2022 Member Handbook

Molina Dual Options Cal Medi-Connect Plan Medicare-Medicaid Plan

California H8677-001

Serving the following counties: Riverside, San Bernardino and San Diego

Effective January 1 through December 31, 2022



Molina Dual Options Medicare-Medicaid Plan Member Handbook

01/01/2022 - 12/31/2022

Your Health and Drug Coverage under Molina Dual Options Cal MediConnect Plan

Member Handbook Introduction

This handbook tells you about your coverage under Molina Dual Options through 12/31/2022. It explains health care services, behavioral health (mental health and substance use disorder) services, prescription drug coverage, and long-term services and supports. Long-term services and supports help you stay at home instead of going to a nursing home or hospital. Key terms and their definitions appear in alphabetical order in the last chapter of the Member Handbook.

This is an important legal document. Please keep it in a safe place.

This Cal MediConnect Plan is offered by Molina Healthcare of California. When this Member Handbook says "we," "us," or "our," it means Molina Healthcare of California. When it says "the plan" or "our plan," it means Molina Dual Options.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-665-4627 (TTY: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-665-4627 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-665-4627 (TTY: 711).

ملحوظة: إذا كنت تتحدث اللغة العربية فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 4627-665-1855 (رقم هاتف الصم والبكم: 711).

You can ask that we always send you information in the language or format you need. This is called a standing request. We will keep track of your standing request so you do not need to make separate requests each time we send you information. To get this document in a language other than English, please contact the State at (800) 541-5555, TTY: 711, Monday - Friday, 8 a.m. to 5 p.m., local time to update your record with the preferred language. To get this document in an alternate format, please contact Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. to 8 p.m., local time. A representative can help you make or change a standing request. You can also contact your Case Manager for help with standing requests.

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Disclaimers

- Molina Dual Options Cal MediConnect Plan Medicare-Medicaid Plan is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees.
- Coverage under Molina Dual Options is qualifying health coverage called "minimum essential" coverage." It satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at www.irs.gov/ Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement
- * Limitations, copays, and restrictions may apply. For more information, call Molina Dual Options Member Services or read the Molina Dual Options Member Handbook. This means that you may have to pay for some services and that you need to follow certain rules to have Molina Dual Options pay for your services.
- * The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.
- * Benefits and/or copays may change on January 1 of each year.
- Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, ethnicity, national origin, religion, gender, sex, age, mental or physical disability, health status, receipt of healthcare, claims experience, medical history, genetic information, evidence of insurability, geographic location.

Chapter 1: Getting started as a member

Introduction

This chapter includes information about Molina Dual Options, a health plan that covers all your Medicare and Medi-Cal services, and your membership in it. It also tells you what to expect and what other information you will get from Molina Dual Options. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Welcome to Molina Dual Options

Molina Dual Options is a Cal MediConnect Plan. A Cal MediConnect Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services and supports, behavioral health providers, and other providers. It also has Case Managers and care teams to help you manage all your providers and services. They all work together to provide the care you need.

Molina Dual Options was approved by the State of California and the Centers for Medicare & Medicaid Services (CMS) to provide you services as part of Cal MediConnect.

Cal MediConnect is a demonstration program jointly monitored by California and the federal government to provide better care for people who have both Medicare and Medi-Cal. Under this demonstration, the state and federal government want to test new ways to improve how you get your Medicare and Medi-Cal services.

At Molina Healthcare, we understand every member is different and has unique needs. That is why Molina Dual Options combines your Medicare and Medi-Cal benefits into one plan, so you can have personalized assistance and peace of mind.

Molina Healthcare was founded over 35 years ago, to bring guality health care to more people – especially those who need it most. From the beginning, Molina has put the needs of our members first, and we continue to do this today.

Welcome to Molina Healthcare. Your extended family.

B. Information about Medicare and Medi-Cal

B1. Medicare

Medicare is the federal health insurance program for:

- People 65 years of age or older,
- · Some people under age 65 with certain disabilities, and
- People with end-stage renal disease (kidney failure).

B2. Medi-Cal

Medi-Cal is the name of California's Medicaid program. Medi-Cal is run by the state and is paid for by the state and the federal government. Medi-Cal helps people with limited incomes and resources pay for Long-Term Services and Supports (LTSS) and medical costs. It covers extra services and drugs not covered by Medicare.

Each state decides:

- what counts as income and resources,
- who qualifies,
- what services are covered, and
- the cost for services.

States can decide how to run their programs, as long as they follow the federal rules.

Medicare and California approved Molina Dual Options. You can get Medicare and Medi-Cal services through our plan as long as:

- We choose to offer the plan, and
- Medicare and the State of California allow us to continue to offer this plan.

Even if our plan stops operating in the future, your eligibility for Medicare and Medi-Cal services will not be affected.

C. Advantages of this plan

You will now get all your covered Medicare and Medi-Cal services from Molina Dual Options, including prescription drugs. You will not pay extra to join this health plan.

Molina Dual Options will help make your Medicare and Medi-Cal benefits work better together and work better for you. Some of the advantages include:

- You will be able to work with one health plan for all of your health insurance needs.
- You will have a care team that you help put together. Your care team may include yourself, your caregiver, doctors, nurses, counselors, or other health professionals.
- You will have access to a Case Manager. This is a person who works with you, with Molina Dual Options, and with your care team to help make a care plan.
- You will be able to direct your own care with help from your care team and Case Manager.
- The care team and Case Manager will work with you to come up with a care plan specifically designed to meet your health needs. The care team will help coordinate the services you need. This means, for example:
 - Your care team will make sure your doctors know about all the medicines you take so they can make sure you are taking the right medicines, and so your doctors can reduce any side effects you may have from the medicines.
 - Your care team will make sure your test results are shared with all your doctors and other providers, as appropriate.

D. Molina Dual Options' service area

Our service area includes these counties in California: San Diego.

Our service area also includes all parts of Riverside and San Bernardino counties with the exception of the following ZIP codes: 92225, 92226, 92239, 92275, 92382, 92385, 92386, 92391, 92397, 92398,92409, 93562, 93592, 92242, 92252, 92256, 92267, 92268, 92277, 92278, 92280, 92284, 92285, 92286, 92304, 92305, 92309, 92310, 92311, 92312, 92314, 92315, 92317, 92321, 92322, 92323, 92325, 92326, 92327, 92332, 92333, 92338, 92339, 92341, 92342, 92347, 92352, 92356, 92363, 92364, 92365, 92366, 92368, 92372.

Only people who live in our service area can join Molina Dual Options.

If you move outside of our service area, you cannot stay in this plan. Refer to Chapter 8, for more information about the effects of moving out of our service area. You will need to contact your local county eligibility worker:

Riverside Field Office (951) 358-3400

San Bernardino Field Office (877) 410-8829

San Diego Field Office (888) 724-7302

E. What makes you eligible to be a plan member

You are eligible for our plan as long as you:

- Live in our service area, and
- Are age 21 and older at the time of enrollment, and
- Have both Medicare Part A and Medicare Part B, and
- Are currently eligible for Medi-Cal and, and
- Are a United States citizen or are lawfully present in the United States.

There may be additional eligibility rules in your county. Call Member Services for more information.

F. What to expect when you first join a health plan

When you first join the plan, you will get a health risk assessment (HRA) to complete and return within 90 days. The assessment will help us determine your needs and help you.

We are required to complete an HRA for you. This HRA is the basis for developing your individual care plan (ICP). The HRA will include questions to identify your medical, LTSS, and behavioral health and functional needs.

We will reach out to you to complete the HRA. The HRA can be completed by an in-person visit, telephone call, or mail.

We will send you more information regarding this HRA.

If Molina Dual Options is new for you, you can keep using the doctors you use now for a certain amount of time. You can keep your current providers and service authorizations at the time you enroll for up to 12 months if all of the following conditions are met:

- You, your representative, or your provider makes a direct request to us to continue to use your current provider.
- We can establish that you had an existing relationship with a primary or specialty care provider, with some exceptions. When we say existing relationship, it means that you saw an out-of-network provider at least once for a non-emergency visit during the 12 months before the date of your initial enrollment in Molina Dual Options.
 - We will determine an existing relationship by reviewing your health information available to us
 or information you give us.
 - We have 30 days to respond to your request. You may also ask us to make a faster decision and we must respond in 15 days.
 - We have 3 calendar days to respond if there is a risk you will be harmed due to an interruption in your care.
 - You or your provider must show documentation of an existing relationship and agree to certain terms when you make the request.

Note: This request **cannot** be made for providers of Durable Medical Equipment (DME), transportation, other ancillary services, or services not included under Cal MediConnect.

After the continuity of care period ends, you will need to use doctors and other providers in the Molina Dual Options network that are affiliated with your primary care provider's medical group, unless we make an agreement with your out-of-network doctor. A network provider is a provider who works with the health plan. Our plan's PCPs are affiliated with IPAs and medical groups. When you choose your PCP, you are also choosing the affiliated IPAs or medical group. This means that your PCP will be referring you to specialists and services that are also affiliated with his or her IPA or medical group. An IPA or Medical Group is an association of PCPs and specialists created to provide coordinated healthcare services to you. Refer to Chapter 3 for more information on getting care.

G. Your Care Team and Care Plan

G1. Care Team

Do you need help getting the care you need? A care team can help you. A care team may include your doctor, a Case Manager, or other health person that you choose.

A Case Manager is a person who is trained to help you manage the care you need. You will get a Case Manager when you enroll in Molina Dual Options. This person will also refer you to community resources, if Molina Dual Options does not provide the services that you need.

You can call us at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time to ask for a care team.

G2. Care Plan

Your care team will work with you to come up with a care plan. A care plan tells you and your doctors what services you need, and how you will get them. It includes your medical, behavioral health, and LTSS needs. Your care plan will be made just for you and your needs.

Your care plan will include:

- Your health care goals.
- A timeline for when you should get the services you need.

After your health risk assessment, your care team will meet with you. They will talk to you about services you need. They can also tell you about services you may want to think about getting. Your care plan will be based on your needs. Your care team will work with you to update your care plan at least every year.

H. Molina Dual Options monthly plan premium

Molina Dual Options does not have a monthly plan premium.

I. The Member Handbook

This Member Handbook is part of our contract with you. This means that we must follow all of the rules in this document. If you think we have done something that goes against these rules, you may be able to appeal, or challenge, our action. For information about how to appeal, refer to Chapter 9, or call 1-800-MEDICARE (1-800-633-4227).

You can ask for a Member Handbook by calling Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. You can also refer to the Member Handbook at www.MolinaHealthcare.com/Duals or download it from this website.

The contract is in effect for the months you are enrolled in Molina Dual Options between 01/01/2022 and 12/31/2022.

