



2026

Summary of Benefits



commonwealth
care alliance

Commonwealth Care Alliance[®], Inc. (CCA)
CCA Senior Care Options (HMO D-SNP)

This is a summary of drug and health services covered by Commonwealth Care Alliance from January 1, 2026 - December 31, 2026.

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Introduction

This document is a brief summary of the benefits and services covered by CCA Senior Care Options. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of CCA Senior Care Options. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*, otherwise known as the Evidence of Coverage.

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If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



A. Disclaimers



This is a summary of health services covered by CCA Senior Care Options for 2026. This is only a summary. Please read the *Member Handbook* for the full list of benefits. To get the *Member Handbook*, call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. You can also find it online at ccama.org/sco.

- ❖ CCA Senior Care Options (HMO D-SNP) is a Coordinated Care plan with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is a voluntary program that is available to anyone 65 and older who qualifies for MassHealth Standard and Original Medicare and does not have any other comprehensive health insurance, except Medicare.
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the *Member Handbook*.
- ❖ Estate Recovery Awareness: MassHealth (Medicaid) is required by federal law to recover money from the estates of certain MassHealth (Medicaid) members who are age 55 years or older, and who are any age and are receiving long-term care in a nursing home or other medical institution. For more information about MassHealth (Medicaid) estate recovery, please visit www.mass.gov/estatercovery.
- ❖ For more information about Medicare, you can read the *Medicare & You* handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- ❖ For more information about MassHealth (Medicaid), you can contact the Office of the Ombudsman by phone at 1-855-781-9898 (Toll Free), videophone (VP) users may call (339) 224-6831, Monday - Friday, 9 am - 4 pm.
- ❖ We have free interpreter service to answer any questions that you may have about our health or drug plan. To get an interpreter just call us at 866-610-2273 (TTY 711), from 8 am to 8 pm, 7 days a week. Someone that speaks English can help you. This is a free service.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



❖ **You can get this document for free in other formats, such as large print, braille, or audio. Call 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free.**

- ❖ ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free.
- ❖ ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866-610-2273 (TTY 711), 8 am a 8 pm, siete días a la semana. La llamada es gratuita.
- ❖ This document is available for free in other languages.
- ❖ We will keep your request for alternative formats and special language on file for future mailings. Please contact Member Services to change your request for a preferred language and/or format.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently Asked Questions	Answers
What's a Senior Care Options (SCO) Plan?	A Senior Care Options (SCO) Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services and supports, and other providers. It also has Care Coordinators and Geriatric Support Services Coordinators (GSSC) to help you manage all your providers and services and supports. They all work together to provide the care you need. CCA Senior Care Options is a SCO Plan that provides benefits of MassHealth (Medicaid) and Medicare to enrollees in the SCO program. Through SCO, members have access to medical and drug benefits at no cost to them. Members must be over 65 years of age, and have either MassHealth Standard eligibility, in addition to Medicare eligibility to enroll in the plan. Members must also live within our service area.
Will I get the same Medicare and MassHealth (Medicaid) benefits in CCA Senior Care Options that I get now?	You'll get most of your covered Medicare and MassHealth (Medicaid) benefits directly from CCA Senior Care Options. You'll work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor and care team's assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a state agency like the Department of Mental Health or the Department of Developmental Services. When you enroll in CCA Senior Care Options, you and your care team will work together to develop an Individualized Care Plan (ICP) to address your health and support needs, reflecting your personal preferences and goals. If you're taking any Medicare Part D drugs that CCA Senior Care Options doesn't normally cover, you can get a temporary supply and we'll help you to transition to another drug or get an exception for CCA Senior Care Options to cover your drug if medically necessary. For all other services, you can keep using your doctors and getting your current services for 90 days, or until your ICP is complete. For more information, call Member Services at the number listed at the bottom of the page.

Can I use the same doctors I use now?

This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with CCA Senior Care Options and have a contract with us, you can keep going to them.

- Providers with an agreement with us are “in-network.” Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. **You must use the providers in CCA Senior Care Option’s network.** If you use providers or pharmacies that aren’t in our network, the plan may not pay for these services or drugs.
- If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of CCA Senior Care Option’s plan.
- If you are currently under treatment with a provider that is out of CCA Senior Care Options’ network, or have an established relationship with a provider that is out of CCA Senior Care Options’ network, call Member Services at the number listed at the bottom of the page to check about staying connected.

