

## Florida Blue Medicare Health Plan Changes for 2025

2025 will bring some of the largest changes to the Medicare Advantage Program in more than 20 years. Medicare Advantage providers will experience higher oversight as the Centers for Medicare and Medicaid Services (CMS) makes changes designed to protect consumers, and ensure Medicare beneficiaries receive affordable, quality care, and access to services.

### Regulatory Changes Coming in 2025:

- **Prescription Drug Costs:** Members with prescription drug coverage as part of their Medicare Advantage plan or with a stand-alone Part D plan will not pay more than \$2,000 in out-of-pocket costs for covered medications.
- **Part D Payment Plan:** Medicare Advantage plans offering Part D are required to provide members with the option to pay their out-of-pocket prescription drug costs in monthly installments. This is known as the “Medicare Prescription Payment Plan” and allows members to spread their drug costs across the plan year.
- **Coverage Gap:** The Coverage Gap (or Donut Hole) phase will be eliminated in 2025. This is the phase where enrollees had to pay 100% of their total drug costs under the original Part D benefit design and 25% of costs for brand and generic drugs in 2024. This means members will go right into the catastrophic phase instead of the Coverage Gap and pay \$0 for the rest of the year.
- **Biosimilar substitutions:** CMS has created greater flexibility for Part D plans to make mid-year substitutions of the lower-cost FDA-approved biosimilar biological products (biosimilars) for Medicare Advantage beneficiaries. Plans can more quickly substitute biosimilars for their reference or originator products. This is a similar process to a generic drug being substituted for a brand drug.
- **Risk Adjustment:** CMS announced sweeping changes to Medicare Advantage risk adjustment. The new model includes updates to improve accuracy, with restructured condition categories using the International Classification of Diseases (ICD)-10 system instead of the ICD-9 classification system. At Florida Blue, many Medicare members may have two or more chronic conditions, but some may have five or more chronic conditions. We ask provider groups to **document member care at the highest level of specificity**, so CMS provides the correct reimbursement amounts to care for them.
- **Risk Adjustment Data Validation (RADV) Audit:** CMS reviews medical records to be sure claims match diagnosis codes, visit notes, etc. In past years, there would be a one-time fine for HCCs CMS could not substantiate. Under the new rule, if CMS finds what they deem to be an error, they can extrapolate it across our entire population of Medicare Advantage members. CMS is currently auditing claims from 2017 and 2018.

### Florida Blue Medicare Expansions in 2025:

- **BlueMedicare<sup>SM</sup> Patriot PPO** (MA PPO only, no pharmacy benefits) will expand to 23 additional counties.
- **BlueMedicare Select** (Premium LPPO) will expand to 28 counties.

<sup>1</sup>Availity LLC is a multi-payer joint venture company. For more information or to register, visit [availity.com](https://www.availity.com). Florida Blue Medicare is an independent licensee of the Blue Cross and Blue Shield Association.

## Florida Blue Medicare Plan Changes in 2025:

- Florida Blue Medicare will no longer offer the BlueMedicare Complete (HMO-DSNP) plan or the BlueMedicare Total (HMO-DSNP) plan.
- BlueMedicare Premier (HMO) members in Hillsborough and Polk will be moved to BlueMedicare Preferred (HMO).
- We will no longer offer BlueMedicare Classic Plus or BlueMedicare Choice Regional PPO plans.
- The BlueMedicare Value plan will not be offered in several counties in 2025. Refer to the chart below for counties where it will remain available.

## BlueMedicare Health Plan Availability

2025 BlueMedicare Medicare Advantage Plan Availability	
Plan Name	Where Available (Blue font indicates new counties)
BlueMedicare Classic HMO	Bay, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Duval, Escambia, Hernando, Hillsborough, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Okaloosa, Orange, Osceola, Pasco, Polk, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, and <b>Walton</b> counties.
BlueMedicare Premier HMO	Brevard, Broward, Charlotte, Clay, Collier, Duval, Hernando, Lake, Lee, Manatee, Marion, Orange, Osceola, Palm Beach, Pinellas, Sarasota, St. Lucie, and Sumter counties
BlueMedicare Preferred HMO	Hillsborough, Polk
BlueMedicare Select PPO	<b>Alachua, Baker, Bay, Bradford, Columbia, DeSoto, Dixie, Duval, Escambia, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Highlands, Hillsborough, Holmes, Jackson, Lafayette, Lee, Levy, Madison, Manatee, Marion, Miami-Dade, Monroe, Orange, Osceola, Okeechobee, Palm Beach, Pasco, Pinellas, Putnam, Santa Rosa, Seminole, St. Lucie, Suwannee, Taylor, Union, and Washington</b> counties
BlueMedicare Value PPO	Bay, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Duval, Escambia, Flagler, Franklin, Gadsden, Hernando, Highlands, Hillsborough, Indian River, Jefferson, Lake, Lee, Leon, Liberty, Manatee, Martin, Marion, Nassau, Okaloosa, Palm Beach, Pinellas, Polk, Santa Rosa, Sarasota, St. Johns, St. Lucie, Sumter, Volusia, Wakulla and Walton counties
BlueMedicare Patriot PPO	Alachua, <b>Baker, Bay, Bradford, Columbia, DeSoto, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Martin, Monroe, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, and Washington</b> counties

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## Medicare Member Annual Enrollment

If your patients ask you how to enroll in a Florida Blue Medicare Advantage or prescription drug plan, the chart below provides important open enrollment details.

Plan	How to Shop and Enroll	2025 Enrollment Dates
Medicare	Find a local <a href="#">Florida Blue Medicare agency</a> . Visit a <a href="#">Florida Blue Center</a> or <a href="#">FloridaBlue.com/Medicare</a> .  The Medicare member services number is 1-800-926-6565 (TTY 1-800-955-8770). Patients who are not Florida Blue Medicare members should call 1-800-601-9465 (TTY 1-800-955-8770).	October 15 – December 7, 2024

## Important Reminders

- Ask your patients for a copy of their member ID card at each visit and verify eligibility and benefits electronically through Availity Essentials at [Availity.com](#).
- Please make sure you update or confirm information is accurate for all providers in your practice each calendar quarter in Availity Essentials so patients can find you when they search our online provider directory.
- For details about our health plans, referral and authorization requirements, and billing guidelines, refer to the provider manual at [FloridaBlue.com](#) and select *For Providers* and then [Manual for Physicians and Providers](#).