

Gold Coast Health Plan Total Care Advantage (HMO D-SNP)
offered by Gold Coast Health Plan



Annual Notice of Change for 2027



Introduction

You're currently enrolled as a member of our plan. Next year, there will be some changes to our benefits, coverage, rules, and costs. This *Annual Notice of Change* tells you about the changes and where to find more information about them. To get more information about costs, benefits, or rules please review the *Member Handbook*, which is located on our website at www.goldcoasthealthplan.org. Call Member Services at the number at the bottom of the page to get a copy by mail. Key terms and their definitions appear in alphabetical order in the last chapter of your *Member Handbook*.

Additional resources

This document is available for free in Spanish.

You can get this Annual Notice of Change for free in other formats, such as large print, braille, or audio. Call **1-888-301-1228** (TTY: **711**), 8 a.m. to 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. to 8 p.m., Monday through Friday from April 1 through Sept. 30. This call is free.

How to make a request:

- If you would like to request future communications in an alternate format, you can ask for a "standing request." That way, you'll receive communications from us in the alternate format without having to make a request each time.
- To make a standing request or to make changes to a standing request, call the number at the bottom of this page and ask the representative to assist you in making the request or change.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English

ATTENTION: If you need help in your language, call **1-888-301-1228 (TTY: 711)**. Aids and services for people with disabilities, like documents in braille and large print, are also available. Call **1-888-301-1228 (TTY: 711)**. These services are free of charge.

العربية (Arabic)

يُرجى الانتباه: إذا احتجت إلى المساعدة بلغتك، فاتصل بـ **1-888-301-1228 (TTY: 711)**. تتوفر أيضًا المساعدات والخدمات للأشخاص ذوي الإعاقة، مثل المستندات المكتوبة بطريقة بريـل والخط الكبير. اتصل بـ **1-888-301-1228 (TTY: 711)**. هذه الخدمات مجانية

Հայերեն (Armenian)

ՈՒՇԱԴՐՈՒԹՅՈՒՆ: Եթե Ձեզ օգնություն է հարկավոր Ձեր լեզվով, գանգահարեք **1-888-301-1228 (TTY: 711)**: Կան նաև օժանդակ միջոցներ ու ծառայություններ հաշմանդամություն ունեցող անձանց համար, օրինակ՝ Բրայլի գրատիպով ու խոշորատառ տպագրված նյութեր: Զանգահարեք **1-888-301-1228 (TTY: 711)**: Այդ ծառայություններն անվճար են:



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228 (TTY: 711)**, 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. For more information, visit www.goldcoasthealthplan.org.

ខ្មែរ (Cambodian)

ចំណាំ៖ បើអ្នក ត្រូវ ការជំនួយ ជាភាសា របស់អ្នក សូម
ទូរស័ព្ទទៅលេខ **1-888-301-1228 (TTY: 711)**។ ជំនួយ និង
សេវាកម្ម សម្រាប់ ជនពិការ ដូចជាឯកសារសរសេរជាអក្សរធុស
សម្រាប់ជនពិការភ្នែក ឬឯកសារសរសេរជាអក្សរពុម្ពធំ
ក៏អាចរកបានផងដែរ។ ទូរស័ព្ទមកលេខ **1-888-301-1228**
(TTY: 711) ។ សេវាកម្មទាំងនេះមិនគិតថ្លៃឡើយ។

繁體中文 (Chinese)

请注意：如果您需要以您的母语提供帮助，请致电
1-888-301-1228 (TTY: 711)。我们另 外还提供针对残疾人士的
帮助和服务，例如盲文和大字体阅读，提供您方便取用。请致
电 **1-888-301-1228 (TTY: 711)**。这些服务都是免费的。

فارسی (Farsi)

توجه: اگر می‌خواهید به زبان خود کمک دریافت کنید، با **1-888-301-1228**
(TTY: 711) تماس بگیرید که ها و خدمات مخصوص افراد دارای معلولیت، مانند
نسخه‌های خط بریل و چاپ با حروف بزرگ، نیز موجود است. با
1-888-301-1228 (TTY: 711) تماس بگیرید این خدمات رایگان ارائه می‌شوند.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: 711), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. For more information, visit www.goldcoasthealthplan.org.