To find out if your providers are in the plan’s network, call Member Services at the number listed at the bottom of the page or read CCA Senior Care Option’s Provider and Pharmacy Directory on the plan’s website at www.ccama.org.

- Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your *Member Handbook* for more information, including the cost-sharing that applies to out-of-network services. If CCA Senior Care Options is new for you, we’ll work with you to develop an Individualized Care Plan (ICP) to address your needs.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Frequently Asked Questions	Answers
What's a CCA Senior Care Options care coordinator?	A CCA Senior Care Options care coordinator is one main person for you to contact. This person helps to manage all your providers and services and make sure you get what you need.
What are Long-term Services and Supports (LTSS)?	Long-term Services and Supports (LTSS) are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital. In some cases, a county or other agency may administer these services, and your care coordinator or care team will work with that agency.
What happens if I need a service but no one in CCA Senior Care Option's network can provide it?	Most services will be provided by our network providers. If you need a service that can't be provided within our network, CCA Senior Care Options will pay for the cost of an out-of-network provider.
Where's CCA Senior Care Options available?	The service area for this plan includes: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk and Worcester Counties, Massachusetts. You must live in one of these areas to join the plan.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Frequently Asked Questions	Answers
What's prior authorization?	Prior authorization means an approval from CCA Senior Care Options to seek services outside of our network or to get services not routinely covered by our network before you get the services. CCA Senior Care Options may not cover the service, procedure, item, or drug if you don't get prior authorization. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first. CCA Senior Care Options can provide you or your provider with a list of services or procedures that require you to get prior authorization from CCA Senior Care Options before the service is provided. Refer to Chapter 3, of the <i>Member Handbook</i> to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the <i>Member Handbook</i> to learn which services require a prior authorization. If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the number listed at the bottom of this page for help.
Do I pay a monthly amount (also called a premium) under CCA Senior Care Options?	SCO members won't have to pay monthly premiums, including the Medicare Part B premium, for their health coverage. Some MassHealth Standard members with higher incomes may need to pay Medicare Part B Premiums. Additionally, if you pay a premium to MassHealth (Medicaid), you must continue to pay the premium to MassHealth (Medicaid) to keep your coverage. For more information, call the MassHealth (Medicaid) Customer Service Center at 1-800-841-2900 or 711 for people who have difficulty with hearing or speaking.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Frequently Asked Questions	Answers
Do I pay a deductible as a member of CCA Senior Care Options?	No. You don't pay deductibles in CCA Senior Care Options.
What's the maximum out-of-pocket amount that I'll pay for medical services as a member of CCA Senior Care Options?	There's no cost sharing for medical services in CCA Senior Care Options, so your annual out-of-pocket costs will be \$0.
What's a Geriatric Support Services Coordinator (GSSC)?	A CCA Senior Care Options GSSC is a person on your care team who is an expert in long-term services and supports and/or recovery services. This person helps you get services that help you live independently in your home.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Inpatient hospital stay	\$0	Prior authorization is required except for inpatient substance use and emergency admissions.
	Outpatient hospital services, including observation	\$0	Prior authorization is required for some surgical procedures. Prior authorization is not required for observation services.
	Ambulatory surgical center (ASC) services	\$0	Prior authorization is required.
	Doctor or surgeon care	\$0	Prior authorization may be required, such as for some surgical procedures.
You want a doctor (continued on next page)	Visits to treat an injury or illness	\$0	Prior authorization may be required for services rendered during the visit.
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	Prior authorization is not required for services provided by a network provider.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor (continued from previous page)	Wellness visits, such as a physical	\$0	Prior authorization is not required for services provided by a network provider.
	“Welcome to Medicare” (preventive visit one time only)	\$0	Prior authorization is not required for services provided by a network provider
	Specialist care	\$0	Prior authorization may be required for services rendered during the visit.
	Transportation to a doctor’s office	\$0	The plan covers transportation to covered medical appointments you need for medical reasons other than emergencies up to 50 miles each way via taxi and chair car. Members must book rides in advance and use the plan-approved transportation vendor to access this benefit. Prior authorization is not required for trips within 50 miles to covered medical appointments.
You need emergency care (continued on next page)	Emergency room services	\$0	Prior authorization is not required. You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories. For coverage outside the United States and its territories see Worldwide Coverage.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care (continued from previous page)	Urgent care	\$0	If you require urgently needed care, you should first try to get it from a network provider or call our 24/7 Nurse Advice Line. However, you can use out-of-network providers when you cannot get to a network provider. Prior authorization is not required. For coverage outside the United States and its territories see Worldwide Coverage.
You need medical tests (continued on next page)	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	Prior authorization may be required for outpatient diagnostic tests and therapeutic services and supplies. For example, specialized imaging and specialized screening tests (i.e., genetic testing) may require a prior authorization. For more information, please call Member Services. In the event clinical input is necessary to determine whether a course of treatment is appropriate, CCA Senior Care Options reserves the right to have an expert review the proposed treatment plan or request.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need medical tests (continued from previous page)	Lab tests and diagnostic procedures, such as blood work	\$0	Prior authorization is not required except for genetic testing. For more information, please call Member Services. In the event clinical input is necessary to determine whether a course of treatment is appropriate, CCA Senior Care Options reserves the right to have an expert review the proposed treatment plan or request.
	Screening tests, such as tests to check for cancer	\$0	Prior authorization is not required for services provided by a network provider.
You need hearing/auditory services	Hearing screenings	\$0	Prior authorization is not required for a diagnostic hearing exam (non-routine hearing) or the annual routine hearing exam. You must use a CCA plan provider for non-routine hearing. You must use a NationsHearing provider for routine hearing.
	Hearing aids	\$0	Prior authorization is required for hearing aids costing more than \$500 per ear per 60 months. The plan covers routine hearing aids 1 per ear per 60 months, up to \$500. You must use a NationsHearing provider for routine hearing.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care (continued on next page)	Dental check-ups and preventive care	\$0	Prior authorization is not required for most routine dental services provided by a network provider. Prior authorization is required for non-routine dental services provided by a network provider. The following routine services are covered without prior authorization: Preventive cleanings, fluoride treatment, and periodic oral evaluation. You must use a network CCA dental provider.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