J. Other information you will get from us

You should have already gotten a Molina Dual Options Member ID Card, information about how to access a Provider and Pharmacy Directory, and information about how to access a List of Covered Drugs.

J1. Your Molina Dual Options Member ID Card

Under our plan, you will have one card for your Medicare and Medi-Cal services, including long-term services and supports, certain behavioral health services, and prescriptions. You must show this card when you get any services or prescriptions. Here is a sample card to show you what yours will look like:



appropriate settin	ncy: Call 911 or go to the nearest emergency room or other g. If you are not sure whether you need to go to the emergency imary Care Provider (PCP) or you may also contact our lvice Line.	
Member Services Member Services Behavioral Healtl 24-Hour Nurse Ao Pharmacy Help D Dental Service:	STTY: 711 h: (888) 275-8750 Ivice: (888) 275-8750	
Website: MolinaHealthcare.com/Duals		
Send Claims To: Claim Inquiry:	P.O. Box 22702, Long Beach, CA 90801 EDI Submission Payer ID: 38333 (855) 665-4627	

If your Cal MediConnect card is damaged, lost, or stolen, call Member Services right away and we will send you a new card. You can call Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.

As long as you are a member of our plan, you do not need to use your red, white, and blue Medicare card or your Medi-Cal card to get Cal MediConnect services. Keep those cards in a safe place, in case you need them later. If you show your Medicare card instead of your Molina Dual Options Member ID Card, the provider may bill Medicare instead of our plan, and you may get a bill. Refer to Chapter 7 to find out what to do if you get a bill from a provider.

Please remember, for the specialty mental health services that you may get from the county mental health plan (MHP), you will need your Medi-Cal card to access those services.

J2. Provider and Pharmacy Directory

The *Provider and Pharmacy Directory* lists the providers and pharmacies in the Molina Dual Options network. While you are a member of our plan, you must use network providers to get covered services. There are some exceptions when you first join our plan (refer to page 7).

You can ask for a *Provider and Pharmacy Directory* by calling Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. You can also refer to the *Provider and Pharmacy Directory* at <u>www.MolinaHealthcare.com/Duals</u> or download it from this website.

This Directory lists the Primary Care Doctors (PCPs), hospitals, and other health care providers that are available to you as a member of Molina Healthcare. You can also find the following information about Molina Healthcare doctors and other health care providers in your Provider Directory:

- Names
- Addresses
- Telephone numbers
- Languages spoken
- · Availability of service locations
- Hospital Privileges / Affiliations
- Medical Group

It is important that patients are able to see doctors easily, and that doctors' offices provide any help they need to get care. Physical accessibility information is listed for:

- Basic Access
- Limited Access

We also use the following accessibility indicator symbols in our Provider Directories to show the other areas of accessibility at a provider office:

- P = Parking
- EB = Exterior Building
- IB = Interior Building
- W = Waiting Room
- R = Restroom
- E = Exam Room
- T = Exam Table
- S = Wheelchair Weight Scale

You can also find out whether or not a provider (doctors, hospitals, specialists, or medical clinics) is accepting new patients in your Provider Directory or online via our website at www.MolinaHealthcare.com/ Duals

Definition of network providers

- Molina Dual Options' network providers include:
 - Doctors, nurses, and other health care professionals that you can use as a member of our plan;
 - Clinics, hospitals, nursing facilities, and other places that provide health services in our plan; and
 - LTSS, behavioral health services, home health agencies, durable medical equipment suppliers, and others who provide goods and services that you get through Medicare or Medi-Cal.

Network providers have agreed to accept payment from our plan for covered services as payment in full.

Definition of network pharmacies

- Network pharmacies are pharmacies (drug stores) that have agreed to fill prescriptions for our plan members. Use the *Provider and Pharmacy Directory* to find the network pharmacy you want to use.
- Except during an emergency, you must fill your prescriptions at one of our network pharmacies if you want our plan to help you pay for them.

Call Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time for more information. Both Member Services and Molina Dual Options' website can give you the most up-to-date information about changes in our network pharmacies and providers.

J3. List of Covered Drugs

The plan has a *List of Covered Drugs*. We call it the "Drug List" for short. It tells you which prescription drugs are covered by Molina Dual Options.

The Drug List also tells you if there are any rules or restrictions on any drugs, such as a limit on the amount you can get. Refer to Chapter 5 for more information on these rules and restrictions.

Each year, we will send you information about how to access the Drug List, but some changes may occur during the year. To get the most up-to-date information about which drugs are covered, visit www. <u>MolinaHealthcare.com/Duals</u> or call (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.

J4. The Explanation of Benefits

When you use your Part D prescription drug benefits, we will send you a summary report to help you understand and keep track of payments for your Part D prescription drugs. This summary report is called the *Explanation of Benefits* (EOB).

The EOB tells you the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D prescription drugs during the month. The EOB has more information about the drugs you take. Chapter 6 gives more information about the EOB and how it can help you keep track of your drug coverage.

An EOB is also available when you ask for one. To get a copy, contact Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.

K. How to keep your membership record up to date

You can keep your membership record up to date by letting us know when your information changes.

The plan's network providers and pharmacies need to have the right information about you. **They use your membership record to know what services and drugs you get and how much it will cost you**. Because of this, it is very important that you help us keep your information up-to-date.

Let us know the following:

- Changes to your name, your address, or your phone number.
- Changes in any other health insurance coverage, such as from your employer, your spouse's employer, or your domestic partner's employer, or workers' compensation.
- Any liability claims, such as claims from an automobile accident.
- Admission to a nursing home or hospital.
- Care in a hospital or emergency room.
- · Changes in who your caregiver (or anyone responsible for you) is

You are part of or become part of a clinical research study.

If any information changes, please let us know by calling Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.

K1. Privacy of personal health information (PHI)

The information in your membership record may include personal health information (PHI). State and federal laws require that we keep your PHI private. We make sure that your PHI is protected. For more details about how we protect your PHI, refer to Chapter 8.

Chapter 2: Important phone numbers and resources

Introduction

This chapter gives you contact information for important resources that can help you answer your questions about Molina Dual Options and your health care benefits. You can also use this chapter to get information about how to contact your Case Manager and others that can advocate on your behalf. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit <u>www.MolinaHealthcare.com/Duals</u>. 14

A. How to contact Molina Dual Options Member Services

CALL	(855) 665-4627 This call is free.
	Monday - Friday, 8 a.m. to 8 p.m., local time
	Assistive technologies, including self-service and voicemail options, are available on holidays, after regular business hours and on Saturdays and Sundays.
	We have free interpreter services for people who do not speak English.
ТТҮ	711 This call is free.
	Monday - Friday, 8 a.m. to 8 p.m., local time
FAX	For Medical Services:
	Fax: (310) 507-6186
	For Part D (Rx) Services:
	Fax: (866) 290-1309
WRITE	For Medical Services: 200 Oceangate, Suite 100 Long Beach, CA 90802
	For Part D (Rx) Services: 7050 Union Park Center, Suite 200 Midvale, UT 84047
WEBSITE	www.MolinaHealthcare.com/Duals

A1. When to contact Member Services

- Questions about the plan
- Questions about claims, billing or Member ID Cards
- · Coverage decisions about your health care
 - A coverage decision about your health care is a decision about:
 - Your benefits and covered services, or
 - The amount we will pay for your health services.
 - Call us if you have questions about a coverage decision about your health care.
 - To learn more about coverage decisions, refer to Chapter 9.
- · Appeals about your health care
 - An appeal is a formal way of asking us to review a decision we made about your coverage and asking us to change it if you think we made a mistake.
 - To learn more about making an appeal, refer to Chapter 9.

- Complaints about your health care
 - You can make a complaint about us or any provider (including a non-network or network) provider). A network provider is a provider who works with the health plan. You can also make a complaint about the quality of the care you got to us or to the Quality Improvement Organization (refer to Section F below).
 - You can call us and explain your complaint. Call Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.
 - If your complaint is about a coverage decision about your health care, you can make an appeal (refer to the section above).
 - You can send a complaint about Molina Dual Options to Medicare. You can use an online form at www.medicare.gov/MedicareComplaintForm/home.aspx. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
 - You can make a complaint about Molina Dual Options to the Cal MediConnect Ombuds Program by calling (855) 501-3077.
 - To learn more about making a complaint about your health care, refer to Chapter 9.
- Coverage decisions about your drugs
 - A coverage decision about your drugs is a decision about:
 - Your benefits and covered drugs, or
 - The amount we will pay for your drugs.
 - This applies to your Part D drugs, Medi-Cal prescription drugs, and Medi-Cal over-the-counter drugs.
 - For more on coverage decisions about your prescription drugs, refer to Chapter 9.
- Appeals about your drugs
 - An appeal is a way to ask us to change a coverage decision.
 - For more on making an appeal about your prescription drugs, refer to Chapter 9.

Contact Information			
For Appeals on Part D drugs, mail to:		Fax to:	
Medicare Pharmacy 7050 Union Park Center Suite 200 Midvale, UT 84047		866-290-1309	
For Appeals on Medi-Cal drugs, mail to:		Fax to:	
200 Oceangate, Suite 100		1-562-901-9632	
Long Beach, CA 90802			
If your appeal is about a: Here's what to		do:	You'll receive a decision within:
Part D drug You must file a		n appeal within	7 calendar days
60 days of the		coverage decision	
Non-Part D drug (these have an asterisk next to them in the Drug List)You must file a 90 days of the		n appeal within coverage decision.	30 calendar days (plus 14 day extension)

- Complaints about your drugs
 - You can make a complaint about us or any pharmacy. This includes a complaint about your prescription drugs.
 - If your complaint is about a coverage decision about your prescription drugs, you can make an appeal. (Refer to the section above)
 - You can send a complaint about Molina Dual Options to Medicare. You can use an online form at <u>www.medicare.gov/MedicareComplaintForm/home.aspx</u>. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
 - For more on making a complaint about your prescription drugs, refer to Chapter 9.
- · Payment for health care or drugs you already paid for
 - For more on how to ask us to pay you back, or to pay a bill you got, refer to Chapter 7.
 - If you ask us to pay a bill and we deny any part of your request, you can appeal our decision.
 Refer to Chapter 9 for more on appeals.

B. How to contact your Case Manager

The Molina Dual Options Case Manager is your main contact. This person helps you manage all of your providers, services and makes sure you get what you need. You and/or your caregiver may request a change in the Case Manager assigned, as needed by calling the Case Manager or Member Services. Additionally, Molina Dual Options staff may make changes to your Case Manager assignment based upon your needs (cultural / linguistic / physical / behavioral health) or location. Contact Member Services for more information.