हिंदी (Hindi)

ध्यान दें: अगर आपको अपनी भाषा में सहायता की आवश्यकता है तो **1-888-301-1228 (TTY: 711)** पर कॉल करें। अशक्तता वाले लोगों के लिए सहायता और सेवाएं, जैसे ब्रेल और बड़े प्रिंट में भी दस्तावेज़ उपलब्ध हैं। **1-888-301-1228 (TTY: 711)** पर कॉल करें। ये सेवाएं नि: शुल्क हैं।

Hmoob (Hmong)

CEEB TOOM: Yog koj xav tau kev pab txhais koj hom lus hu rau **1-888-301-1228 (TTY: 711)**. Muaj cov kev pab txhawb thiab kev pab cuam rau cov neeg xiam oob qhab, xws li puav leej muaj ua cov ntawv su thiab luam tawm ua tus ntawv loj. Hu rau **1-888-301-1228 (TTY: 711)**. Cov kev pab cuam no yog pab dawb xwb.

日本語 (Japanese)

注意日本語での対応が必要な場合は **1-888-301-1228 (TTY: 711)** へお電話ください。点字の資料や文字の拡大表示など、障がいをお持ちの方のためのサービスも用意しています。**1-888-301-1228 (TTY: 711)** へお電話ください。これらのサービスは無料で提供しています。

한국어 (Korean)

유의사항: 귀하의 언어로 도움을 받고 싶으시면 **1-888-301-1228 (TTY: 711)** 번으로 문의하십시오. 점자나 큰 활자로 된 문서와 같이 장애가 있는 분들을 위한 도움과 서비스도 이용 가능합니다. **1-888-301-1228 (TTY: 711)** 번으로 문의하십시오. 이러한 서비스는 무료로 제공됩니다.



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ພາສາລາວ (Laotian)

ປະກາດ: ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໃຫ້ໂທຫາເບ
1-888-301-1228 (TTY: 711).

ຍັງມີຄວາມຊ່ວຍເຫຼືອແລະການບໍລິການສໍາລັບຄົນພິການ
 ເຊນເອກະສານທາງເບນອກສອນມາແລະມາໂຕພາມໃຫຍ່ ໃຫ້ໂທຫາເບ
1-888-301-1228 (TTY: 711).

ການບໍລິການເຫຼົ່ານີ້ບໍ່ຕ້ອງເສຍຄ່າໃຊ້ຈ່າຍໃດໆ.

Mien

LONGC HNYOUV JANGX LONGX OC: Beiv taux meih qiex
 longc mienh tengx faan benx meih nyei waac nor douc waac
 daaih lorx taux **1-888-301-1228 (TTY: 711).** Liouh lorx jauv-
 louc tengx aengx caux nzie gong bun taux ninh mbuo wuaaic
 fangx mienh, beiv taux longc benx nzangc-pokc bun hlou
 mbiutc aengx caux aamz mborqv benx domh sou se mbenc
 nzoih bun longc. Douc waac daaih lorx **1-888-301-1228 (TTY:
 711).** Naaiv deix nzie weih gong-bou jauv-louc se benx wang-
 henh tengx mv zuqc cuotv nyaanh oc.

ਪੰਜਾਬੀ (Punjabi)

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਾਲ ਕਰੋ **1-
 888-301-1228 (TTY: 711).** ਅਪਾਹਜ਼ੇ ਲੋਕਾਂ ਲਈ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ,
 ਜਿਵੇਂ ਕਿ ਬੇਲ ਅਤੇ ਮੋਟੀ ਛਪਾਈ ਵਿੱਚ ਦਸਤਾਵੇਜ਼, ਵੀ ਉਪਲਬਧ ਹਨ। ਕਾਲ ਕਰੋ
1-888-301-1228 (TTY: 711). ਇਹ ਸੇਵਾਵਾਂ ਮੁਫਤ ਹਨ।



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Русский (Russian)

ВНИМАНИЕ! Если вам нужна помощь на вашем родном языке, звоните по номеру **1-888-301-1228** (линия ТТУ: **711**). Также предоставляются средства и услуги для людей с ограниченными возможностями, например документы крупным шрифтом или шрифтом Брайля. Звоните по номеру **1-888-301-1228** (линия ТТУ: **711**). Такие услуги предоставляются бесплатно.

Español (Spanish)

ATENCIÓN: Si necesita ayuda en su idioma, llame al **1-888-301-1228** (TTY: **711**). También ofrecemos asistencia y servicios para personas con discapacidades, como documentos en braille y con letras grandes. Llame al **1-888-301-1228** (TTY: **711**). Estos servicios son gratuitos.