You need dental care (continued from previous page)	Restorative and emergency dental care	\$0	Prior authorization is not required for routine dental diagnostic examinations, x-rays, restorative fillings, deep cleanings, crowns, complete and partial dentures, and emergency care. Periodontics: Deep Cleanings are covered 1 every 24 months and maintenance visits are covered 1 every 3 months per calendar year. Gum surgery may be covered if medically necessary with an approved prior authorization. Prior authorization may be required for additional services. Prosthodontics: Complete and partial dentures are covered 1 every 60 months without prior authorization. Implants are covered up to a maximum of 4 per year, 1 tooth/site per lifetime with prior authorization. You must use a network CCA dental provider. Oral and Maxillofacial Surgery: Extractions (simple and surgical) are covered one per tooth per lifetime without prior authorization. Extractions for impacted teeth are covered if medically necessary, prior authorization is
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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care (continued from previous page)			required. Biopsy, soft tissue surgery and bone grafting are covered if medically necessary. Prior authorization is required. Other rules and limitations may apply. You must use a CCA network dental provider. For more information, please call Member Services. In the event clinical input is necessary to determine whether a course of treatment is appropriate, CCA Senior Care Options reserves the right to have a dental expert review the treatment plan your dentist has proposed. For a detailed list, please call Member Services or read the CCA Senior Care Options <i>Member Handbook</i>.
You need eye care (continued on next page)	Eye exams	\$0	Prior authorization is not required for routine eye exams. Prior authorization is not required for non-routine diagnostic eye exams. You must receive routine services from providers in the EyeMed provider network and non-routine services from providers in the CCA provider network.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care (continued from previous page)	Glasses or contact lenses	\$0	Prior authorization is not required for the following routine vision benefits. \$300 combined allowance (\$225 Medicare and \$75 Medicaid) for eyeglasses (lenses, frames, contact lenses and upgrades) per calendar year. You must use a participating EyeMed Vision Care provider to receive the \$300 allowance. Other limitations apply.
	Other vision care	\$0	Prior authorization is not required for services provided by a CCA network provider. Services include screening services and therapeutic eyeglasses.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need behavioral health services	Behavioral health services	\$0	Prior authorization is not required, except for transcranial magnetic stimulation, and esketamine.
	Inpatient and outpatient care and community-based services for people who need behavioral health services	\$0	Prior authorization is required for inpatient care, except for inpatient substance use and emergency admissions. Prior authorization is not required for outpatient behavioral health, except for transcranial magnetic stimulation, and esketamine. For a detailed list of services that require a prior authorization, please call Member Services or read the CCA Senior Care Options <i>Member Handbook</i>
You need substance use disorder services	Substance use disorder services	\$0	Prior authorization is not required for services provided by a network provider.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need a place to live with people available to help you	Skilled nursing care	\$0	Prior authorization is required
	Nursing home care	\$0	Prior authorization is required. If MassHealth (Medicaid) determines you have a monthly Patient Paid Amount (PPA) for your custodial care, you are responsible for these payments
	Adult Foster Care and Group Adult Foster Care	\$0	Prior authorization is required
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	Prior authorization is required after 20 visits for occupational and physical therapy. Prior authorization is required after 35 visits for speech therapy.
You need help getting to health services (continued on next page)	Ambulance services	\$0	Prior authorization is not required for in-network and out-of-network emergency ambulance services. Prior authorization is required for non-emergency ambulance services. Emergency transportation outside the United States and its territories is offered through the Worldwide Coverage benefit. Refer to Worldwide Coverage.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting to health services (continued from previous page)	Emergency transportation	\$0	Prior authorization for in-network and out-of-network emergency transportation is not required. Emergency transportation outside the United States and its territories is offered through the Worldwide Coverage benefit. Refer to Worldwide Coverage
