

Changes to the
Keystone 65
2023
Evidence of Coverage

This is important information on changes in your Keystone 65 coverage.

We previously sent you a notice informing you that the Evidence of Coverage (EOC) is available to view or download online at ibxmedicare.com/eoc. The EOC provides information about your coverage as an enrollee in our plan. This notice is to let you know there were errors in your EOC. Below you will find information describing and correcting the errors. Please keep this information for your reference. The correct EOC can be found on our website at ibxmedicare.com.

Changes to your EOC

| Where you can find the error in your 2023 EOC | Original Information | Corrected Information | What does this mean for you? |
|--|---|--|--|
| <p>Page 73 Section 2.1: Your medical benefits and costs as a member of the plan</p> | <p>Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:</p> <ul style="list-style-type: none"> • Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services • Drugs you take using durable medical equipment (such as <p><i>(continued)</i></p> | <p>Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:</p> <ul style="list-style-type: none"> • Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services • Insulin furnished through an item of durable medical equipment (such <p><i>(continued)</i></p> | <p>Certain Medicare Part B rebatable drugs, including chemotherapy drugs, may be subject to a lower coinsurance than the amount shown.</p> <p>Insulin cost-sharing is subject to a coinsurance cap of \$35 a for one-month supply of insulin, even</p> <p><i>(continued)</i></p> |

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| | <p>nebulizers) that were authorized by the plan</p> <ul style="list-style-type: none"> • Clotting factors you give yourself by injection if you have hemophilia • Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant • Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug • Antigens • Certain oral anti-cancer drugs and anti-nausea drugs • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen[®], Procrit[®], Epoetin Alfa, Aranesp[®], or Darbepoetin Alfa) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases | <p>as a medically necessary insulin pump)</p> <ul style="list-style-type: none"> • Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan • Clotting factors you give yourself by injection if you have hemophilia • Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant • Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug • Antigens • Certain oral anti-cancer drugs and anti-nausea drugs • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen[®], Procrit[®], Epoetin Alfa, Aranesp[®], or Darbepoetin Alfa) <p><i>(continued)</i></p> | <p>when furnished through an item of durable medical equipment.</p> |

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|---|----------------------|---|------------------------------|
| | | <ul style="list-style-type: none"> <li data-bbox="813 415 1143 573">• Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases | |

On August 16, 2022, President Biden signed the Inflation Reduction Act (IRA) of 2022 into law. The IRA intends to lower Medicare program costs and provide stable and predictable out-of-pocket costs for prescription drugs.

Beginning April 1, 2023, cost-sharing for Part B rebatable drugs must not exceed the coinsurance amount set quarterly by Medicare for that Part B rebatable drug. Part B rebatable drugs may be in either of these categories:

- Chemotherapy administration services to include chemotherapy/radiation drugs
- Other drugs covered under Medicare Part B

Beginning July 1, 2023, we must cover Part B insulin at the Medicare coinsurance cap of \$35 for a one-month supply of insulin. Medicare mandates that both coinsurance and copayment amounts must not exceed the \$35 cap.

Please see the enclosed notice, *Changes to the Keystone 65 2023 Annual Notice of Change*.

You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions, please call us at 1-800-645-3965 (TTY/TDD: 711). Representatives are available seven days a week from 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.

To receive this document in an alternate format such as braille, large print, or audio, please contact our Member Help Team. Our Member Help Team also has free language interpreter services available for non-English speakers.

Thank you for being a member of Keystone 65. We value your membership and look forward to continuing to serve you in 2023!

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

Independence Blue Cross offers Medicare Advantage plans with a Medicare contract. Enrollment in Independence Medicare Advantage plans depends on contract renewal.