CALL	(855) 665-4627 This call is free.
	Monday - Friday, 8 a.m. to 8 p.m., local time
	Assistive technologies, including self-services and voicemail options, are available on holidays, after regular business hours and on Saturdays and Sundays.
	We have free interpreter services for people who do not speak English.
ТТҮ	711 This call is free.
	Monday - Friday, 8 a.m. to 8 p.m., local time
WRITE	200 Oceangate, Suite 100 Long Beach, CA 90802
WEBSITE	www.MolinaHealthcare.com/Duals

B1. When to contact your Case Manager

- · Questions about your health care
- Questions about getting behavioral health (mental health and substance use disorder) services
- Questions about transportation
- Questions about long-term services and supports (LTSS)

LTSS include Community-Based Adult Services (CBAS), and Nursing Facilities (NF).

Sometimes you can get help with your daily health care and living needs.

You might be able to get these services:

- Community-Based Adult Services (CBAS),
- Skilled nursing care,
- Physical therapy,
- Occupational therapy,
- Speech therapy,
- Medical social services, and
- Home health care.

For more information regarding your LTSS services, you can call Molina Dual Options at (855) 665-4627.

C. How to contact the Nurse Advice Call Line

You can call Molina Healthcare's Nurse Advice Line 24 hours a day, 365 days a year. The service connects you to a qualified nurse who can give you health care advice in your language and help direct you to where you can get the care that is needed. Our Nurse Advice Line is available to provide services to all Molina Healthcare Members across the United States. The Nurse Advice Line is a URAC-accredited health call center. The URAC accreditation means that our nurse line has demonstrated a comprehensive commitment to quality care, improved processes and better patient outcomes. Our Nurse Advice line is also certified by NCQA in Health Information Products (HIP) for our 24/7/365 Health Information Line. NCQA is designed to comply with NCQA health information standards for applicable standards for health plans.

Nurse Advise Line will assess your safety, link you to emergency services, find a behavioral health provider and community resources, and refer you to a Molina Case Manager. For more information, you can call Molina Dual Options at (888) 275-8750.

You should call the Nurse Advise Line if you need help right away or are not sure of what to do. If you have an emergency that may cause harm or death to you or others, go to the nearest hospital emergency room OR call 911.

CALL	(888) 275-8750 This call is free.
	24 hours a day, 7 days a week. We have free interpreter services for people who do not speak English.
ТТҮ	711 This call is free.
	24 Hours a day, 7 days a week

C1. When to contact the Nurse Advice Call Line

Questions about your health care

D. How to contact the Health Insurance Counseling and Advocacy Program (HICAP)

The Health Insurance Counseling and Advocacy Program (HICAP) gives free health insurance counseling to people with Medicare. HICAP counselors can answer your questions and help you understand what to do to handle your problem. HICAP has trained counselors in every county, and services are free.

HICAP is not connected with any insurance company or health plan.

CALL	(800) 434-0222
	Monday - Friday, 9 a.m. to 4 p.m., local time.
ТТҮ	TTY: 711
	Monday - Friday, 9 a.m. to 4 p.m., local time
WRITE	Riverside and San Bernardino Counties:
	Inland Agency HICAP 9121 Haven Ave, Suite 120 Rancho Cucamonga, CA 91739
	San Diego County:
	Elder Law & Advocacy 5151 Murphy Canyon Road, Suite 100 San Diego, CA 92123
WEBSITE	http://www.cahealthadvocates.org/HICAP/

D1. When to contact HICAP

- Questions about your Cal MediConnect plan or other Medicare questions
 - HICAP counselors can answer your questions about changing to a new plan and help you:
 - understand your rights,
 - understand your plan choices,
 - make complaints about your health care or treatment, and
 - straighten out problems with your bills.

E. How to contact the Quality Improvement Organization (QIO)

Our state has an organization called Livanta. This is a group of doctors and other health care professionals who help improve the quality of care for people with Medicare. Livanta is not connected with our plan.

CALL	Appeals: (877) 588-1123
TTY	(855) 887-6668
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	Livanta BFCC-QIO Program 10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701-1105
WEBSITE	https://livantaqio.com/en/states/california

E1. When to contact Livanta

- Questions about your health care
 - You can make a complaint about the care you got if you:
 - have a problem with the quality of care,
 - think your hospital stay is ending too soon, or
 - think your home health care, skilled nursing facility care, or comprehensive outpatient rehabilitation facility (CORF) services are ending too soon.

F. How to contact Medicare

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services, or CMS.

CALL	1-800-MEDICARE (1-800-633-4227)
	Calls to this number are free, 24 hours a day, 7 days a week.
ТТҮ	1-877-486-2048 This call is free.
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WEBSITE	www.medicare.gov
	This is the official website for Medicare. It gives you up-to-date information about Medicare. It also has information about hospitals, nursing homes, doctors, home health agencies, dialysis facilities, inpatient rehabilitation facilities, and hospices.
	It includes helpful websites and phone numbers. It also has booklets you can print right from your computer.
	If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare at the number above and tell them what you are looking for. They will find the information on the website, print it out, and send it to you.

G. How to contact Medi-Cal Health Care Options

Medi-Cal Health Care Options can help you if you have questions about selecting a Cal MediConnect plan or other enrollment issues.

CALL	1-844-580-7272
	Health Care Options representatives are available between the hours of 8:00 a.m. and 6:00 p.m., Monday through Friday.
ТТҮ	1-800-430-7077
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	California Department of Health Care Services Health Care Options P.O. Box 989009 West Sacramento, CA 95798-9850
WEBSITE	www.healthcareoptions.dhcs.ca.gov/

H. How to contact the Cal MediConnect Ombuds Program

The Cal MediConnect Ombuds Program works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The Cal MediConnect Ombuds Program can also help you with service or billing problems. The Cal MediConnect Ombuds Program is not connected with our plan or with any insurance company or health plan. Their services are free.

CALL	1-855-501-3077 This call is free.
	Monday - Friday, 8 a.m. to 5 p.m., local time excluding holidays
ТТҮ	1-888-452-8609
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	Office of the Ombudsman MS-4412 1501 Capitol Avenue PO Box 997413 Sacramento, Ca 95899-7413
WEBSITE	https://www.dhcs.ca.gov/services/medi-cal/Pages/MMCDOfficeoftheOmbudsman. aspx

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit <u>www.MolinaHealthcare.com/Duals</u>. 23

I. How to contact County Social Services

If you need help with your In-Home Supportive Services (IHSS) benefits, contact your local County Social Services Department. The In-Home Supportive Services (IHSS) program can provide services so that you can remain safely in your own home. IHSS is considered an alternative to out-of-home care, such as nursing homes or board and care facilities. To apply for IHSS, contact your local county IHSS Office.

Riverside County

CALL	(888) 960-4477 This call is free. Monday - Friday, 8 a.m. to 5 p.m., local time
ТТҮ	711
WRITE	County of Riverside In-Home Supportive Services 12125 Day Street, S-101 Moreno Valley, CA 92557
WEBSITE	http://dpss.co.riverside.ca.us/adult-services-division/in-home-supportive-services

San Bernardino County

CALL	(877) 800-4544 This call is free. Monday - Friday, 8 a.m. to 5 p.m., local time
ТТҮ	711
WRITE	County of San Bernardino In-Home Supportive Services 686 E. Mill Street, 2nd Floor San Bernardino, CA 92414-0640
WEBSITE	http://hss.sbcounty.gov/daas/IHSS/Default.aspx

San Diego County

CALL	San Diego County: (800) 510-2020 This call is free. Outside San Diego County: (800) 339-4661 This call is free. Monday - Friday, 8 a.m. to 5 p.m., local time.
ТТҮ	711
WRITE	Health and Human Services Agency County of San Diego In-Home Supportive Services 1600 Pacific Highway, Room 206 San Diego, CA 92101
WEBSITE	http://www.sdcounty.ca.gov/hhsa/programs/ais/inhome_supportive_services/ index. html

J. How to contact your County Specialty Mental Health Plan

Medi-Cal specialty mental health services are available to you through the county mental health plan (MHP) if you meet the medical necessity criteria.

Riverside University Health Systems Behavioral Health- Community Access and Referral, Evaluation, and Support Line (CARES):

CALL	(800) 706-7500 This call is free.
	Monday - Friday 8 a.m 5:30 p. m., local time.
	We have free interpreter services for people who do not speak English.
ТТҮ	(800) 915-5512 This call is free.
	Monday - Friday 8 a.m 5:30 p.m., local time

San Bernardino - Department of Behavioral Health:

CALL	(888) 743-1478 This call is free.
	24 hours a day, 7 days a week
	We have free interpreter services for people who do not speak English.
ТТҮ	711 This call is free.
	24 hours a day, 7 days a week

San Diego - Mental Health Services:

CALL	(888) 724-7240 This call is free.
	24 hours a day, 7 days a week
	We have free interpreter services for people who do not speak English.
TTY	(619) 641-6992 This call is not free.
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
	24 hours a day, 7 days a week

J1. Contact the county specialty mental health plan about:

• Questions about behavioral health services provide by the county - contact your county mental health department at the numbers listed above.

Please refer to Chapter 3 for information about Mental Health Benefits.

K. How to contact the California Department of Managed Health Care

The California Department of Managed Health Care (DMHC) is responsible for regulating health plans. The DMHC Help Center can help you with appeals and complaints against your health plan about Medi-Cal services.

CALL	1-888-466-2219
	DMHC representatives are available between the hours of 8:00 a.m. and 6:00 p.m., Monday through Friday.
TDD	1-877-688-9891
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	Help Center California Department of Managed Health Care 980 Ninth Street, Suite 500 Sacramento, CA 95814-2725
FAX	1-916-255-5241
WEBSITE	www.dmhc.ca.gov

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit <u>www.MolinaHealthcare.com/Duals</u>. 26

L. Other resources

To report Elder Abuse please contact the California Department of Social Services - Adult Protective Services in your county:

California Department of Social Services - Adult Protective Services

CALL	Riverside County: (800) 491-7123 24 Hour Hotline
	San Bernardino County: (877) 565-2020 24 Hour Hotline
	San Diego County: (800) 339-4661 24 Hour Hotline
ТТҮ	711
	24 hours a day, 7 days a week
WRITE	Riverside County: Department of Public Social Services Adult Services Division 4060 County Circle Drive Riverside, CA 92501
	San Bernardino County: Human Services System 784 E. Hospitality Lane San Bernardino, CA 92415
	San Diego County: Aging & Independence Services P.O. Box 23217 San Diego, CA 92193-321
WEBSITE	http://www.cdss.ca.gov/Portals/9/APS/County_APD_Contacts_pdf

Chapter 3: Using the plan's coverage for your health care and other covered services

Introduction

This chapter has specific terms and rules you need to know to get health care and other covered services with Molina Dual Options. It also tells you about your Case Manager, how to get care from different kinds of providers and under certain special circumstances (including from out-of-network providers or pharmacies), what to do when you are billed directly for services covered by our plan, and the rules for owning Durable Medical Equipment (DME). *Key terms and their definitions appear in alphabetical order in the last chapter of the Member Handbook.*

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If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit <u>www.MolinaHealthcare.com/Duals</u>. 28

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A. Information about "services," "covered services," "providers," and "network providers"

Services are health care, long-term services and supports, supplies, behavioral health services, prescription and over-the-counter drugs, equipment and other services. Covered services are any of these services that our plan pays for. Covered health care, behavioral health, and long-term services and supports (LTSS) are listed in the Benefits Chart in Chapter 4.