	Transportation to medical appointments and services	\$0	The plan covers transportation to covered medical appointments you need for medical reasons other than emergencies up to 50 miles each way via taxi and chair car. Members must book rides in advance and use the plan-approved transportation vendor to access this benefit. Prior authorization is not required for trips within 50 miles to covered medical appointments.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting to health services (continued from previous page)	Transportation to non-medical appointments and services	\$0	Prior authorization is not required however members must be approved for Special Supplemental Benefits for the Chronically ill (SSBCI) to use the following benefit: up to ten (10) one-way trips per month are provided for non-medical purposes to CCA approved destinations, such as grocery shopping, pharmacy for prescription pick-up, church, gym and other community events for up to 50 miles each way. Members must book rides 72 hours in advance and use the plan-approved transportation vendor to access this benefit. The non-medical transportation benefit is part of a special supplemental program for the chronically ill. Not all members qualify. Members with chronic heart failure, cardiovascular disorders, chronic lung disorders, and diabetes may be eligible for these additional benefits. Not all members with those conditions will qualify. Certain restrictions may apply.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued on next page)	Medicare Part B drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs.
	Medicare Part D drugs	\$0 for a 31-day supply	There may be limitations on the types of drugs covered. Please refer to CCA Senior Care Options' <i>List of Covered Drugs (Drug List)</i> for more information. Some drugs have quantity limits. Your prescribing provider may need to get prior authorization from CCA Senior Care Options for certain drugs. Most Medicare Part D drugs are available for a 100-day supply through mail-order services or at a retail pharmacy. Specialty drugs are available for a 31-day supply through mail-order services, retail pharmacy, or specialty pharmacy. Your cost is \$0.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued from previous page)	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to CCA Senior Care Options' <i>List of Covered Drugs (Drug List)</i> for more information. Reference Healthy Savings card for additional over-the-counter benefit coverage.
You need help getting better or have special health needs	Rehabilitation services	\$0	Prior authorization is required after 20 visits for occupational and physical therapy. Prior authorization is required after 35 visits for speech therapy. Prior authorization is not required for cardiac or intensive cardiac rehabilitation services, pulmonary rehabilitation services or supervised exercise therapy (SET)
	Medical equipment for home care	\$0	Prior authorization may be required.
	Dialysis services	\$0	Prior authorization is not required.
You need foot care	Podiatry services	\$0	Prior authorization is not required.
	Orthotic services	\$0	Prior authorization is required. For a detailed list, please call Member Services.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need durable medical equipment (DME) Note: This isn't a complete list of covered DME. For a complete list, contact Member Services or refer to Chapter 4 of the <i>Member Handbook</i> .	Wheelchairs, crutches, and walkers	\$0	Prior authorization is required. For a detailed list, please call Member Services.
	Nebulizers	\$0	Prior authorization is required.
	Oxygen equipment and supplies	\$0	Prior authorization is required.
You need help living at home	Home health services	\$0	Prior authorization is required.
	Home services, such as cleaning or housekeeping, or home modifications such as grab bars	\$0	Prior authorization is required.
	Day habilitation services	\$0	Prior authorization is required.
	Services to help you live on your own (home health care services or personal care attendant services)	\$0	Prior authorization is required.
	Adult Day Health	\$0	Prior authorization is required.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued on next page)	Chiropractic services	\$0	Prior authorization is required after 20 visits.
	Diabetes supplies and services	\$0	Prior authorization is required. CCA Senior Care Options provides select blood glucose monitors and test strips to our members with diabetes from a preferred vendor. For more information, please call Member Services or read CCA Senior Care Options <i>Member Handbook</i> .
	Prosthetic services	\$0	Prior authorization is required. For a detailed list, please call Member Services.
	Radiation therapy	\$0	Prior authorization is required.
	Services to help manage your disease	\$0	Prior authorization may be required.
	Routine Acupuncture Acupuncture Medicare-covered	\$0	Prior authorization is required after 20 visits. Prior authorization is not required for acupuncture for substance use disorder. Prior authorization is required for Medicare-covered acupuncture for chronic lower back pain