Tagalog (Filipino)

ATENSIYON: Kung kailangan mo ng tulong sa iyong wika, tumawag sa **1-888-301-1228** (TTY: **711**). Mayroon ding mga tulong at serbisyo para sa mga taong may kapansanan, tulad ng mga dokumento sa braille at malaking print. Tumawag sa **1-888-301-1228** (TTY: **711**). Libre ang mga serbisyonang ito.



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ภาษาไทย (Thai)

โปรดทราบ: หากคุณต้องการความช่วยเหลือเป็นภาษาของคุณ กรุณาโทรศัพท์ไปที่หมายเลข **1-888-301-1228 (TTY: 711)** นอกจากนี้ ยังพร้อมให้ความช่วยเหลือและบริการต่าง ๆ สำหรับบุคคลที่มีความพิการ เช่น เอกสารต่าง ๆ ที่เป็นอักษรเบรลล์และเอกสารที่พิมพ์ด้วยตัวอักษรขนาดใหญ่ กรุณาโทรศัพท์ไปที่หมายเลข **1-888-301-1228 (TTY: 711)** ไม่มีค่าใช้จ่ายสำหรับบริการเหล่านี้

Українська (Ukrainian)

УВАГА! Якщо вам потрібна допомога вашою рідною мовою, телефонуйте на номер **1-888-301-1228 (TTY: 711)**. Люди з обмеженими можливостями також можуть скористатися допоміжними засобами та послугами, наприклад, отримати документи, надруковані шрифтом Брайля та великим шрифтом. Телефонуйте на номер **1-888-301-1228 (TTY: 711)**. Ці послуги безкоштовні.

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của mình, vui lòng gọi số **1-888-301-1228 (TTY: 711)**. Chúng tôi cũng hỗ trợ và cung cấp các dịch vụ dành cho người khuyết tật, như tài liệu bằng chữ nổi Braille và chữ khổ lớn (chữ hoa). Vui lòng gọi số **1-888-301-1228 (TTY: 711)**. Các dịch vụ này đều miễn phí.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228 (TTY: 711)**, 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.



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If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoastthehealthplan.org.

A. Disclaimers

Gold Coast Health Plan Total Care Advantage is a HMO D-SNP with a Medicare and Medi-Cal contract. Enrollment in Gold Coast Health Plan Total Care Advantage depends on contract renewal.

This information is not a complete description of benefits. Call **1-888-301-1228 (TTY: 711)** for more information.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call **1-888-301-1228 (TTY: 711)**

Gold Coast Health Plan Total Care Advantage (HMO D-SNP) has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until 2028 based on a review of Gold Coast Health Plan Total Care Advantage's Model of Care.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228 (TTY: 711)**, 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

B. Reviewing your Medicare and Medi-Cal coverage for next year

It's important to review your coverage now to make sure it will still meet your needs next year. If it doesn't meet your needs, you may be able to leave our plan. Refer to **Section D** for more information on changes to your benefits for next year.

If you choose to leave our plan, your membership will end on the last day of the month in which your request was made. You'll still be in the Medicare and Medi-Cal programs as long as you're eligible.

If you leave our plan, you can get information about your:

- Medicare options in the table in **Section F2**.
- Medi-Cal options and services in **Section F2**.

B1. Information about Total Care Advantage

- Total Care Advantage is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to members.
- When this *Annual Notice of Change* says “we,” “us,” “our,” or “our plan,” it means the Medicare Medi-Cal Plan.

B2. Important things to do

- **Check if there are any changes to our benefits that may affect you.**
 - » Are there any changes that affect the services you use?
 - » Review benefit changes to make sure they'll work for you next year.
 - » Refer to **Section D1** for information about benefit changes for our plan.
- **Check if there are any changes to our drug coverage that may affect you.**
 - » Will your drugs be covered? Did the cost of my drug(s) change? Can you use the same pharmacies? Will there be any changes such as prior authorization, step therapy or quantity limits?
 - » Review changes to make sure our drug coverage will work for you next year.
 - » Refer to **Section D2** for information about changes to our drug coverage.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoastthehealthplan.org.

- **Check if your providers and pharmacies will be in our network next year.**
 - » Are your doctors, including your specialists, in our network? What about your pharmacy? What about the hospitals or other providers you use?
 - » Refer to **Section C** for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.**
 - » How do the total costs compare to other coverage options?
- **Think about whether you're happy with our plan.**

If you decide to stay with Total Care Advantage:

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you automatically stay enrolled in Total Care Advantage.