Providers are doctors, nurses, and other people who give you services and care. The term providers also include hospitals, home health agencies, clinics, and other places that give you health care services, behavioral health services, medical equipment, and certain long-term services and supports (LTSS).

Network providers are providers who work with the health plan. These providers have agreed to accept our payment as full payment. Network providers bill us directly for care they give you. When you use a network provider, you usually pay nothing for covered services.

B. Rules for getting your health care, behavioral health, and long-term services and supports (LTSS) covered by the plan

Molina Dual Options covers all services covered by Medicare and Medi-Cal. This includes behavioral health and long-term services and supports (LTSS).

Molina Dual Options will generally pay for the health care services, behavioral health services, and LTSS you get if you follow the plan's rules. To be covered by our plan:

- The care you get must be a plan benefit. This means that it must be included in the plan's Benefits Chart. (The chart is in Chapter 4 of this handbook).
- The care must be determined medically necessary. By medically necessary, we mean you need services to prevent, diagnose, or treat your condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice.
- For medical services, you must have a network primary care provider (PCP) who has ordered the care or has told you to use another doctor. As a plan member, you must choose a network provider to be your PCP.
 - In most cases, your network PCP must give you approval before you can use someone that is not your PCP or use other providers in the plan's network. This is called a referral. If you don't get approval, Molina Dual Options may not cover the services. You don't need a referral to use certain specialists, such as women's health specialists. To learn more about referrals, refer to page 32.
 - Our plan's PCPs are affiliated with medical groups. When you choose your PCP, you are also choosing the affiliated medical group. This means that your PCP will be referring you to specialists and services that are also affiliated with their medical group. A medical group is an association of PCPs and specialists created to provide coordinated health care services to you.

- You do not need a referral from your PCP for emergency care or urgently needed care or to use a woman's health provider. You can get other kinds of care without having a referral from your PCP. To learn more about this, refer to page 32.
- To learn more about choosing a PCP, refer to page 32.
- You must get your care from network providers that are affiliated with your PCP's medical group. Usually, the plan will not cover care from a provider who does not work with the health plan and your PCP's medical group. Here are some cases when this rule does not apply:
 - The plan covers emergency or urgently needed care from an out-of-network provider. To learn more and to find out what emergency or urgently needed care means, refer to Section H, page 38.
 - If you need care that our plan covers and our network providers cannot give it to you, you can
 get the care from an out-of-network provider. Molina Dual Options requires a prior authorization
 to get care from an out of network provider once medical necessity determination is complete.
 In this situation, we will cover the care at no cost to you. To learn about getting approval for
 an out-of-network provider, refer to Section D, page 32.
 - The plan covers kidney dialysis services when you are outside the plan's service area for a short time. You can get these services at a Medicare-certified dialysis facility.
 - When you first join the plan, you can ask to continue to use your current providers. With some exceptions, we are required to approve this request if we can establish that you had an existing relationship with the providers (refer to Chapter 1, page 7). If we approve your request, you can continue using the providers you use now for up to 12 months for services. During that time, your Case Manager will contact you to help you find providers in our network that are affiliated with your PCP's medical group. After 12 months, we will no longer cover your care if you continue to use providers that are not in our network and not affiliated with your PCP's medical group.

C. Information about your Case Manager

C1. What a Case Manager is

 A Molina Dual Options Case Manager is a main person for you to contact to assist you with your care, if required. This person helps to coordinate your care and manage your services to ensure you receive the help that you require.

C2. How you can contact your Case Manager

 If you want to contact your Case Manager, please call Member Services at (855) 665-4627, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. TTY: 711. Or, visit <u>www.</u> <u>MolinaHealthcare.com/Duals</u>.

C3. How you can change your Case Manager

• You may request a change in Case Manager by calling case management or member services. Molina Dual Options HealthCare Services staff may make changes to member case manager assignment based on member needs or location.

D. Care from primary care providers, specialists, other network medical providers, and out-of-network medical providers

D1. Care from a primary care provider

You must choose a primary care provider (PCP) to provide and manage your care. Our plan's PCPs are affiliated with medical groups. When you choose your PCP, you are also choosing the affiliated medical group.

Definition of a "PCP," and what a PCP does do for you

Primary Care Provider (PCP) is a physician, nurse practitioner, or health care professional and/or medical home or clinic (Federally Qualified Health Centers - FQHC) who gives you routine health care. Molina Dual Options maintains a network of specialty providers to care for its members. Referrals from a Molina Dual Options PCP are required for a member to receive specialty services; however, no prior authorization is required. Members are allowed to directly access women health specialists for routine and preventive health without a referral services. Your PCP will provide most of your care and will help you arrange or coordinate the rest of the covered services you get as a member of our Plan. This includes:

- Your X-rays
- · Laboratory tests
- Therapies
- · Care from doctors who are specialists
- Hospital admissions
- Follow-up care

"Coordinating" your services includes checking or consulting with other network providers about your care and how it is going. If you need certain types of covered services or supplies, you must get approval in advance from your PCP (such as giving you a referral to see a specialist). In some cases, your PCP will need to get prior authorization (prior approval) from us. Since your PCP will provide and coordinate your medical care, you should have all of your past medical records sent to your PCP's office.

Your choice of PCP

Your relationship with your PCP is an important one. We strongly recommend that you choose a PCP close to home. Having your PCP nearby makes receiving medical care and developing a trusting and open relationship easier. For a copy of the most current Provider/Pharmacy Directory, or to seek additional assistance in choosing a PCP, please contact Member Services. If there is a particular specialist or hospital that you want to use, check first to be sure your PCP makes referrals to that specialist, or uses that hospital. Once you have chosen your PCP, we recommend that you have all your medical records transferred to his or her office. This will provide your PCP access to your medical history and make him or her aware of any existing health care conditions you may have. Your PCP is now responsible for all

your routine health care services, so he or she should be the first one you call with any health concerns. The name and office telephone number of your PCP is printed on your membership card.

Option to change your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP may leave our plan's network. If your PCP leaves our plan network, we can help you find a new PCP who is within our plan network if the one you now have leaves our network.

Remember, our plan's PCPs are affiliated with medical groups. If you change your PCP, you may also be changing medical groups. When you ask for the change, be sure to tell Member Services whether you are using a specialist or getting other covered services that require PCP approval. Member Services will help make sure that you can continue your specialty care and other services when you change your PCP.

You can change your PCP at any time. In most cases, changes will be in effect the first day of the following calendar month. There may be exceptions if you're currently receiving a treatment at the time of your PCP change request. You can change your PCP through your personal website at <u>www.mymolina.</u> <u>com</u> or you may contact Member Services for more information about any of our Molina Healthcare providers and request the PCP change. For some providers, you may need a referral from your PCP (except for emergent and out of area urgent care services).

Services you can get without first getting approval from your PCP

In most cases, you will need approval from your PCP before using other providers. Your PCP will request services for other providers by submitting a Service Authorization Request Form, typically called a referral. You can get services like the ones listed below without first getting approval from your PCP:

- Emergency services from network providers or out-of-network providers.
- · Urgently needed care from network providers.
- Urgently needed care from out-of-network providers when you can't get to network providers (for example, when you are outside the plan's service area).
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are outside the plan's service area. (Please call Member Services before you leave the service area. We can help you get dialysis while you are away.)
- Flu shots and COVID-19 vaccinations as well as hepatitis B vaccinations, and pneumonia vaccinations as long as you get them from a network provider.
- Routine women's health care and family planning services. This includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams as long as you get them from a network provider.
- Additionally, if you are eligible to get services from Indian health providers, you may use these providers without a referral.
- Nurse Midwife Services, Family Planning, HIV Testing & Counseling, Treatment for Sexually Transmitted Diseases (STD's)

D2. Care from specialists and other network providers

A specialist is a doctor who provides health care for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart problems.
- Orthopedists care for patients with bone, joint, or muscle problems.
- Gastroenterologists care for patients with digestive or intestinal problems.
- · Nephrologists care for patients with kidney problems.
- Urologists care for patients with urinary and bladder problems.
- As a member you are not limited to specific specialists. Molina Dual Options maintains a network
 of specialty providers to care for its members. Referrals from your PCP may be required to receive
 specialty services, members are allowed to directly access women health specialists for routine
 and preventive health without a referral services. For some services you may be required to get
 a Prior Authorization. Your PCP may request a prior authorization from Molina Healthcare's
 Utilization Management Department by telephone, fax, or mail based on the urgency of the
 requested service.
- Please refer to the Benefits Chart in Chapter 4 for information about which services require prior authorization.

D3. What to do when a provider leaves our plan

A network provider you use might leave our plan. If this happens, you will have to switch to a new provider. They need to be part of the Molina Dual Options network. We will allow a change period to start getting care from your new provider. If your PCP leaves Molina Dual Options, we will let you know. We will help you switch to a new PCP so that you can still get covered services if:

- You have a Serious Chronic Condition due to disease, illness, or other medical problem or disorder that is serious in nature, and that either:
 - Persists without full cure or gets worse over an extended period of time, or
 - Requires ongoing treatment to maintain remission or to prevent it from getting worse.

If you have a Serious Chronic Condition, you may stay with the doctor or hospital providing treatment for up to 12 months.

- You have had an Acute Condition, a medical condition that begins quickly and needs prompt attention. An Acute Condition usually lasts for less time than a Serious Chronic Condition. In this case, you may stay with your doctor or hospital for the length of the Acute Condition.
- Your child is a newborn or up to 36 months old. Your child can stay with the doctor or hospital for up to 12 months.
- You have a terminal illness. If you have a disease that you are not expected to recover from, you can stay with your doctor or hospital for the length of the illness.