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from previous page)	Annual Wellness Visit Reward	\$0	Prior authorization is not required. An annual wellness visit or an annual physical exam qualifies for one \$25 reward per year on your Healthy Savings card after you've completed the visit. Routine PCP visits, like a follow-up or sick visit, don't qualify for the reward. Reward is available for use where the Healthy Savings card is accepted.
	Palliative Care Program (Life Choices)	\$0	Palliative care is care that aims to improve the quality of life for people living with a serious illness. Prior authorization is not required for services provided by the palliative care program or from a network provider.
	Telehealth	\$0	Telehealth services may be offered through network providers. The same authorization rules apply to telehealth services as corresponding in-person visits.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from previous page)	Telehealth (Teladoc) – Additional Services	\$0	Telehealth is offered through Teladoc for general medical urgent services to treat flu, allergies, sinus infection, rash, sore throat and more. Contact Teladoc for services at 1-800-835-2362, 24 hours a day, 7 days a week.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from previous page)	Healthy Savings Card for over-the-counter (OTC) items, personal care items and more	\$0	\$420 per calendar quarter (every three months). Any unused amounts will not carry over to the next quarter. Amounts can be used to purchase CCA covered over-the-counter (OTC) items without a prescription. Use your card to purchase OTC items including: first aid supplies, COVID-19 tests, body wash, dental care, cold and flu remedies at participating retailers. For members approved for Special Supplemental Benefits for the Chronically Ill* (SSBCI) you may use your quarterly allowance for the purchase of CCA covered food* at in-network retailers as well as towards utility* payments such as natural gas, electric and internet/cable. *The food and utility benefits are part of a special supplemental program for the chronically ill. Not all members qualify. Members with chronic heart failure, cardiovascular disorders, chronic lung disorders, and diabetes may be eligible for these additional benefits. Not all members with those conditions will qualify. Certain restrictions may apply. Only at participating locations.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from previous page)	Gym membership	\$0	Prior authorization is not required. Health Club membership to Silver&Fit standard network fitness facility of your choosing. Limited to one facility per month.
	Fitness and Weight Management	\$0	The plan covers fitness benefits through Silver&Fit which includes Fit at Home programming for at-home fitness, one (1) home fitness kit per year, and Healthy Aging Coaching Program that provides remote sessions (phone, video, or online messaging) to guide members in lifestyle areas like: Being active, Healthy eating, Lifestyle choices, Aging well, Managing conditions. Weight management falls under lifestyle choices category.
	Worldwide Coverage	\$0	The plan covers emergency services, emergency transportation, and urgently needed care outside of the United States and its territories up to one hundred thousand dollars (\$100,000) maximum plan coverage for all services combined.