If you decide to change plans:

If you decide other coverage will better meet your needs, you may be able to switch plans (refer to **Section F2** for more information). If you enroll in a new plan, or change to Original Medicare, your new coverage will begin on the first day of the following month. Your Medi-Cal will stay with Gold Coast Health Plan, but your Medicare will be with the plan you selected.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

C. Changes to our network providers and pharmacies

We haven't made any changes to our network of providers and pharmacies for next year.

However, it's important that you know that we may make changes to our network during the year. If your provider leaves our plan, you have certain rights and protections. For more information, refer to **Chapter 3** of your *Member Handbook*.

Please review the 2027 *Provider and Pharmacy Directory* to find out if your providers (primary care provider, specialists, hospitals, etc.) or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website at www.goldcoasthealthplan.org. You may also call Member Services at the numbers at the bottom of the page for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It's important that you know that we may also make changes to our network during the year. If your provider leaves our plan, you have certain rights and protections. For more information, refer to **Chapter 3** of your *Member Handbook* or call Member Services at the number at the bottom of the page for help.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

D. Changes to benefits and costs for next year

D1. Changes to benefits for medical services

We're changing our coverage for certain medical services next year. The table below describes these changes.

	2026 (this year)	2027 (next year)
Acupuncture (Non-Medicare-covered)	You pay a \$0 copay amount per office visit for up to 2 visits per month.	Acupuncture (Non-Medicare-covered) isn't covered.
Healthy Grocery Card	Healthy Grocery Card isn't covered.	You pay a \$0 copay amount for up to \$25 per month for select grocery items at contracted grocery stores.
Hearing aids (Non-Medicare-covered)	You pay a \$0 copay amount for Signia, TruHearing or Widex hearing aids every year.	You pay a \$0 copay amount for TruHearing Advanced or TruHearing Premium hearing aids every year.

D2. Changes to drug coverage

Changes to our Drug List

Our *List of Covered Drugs* is also called the *Formulary* or *Drug List*. A copy of our *Drug List* is posted online at www.goldcoasthealthplan.org.

You can get the complete *Drug List* by calling Member Services at the number at the bottom of the page or visiting www.goldcoasthealthplan.org.

We made changes to our *Drug List*, which could include removing or adding drugs, changing drugs we cover, and changes to the restrictions that apply to our coverage for certain drugs.

Review the *Drug List* to **make sure your drugs will be covered next year** and to find out if there are any restrictions.

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 and/or the state that will affect you during the calendar year. We update



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

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 a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
 - » You can call Member Services at the numbers at the bottom of the page or contact your care coordinator to ask for a *List of Covered Drugs* that treat the same condition.
 - » This list can help your provider find a covered drug that might work for you.
- Ask us to cover a temporary supply of the drug.
 - » In some situations, we cover a **temporary** supply of the drug during the first 90 days of the calendar year.
 - » This temporary supply is for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, refer to **Chapter 5** of your *Member Handbook*.)
 - » When you get a temporary supply of a drug, talk with your doctor about what to do when your temporary supply runs out. You can either switch to a different drug our plan covers or ask us to make an exception for you and cover your current drug.

If a formulary exception is approved, we may not require you to request approval for a refill or a new prescription for the following year as long as you continue to be a member of Total Care Advantage. If you decide to stay with us next year, Total Care Advantage may choose to continue coverage into the new benefit year. If your formulary exception approval is expiring and you would like to request an extension, a formulary exception request would need to be resubmitted.

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 biosimilars versions of the brand name drug or original biological product on the same or lower cost-sharing tier and with the same or fewer rules. 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 rules 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, please go to **Chapter 12** of your *Member Handbook*. 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. You can also call Member Services at the number at the bottom of the page or ask your health care provider, prescriber, or pharmacist for more information.

Changes to drug costs

We moved some of the drugs on the *Drug List* to a lower or higher drug tier. To find out if your drugs are in a different tier, look them up in the *Drug List*.



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The following table shows your costs for drugs in each of our five drug tiers.