- You present written documentation of being diagnosed with a maternal mental health condition from your treating health care provider. "Maternal Mental Health Condition" means a mental health condition that can impact a woman during pregnancy, peri or postpartum, or that arises during pregnancy in the peri or postpartum period, up to one year after delivery. If you have a Maternal Mental Health Condition, you may be able to stay with the doctor or hospital for until up to 12 months from the diagnosis or to the end of pregnancy, whichever occurs later.
- You have received authorization for a surgery or other procedure to be performed within 180 days of the date that your doctor or hospital will no longer be with Molina Healthcare, or within 180 days of your enrollment with Molina Healthcare.

If your provider leaves the plan's network, but stays in the service area, and you are diagnosed with a maternal mental health problem you can still get care. You can still use covered services for this problem for up to 12 months from the diagnosis or to the end of pregnancy, whichever is later.

D4. How to get care from out-of-network providers

If you need medical care that requires our plan to cover and the providers in our network cannot provide this care, including Long Term Services and Supports you can get this care from an out-of-network provider. Out-of-network services require a prior authorization. You or your provider can ask for this prior authorization. Please contact Member Services for assistance. If you obtain routine care from out-of-network providers without prior authorization, neither Medicare/Medicaid nor the Plan will be responsible for the costs.

If you use an out-of-network provider, the provider must be eligible to participate in Medicare and/or Medi-Cal.

- We cannot pay a provider who is not eligible to participate in Medicare and/or Medi-Cal.
- If you go to a provider who is not eligible to participate in Medicare, you must pay the full cost of the services you get.
- Providers must tell you if they are not eligible to participate in Medicare.

E. How to get long-term services and supports (LTSS)

Long-term services and supports (LTSS) consist of Community Based Adult Services (CBAS), and Nursing Facilities (NF). The services may occur in your home, community, or in a facility. The different types of LTSS are described below:

- **Community Based Adult Services (CBAS)**: Outpatient, facility based service program that delivers skilled nursing care, social services, occupational and speech therapies, personal care, family/caregiver training and support, nutrition services, transportation, and other services if you meet applicable eligibility criteria.
- Nursing Facility (NF): A facility that provides care for people who cannot safely live at home but who do not need to be in the hospital.

Your Case Manager will help you understand each program. To find out more about any of these programs, please contact Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. to 8 p.m., local time.

F. How to get behavioral health (mental health and substance use disorder) services

You will have access to medically necessary behavioral health services that are covered by Medicare and Medi-Cal. Molina Dual Options provides access to behavioral health services covered by Medicare. Medi-Cal covered behavioral health services are not provided by Molina Dual Options, but will be available to eligible Molina Dual Options members through Riverside University Health Systems -Behavioral Health, San Bernardino County - Department of Behavioral Health, San Diego County- Behavioral Health Services.

F1. What Medi-Cal behavioral health services are provided outside of Molina Dual Options through Riverside University Health Systems -Behavioral Health, San Bernardino County - Department of Behavioral Health, San Diego County- Mental Health Services.

Medi-Cal specialty mental health services are available to you through the county mental health plan (MHP) if you meet Medi-Cal specialty mental health services medical necessity criteria. Medi-Cal specialty mental health services provided by Riverside University Health System Behavioral Health, San Bernardino County - Department of Behavioral Health, San Diego County- Behavioral Health Services include:

- Mental health services (assessment, therapy, rehabilitation, collateral, and plan development)
- · Medication support services
- Day treatment intensive
- Day rehabilitation
- Crisis intervention
- Crisis stabilization
- Adult residential treatment services
- Crisis residential treatment services
- · Psychiatric health facility services
- · Psychiatric inpatient hospital services
- · Targeted case management

Drug Medi-Cal services are available to you through Riverside University Health Systems -Behavioral Health, San Bernardino County - Department of Behavioral Health, San Diego County- Behavioral Health Services if you meet the Drug Medi-Cal medical necessity criteria. Drug Medi-Cal services provided by Riverside University Health System -Behavioral Health, San Bernardino County - Department of Behavioral Health, San Diego County- Behavioral Health Services include:

· Intensive outpatient treatment services

- Residential treatment services
- Outpatient drug free services
- Narcotic treatment services
- Naltrexone services for opioid dependence

In addition to the Drug Medi-Cal services listed above, you may have access to voluntary inpatient detoxification services if you meet the medical necessity criteria.

Molina Dual Options provides access to many mental health and substance use providers. A list of providers can be located on the Molina Dual Option Member website or by calling Member Services. For a copy of the most current Provider/Pharmacy Directory, or to seek additional assistance in choosing a behavioral health provider, please contact Member Services. For some services you may be required to get a Prior Authorization. You or your Behavioral Health Provider or your PCP may request a prior authorization from Molina Healthcare's Utilization Management Department by telephone, fax, or mail based on the urgency of the requested service.

Please refer to the Benefits Chart in Chapter 4 for information about which services require prior authorization. The care must be determined necessary. By necessary, we mean you need services to prevent, diagnose, or treat your condition or to maintain your current mental health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of behavioral health and medical practice.

If you are receiving services or need to obtain Medi-Cal specialty mental health services or drug services that are available to you through the county mental health plan (MHP), Molina Case Managers can help refer you to the appropriate county resource for an assessment. You can call Member Services to request assistance. You can also contact the County directly. See the appropriate county numbers in the information below.

Specialty Mental Health Services

Los Angeles County Department of Mental Health 1-800-854-7771 Riverside University Health System – Behavioral Health 1-800-706-7500 San Bernardino County Department of Behavioral Health 1-888-743-1478 San Diego County Behavioral Health Services 1-888-724-7240

Drug Medi-Cal Services

Los Angeles County Department of Public Health 1-844-804-7500 Riverside University Health System – Behavioral Health 1-800-499-3008 San Bernardino County Department of Behavioral Health 1-888-743-1478 San Diego County Behavioral Health Services 1-888-724-7240

G. How to get transportation services

Molina Dual Options offers transportation to and from plan-approved locations where you receive covered services; such as:

- Your PCP or provider's office
- · Specialty Care providers office
- · Therapy or behavioral health appointment
- Clinic, Urgent Care, Hospital or ambulatory surgery center
- Dentist
- Eye Doctors office

Additionally, you can call and request a trip to the pharmacy to pick-up your prescription even without having a medical appointment. If you need to pick up your prescription on the way home from your provider's office, ask your health care provider to call your prescription in to the pharmacy so it is ready when you get there. Let your transportation driver know you need to stop at the pharmacy on your way home.

To arrange transportation, or if you have any questions, please call (844) 644-6357 24 hours a day, 7 days a week, 365 days a year. Reservations can be made up to 30 days in advance. Please call as soon as possible and at least seventy-two (72) hours before a routine appointment to book your trip. However, if the trip is for an urgent/same day appointment or facility discharge we will try to assist with the transportation request

H. How to get covered services when you have a medical emergency or urgent need for care, or during a disaster

H1. Care when you have a medical emergency

Definition of a medical emergency

A medical emergency is a medical condition with symptoms such as severe pain or serious injury. The condition is so serious that, if it does not get immediate medical attention, you or anyone with an average knowledge of health and medicine could expect it to result in:

- Serious risk to your health or to that of your unborn child; or
- Serious harm to bodily functions; or
- Serious dysfunction of any bodily organ or part; or
- In the case of a pregnant woman in active labor, when:
 - there is not enough time to safely transfer you to another hospital before delivery.

 a transfer to another hospital may pose a threat to your health or safety or to that of your unborn child.

What to do if you have a medical emergency

If you have a medical emergency:

- Get help as fast as possible. Call 911 or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do **not** need to get approval or a referral first from your PCP.
- As soon as possible, make sure that you tell our plan about your emergency. We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. However, you will not have to pay for emergency services because of a delay in telling us. You can find the number to Member Services on the back of your ID card.

Covered services in a medical emergency

Medicare and Medicaid do not provide coverage for emergency medical care outside the United States and its territories except under limited circumstances. Contact the plan for details.

You may get covered emergency care whenever you need it, anywhere in the United States or its territories. If you need an ambulance to get to the emergency room, our plan covers that. To learn more, refer to the Benefits Chart in Chapter 4.

- After the emergency is over, you may need follow-up care to be sure you get better. Your follow-up care will be covered by us. If you get your emergency care from out-of-network providers, we will try to get network providers to take over your care as soon as possible. Molina Dual Options will cover medically necessary Post-Stabilization Services that are provided by an in-network or out-of-network provider in any of the following situations:
- the plan has authorized such services
- · services were administered to maintain and stabilize the member's condition

Getting emergency care if it wasn't an emergency

Sometimes it can be hard to know if you have a medical or behavioral health emergency. You might go in for emergency care and have the doctor say it wasn't really an emergency. As long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor says it was not an emergency, we will cover your additional care only if:

- You go to a network provider, or
- The additional care you get is considered "urgently needed care" and you follow the rules for getting this care. (Refer to the next section.)

H2. Urgently needed care

Definition of urgently needed care

Urgently needed care is care you get for a sudden illness, injury, or condition that isn't an emergency but needs care right away. For example, you might have a flare-up of an existing condition and need to have it treated.

Urgently needed care when you are in the plan's service area

In most situations, we will cover urgently needed care only if:

- You get this care from a network provider, and
- You follow the other rules described in this chapter.

However, if you can't get to a network provider, we will cover urgently needed care you get from an out-of-network provider.

When network providers are temporarily unavailable or inaccessible, urgent care can be accessed using any available urgent care center. You may also call the 24 hour Nurse Advice Line at (888) 275-8750. TTY users should call 711.

Urgently needed care when you are outside the plan's service area

When you are outside the plan's service area, you might not be able to get care from a network provider. In that case, our plan will cover urgently needed care you get from any provider.

Our plan does not cover urgently needed care or any other care that you get outside the United States.

H3. Care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from Molina Dual Options.

Please visit our website for information on how to obtain needed care during a declared disaster: <u>www.</u> <u>MolinaHealthcare.com/Duals</u>.

During a declared disaster, if you cannot use a network provider, we will allow you to get care from out-of-network providers at no cost to you. If you cannot use a network pharmacy during a declared disaster, you will be able to fill your prescription drugs at an out-of-network pharmacy. Please refer to Chapter 5 for more information.

I. What to do if you are billed directly for services covered by our plan

If a provider sends you a bill instead of sending it to the plan, you should ask us to pay the bill.

You should not pay the bill yourself. If you do, the plan may not be able to pay you back.

If you have paid for your covered services or if you have gotten a bill for covered medical services, refer to Chapter 7 to learn what to do.

I1. What to do if services are not covered by our plan

Molina Dual Options covers all services:

- · That are determined medically necessary, and
- That are listed in the plan's Benefits Chart (refer to Chapter 4), and
- That you get by following plan rules.

If you get services that are not covered by our plan, you must pay the full cost yourself.