The above summary of benefits is provided for informational purposes only and isn't a complete list of benefits. For a complete list and more information about your benefits, you can read the CCA Senior Care Options *Member Handbook*. If you don't have a *Member Handbook*, call CCA

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Senior Care Options Member Services at 866-610-2273 (TY 711), 8 am to 8 pm, 7 days a week to get one. If you have questions, you can also call Member Services or visit www.ccama.org.

D. Benefits covered outside of CCA Senior Care Options

There are some services that you can get that aren’t covered by CCA Senior Care Options but are covered by Medicare, MassHealth (Medicaid), or a State or county agency. This isn’t a complete list. Call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week to find out about these services.

Other services covered by Medicare, MassHealth (Medicaid), or a State Agency	Your costs
Certain hospice care services covered outside of CCA Senior Care Options	\$0
Psychosocial rehabilitation	\$0
Targeted case management	\$0
Rest home room and board	\$0

E. Services that CCA Senior Care Options Medicare, and MassHealth (Medicaid) don’t cover

This isn’t a complete list. Call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week to find out about other excluded services.

Services CCA Senior Care Options, Medicare, and MassHealth (Medicaid) don’t cover
Services that are not medically necessary according to the standards of Medicare and MassHealth (Medicaid) unless otherwise approved or entered in your Personal (Individualized) Care Plan.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Services CCA Senior Care Options, Medicare, and MassHealth (Medicaid) don't cover

Naturopath services (the use of natural or alternative treatments).

Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.

Services provided outside of the service area.

E-cigarettes.

F. Your rights as a member of the plan

As a member of CCA Senior Care Options, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We'll tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but aren't limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
 - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including behavioral impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
 - Get information in other languages and formats (for example, large print, braille, or audio) free of charge
 - Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
 - Description of the services we cover
 - How to get services
 - How much services will cost you. SCO members have \$0 Costs.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



- Names of health care providers and care coordinator
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - Choose a primary care provider (PCP) and change your PCP at any time during the year
 - Choose a Geriatric Support Services Coordinator (GSSC)
 - Use a women's health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they're covered. SCO members have \$0 costs.
 - Refuse treatment, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion. CCA Senior Care Options will pay for the cost of your second opinion visit
 - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that doesn't have any communication or physical access barriers.** This includes the right to:
 - Get timely medical care for covered services within the time frames described in the *Member Handbook* and to file an appeal if you don't receive your care within those timeframes
 - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
 - Have interpreters to help with communication with your doctors, other providers, and your health plan. Call 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week if you need help with this service.
 - Have your *Member Handbook* and any printed materials from CCA Senior Care Options translated into your prevalent language, and/or to have these materials read out loud to you if you have trouble seeing or reading. Oral interpretation services will be made available upon request and free of charge

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



- Be free of any form of physical restraint or seclusion that would be used as a means of coercion, force, discipline, convenience or retaliation.
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
 - Get emergency services without prior authorization in an emergency
 - Use an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
 - Have your personal health information kept private
 - Have privacy during treatment
- **You have the right to make complaints about your covered services or care.** This includes the right to:
 - File a complaint or grievance against us or our providers
 - File a complaint with My Ombudsman Program at 1-855-781-9898 (or use MassRelay at 711 to call 1-855-781-9898 or Videophone (VP) 339-224-6831). The CCA Senior Care Options website www.ccama.org complaint forms and instructions available online.
 - Appeal certain decisions made CCA Senior Care Options or our providers.
 - Ask for a State Hearing
 - Get a detailed reason for why services were denied

For more information about your rights, you can read the *Member Handbook*. If you have questions, you can call CCA Senior Care Options Member Services at the numbers listed at the bottom of this page.

You can also call My Ombudsman at 1-855-781-9898 (or use MassRelay at 711 to call 1-855-781-9898 or Videophone (VP) 339-224-6831).

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



G. How to file a complaint or appeal a denied service

If you have a complaint or think CCA Senior Care Options should cover something we denied, call Member Services at the numbers listed at the bottom of this page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the *Member Handbook*. You can also call CCA Senior Care Options Member Services at the numbers listed at the bottom of this page.

If you have a problem, concern or questions related to your benefits or care, please call CCA Senior Care Options Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week.

H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at CCA Senior Care Options Member Services. Phone numbers are listed at the bottom of the page.
- Or, call MassHealth (Medicaid) Customer Service Center at 1-800-841-2900. TTY users may call 1-800-497-4648.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free.