	2026 (this year)	2027 (next year)
Drugs in Tier one Preferred generic drugs Cost for a one-month supply of a drug in Tier one that's filled at a network pharmacy	Your copay for a one-month (30-day) supply is \$0 or \$1.60 or \$4.90 or \$5.10 or \$12.65.	Your copay for a one-month (30-day) supply is \$0.
Drugs in Tier two Generic drugs Cost for a one-month supply of a drug in Tier two that's filled at a network pharmacy	Tier two isn't covered.	Your copay for a one-month (30-day) supply is \$0.
Drugs in Tier three Preferred brand drugs Cost for a one-month supply of a drug in Tier three that's filled at a network pharmacy	Tier three isn't covered.	Your copay for a one-month (30-day) supply is \$0.
Drugs in Tier four Non-preferred drugs Cost for a one-month supply of a drug in Tier four that's filled at a network pharmacy	Tier four isn't covered.	Your copay for a one-month (30-day) supply is \$0.
Drugs in Tier five Specialty drugs Cost for a one-month supply of a drug in Tier five that's filled at a network pharmacy	Tier five isn't covered.	Your copay for a one-month (30-day) supply is \$0.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

E. Administrative changes

	2026 (this year)	2027 (next year)
Gold Coast Health Plan corporate office address	711 E. Daily Dr. #106 Camarillo, CA 93010	4880 Santa Rosa Rd. Camarillo, CA 93012
Part D drug tiers	You receive your Part D drugs in one tier.	You receive your Part D drugs in five tiers.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoastthehealthplan.org.

F. Choosing a plan

F1. Staying in our plan

We hope to keep you as a plan member. You don't have to do anything to stay in our plan. Unless you sign up for a different Medicare plan or change to Original Medicare, you'll automatically stay enrolled as a member of our plan for 2027.

F2. Changing plans

Most people with Medicare can end their membership during certain times of the year.

In addition, you may end your membership in our plan during the following periods:

- The **Open Enrollment Period**, which lasts from October 15 to December 7. If you choose a new plan during this period, your membership in our plan ends on December 31 and your membership in the new plan starts on January 1.
- The **Medicare Advantage (MA) Open Enrollment Period**, which lasts from January 1 to March 31. If you choose a new plan during this period, your membership in the new plan starts the first day of the next month.
- Because you have Medi-Cal, you have some choices to end your membership in our plan including any month of the year.

There may be other situations when you're eligible to make a change to your enrollment. For example, when:

- you moved out of our service area,
- your eligibility for Medi-Cal or Extra Help changed, **or**
- you recently moved into or currently receiving care in an institution (like a skilled nursing facility or a long-term care hospital). If you recently moved out of an institution, you can change plans or change to Original Medicare for two full months after the month you move out.

Your Medicare services

You have three options for getting your Medicare services listed below any month of the year. You have an additional option listed below during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section F2**. By choosing one of these options, you automatically end your membership in our plan.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

1. You can change to: A Medi-Medi Plan is a type of Medicare Advantage plan. It's for people who have both Medicare and Medi-Cal, and combines Medicare and Medi-Cal benefits into one plan. Medi-Medi Plans coordinate all benefits and services across both programs, including all Medicare and Medi-Cal covered services or a Program of All-inclusive Care for the Elderly (PACE) plan, if you qualify. Note: The term Medi-Medi Plan is the name for integrated dual eligible special needs plans (D-SNPs) in California.	Here is what to do: Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For Program of All-inclusive Care for the Elderly (PACE) inquiries, call 1-855-921-PACE (7223). If you need help or more information: • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8 a.m. to 5 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs and Services/Medicare Counseling/. OR Enroll in a new Medi-Medi Plan. You'll automatically be disenrolled from our plan when your new plan's coverage begins. Your Medi-Cal plan will change to match your Medi-Medi Plan.
2. You can change to: Original Medicare with a separate Medicare drug plan	Here is what to do: Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you need help or more information: • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8 a.m. to 5 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs and Services/Medicare Counseling/. OR Enroll in a new Medicare prescription drug plan. You'll automatically be disenrolled from our plan when your Original Medicare coverage begins. Your Medi-Cal plan won't change unless you request a change.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

3. You can change to:

Original Medicare without a separate Medicare drug plan if you have a valid disenrollment reason

NOTE: If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.

You should only drop drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8 a.m. to 5 p.m. For more information or to find a local HICAP office in your area, please visit [www.aging.ca.gov/Programs and Services/Medicare Counseling/](http://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/).

Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you need help or more information:

- Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8 a.m. to 5 p.m. For more information or to find a local HICAP office in your area, please visit [www.aging.ca.gov/Programs and Services/Medicare Counseling/](http://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/).

You'll automatically be disenrolled from our plan when your Original Medicare coverage begins.

Your Medi-Cal plan won't change unless you request a change.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoastthehealthplan.org.

4. You can change to:

Any Medicare health plan during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section F2**.

Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you need help or more information:

- Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8 a.m. to 5 p.m. For more information or to find a local HICAP office in your area, please visit [www.aging.ca.gov/Programs and Services/Medicare Counseling/](http://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/).

OR

Enroll in a new Medicare plan.

You're automatically disenrolled from our Medicare plan when your new plan's coverage begins.

Your Medi-Cal plan may change.

Your Medi-Cal services

For questions about how to choose a Medi-Cal plan or get your Medi-Cal services after you leave our plan, contact Health Care Options at 1-800-430-4263, Monday – Friday from 8 a.m. to 6 p.m. TTY users should call 1-800-430-7077. Ask how joining another plan or returning to Original Medicare affects how you get your Medi-Cal coverage.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoastthehealthplan.org.

G. Getting help

G1. Our plan

We're here to help if you have any questions. Call Member Services at the numbers at the bottom of the page during the days and hours of operation listed. These calls are toll-free.

Read your *Member Handbook*

Your *Member Handbook* is a legal, detailed description of our plan's benefits. It has details about benefits for 2027. It explains your rights and the rules to follow to get services and drugs we cover.

The *Member Handbook* for 2027 will be available by October 15. An up-to-date copy of the Member Handbook is available on our website at www.goldcoasthealthplan.org. You may also call Member Services at the numbers at the bottom of the page to ask us to mail you a *Member Handbook* for 2027.

Our website

You can visit our website at www.goldcoasthealthplan.org. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our *Drug List* (*List of Covered Drugs*).

G2. Health Insurance Counseling and Advocacy Program (HICAP)

You can also call the State Health Insurance Assistance Program (SHIP). In California, the SHIP is called the Health Insurance Counseling and Advocacy Program (HICAP). HICAP counselors can help you understand your plan choices and answer questions about switching plans. HICAP isn't connected with us or with any insurance company or health plan. HICAP has trained counselors in every county, and services are free. HICAP's phone number is 1-800-434-0222. For more information or to find a local HICAP office in your area, please visit [www.aging.ca.gov/Programs and Services/Medicare Counseling/](http://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/).

G3. Ombudsman Program

The Medicare Medi-Cal Ombudsman Program can help you if you have a problem with our plan. The Ombudsman's services are free and available in all languages. The Medicare Medi-Cal Ombudsman Program:

- can answer questions if you have a problem or complaint and can help you understand what to do.
- makes sure you have information related to your rights and protections and how you can get your concerns resolved.



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.

- isn't connected with us or with any insurance company or health plan. The phone number for the Medicare Medi-Cal Ombudsman Program is 1-855-501-3077.

G4. Medicare

To get information directly from Medicare:

- call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- chat live at www.Medicare.gov/talk-to-someone
- write to Medicare at PO Box 1270, Lawrence, KS 66044.

Medicare's Website

You can visit the Medicare website (www.medicare.gov). If you choose to disenroll from our plan and enroll in another Medicare plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare plans.

You can find information about Medicare plans available in your area by using Medicare Plan Finder on Medicare's website. (For information about plans, refer to www.medicare.gov and click on "Find plans.")

Medicare & You 2027

You can read the Medicare & You 2027 handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. This handbook is also available in Spanish, Chinese, and Vietnamese.

If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1 877 486 2048.

G5. California Department of Managed Health Care

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at **1-888-301-1228** (TTY: **711**) and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoastthehealthplan.org.

or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number (**1-888-466-2219**) and a TDD line (**1-877-688-9891**) for the hearing and speech impaired. The department's internet website www.dmhc.ca.gov has complaint forms, IMR application forms and instructions online.

Refer to **Chapter 9, Section F4** of your *Member Handbook* for more information.

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1444. If you have comments or suggestions for improving this form, write to:

CMS
7500 Security Boulevard
Attn: PRA Reports Clearance Officer
Mail Stop C4-26-05
Baltimore, Maryland 21244-1850



If you have questions, please call Gold Coast Health Plan Total Care Advantage (HMO D-SNP) at **1-888-301-1228** (TTY: **711**), 8 a.m. - 8 p.m., seven days a week from Oct. 1 through March 31, and 8 a.m. - 8 p.m., Monday through Friday from April 1 through Sept. 30. The call is free. **For more information**, visit www.goldcoasthealthplan.org.



For more information, call Gold Coast Health Plan at **1-888-301-1228**. If you use a TTY, call **711**.

www.goldcoasthealthplan.org