If you want to know if we will pay for any medical service or care, you have the right to ask us. You also have the right to ask for this in writing. If we say we will not pay for your services, you have the right to appeal our decision.

Chapter 9 explains what to do if you want us to cover a medical item or service. It also tells you how to appeal our coverage decision. You may also call Member Services to learn more about your appeal rights.

We will pay for some services up to a certain limit. If you go over the limit, you will have to pay the full cost to get more of that type of service. Call Member Services to find out what the limits are and how close you are to reaching them.

J. Coverage of health care services when you are in a clinical research study

J1. Definition of a clinical research study

A clinical research study (also called a clinical trial) is a way doctors test new types of health care or drugs. They ask for volunteers to help with the study. This kind of study helps doctors decide whether a new kind of health care or drug works and whether it is safe.

Once Medicare or our plan approves a study you want to be in, someone who works on the study will contact you. That person will tell you about the study and see if you qualify to be in it. You can be in the study as long as you meet the required conditions. You must also understand and accept what you must do for the study.

While you are in the study, you may stay enrolled in our plan. That way you continue to get care from our plan not related to the study.

If you want to participate in a Medicare-approved clinical research study, you do *not* need to get approval from us or your primary care provider. The providers that give you care as part of the study do *not* need to be network providers.

You <u>do</u> need to tell us before you start participating in a clinical research study.

If you plan to be in a clinical research study, you or your Case Manager should contact Member Services to let us know you will be in a clinical trial.

J2. Payment for services when you are in a clinical research study

If you volunteer for a clinical research study that Medicare approves, you will pay nothing for the services covered under the study and Medicare will pay for services covered under the study as well as routine costs associated with your care. Once you join a Medicare-approved clinical research study, you are covered for most items and services you get as part of the study. This includes:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure that is part of the research study.
- Treatment of any side effects and complications of the new care.

We will pay any costs if you volunteer for a clinical research study that Medicare does not approve but that our plan approves. If you are part of a study that Medicare or our plan has not approved, you will have to pay any costs for being in the study.

J3. Learning more about clinical research studies

You can learn more about joining a clinical research study by reading "Medicare & Clinical Research Studies" on the Medicare website (www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

K. How your health care services are covered when you get care in a religious non-medical health care institution

K1. Definition of a religious non-medical health care institution

A religious non-medical health care institution is a place that provides care you would normally get in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against your religious beliefs, we will cover care in a religious non-medical health care institution.

You may choose to get health care at any time for any reason. This benefit is only for Medicare Part A inpatient services (non-medical health care services). Medicare will only pay for non-medical health care services provided by religious non-medical health care institutions.

K2. Getting care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you are against getting medical treatment that is "non-excepted."

- "Non-excepted" medical treatment is any care that is voluntary and not required by any federal, state, or local law.
- "Excepted" medical treatment is any care that is not voluntary and is required under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services is limited to non-religious aspects of care.
- If you get services from this institution that are provided to you in a facility, the following applies:
 - You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.

Our plan covers an unlimited number of days for an inpatient hospital stay. (Refer to the Benefits Chart in Chapter 4).

L. Durable medical equipment (DME)

L1. DME as a member of our plan

DME means certain items ordered by a provider for use in your own home. Examples of these items are wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, intravenous (IV) infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

You will always own certain items, such as prosthetics.

In this section, we discuss DME you must rent. As a member of Molina Dual Options, you will not own DME, no matter how long you rent it.

In certain situations, we will transfer ownership of the DME item to you. Call Member Services to find out about the requirements you must meet and the papers you need to provide.

L2. DME ownership when you switch to Original Medicare or Medicare Advantage

In the Original Medicare program, people who rent certain types of DME own it after 13 months. In a Medicare Advantage plan, the plan can set the number of months people must rent certain types of DME before they own it.

Note: You can find definitions of Original Medicare and Medicare Advantage Plans in Chapter 12. You can also find more information about them in the *Medicare & You 2022* handbook. If you don't have a copy of this booklet, you can get it at the Medicare website (<u>http://www.medicare.gov</u>) or 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.

You will have to make 13 payments in a row under Original Medicare, or you will have to make the number of payments in a row set by the Medicare Advantage plan, to own the DME item if:

- You did not become the owner of the DME item while you were in our plan and
- You leave our plan and get your Medicare benefits outside of any health plan in the Original Medicare program or a Medicare Advantage plan.

If you made payments for the DME item under Original Medicare or a Medicare Advantage plan before you joined our plan, those Original Medicare or Medicare Advantage payments do not count toward the payments you need to make after leaving our plan.

- You will have to make 13 new payments in a row under Original Medicare or a number of new payments in a row set by the Medicare Advantage plan to own the DME item.
- There are no exceptions to this case when you return to Original Medicare or a Medicare Advantage plan.

L3. Oxygen equipment benefits as a member of our plan

If you qualify for oxygen equipment covered by Medicare and you are a member of our plan, we will cover the following:

• Rental of oxygen equipment

- Delivery of oxygen and oxygen contents
- Tubing and related accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

Oxygen equipment must be returned to the owner when it's no longer medically necessary for you or if you leave our plan.

L4. Oxygen equipment when you switch to Original Medicare or Medicare Advantage

When oxygen equipment is medically necessary and you leave our plan and switch to Original Medicare, you will rent it from a supplier for 36 months. Your monthly rental payments cover the oxygen equipment and the supplies and services listed above.

If oxygen equipment is medically necessary after you rent it for 36 months:

- your supplier must provide the oxygen equipment, supplies, and services for another 24 months.
- your supplier must provide oxygen equipment and supplies for up to 5 years if medically necessary.

If oxygen equipment is still medically necessary at the end of the 5-year period:

- your supplier no longer has to provide it, and you may choose to get replacement equipment from any supplier.
- a new 5-year period begins.
- you will rent from a supplier for 36 months.
- your supplier must then provide the oxygen equipment, supplies, and services for another 24 months.
- a new cycle begins every 5 years as long as oxygen equipment is medically necessary.

When oxygen equipment is medically necessary and you leave our plan and switch to a Medicare Advantage plan, the plan will cover at least what Original Medicare covers. You can ask your Medicare Advantage plan what oxygen equipment and supplies it covers and what your costs will be.

Chapter 4: Benefits Chart

Introduction

This chapter tells you about the services Molina Dual Options covers and any restrictions or limits on those services. It also tells you about benefits not covered under our plan. Key terms and their definitions appear in alphabetical order in the last chapter of the Member Handbook.

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A. Your covered services

This chapter tells you what services Molina Dual Options pays for. You can also learn about services that are not covered. Information about drug benefits is in Chapter 5. This chapter also explains limits on some services.

Because you get assistance from Medi-Cal, you pay nothing for your covered services as long as you follow the plan's rules. Refer to Chapter 3 for details about the plan's rules.

If you need help understanding what services are covered, call your Case Manager and/or Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.

A1. During public health emergencies

If the Governor of California, the U.S Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from Molina Dual Options.

Please call Member Services for information on how to obtain needed care during a disaster.

B. Rules against providers charging you for services

We do not allow Molina Dual Options providers to bill you for covered services. We pay our providers directly, and we protect you from any charges. This is true even if we pay the provider less than the provider charges for a service.

You should never get a bill from a provider for covered services. If you do, refer to Chapter 7 or call Member Services.

C. Our plan's Benefits Chart

The Benefits Chart tells you which services the plan pays for. It lists categories of services in alphabetical order and explains the covered services.

We will pay for the services listed in the Benefits Chart only when the following rules are met. You do not pay anything for the services listed in the Benefits Chart, as long as you meet the coverage requirements described below.

- Your Medicare and Medi-Cal covered services must be provided according to the rules set by Medicare and Medi-Cal.
- The services (including medical care, behavioral health and substance use services, long term services and supports, supplies, equipment, and drugs) must be medically necessary. Medically necessary means you need the services to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice. A service is medically necessary when it is reasonable and necessary to protect life, to prevent significant illness or significant disability, or to alleviate severe pain.

- You get your care from a network provider. A network provider is a provider who works with us. In most cases, we will not pay for care you get from an out-of-network provider. Chapter 3 has more information about using network and out-of-network providers.
- You have a primary care provider (PCP) or a care team that is providing and managing your care. In most cases, your PCP must give you approval before you can use someone that is not on your PCP or use other providers in the plan's network. This is called a referral. Chapter 3 has more information about getting a referral and explains when you do not need a referral.
- You must get care from providers that are affiliated with your PCP's medical group. Refer to Chapter 3 for more information.
- Some of the services listed in the Benefits Chart are covered only if your doctor or other network provider gets approval from us first. This is called prior authorization. Covered services that need prior authorization first are marked in the Benefits Chart by an asterisk (*). In addition, you must get prior authorization first for the following services that are not listed in the Benefits Chart:
 - Cosmetic, Plastic and Reconstructive Procedures
 - Neuropsychological Testing and Psychological Testing and Therapy
 - Specialty Pharmacy Drugs
 - Sleep Studies

All preventive services are free. You will find this apple 🖤 next to preventive services in the Benefits Chart.

Care Plan Optional (CPO) services may be available under your Individualized Care Plan. These
services give you more help at home, like meals, help for you or your caregiver, or shower grab
bars and ramps. These services can help you live more independently but do **not** replace long-term
services and supports (LTSS) that you are authorized to get under Medi-Cal. Examples of CPO
services that Molina Dual Options has offered in the past include: Personal Emergency Response
System and meals. If you need help or would like to find out how CPO services may help you,
contact your case manager.

D. The Benefits Chart

	Services that our plan pays for	What you must pay
٩	Abdominal aortic aneurysm screening	\$0
	We will pay for a one-time ultrasound screening for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.	

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit www.MolinaHealthcare.com/Duals.

	Services that our plan pays for	What you must pay
	Acupuncture*	\$0
	We will pay for up to two outpatient acupuncture services in any one calendar month, or more often if they are medically necessary.	
	We will also pay for up to 12 acupuncture visits in 90 days if you have chronic low back pain, defined as:	
	 lasting 12 weeks or longer; 	
	 not specific (having no systemic cause that can be identified, such as not associated with metastatic, inflammatory, or infectious disease); 	
	 not associated with surgery; and 	
	 not associated with pregnancy. 	
	In addition, we will pay for an additional 8 sessions of acupuncture for chronic low back pain if you show improvement. You may not get more than 20 acupuncture treatments for chronic low back pain each year.	
	Acupuncture treatments for chronic low back pain must be stopped if you don't get better or if you get worse.	
ð	Alcohol misuse screening and counseling	\$0
	We will pay for one alcohol-misuse screening (SBIRT) for adults who misuse alcohol but are not alcohol dependent. This includes pregnant women.	
	If you screen positive for alcohol misuse, you can get up to four brief, face-to-face counseling sessions each year (if you are able and alert during counseling) with a qualified primary care provider or practitioner in a primary care setting.	
	Ambulance services*	\$0
	Covered ambulance services include ground, fixed-wing, and rotary-wing ambulance services. The ambulance will take you to the nearest place that can give you care.	
	Your condition must be serious enough that other ways of getting to a place of care could risk your health or life. Ambulance services for other cases must be approved by us.	
	In cases that are not emergencies, we may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.	