I. What to do if you want independent help with a complaint or concern

My Ombudsman is an independent program that can help you if you have questions, concerns, or problems related to SCO. You can contact My Ombudsman to get information or assistance. My Ombudsman services are free. My Ombudsman staff:

- can answer your questions or refer you to the right place to find what you need.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



- can help you address a problem or concern with SCO or your SCO plan, CCA Senior Care Options. My Ombudsman staff will listen, investigate the issue, and discuss options with you to help solve the problem.
- help with appeals. An appeal is a formal way of asking your SCO plan, MassHealth (Medicaid), or Medicare to review a decision about your services. My Ombudsman staff can talk with you about how to make an appeal and what to expect during the appeal process.

You can call, write, or visit My Ombudsman at its office.

- Call 1-855-781-9898, Monday through Friday from 9:00 A.M. to 4:00 P.M.
 - Use 7-1-1 to call 1-855-781-9898. This number is for people who are deaf, hard of hearing, or speech disabled.
 - Use Videophone (VP) 339-224-6831. This number is for people who are deaf or hard of hearing.
- Email info@myombudsman.org
- Write to or visit the My Ombudsman office at 25 Kingston Street, 4th floor, Boston, MA 02111
 - Please refer to the My Ombudsman website or contact them directly for updated information about location and walk-in hours.
- Visit My Ombudsman online at www.myombudsman.org

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call Senior Care Options Member Services:

866-610-2273: 8 am to 8 pm, 7 days a week.

Calls to this number are free. For more information, visit ccama.org/sco.

Member Services also has free language interpreter services available.

TTY: 711: 8 am to 8 pm, 7 days a week. Calls to this number are free.

If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed.

If your PCP's office is closed, you can also call 24/7 Nurse Help Line. A nurse will listen to your problem and tell you how to get care. (*Example:* urgent care, emergency room). The numbers for the 24/7 Nurse Help Line are:

866-610-2273

Calls to this number are free. Available 24/7

CCA Senior Care Options also has free language interpreter services available.

711

Calls to this number are free. Available 24/7

If you need immediate behavioral health care, please call the Behavioral Health Crisis Line:

866-610-2273

Calls to this number are free Available 24/7

CCA Senior Care Options also has free language interpreter services available.

711

Calls to this number are free. Available 24/7

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Notice of Nondiscrimination

Commonwealth Care Alliance, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including behavioral impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence. Commonwealth Care Alliance, Inc.:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services.

If you believe that Commonwealth Care Alliance, Inc. has failed to provide these services or discriminated in another way based on medical condition, health status, receipt of health services, claims experience, medical history, disability (including behavioral impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence, you can file a grievance with:

Commonwealth Care Alliance, Inc.
Civil Rights Coordinator
30 Winter Street, 11th Floor
Boston, MA 02108
Phone: 617-960-0474, ext. 3932 (TTY 711) Fax: 857-453-4517
Email: civilrightscordinator@commonwealthcare.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Notice of Availability

Interpreter Services

English: If you speak English, free language assistance services are available. Auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-866-610-2273 (TTY: 711).

Spanish: Si habla español, tiene a su disposición servicios de asistencia lingüística gratuitos. También están disponibles sin costo recursos auxiliares y servicios para proporcionar información en formatos accesibles. Llame al 1-866-610-2273 (TTY: 711).

Chinese Mandarin: 如果您讲普通话，我们可以提供免费的语言协助服务。此外，还免费提供以无障碍格式提供信息的辅助工具和服务。请致电 1-866-610-2273 (TTY: 711)。

Chinese Cantonese: 如果您講粵語，我們可以提供免費的語言協助服務。此外，還免費提供以無障礙格式提供資訊的輔助工具和服务。請致電 1-866-610-2273 (TTY: 711)。

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit ang mga libreng serbisyo sa tulong sa wika. Ang mga pantulong na tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format ay makukuha rin nang walang bayad. Tumawag sa 1-866-610-2273 (TTY: 711).

French: Si vous parlez français, des services d'assistance linguistique gratuits sont disponibles. Des aides et services auxiliaires permettant de fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-866-610-2273 (TTY : 711).

