

Lasso Healthcare MSA is a high-deductible health plan plus a special medical savings account. We deposit money from Medicare into your account. You decide what health services to spend it on.

Or, save and/or invest the funds for future health expenses.



Deposit, Premium & Benefits	Lasso Healthcare MSA		
	Region 1	Region 2	Region 3
Monthly Plan Premium	\$0	\$0	\$0
Deductible	\$7,400	\$8,400	\$9,400
Maximum Out-of-Pocket Responsibility (Deductible minus Deposit)	\$4,160	\$5,160	\$6,160
Deposit	\$3,240	\$3,240	\$3,240
Inpatient Hospital Coverage			
Outpatient Hospital Coverage	Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.  After you meet your deductible, you pay \$0 for Medicare-covered services.  Prior authorizations and/or physician referrals are not required.  The complete list of services is found in the Evidence of Coverage (EOC). The EOC can be viewed and/or downloaded by visiting www.lassohealthcare.com, or requested by calling Lasso Healthcare at 1-866-766-2583 (TTY: 711) 8 a.m 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30 for more information.		
Doctor Visits (Primary and Specialists)			
Preventive Care			
Emergency Care			
Urgently Needed Services			
Diagnostic Services, Labs & Imaging			
Hearing Services			
Dental Services			
Vision Services			
Mental Health Services			
Skilled Nursing Facility			
Physical Therapy			
Ambulance			
Transportation			
Medicare Part B Drugs			

For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

# Eligibility and Service Area

To enroll in our Plan, you must:

- Be Medicare eligible
- Reside in the U.S. for 183 days or more during the calendar year
- Not have other medical coverage below the Plan deductible, including but not limited to benefits under an
  employer or union group, the Department of Defense/TRICARE, the Department of Veteran Affairs (VA) or
  the Federal Employee Health Benefit Plan (FEHBP)
- · Not be eligible for Medicaid
- Not currently receive Medicare hospice benefits
- Not have end-stage renal disease (ESRD) unless you meet certain criteria (please call for more information)
- Live in one of our three service areas (see pages 3-7 for a detailed listing of service area counties)

#### **ARIZONA**

Region 1: Graham, La Paz, Maricopa, Mohave, Pima, Pinal, Santa Cruz

Region 3: Apache, Cochise, Coconino, Gila, Greenlee, Navajo, Yavapai, Yuma

## **ARKANSAS**

Region 1: Baxter, Benton, Boone, Carroll, Crawford, Franklin, Fulton, Jefferson, Johnson, Logan, Madison, Marion, Newton, Pope, Scott, Searcy, Sebastian, Washington

Region 2: Clark, Clay, Cleburne, Conway, Craighead, Crittenden, Cross, Dallas, Desha, Faulkner, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Lee, Lincoln, Lonoke, Monroe, Montgomery, Perry, Phillips, Poinsett, Polk, Prairie, Pulaski, Randolph, Saline, St. Francis, Stone, Van Buren, White, Woodruff, Yell

Region 3: Arkansas, Ashley, Bradley, Calhoun, Chicot, Cleveland, Columbia, Drew, Hempstead, Howard, Izard, Lafayette, Lawrence, Little River, Miller, Mississippi, Nevada, Ouachita, Pike, Sevier, Sharp, Union

#### **DELAWARE**

Region 1: All counties

## **GEORGIA**

Region 2: Appling, Baker, Baldwin, Banks, Barrow, Bartow, Bibb, Bryan, Burke, Butts, Chatham, Chattahoochee, Cherokee, Clarke, Clay, Clayton, Cobb, Coffee, Colquitt, Columbia, Coweta, Crisp, Dawson, DeKalb, Dooly, Dougherty, Douglas, Effingham, Elbert, Evans, Fannin, Fayette, Forsyth, Franklin, Fulton, Gilmer, Glynn, Gwinnett, Habersham, Hancock, Harris, Hart, Heard, Henry, Irwin, Jackson, Jasper, Johnson, Jones, Lamar, Laurens, Lee, Liberty, Lincoln, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Peach, Pickens, Pike, Quitman, Randolph, Richmond, Rockdale, Schley, Spalding, Stephens, Stewart, Sumter, Taylor, Terrell, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, Ware, Warren, Washington, White, Worth

Region 3: Atkinson, Bacon, Ben Hill, Berrien, Bleckley, Brantley, Brooks, Bulloch, Calhoun, Camden, Candler, Carroll, Catoosa, Charlton, Chattooga, Clinch, Cook, Crawford, Dade, Decatur, Dodge, Early, Echols, Emanuel, Floyd, Glascock, Gordon, Grady, Greene, Hall, Haralson, Houston, Jeff Davis, Jefferson, Jenkins, Lanier, Long, Lowndes, Lumpkin, Miller, Mitchell, Montgomery, Murray, Paulding, Pierce, Polk, Pulaski, Putnam, Rabun, Screven,

