

Changes to the
Personal Choice 65
2023
Annual Notice of Change

This is important information on changes in your Personal Choice 65 coverage.

We previously sent you the Annual Notice of Change (ANOC), which provided information about changes to your coverage as an enrollee in our plan. This notice is to let you know there are errors in your ANOC. Below you will find information describing and correcting the errors. Please keep this information for your reference. The correct ANOC can be found on our website at ibxmedicare.com.

Changes to your ANOC

Where you can find the error in your 2023 ANOC	Original Information	Corrected Information		What does this mean for you?	
<p>Page 6 Section 1.4: Changes to Benefits and Costs for Medical Services</p>	<p>The 2023 ANOC did not include information comparing the 2022 vs. 2023 Medicare Part B prescription drug changes.</p>	Medicare Part B prescription drugs		<p>Certain Medicare Part B rebatable drugs, including chemotherapy drugs, may be subject to a lower coinsurance than the amount shown. Insulin cost-sharing is subject to a coinsurance cap of \$35 for a one-month supply of insulin, even when furnished through an item of durable</p> <p style="text-align: right;"><i>(continued)</i></p>	
		2022	2023		
		<p>20% coinsurance for Part B drugs, including chemotherapy drugs</p> <ul style="list-style-type: none"> • Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan 	<p>20% coinsurance for Part B drugs, including chemotherapy drugs</p> <p>* Certain Medicare Part B rebatable drugs may be subject to a lower coinsurance.</p> <ul style="list-style-type: none"> • Insulin furnished through an item of durable medical equipment (such as a medically necessary <p style="text-align: right;"><i>(continued)</i></p>		

Where you can find the error in your 2023 ANOC	Original Information	Corrected Information		What does this mean for you?
			necessary insulin pump) <ul style="list-style-type: none"> Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan 	medical equipment.

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 Personal Choice 65 2023 Evidence of Coverage*.

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 1-888-718-3333 (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 Personal Choice 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.