contents

Summary of Important Costs for 2027	3
SECTION 1 Changes to Benefits & Costs for Next Year	5
Section 1.1 Changes to the Monthly Plan Premium.....	5
Section 1.2 Changes to Your Maximum Out-of-Pocket Amount	5
Section 1.3 Changes to the Provider Network.....	6
Section 1.4 Changes to the Pharmacy Network	6
Section 1.5 Changes to Benefits & Costs for Medical Services.....	8
Section 1.6 Changes to Part D Drug Coverage	8
Section 1.7 Changes to Prescription Drug Benefits & Costs	9
SECTION 2 How to Change Plans	12
Section 2.1 Deadlines for Changing Plans.....	13
Section 2.2 Are there other times of the year to make a change?.....	13
SECTION 3 Get Help Paying for Prescription Drugs.....	14
SECTION 4 Questions?	14
Get Help from <i>Prominence Health</i>	14
Get Free Counseling about Medicare	15
Get Help from Medicare	15
Get Help from Medicaid	16

Summary of Important Costs for 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* * Your premium can be higher than this amount. Go to Section 1.1 for details.	\$0	\$0
Maximum out-of-pocket amount This is the most you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.)	\$9,250	\$9,850
Primary care office visits	\$0 copay per visit	\$0 copay per visit
Specialist office visits	\$0 copay per visit	\$0 copay per visit
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care.	You pay a \$0 copayment for each Medicare-covered hospital stay	You pay a \$0 copayment for each Medicare-covered hospital stay
Part D drug coverage (Go to Section 1.6 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Part D drug coverage deductible: \$615, except for covered insulin products and	Part D drug coverage deductible: \$700, except for covered insulin products and

	2026 (this year)	2027 (next year)
	most adult Part D vaccines	most adult Part D vaccines
	Copayment/Coinsurance during the Initial Coverage Stage:	Copayment/Coinsurance during the Initial Coverage Stage:
	Drug Tier 1: \$0 copay	Drug Tier 1: \$0 copay
	Drug Tier 2: \$0 copay	Drug Tier 2: \$0 copay
	Drug Tier 3: 25% coinsurance. You pay \$35 per month supply of each covered insulin product on this tier.	Drug Tier 3: 25% coinsurance. You pay \$35 per month supply of each covered insulin product on this tier.
	Drug Tier 4: 48% coinsurance	Drug Tier 4: 50% coinsurance
	Drug Tier 5: 25% coinsurance. You pay \$35 per month supply of each covered insulin product on this tier.	Drug Tier 5: 25% coinsurance. You pay \$35 per month supply of each covered insulin product on this tier.
	Drug Tier 6: \$0 copay	Drug Tier 6: \$0 copay
	Catastrophic Coverage Stage:	Catastrophic Coverage Stage:
	During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.	During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

	2026 (this year)	2027 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium unless it's paid for you by Medicaid.)	\$0	\$0 There is no change for the upcoming benefit year

Factors that could change your Part D Premium Amount

- Late Enrollment Penalty - Your monthly plan premium will be *more* if you're required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that's at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- Higher Income Surcharge - If you have a higher income, you may have to pay an additional amount each month directly to the government for Medicare drug coverage.

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

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services the rest of the calendar year.

	2026 (this year)	2027 (next year)
Maximum out-of-pocket amount Cost-sharing paid by the beneficiary, Medicaid, and other secondary insurance contributes towards this out-of-pocket maximum. Because our members get most cost sharing paid by Medicaid, very few members reach this amount. Your costs for covered Part A and Part B services count toward this amount.	\$9,250	\$9,850 Once you've paid \$9,850 out of pocket for covered Part A and Part B services, you'll pay \$0 for covered services for the rest of the year.

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider Directory* www.prominencemedicare.com to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider Directory*:

- Visit our website at www.prominencemedicare.com.
- Call Member Services at 1-855-969-5882 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider Directory*.

Note: Our Provider Directory and Pharmacy Directory may be combined into one document. If applicable, you will receive one combined directory.

We can 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, call Member Services at 1-855-969-5882 (TTY users call 711) for help. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

Our network of pharmacies has changed for next year. Review the 2027 *Pharmacy Directory* www.prominencemedicare.com to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at www.prominencemedicare.com.
- Call Member Services at 1-855-969-5882 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *Pharmacy Directory*.

Note: Our Provider Directory and Pharmacy Directory may be combined into one document. If applicable, you will receive one combined directory.

We can make changes to the pharmacies that are part of your plan during the year. If a mid-year change in our pharmacies affects you, call Member Services at 1-855-969-5882 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

The Annual Notice of Change tells you about changes to your Medicare and Medicaid benefits and costs. Changes to your Medicaid benefits are described below.

	2026 (this year)	2027 (next year)
Extra Benefit (OTC) Card	\$200 per quarter for over the counter (OTC) drugs, food and utilities.	\$150 per quarter for over the counter (OTC) drugs, healthy food and utilities. You can use your same OTC card next year. For a list of online catalogs and in store retailers go to andmorehealth.com
Remote Access Technology	You pay a \$0 copay per visit	Not Covered
Vision Allowance (Eyeglasses, frames or lenses or one paid of contact lenses)	\$475 allowance per year	\$150 allowance per year

Section 1.6 Changes to Part D Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a formulary or Drug List. A copy of our Drug List is provided electronically.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Member Services at 1-855-969-5882 (TTY users call 711) for more information.

Starting in 2027, we can immediately remove brand name drugs or original biological products on our Drug List if we replace them with new generics or certain biosimilar versions of the brand name drug or original biological product on the same or lower cost-sharing tier and the same or fewer restrictions. Also, when adding a new version, we can decide to keep the brand name drug or original biological product on our Drug List but immediately move it to a different cost-sharing tier or add new restrictions or both.