## GEORGIA, CONTINUED

Seminole, Talbot, Taliaferro, Tattnall, Telfair, Thomas, Troup, Walker, Wayne, Webster, Wheeler, Whitfield, Wilcox, Wilkes, Wilkinson

#### HAWAII

Region 2: All counties

## **ILLINOIS**

Region 1: Adams, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Champaign, Christian, Clark, Clinton, Cook, Cumberland, De Witt, Douglas, DuPage, Edgar, Effingham, Fayette, Ford, Fulton, Greene, Grundy, Henderson, Henry, Jasper, Jersey, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Livingston, Logan, Macon, Macoupin, Madison, Marshall, Mason, McHenry, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Putnam, Randolph, Rock Island, Sangamon, Scott, Shelby, St. Clair, Stark, Stephenson, Tazewell, Vermilion, Warren, Washington, Whiteside, Will, Winnebago, Woodford

Region 2: Clay, Coles, Crawford, DeKalb, Edwards, Franklin, Hancock, Iroquois, Jackson, La Salle, Ogle, Richland, Saline, Wabash, Wayne, Williamson

Region 3: Alexander, Gallatin, Hamilton, Hardin, Jefferson, Johnson, Lawrence, Marion, Massac, McDonough, Perry, Pope, Pulaski, Schuyler, Union, White

#### INDIANA

Region 1: All counties

#### **KANSAS**

Region 1: Allen, Anderson, Atchison, Bourbon, Crawford, Dickinson, Douglas, Franklin, Johnson, Labette, Leavenworth, Linn, McPherson, Miami, Montgomery, Reno, Wyandotte

Region 2: Butler, Cherokee, Coffey, Harvey, Jackson, Jefferson, Lyon, Osage, Pottawatomie, Sedgwick, Shawnee, Wabaunsee

Region 3: Barber, Barton, Brown, Chase, Chautauqua, Cheyenne, Clark, Clay, Cloud, Comanche, Cowley, Decatur, Doniphan, Edwards, Elk, Ellis, Ellsworth, Finney, Ford, Geary, Gove, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Haskell, Hodgeman, Jewell, Kearny, Kingman, Kiowa, Lane, Lincoln, Logan, Marion, Marshall, Meade, Mitchell, Morris, Morton, Nemaha, Neosho, Ness, Norton, Osborne, Ottawa, Pawnee, Phillips, Pratt, Rawlins, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Scott, Seward, Sheridan, Sherman, Smith, Stafford, Stanton, Stevens, Sumner, Thomas, Trego, Wallace, Washington, Wichita, Wilson, Woodson

## **KENTUCKY**

Region 1: Adair, Allen, Anderson, Bath, Bell, Boone, Bourbon, Boyd, Breathitt, Breckinridge, Bullitt, Butler, Calloway, Campbell, Carroll, Carter, Casey, Clark, Clay, Daviess, Edmonson, Elliott, Fayette, Fleming, Franklin, Gallatin, Garrard, Grant, Graves, Grayson, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Jackson, Jefferson, Jessamine, Kenton, Knox, Laurel, Lawrence, Lee, Leslie, Lewis, Livingston, Logan, Madison, Marshall, McCracken, McCreary, McLean, Meade, Menifee, Muhlenberg, Nelson, Ohio, Oldham, Owen, Pendleton, Perry, Powell, Pulaski, Rockcastle, Rowan, Scott, Shelby, Simpson, Spencer, Taylor, Warren, Webster, Whitley, Wolfe, Woodford

Region 2: Bracken, Montgomery

Region 3: Ballard, Barren, Boyle, Caldwell, Carlisle, Christian, Clinton, Crittenden, Cumberland, Estill, Floyd, Fulton, Green, Hickman, Hopkins, Johnson, Knott, Larue, Letcher, Lincoln, Lyon, Magoffin, Marion, Martin, Mason, Mercer, Metcalfe, Monroe, Morgan, Nicholas, Owsley, Pike, Robertson, Russell, Todd, Trigg, Trimble, Union, Washington, Wayne

#### LOUISIANA

Region 1: Ascension, East Baton Rouge, Jefferson, Livingston, Orleans, St. Charles, West Baton Rouge

