

Mass Advantage members are eligible for all benefits covered under the Original (fee-for-service) Medicare Program. In addition, Mass Advantage offers benefits for pharmacy, dental, vision, hearing and health and wellness services. For a complete list of covered benefits, please refer to the [Evidence of Coverage](#) documents for each of our plans.

SERVICING MASS ADVANTAGE MEMBERS

Members obtain most of their healthcare services directly from their primary care provider depending on plan type. Mass Advantage plan documents, including Summary of Benefits and Evidence of Coverage lists covered services for members that are covered only when all requirements listed below are met:

- Services must be provided according to coverage guidelines established by the Medicare program.
- The medical care, services, supplies, and equipment that are listed as covered services must be medically necessary. Medically necessary refers to services or supplies that: are proper and needed for the diagnosis or treatment of the member's medical condition; are used for the diagnosis, direct care, and treatment of the member's medical condition; meet the standards of good medical practice in the local community; and are not mainly for the convenience of the member or the member's doctor. Certain preventive care and screening tests are also covered.

- HMO covered services must be provided by plan providers.
- Certain services require prior authorization by Mass Advantage.
- For those temporarily out of the service area emergency and urgently needed services will be covered as provided in 42 CFR 422.113 and renal dialysis services will be provided in accordance with 42 CFR 422.100(b)(1)(iv).

Providers and members must comply with any administrative, billing or payment policies established under Medicare or by Mass Advantage. For example, some covered services require prior authorization by Mass Advantage to be covered. Please refer to the [Evidence of Coverage](#) documents by plan product for further details.

PHARMACY BENEFITS FOR MEMBERS

Prescription drug benefits are available to all Mass Advantage members. Prescriptions must be on formulary (or subject to an exception), meet other coverage and administrative criteria, and be filled by a participating pharmacy to be covered. Mass Advantage contracts with a network of chain, independent, home infusion and long-term care pharmacies.

Providers and members can access the list of participating pharmacies on our Pharmacy Locator or by contacting Mass Advantage Member Services.

Mass Advantage offers an extensive drug formulary. Mass Advantage's formulary includes a complete list of the drugs that Mass Advantage covers, generic and brand name, and any requirements, limits, and/or restrictions for each drug as applicable. Generic prescriptions, when available, may be the most cost-effective option. Providers and members can view the most up-to-date version of the Mass Advantage formulary on our [website](#).

Please Note: Mass Advantage may place limits on the amount of medication a member may receive. Members can receive up to a 30 or 90-day supply of medication for prescriptions filled at in-network retail pharmacies. A 90-day mail order benefit is also available for all plans. The Mass Advantage Mail Order Pharmacy is Magellan Rx Pharmacy. Patients in Long Term Care settings are able to receive a 31-day supply. Some formulary medications may have additional requirements or limits on coverage.

If use of a formulary medication is not medically advisable for a member, you must complete a [Request for Medicare Prescription Drug Coverage Determination](#) for the non-formulary product, which can be found on our website. Please refer to the [Coverage Determinations, Appeals, and Grievances](#) section of our website for information regarding requesting non-formulary drugs.

A Medicare Prescription Drug Plan can cover off-label uses (meaning for uses other than those indicated on a drug's label as approved by the Food and Drug Administration) of a prescription drug only in cases where the use is supported by certain reference-book citations - American Hospital Formulary Services Drug Information and the DRUGDEX Information System. If one of these reference books, known as compendia, does not support the diagnosis indicated by the provider then the drug may not be covered by Mass Advantage. In addition, by law, certain types of drugs or categories are not normally covered by Medicare Prescription Drug Plans. These drugs are not considered Part D drugs and may be referred to as "exclusions" or "non-Part D drugs".

Drugs covered under Part B are typically injectable or infusible and are not self-administered but are administered as part of a physician's service. Some examples include certain cancer drugs and blood clotting factors. Additional items that are covered under Part B include insulin when administered via pump, medications used via nebulizers, and diabetes test strips. These medications are typically available to members at their pharmacy, via a Diabetic Medical Equipment (DME) supplier, or at an outpatient infusion site.

Some drugs can fall under either Part B or Part D. The determination of coverage as to whether the drug is covered under Part B or Part D is based on several factors such as diagnosis, route of administration and method of administration. For a list of medications in this category, refer to the [CMS website](#). Navigate to Medicare -> Prescription Drug Coverage-General Information -> Downloads, and select the appropriate document.

Mass Advantage will cover drugs for home infusion therapy if the home infusion services are provided by a home infusion therapy network pharmacy.

VACCINES AND IMMUNIZATIONS

Part D covers most preventive vaccines. Examples of Part D vaccines includes the shingles and TDAP vaccines. Members who receive Part D vaccines at the pharmacy have no cost share at point of service. If a member receives a Part D vaccine at a provider's office, the provider will bill the member directly and the member will need to request reimbursement from Mass Advantage.

Part B covers vaccines that are directly related to the exposure to a disease or condition. All vaccines are covered at no cost share to the member. Covered Medicare Part B services include:

- Pneumonia Vaccine
- Flu shots, once each flu season in the Fall and Winter, with additional flu shots if medically necessary

- Hepatitis B vaccine if you are at high risk or intermediate risk of getting Hepatitis B
- COVID-19 vaccine
- Other vaccines if you are at risk and they meet Medicare Part B coverage rules

Part B drugs require prior authorization to be covered, however there are no prior authorization requirements for Pneumonia, Influenza, and COVID-19 vaccines. In addition, there is no coinsurance, copayment, or deductible applied for Pneumonia, Influenza, Hepatitis B, and COVID-19 vaccines.

Detailed vaccine and immunization coverage information can be found within the [Evidence of Coverage](#) documents by plan product.

GENERAL EXCLUSIONS AND LIMITATIONS

Exclusions and limitations are described in the [Evidence of Coverage](#) documents, which can be found on our website. At any time during the year, there can be changes in Medicare laws and regulations, as well as local coverage determinations and national coverage determinations, that are applicable to the Original Medicare program. Since Mass Advantage covers what Original Medicare covers, such changes would affect coverage under Mass Advantage as well. Please contact the Mass Advantage Provider Services department with any questions.

SUPPLEMENTAL BENEFITS

In addition to Medical and Pharmacy benefits, Mass Advantage offers an array of supplemental benefits to our members. Please refer to the [Evidence of Coverage](#) documents that outline the supplemental benefits offered by plan product. Supplemental benefits vary by plan product. Mass Advantage offers the following supplemental benefits across plan products:

- Preventive and Comprehensive Dental Services
- Over-the-Counter (OTC) Items
- Hearing Services and Devices
- Vision Services
- Flex Card Allowance to spend on dental services, fitness and nutritional/dietary related programs or memberships, eyewear upgrades, and more
- Transportation

For additional information related to Mass Advantage benefits, please reference the [Mass Advantage Plan documents](#) located on our website.



MASS ADVANTAGE

A Medicare Advantage Plan