	Services that our plan pays for	What you must pay
2	Annual wellness visit	\$0
	You can get an annual checkup. This is to make or update a prevention plan based on your current risk factors. We will pay for this once every 12 months.	
2	Bone mass measurement	\$0
	We will pay for certain procedures for members who qualify (usually, someone at risk of losing bone mass or at risk of osteoporosis). These procedures identify bone mass, find bone loss, or find out bone quality.	
	We will pay for the services once every 24 months, or more often if they are medically necessary. We will also pay for a doctor to look at and comment on the results.	
2	Breast cancer screening (mammograms)	\$0
-	We will pay for the following services:	
	 One baseline mammogram between the ages of 35 and 39 	
	 One screening mammogram every 12 months for women age 40 and older 	
	 Clinical breast exams once every 24 months 	
	Cardiac (heart) rehabilitation services*	\$0
	We will pay for cardiac rehabilitation services such as exercise, education, and counseling. Members must meet certain conditions with a doctor's order.	
	We also cover intensive cardiac rehabilitation programs, which are more intense than cardiac rehabilitation programs.	
۲	Cardiovascular (heart) disease risk reduction visit (therapy for heart disease)	\$0
	We pay for one visit a year, or more if medically necessary, with your primary care provider to help lower your risk for heart disease. During the visit, your doctor may:	
	 Discuss aspirin use, 	
	 Check your blood pressure, and/or 	
	 Give you tips to make sure you are eating well. 	

2

	Services that our plan pays for	What you must pay
č	Cardiovascular (heart) disease testing	\$0
	We pay for blood tests to check for cardiovascular disease once every five years (60 months). These blood tests also check for defects due to high risk of heart disease.	
	Cervical and vaginal cancer screening	\$0
-	We will pay for the following services:	
	For all women: Pap tests and pelvic exams once every 24 months	
	 For women who are at high risk of cervical or vaginal cancer: one Pap test every 12 months 	
	 For women who have had an abnormal Pap test within the last 3 years and are of childbearing age: one Pap test every 12 months 	
	 For women aged 30-65: human papillomavirus (HPV) testing or Pap plus HPV testing once every 5 years 	
	Chiropractic services	\$0
	We will pay for the following services:	
	 Adjustments of the spine to correct alignment 	
č	Colorectal cancer screening	\$0
-	For people 50 and older, we will pay for the following services:	
	 Flexible sigmoidoscopy (or screening barium enema) every 48 months 	
	 Fecal occult blood test, every 12 months 	
	 Guaiac-based fecal occult blood test or fecal immunochemical test, every 12 months 	
	 DNA based colorectal screening, every 3 years 	
	 Colonoscopy every ten years (but not within 48 months of a screening sigmoidoscopy) 	
	 Colonoscopy (or screening barium enema) for people at high risk of colorectal cancer, every 24 months. 	

	Services that our plan pays for	What you must pay
	Community Based Adult Services (CBAS)*	\$0
	CBAS is an outpatient, facility-based service program where people attend according to a schedule. It delivers skilled nursing care, social services, therapies (including occupational, physical, and speech), personal care, family/caregiver training and support, nutrition services, transportation, and other services. We will pay for CBAS if you meet the eligibility criteria.	
	Note: If a CBAS facility is not available, we can provide these services separately.	
	Counseling to stop smoking or tobacco use	\$0
-	If you use tobacco, do not have signs or symptoms of tobacco-related disease, and want or need to quit:	
	• We will pay for two quit attempts in a 12 month period as a preventive service. This service is free for you. Each quit attempt includes up to four counseling face-to-face visits.	
	If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:	
	 We will pay for two counseling quit attempts within a 12 month period. Each counseling attempt includes up to four face-to-face visits. 	
	If you are pregnant, you may get unlimited tobacco cessation counseling with prior authorization.*	
	The plan offers 8 additional counseling sessions to stop smoking or tobacco use in addition to your Medicare benefit.	
	Dental services*	\$0
	Certain dental services, including cleanings, fillings, and dentures, are available through the Medi-Cal Dental Program. Refer to Section E for more information about this benefit.	
ð	Depression screening	\$0
	We will pay for one depression screening each year. The screening must be done in a primary care setting that can give follow-up treatment and referrals.	

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit www.MolinaHealthcare.com/Duals. 51

	Services that our plan pays for	What you must pay
č	Diabetes screening	\$0
Ľ	We will pay for this screening (includes fasting glucose tests) if you have any of the following risk factors:	
	 High blood pressure (hypertension) 	
	 History of abnormal cholesterol and triglyceride levels (dyslipidemia) 	
	• Obesity	
	 History of high blood sugar (glucose) 	
	Tests may be covered in some other cases, such as if you are overweight and have a family history of diabetes.	
	Depending on the test results, you may qualify for up to two diabetes screenings every 12 months.	

	Services that our plan pays for	What you must pay
ð	Diabetic self-management training, services, and supplies	\$0
Ľ	We will pay for the following services for all people who have diabetes (whether they use insulin or not)*:	
	 Supplies to monitor your blood glucose, including the following: 	
	A blood glucose monitor	
	Blood glucose test strips	
	 Lancet devices and lancets 	
	 Glucose-control solutions for checking the accuracy of test strips and monitors 	
	 We cover diabetic supplies from a preferred manufacturer without a prior authorization. We will cover other brands if you get a prior authorization from us. 	
	 For people with diabetes who have severe diabetic foot disease, we will pay for the following*: 	
	 One pair of therapeutic custom-molded shoes (including inserts), including the fitting, and two extra pairs of inserts each calendar year, or 	
	 One pair of depth shoes, including the fitting, and three pairs of inserts each year (not including the non-customized removable inserts provided with such shoes) 	
	 We will pay for training to help you manage your diabetes, in some cases. To find out more, contact Member Services. 	

Services that our plan pays for	What you must pay
Durable medical equipment (DME) and related supplies*	\$0
(For a definition of "Durable medical equipment (DME)," refer to Chapter 12 of this handbook.)	
The following items are covered:	
Wheelchairs	
Crutches	
Powered mattress systems	
Dry pressure pad for mattress	
Diabetic supplies	
 Hospital beds ordered by a provider for use in the home 	
 Intravenous (IV) infusion pumps and pole 	
 Enteral pump and supplies 	
Speech generating devices	
 Oxygen equipment and supplies 	
Nebulizers	
Walkers	
Standard curved handle or quad cane and replacement supplies	
Cervical traction (over the door)	
Bone stimulator	
Dialysis care equipment	
Other items may be covered.	
We will pay for all medically necessary DME that Medicare and Medi-Cal usually pay for. If our supplier in your area does not carry a particular brand or maker, you may ask them if they can special-order it for you.	

Services that our plan pays for	What you must pay
Emergency care	\$0
Emergency care means services that are:	If you get emergency care
 Given by a provider trained to give emergency services, and 	at an out-of-network hospital and need
 Needed to treat a medical emergency. 	inpatient care after your
A medical emergency is a medical condition with severe pain or serious injury. The condition is so serious that, if it does not get immediate medical attention, anyone with an average knowledge of health and medicine could expect it to result in:	emergency is stabilized, you must return to a network hospital for your care to continue to be paid for. You can stay in the
 Serious risk to your health or to that of your unborn child; or 	out-of-network hospital for
 Serious harm to bodily functions; or 	your inpatient care only if the plan approves your
 Serious dysfunction of any bodily organ or part; or 	stay.
 In the case of a pregnant woman in active labor, when: 	
 There is not enough time to safely transfer you to another hospital before delivery. 	
 A transfer to another hospital may pose a threat to your health or safety or to that of your unborn child. 	
Emergency care is only within the United States and its territories except under limited circumstances. Contact the plan for details.	

Services that our plan pays for	What you must pay
Family planning services	\$0
The law lets you choose any provider for certain family planning services. This means any doctor, clinic, hospital, pharmacy or family planning office.	
We will pay for the following services:	
 Family planning exam and medical treatment 	
 Family planning lab and diagnostic tests 	
 Family planning methods (IUC/IUD, implants, injections, birth control pills, patch, or ring) 	
• Emergency birth control supplies when filled by a contracting pharmacist, or by a non-contracted provider, in the event of a medical emergency.	
• Follow-up care for any problems you may have using birth control methods issued by the family planning providers.	
 Family planning supplies with prescription (condom, sponge, foam, film, diaphragm, cap) 	
 Counseling and diagnosis of infertility and related services 	
 Counseling, testing, and treatment for sexually transmitted infections (STIs) 	
Counseling and testing for HIV and AIDS, and other HIV-related conditions	
• Permanent Contraception (You must be age 21 or older to choose this method of family planning. You must sign a federal sterilization consent form at least 30 days, but not more than 180 days before the date of surgery.)	
Genetic counseling	
We will also pay for some other family planning services. However, you must refer to a provider in our provider network for the following services:	
Treatment for medical conditions of infertility (This service does not include artificial ways to become pregnant.)	
Treatment for AIDS and other HIV-related conditions	
Genetic testing*	
This benefit is continued on the next page	

	Services that our plan pays for	What you must pay
	Family planning services (continued)	
	For information on Family Planning Services available to you in your area, call the State Department of Health Services, Office of Family Planning, toll-free at 1(800) 942-1054.	
	 Note: Some hospitals and other providers may not provide some of the family planning services that may be covered under your plan contract. These could include family planning counseling, and birth control services including emergency contraception, sterilization(including tubal ligation at the time of labor and delivery), or abortion. Call your doctor, medical group, or clinic, or call Member Services toll-free at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time to make sure that you can get the health care services that you need. 	
2	Health and wellness education programs	\$0
	We offer many programs that focus on certain health conditions. These include:	
	 Health Education classes*; 	
	 Nutrition Education classes*; 	
	 Smoking and Tobacco Use Cessation; and 	
	Nursing Hotline	

	Services that our plan pays for	What you must pay
	Hearing services*	\$0
	We pay for hearing and balance tests done by your provider. These tests tell you whether you need medical treatment. They are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.	
	The maximum plan benefit coverage amount for hearing aid benefits is \$1,510every fiscal year. The plan will cover the following:	
	 One routine hearing exam ever year 	
	 One fitting/evaluation for hearing aid every two years 	
	If you are pregnant or reside in a nursing facility, we will also pay for hearing aids, including*:	
	 Molds, supplies, and inserts 	
	 Repairs that cost more than \$25 per repair 	
	An initial set of batteries	
	 Six visits for training, adjustments, and fitting with the same vendor after you get the hearing aid 	
	 Trial period rental of hearing aids 	
	 Hearing aids are covered in accordance with Medi-Cal coverage guidelines. 	
	• Replacement of hearing aids that are lost, stolen, or irreparably damaged due to circumstance beyond your control do not count towards the \$1,510 maximum plan benefit coverage amount.	
2	HIV screening	\$0
	We pay for one HIV screening exam every 12 months for people who:	
	 Ask for an HIV screening test, or 	
	 Are at increased risk for HIV infection. 	
	For women who are pregnant, we pay for up to three HIV screening tests during a pregnancy.	
	We will also pay for additional HIV screening(s) when recommended by your provider.	