Region 3: Acadia, Allen, Assumption, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, De Soto, East Carroll, East Feliciana, Evangeline, Franklin, Grant, Iberia, Iberville, Jackson, Jefferson Davis, Lafayette, Lafourche, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, Richland, Sabine, St. Bernard, St. Helena, St. James, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, Tangipahoa, Tensas, Terrebonne, Union, Vermilion, Vernon, Washington, Webster, West Carroll, West Feliciana, Winn

## **MARYLAND**

Region 3: All counties

#### **MINNESOTA**

Region 1: All counties

## **MISSISSIPPI**

Region 3: All counties

### **MONTANA**

Region 1: Big Horn, Broadwater, Carbon, Cascade, Chouteau, Custer, Deer Lodge, Fergus, Flathead, Gallatin, Golden Valley, Jefferson, Lake, Lewis and Clark, Lincoln, Mineral, Missoula, Musselshell, Pondera, Powell, Ravalli, Rosebud, Sanders, Silver Bow, Stillwater, Sweet Grass, Teton, Treasure, Wheatland, Yellowstone

Region 3: Beaverhead, Blaine, Carter, Daniels, Dawson, Fallon, Garfield, Glacier, Granite, Hill, Judith Basin, Liberty, Madison, McCone, Meagher, Park, Petroleum, Phillips, Powder River, Prairie, Richland, Roosevelt, Sheridan, Toole, Valley, Wibaux

#### **NEVADA**

Region 1: Carson City, Churchill, Clark, Douglas, Lyon, Nye, Storey, Washoe

Region 2: Mineral

Region 3: Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Pershing, White Pine

# **NEW MEXICO**

Region 1: Bernalillo, Cibola, Dona Ana, Grant, Hidalgo, Luna, Otero, Rio Arriba, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Torrance, Valencia

Region 3: Catron, Chaves, Colfax, Curry, DeBaca, Eddy, Guadalupe, Harding, Lea, Lincoln, Los Alamos, McKinley, Mora, Quay, Roosevelt, San Juan, Taos, Union

## **NORTH CAROLINA**

Region 1: Alamance, Alexander, Anson, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stanly, Stokes, Surry, Union, Wake, Wilkes, Yadkin

Region 2: Avery, Bladen, Buncombe, Cherokee, Clay, Graham, Harnett, Haywood, Hoke, Jackson, Lee, Macon, Madison, McDowell, Mitchell, Montgomery, Moore, Polk, Richmond, Robeson, Rutherford, Sampson, Scotland, Swain, Transylvania, Yancey

Region 3: Alleghany, Ashe, Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck,

# NORTH CAROLINA, CONTINUED

Dare, Duplin, Edgecombe, Franklin, Gates, Granville, Greene, Halifax, Hertford, Hyde, Jones, Lenoir, Martin, Nash, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Tyrrell, Vance, Warren, Washington, Watauga, Wayne, Wilson

#### **NORTH DAKOTA**

Region 1: Burleigh, Cass, Grand Forks, Morton, Richland, Stutsman

Region 2: Adams, Barnes, Benson, Billings, Bowman, Cavalier, Dickey, Dunn, Eddy, Emmons, Foster, Grant, Griggs, Hettinger, Kidder, LaMoure, Logan, McHenry, McIntosh, McLean, Mercer, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Towner, Traill, Walsh, Ward, Wells, Williams

Region 3: Bottineau, Burke, Divide, Golden Valley, McKenzie, Mountrail, Renville

#### OHIO

Region 1: All counties

## **PENNSYLVANIA**

Region 1: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lackawanna, Lancaster, Lawrence, Lebanon, McKean, Mercer, Potter, Somerset, Susquehanna, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

Region 2: Berks, Carbon, Centre, Clinton, Columbia, Juniata, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Tioga, Union

Region 3: Adams, Bradford, Bucks, Chester, Delaware, Franklin, Fulton, Montgomery, Philadelphia, Pike

## **RHODE ISLAND**

Region 1: All counties

## **SOUTH CAROLINA**

Region 2: Abbeville, Anderson, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Fairfield, Greenville, Greenwood, Lancaster, Laurens, Lexington, Oconee, Pickens, Saluda, Spartanburg, Union, York

Region 3: Aiken, Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Florence, Georgetown, Hampton, Horry, Jasper, Kershawm, Lee, Marion, Marlboro, McCormick, Newberry, Orangeburg, Richland, Sumter, Williamsburg

## **SOUTH DAKOTA**

Region 1: Aurora, Bon Homme, Brookings, Butte, Clark, Clay, Codington, Custer, Davison, Day, Deuel, Fall River, Grant, Hamlin, Hutchinson, Kingsbury, Lake, Lawrence, Lincoln, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Sanborn, Spink, Turner, Union, Yankton

