

## 2024 benefit changes

### Harvard Pilgrim Stride<sup>SM</sup> (HMO)/(HMO-POS) Medicare Advantage

The following benefit changes apply to Harvard Pilgrim Stride<sup>SM</sup> (HMO)/(HMO-POS) members and are effective for dates of service on or after Jan. 1, 2024, upon the plan's effective or renewal date.

#### Summary of benefit changes for 2024

As a reminder, coverage for Medicare Parts A and B benefits is dependent on medical necessity, which may be subject to confirmation via prior authorization by the plan. Here are some of the benefit updates for 2024:

#### For all plans:

- Reduced copay for chiropractic services to \$15 per visit.
- Increased copay for emergency care to \$95 per visit, and reduced copay for urgently needed care to \$50 per visit (\$55 per visit for Basic Rx).
- Member cost share for non-insulin Medicare Part B drugs will not exceed 20% coinsurance (in-network); actual coinsurance may be lower each quarter after adjustment for rebates supplied by Medicare. Part B insulin copay will be \$35 for one month supply.
- Eligible over the counter (OTC) items will include OTC naloxone and at-home COVID test kits.
- Remote patient monitoring with PCP or specialist will be covered at \$0 copay (in-network).
- Copay for skilled nursing facility (SNF) care has increased to \$196 per day for days 21 to 100.
- Expanded additional telehealth coverage to include physical therapy and speech-language pathology services (in-network).
- Covered therapeutic continuous glucose monitors (CGMs) include Dexcom and FreeStyle Libre products that are considered durable medical equipment by Medicare.
- Part D drug deductible has been reduced to \$0.

#### For the Basic Rx plan:

- Reduced maximum out-of-pocket amount to \$6,900.
  - Increased ambulance copay to \$325 per one-way trip.
  - Increased annual supplemental dental allowance to \$1,200.
  - Increased copay for inpatient hospital care and inpatient rehabilitation hospital services to \$440 per day for days 1-5 and \$0 after day 5.
  - Changed copay for inpatient services in a psychiatric hospital to \$440 per day for days 1-4 and \$0 after day 4.
  - Increased copay for outpatient hospital observation to \$395 per stay.
  - Increased copay for outpatient hospital services to \$395 per visit.
  - Increased copay for outpatient rehabilitation services to \$30 per visit.
  - Reduced copay for outpatient surgery services to \$295 per visit at ambulatory surgical centers (ASC) and increased copay to \$395 per visit at other outpatient locations.
  - Increased OTC benefit amount to \$300 per year.
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- Reduced copay for pulmonary rehabilitation services to \$15 per visit.
- Increased Wallet Benefit amount to \$520 a year.

**For Choice Rx plan:**

- Reduced monthly premium by \$8.
- Increased ambulance copay to \$300 per one-way trip.
- Reduced copay for outpatient surgery services to \$250 per visit at ASCs; copay of \$350 per visit at other outpatient locations is unchanged.
- Expanded point of service (POS) benefit to the following services:
  - Annual physical exam, home health agency care, inpatient hospital services, and SNF care at 40% coinsurance.
  - Annual routine eye exam at \$65 copay.
- Out-of-network cost shares for all covered outpatient POS benefits will increase (and be higher than corresponding in-network cost shares) as follows:
  - \$35 per visit for PCP services.
  - \$50 per visit for retail/convenience clinic visit.
  - \$65 per visit for specialist and specialist-related services including Medicare-covered dental, diagnostic hearing exam, opioid treatment program services, outpatient mental health care, outpatient substance abuse services, podiatry services, and vision care services.
  - 40% coinsurance for all other covered outpatient services.

**For Value Rx and Value Rx Plus plans:**

- Reduced monthly premium by \$8 (\$24 for Value Rx Plus in Strafford County).
- Increased Value Rx ambulance copay to \$300 per one-way trip.
- Reduced Value Rx copay for outpatient surgery services to \$250 per visit at ASCs; copay of \$350 per visit at other outpatient locations is unchanged.

Please keep in mind that the information detailed in this article is only a summary of benefit changes. Before services are rendered, providers are reminded to check member benefits and cost-share amounts using [HPHConnect](#), even for members seen on a regular basis.

If you have questions about our 2024 Harvard Pilgrim Stride<sup>SM</sup> (HMO)/(HMO-POS) Medicare Advantage plans or would like information to display in your office, please contact the Medicare Advantage Provider Service Center at 888-609-0692.