For example: If you take a brand name drug or biological product that's being replaced by a generic or biosimilar version, you may not get notice of the change 30 days in advance, or before you get a month's supply of the brand name drug or biological product. You might get information on the specific change after the change is already made.

Some of these drug types may be new to you. For definitions of drug types, go to Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. Go to the FDA website: [www.FDA.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients](https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients). You can also call Member Services at 1-855-969-5882 (TTY users call 711) or ask your health care provider, prescriber, or pharmacist for more information.

Section 1.7 Changes to Prescription Drug Benefits & Costs

Do you get Extra Help to pay for your drug coverage costs?

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs may not apply to you.** We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you about your drug costs. If you get Extra Help and you don't get this material by October 1, 2026, please call Member Services at 1-855-969-5882 (TTY users call 711) and ask for the *LIS Rider*.

Drug Payment Stages

There are 3 drug payment stages: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage.

- **Stage 1: Yearly Deductible**

During this stage, you pay the full cost of your drugs until you’ve reached the \$700 yearly deductible. You pay \$0 for drugs on Tier 1, Tier 2, and Tier 6.

- **Stage 2: Initial Coverage**

Once you pay the yearly deductible, you move to the Initial Coverage Stage. In this stage, your plan pays its share of the cost of your drugs, and you pay your share of the cost. You generally stay in this stage until your year-to-date total drug costs reach \$2,400.

- **Stage 3: Catastrophic Coverage**

This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2026 (this year)	2027 (next year)
Yearly Deductible	\$615 During this stage, you pay a \$0 copay for drugs on Tier 1, Tier 2 and Tier 6. You pay the full cost of Tier 3, 4 and 5 drugs until you've reached the yearly deductible.	\$700 During this stage, you pay a \$0 copay for drugs on Tier 1, Tier 2 and Tier 6. You pay the full cost of Tier 3, 4 and 5 drugs until you've reached the yearly deductible.

Drug Costs in Stage 2: Initial Coverage

The table shows your cost per prescription for a one-month (30 days) supply filled at a network pharmacy with standard cost sharing.

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs for a long-term supply or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you've paid \$2,400 out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

	2026 (this year)	2027 (next year)
Tier 1 – Preferred Generic	You pay \$0 per prescription	You pay \$0 per prescription
Tier 2 – Generic	You pay \$0 per prescription	You pay \$0 per prescription
Tier 3 – Preferred Brand	You pay 25% of the total cost.	You pay 25% of the total cost.

	2026 (this year)	2027 (next year)
Tier 4 – Non-Preferred Drug	You pay 48% of the total cost	You pay 50% of the total cost
Tier 5 – Specialty	You pay 25% of the total cost.	You pay 25% of the total cost.
Tier 6 – Select Care Drugs	You pay \$0 per prescription	You pay \$0 per prescription

SECTION 2 How to Change Plans

To stay in *Prominence Dual* you don't need to do anything. Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our *Prominence Dual*.

If you want to change plans for 2027, follow these steps:

- **To change to a different Medicare health plan,** enroll in the new plan. You'll be automatically disenrolled from *Prominence Dual*.
- **To change to Original Medicare with Medicare drug coverage,** enroll in a new standalone Medicare separate drug plan. You'll be automatically disenrolled from *Prominence Dual*.

- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll. Call Member Services at 1-855-969-5882 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty.
- **To learn more about Original Medicare and the different types of Medicare plans**, visit www.Medicare.gov, check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program, or call 1-800-MEDICARE (1-800-633-4227).

Section 2.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2027.

Section 2.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into, or currently live in, 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 (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

Because you have Medicaid, you can end your membership in our plan by choosing one of the following Medicare options in most months of the year: Original Medicare with a separate Medicare prescription drug plan, Original Medicare without a separate Medicare prescription drug plan (If you choose this option, Medicare may enroll you in a drug plan), or if eligible, an integrated D-SNP that provides your Medicare and most or all of your Medicaid benefits and services in one plan.

SECTION 3 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **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 drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
 - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday – Friday for a representative. Automated messages are available 24 hours a day. TTY users can call 1-800-325-0778.
 - Your State Medicaid office.
 - Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** Nevada has a program called Nevada Rx Card that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the Nevada office of HIV/AIDS. For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call 844-381-2327. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

SECTION 4 Questions?

Get Help from *Prominence Health*

- **Call Member Services at 1-855-969-5882 (TTY users call 711)**

We're available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to these numbers are free.

- **Read your 2027 Evidence of Coverage**

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *Evidence of Coverage* for *Prominence Dual*. 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. Get the *Evidence of Coverage* on our website at www.prominencemedicare.com or call Member Services at 1-855-969-5882 (TTY users call 711) to ask us to mail you a copy.

- **Visit www.prominencemedicare.com**

Our website has the most up-to-date information about our provider network (*Provider Directory/Pharmacy Directory*) and our *List of Covered Drugs* (formulary/Drug List).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In *Nevada*, the SHIP is called Serving Health Insurance Needs of Elders (SNAP).

Call SNAP to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call SNAP at 1-800-307-4444.

Get Help 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 can call 1-877-486-2048.

- **Chat live with www.Medicare.gov**

You can chat live at www.Medicare.gov/talk-to-someone.

- **Write to Medicare**

You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit www.Medicare.gov**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at www.Medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Get Help from Medicaid

Call Nevada Division of Welfare and Supportive Services (DWSS) at 1-800-992-0900 for information about your Medicaid benefits, eligibility, and the services available to you through Nevada Medicaid.