Region 2: Beadle, Bennett, Brown, Brule, Buffalo, Campbell, Charles Mix, Corson, Dewey, Douglas, Edmunds, Faulk, Gregory, Haakon, Hand, Hanson, Harding, Hughes, Hyde, Jackson, Jerauld, Jones, Lyman, Marshall, McCook, McPherson, Mellette, Oglala Lakota, Perkins, Potter, Stanley, Sully, Todd, Tripp, Walworth, Ziebach

## **TEXAS**

Region 1: Anderson, Angelina, Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bell, Bexar, Bosque, Brazoria, Brazos, Caldwell, Cameron, Chambers, Cherokee, Collin, Comal, Cooke, Coryell, Dallas, Delta, Denton, El Paso,

# TEXAS, CONTINUED

Ellis, Falls, Fannin, Fort Bend, Galveston, Grayson, Gregg, Grimes, Guadalupe, Hamilton, Hardin, Harris, Hays, Henderson, Hidalgo, Hill, Hood, Hopkins, Houston, Hunt, Jasper, Jefferson, Jim Wells, Johnson, Kaufman, Kendall, Kleberg, Lampasas, Liberty, Llano, Matagorda, Maverick, McLennan, Medina, Milam, Mills, Montgomery, Nacogdoches, Navarro, Newton, Nueces, Orange, Panola, Parker, Polk, Rains, Robertson, Rockwall, Rusk, San Augustine, San Jacinto, San Patricio, San Saba, Shelby, Smith, Starr, Tarrant, Travis, Trinity, Tyler, Upshur, Van Zandt, Victoria, Walker, Waller, Webb, Wharton, Willacy, Williamson, Wilson, Wise, Wood, Zavala

Region 2: Bowie, Brooks, Burleson, Burnet, Cass, Hudspeth, Jim Hogg, Kenedy, Leon, Limestone, Madison, Red River, Titus

Region 3: Andrews, Archer, Armstrong, Bailey, Baylor, Blanco, Borden, Brewster, Briscoe, Brown, Calhoun, Callahan, Camp, Carson, Castro, Childress, Clay, Cochran, Coke, Coleman, Collingsworth, Colorado, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Culberson, Dallam, Dawson, Deaf Smith, DeWitt, Dickens, Dimmit, Donley, Duval, Eastland, Ector, Edwards, Erath, Fayette, Fisher, Floyd, Foard, Franklin, Freestone, Frio, Gaines, Garza, Gillespie, Glasscock, Goliad, Gonzales, Gray, Hale, Hall, Hansford, Hardeman, Harrison, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jack, Jackson, Jeff Davis, Jones, Karnes, Kent, Kerr, Kimble, King, Kinney, Knox, La Salle, Lamar, Lamb, Lavaca, Lee, Lipscomb, Live Oak, Loving, Lubbock, Lynn, Marion, Martin, Mason, McCulloch, McMullen, Menard, Midland, Mitchell, Montague, Moore, Morris, Motley, Nolan, Ochiltree, Oldham, Palo Pinto, Parmer, Pecos, Potter, Presidio, Randall, Reagan, Real, Reeves, Refugio, Roberts, Runnels, Sabine, Schleicher, Scurry, Shackelford, Sherman, Somervell, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terrell, Terry, Throckmorton, Tom Green, Upton, Uvalde, Val Verde, Ward, Washington, Wheeler, Wichita, Wilbarger, Winkler, Yoakum, Young, Zapata

# **UTAH**

Region 1: Davis, Salt Lake, Utah, Weber

Region 2: Box Elder, Cache, Daggett, Morgan, Rich, Summit, Tooele, Wasatch

Region 3: Beaver, Carbon, Duchesne, Emery, Garfield, Grand, Iron, Juab, Kane, Millard, Piute, San Juan, Sanpete, Sevier, Uintah, Washington, Wayne

# WASHINGTON, D.C.

Region 3: District of Columbia

## **WYOMING**

Region 3: All counties

# Clinical Access Follows Original Medicare Rules

# **Medicare-participating Providers**

Must see you if accepting new patients. Service charges for Medicare-covered services are capped at 100% Medicare Fee-for-Service (FFS) rates and count toward your deductible.

# **Medicare-non-participating Providers**

Not required to see you. This provider may "balance bill" you, where allowed by state law, up to a "limiting charge" that may be higher than Medicare FFS rates. These excess charges are not reimbursed by the Plan and do not count toward your plan deductible.

# **Providers Opting Out of Medicare**

Not required to see you. This is a private contract between you and this provider; any service charges are not reimbursed by the Plan and do not count toward your plan deductible.

For more information, or for this document in another language or format, please call us at 1-866-766-2583 (TTY: 711) 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. You can also visit www.lassohealthcare.com.

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