Vietnamese: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí. Các dịch vụ và phương tiện phụ trợ cung cấp thông tin ở định dạng dễ tiếp cận cũng được miễn phí. Gọi 1-866-610-2273 (TTY: 711).

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachunterstützungsdienste zur Verfügung. Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in barrierefreien Formaten sind ebenfalls kostenlos verfügbar. Rufen Sie die Nummer +1-866-610-2273 (TTY: 711) an.

Korean: 한국어를 구사하는 경우, 무료 언어 지원 서비스를 이용할 수 있습니다. 접근 가능한 형식으로 정보를 제공하는 보조 도구와 서비스도 무료로 제공됩니다. 1-866-610-2273 (TTY: 711) 으로 전화하세요.

Russian: Если вы говорите на русском языке, вам могут предоставить бесплатные услуги переводчика. Также бесплатно предоставляются вспомогательные средства и услуги, позволяющие получать информацию в доступных форматах. Звоните по номеру 1-866-610-2273 (TTY: 711).

Arabic: إذا كنت تتحدث اللغة العربية، تتوفر خدمات المساعدة اللغوية المجانية. وتتوفر أيضاً مساعدات وخدمات إضافية لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجاناً. اتصل على الرقم 1-866-610-2273 (TTY: 711).

Hindi: यदि आप हिन्दी बोलते हैं, तो निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। सुलभ प्रारूप में सूचना उपलब्ध कराने के लिए सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं। 1-866-610-2273 (TTY: 711) पर कॉल करें।

Italian: Se parla italiano, può usufruire di servizi di assistenza linguistica gratuiti. Sono disponibili gratuitamente anche dei servizi e supporti ausiliari che forniscono informazioni in formati accessibili. Chiami il numero 1-866-610-2273 (TTY: 711).

Portuguese: se você fala português, serviços de assistência linguística gratuitos estão disponíveis. Recursos e serviços auxiliares para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-866-610-2273 (TTY: 711).

Cape Verdean Creole: Si bu ta papia Kriolu di Kabu Verdi, sirvisus di apoiu lingustikui ta sta disponível. Também ta sta disponível apoiu y sirvisus ausiliaris pa da informason na formatus asesível. Txoma pa 1-866-610-2273 (TTY: 711).

Haitian Creole: Si ou pale kreyòl Ayisyen, gen sèvis asistans lang gratis ki disponib. Gen èd ak sèvis oksilyè pou bay enfòmasyon nan fòma aksesib ki disponib gratis tou. Rele 1-866-610-2273 (TTY: 711).

Polish: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-866-610-2273 (TTY: 711).

Japanese: 日本語を話せる方は、無料の言語支援サービスをご利用いただけます。受け入れ可能な方法で情報を入手するための補助手段やサービスも無料でご利用いただけます。

1-866-610-2273 (TTY: 711) にお電話ください。

Gujarati: જો તમે ગુજરાતી બોલનાર છો, તો મફત ભાષા સહાય સેવા ઉપલબ્ધ છે. માહિતીને સુલભ ફોર્મેટમાં પ્રદાન કરવા માટે સહાયક સહાય અને સેવા પણ મફતમાં ઉપલબ્ધ છે. 1-866-610-2273 (TTY: 711) પર કોલ કરો.

Lao/Laotian: ຖ້າທ່ານເວົ້າພາສາລາວ, ມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາພາສາພາສາລາວ. ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເພື່ອສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-866-610-2273 (TTY: 711).

Greek: Εάν μιλάτε ελληνικά, διατίθενται δωρεάν υπηρεσίες γλωσσικής βοήθειας. Διατίθενται επίσης δωρεάν βοηθητικά μέσα και υπηρεσίες για την παροχή πληροφοριών σε προσβάσιμη μορφή. Καλέστε στο 1-866-610-2273 (TTY: 711).

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.



Khmer: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ នោះនឹងមានការផ្តល់ជូនសេវាជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ។ ជំនួយ និងសេវាក្នុងការផ្តល់ព័ត៌មានជាទម្រង់ដែលអាចចូលប្រើបានក៏នឹងមានផ្តល់ជូនដោយឥតគិតថ្លៃផងដែរ។ ទូរសព្ទទៅ 1-866-610-2273 (TTY: 711)។

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit www.ccama.org.