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit <u>www.MolinaHealthcare.com/Duals</u>. 58

Services that our plan pays for	What you must pay
Home health agency care*	\$0
Before you can get home health services, a doctor must tell us you need them, and they must be provided by a home health agency.	
We will pay for the following services, and maybe other services not listed here:	
• Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week.)	
 Physical therapy, occupational therapy, and speech therapy 	
 Medical and social services 	
 Medical equipment and supplies 	
Home infusion therapy	\$0
The plan will pay for home infusion therapy, defined as drugs or biological substances administered into a vein or applied under the skin and provided to you at home. The following are needed to perform home infusion:	
 The drug or biological substance, such as an antiviral or immune globulin; 	
 Equipment, such as a pump; and 	
 Supplies, such as tubing or a catheter. 	
The plan will cover home infusion services that include but are not limited to:	
 Professional services, including nursing services, provided in accordance with your care plan; 	
 Member training and education not already included in the DME benefit; 	
Remote monitoring; and	
 Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier. 	

Services that our plan pays for	What you must pay
Hospice care	\$0
You can get care from any hospice program certified by Medicare. You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal illness and are expected to have six months or less to live. Your hospice doctor can be a network provider or an out-of-network provider.	When you are in a hospice program certified by Medicare, your hospice services and your Medicare Part A and B services related to your
The plan will pay for the following while you are getting hospice services:	terminal illness are paid for by Medicare. Molina Dual Options does not pay
Drugs to treat symptoms and pain	for your services.
Short-term respite care	There are no member
Home care	out-of-pocket costs for covered services.
Hospice services and services covered by Medicare Part A or B are billed to Medicare.	
Refer to Section E of this chapter for more information.	
For services covered by Molina Dual Options but not covered by Medicare Part A or B:	
 Molina Dual Options will cover plan-covered services not covered under Medicare Part A or B. The plan will cover the services whether or not they are related to your terminal prognosis. You pay nothing for these services. 	
For drugs that may be covered by Molina Dual Options' Medicare Part D benefit:	
 Drugs are never covered by both hospice and our plan at the same time. For more information, please refer to Chapter 5. 	
Note: If you need non-hospice care, you should call your Case Manager to arrange the services. Non-hospice care is care that is not related to your terminal prognosis.	
Our plan covers hospice consultation services (one time only) for a terminally ill person who has not chosen the hospice benefit.	

	Services that our plan pays for	What you must pay
ð	Immunizations	\$0
-	We will pay for the following services:	
	Pneumonia vaccine	
	 Flu shots, once each flu season, in the fall and winter, with additional flu shots if medically necessary 	
	 Hepatitis B vaccine if you are at high or intermediate risk of getting hepatitis B 	
	 Other vaccines if you are at risk and they meet Medicare Part B coverage rules 	
	COVID-19 vaccines	
	We will pay for other vaccines that meet the Medicare Part D coverage rules. Read Chapter 6 to learn more.	
	We also pay for all vaccines for adults as recommended by the Advisory Committee on Immunization Practices (ACIP).	

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Services that our plan pays for	What you must pay
Inpatient hospital care*	\$0
Our plan covers an unlimited number of days for an inpatient hospital stay.	You must get approval from the plan to keep
We will pay for the following services and other medically necessary services not listed here:	getting inpatient care at an out-of-network hospital after your emergency is
Semi-private room (or a private room if it is medically necessary)	stabilized.
Meals, including special diets	
Regular nursing services	
 Costs of special care units, such as intensive care or coronary care units 	
Drugs and medications	
Lab tests	
 X-rays and other radiology services 	
 Needed surgical and medical supplies 	
 Appliances, such as wheelchairs 	
 Operating and recovery room services 	
 Physical, occupational, and speech therapy 	
Inpatient substance abuse services	
 In some cases, the following types of transplants: corneal, kidney, kidney/pancreas, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. 	
This benefit is continued on the next page	

Services that our plan pays for	What you must pay
Inpatient hospital care (continued)	
If you need a transplant, a Medicare-approved transplant center will review your case and decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If local transplant providers are willing to accept the Medicare rate, then you can get your transplant services locally or outside the pattern of care for your community. If Molina Dual Options provides transplant services outside the pattern of care for our community and you choose to get your transplant there, we will arrange or pay for lodging and travel costs for you and one other person. For further information on transplant and covered services contact Member Services.	
 Blood, including storage and administration 	
Physician services	
Inpatient mental health care*	\$0
We will pay for mental health care services that require a hospital stay.	
 If you need inpatient services in a freestanding psychiatric hospital, we will pay for the first 190 days. After that, the local county mental health agency will pay for inpatient psychiatric services that are medically necessary. Authorization for care beyond the 190 days will be coordinated with the local county mental health agency. 	
 The 190-day limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital. 	
 If you are 65 years or older, we will pay for services you got in an Institute for Mental Diseases (IMD). 	

2

Services that our plan pays for	What you must pay
Inpatient stay: Covered services in a hospital or skilled nursing facility (SNF) during a non-covered inpatient stay*	\$0
If your inpatient stay is not reasonable and medically necessary, we will not pay for it.	
However, in certain situations where inpatient care is not covered, we may still pay for services you get while you are in a hospital or nursing facility. To find out more, contact Member Services.	
We will pay for the following services, and maybe other services not listed here:	
Doctor services	
 Diagnostic tests, like lab tests 	
 X-ray, radium, and isotope therapy, including technician materials and services 	
Surgical dressings	
 Splints, casts, and other devices used for fractures and dislocations 	
 Prosthetics and orthotic devices, other than dental, including replacement or repairs of such devices. These are devices that: 	
 Replace all or part of an internal body organ (including contiguous tissue), or 	
 Replace all or part of the function of an inoperative or malfunctioning internal body organ. 	
 Leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes. This includes adjustments, repairs, and replacements needed because of breakage, wear, loss, or a change in the patient's condition 	
 Physical therapy, speech therapy, and occupational therapy 	

2

	Services that our plan pays for	What you must pay
	Kidney disease services and supplies	\$0
	We will pay for the following services:	
	 Kidney disease education services to teach kidney care and help members make good decisions about their care. You must have stage IV chronic kidney disease, and your doctor must refer you. We will cover up to six sessions of kidney disease education services. 	
	 Outpatient dialysis treatments, including dialysis treatments when temporarily out of the service area, as explained in Chapter 3. 	
	 Inpatient dialysis treatments if you are admitted as an inpatient to a hospital for special care 	
	 Self-dialysis training, including training for you and anyone helping you with your home dialysis treatments 	
	 Home dialysis equipment and supplies 	
	 Certain home support services, such as necessary visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and to check your dialysis equipment and water supply. 	
	Your Medicare Part B drug benefit pays for some drugs for dialysis. For information, please see "Medicare Part B prescription drugs" in this chart.	
ð	Lung cancer screening	\$0
-	The plan will pay for lung cancer screening every 12 months if you:	
	• Are aged 50-80, and	
	 Have a counseling and shared decision-making visit with your doctor or other qualified provider, and 	
	 Have smoked at least 1 pack a day for 20 years with no signs or symptoms of lung cancer or smoke now or have quit within the last 15 years. 	
	After the first screening, the plan will pay for another screening each year with a written order from your doctor or other qualified provider.	

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit www.MolinaHealthcare.com/Duals.

	Services that our plan pays for	What you must pay
	Meal Benefit*	\$0
	This program is uniquely designed to keep you healthy and strong while you are recovering after an inpatient hospital stay or Skilled Nursing Facility (SNF) stay, or if you have a medical condition or potential medical condition that requires you to remain at home for a period of time. If you qualify, your plan Case Manager will enroll you in the program.	
	You may also qualify if your doctor requests this benefit for you because of your chronic condition. This benefit provides 2 meals a day for 14 days. With additional approval, you may get another 14 days of 2 meals a day. The maximum is 56 meals over 4 weeks.	
2	Medical nutrition therapy	\$0
	This benefit is for people with diabetes or kidney disease without dialysis. It is also for after a kidney transplant when ordered by your doctor.	
	We will pay for three hours of one-on-one counseling services during your first year that you get medical nutrition therapy services under Medicare. (This includes our plan, any other Medicare Advantage plan, or Medicare.) We may approve additional services if medically necessary.	
	We will pay for two hours of one-on-one counseling services each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a doctor's order. A doctor must prescribe these services and renew the order each year if your treatment is needed in the next calendar year. We may approve additional services if medically necessary.	
ð	Medicare Diabetes Prevention Program (MDPP)	\$0
	The plan will pay for MDPP services. MDPP is designed to help you increase healthy behavior. It provides practical training in:	
	 long-term dietary change, and 	
	 increased physical activity, and 	
	 ways to maintain weight loss and a healthy lifestyle. 	

Services that our plan pays for	What you must pay
Medicare Part B prescription drugs*	\$0
These drugs are covered under Part B of Medicare. Molina Dual Options will pay for the following drugs:	
 Drugs you don't usually give yourself and are injected or infused while you are getting doctor, hospital outpatient, or ambulatory surgery center services 	
 Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan 	
 Clotting factors you give yourself by injection if you have hemophilia 	
 Immunosuppressive drugs, if you were enrolled in Medicare Part A at the time of the organ transplant 	
 Osteoporosis drugs that are injected. These drugs are paid for if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot inject the drug yourself 	
Antigens	
 Certain oral anti-cancer drugs and anti-nausea drugs 	
 Certain drugs for home dialysis, including heparin, the antidote for heparin (when medically necessary), topical anesthetics, and erythropoiesis-stimulating agents [plans may delete any of the following drugs that are not covered under the plan] (such as EpogenÒ, ProcritÒ, Epoetin Alfa, AranespÒ, or Darbepoetin Alfa) 	
 IV immune globulin for the home treatment of primary immune deficiency diseases 	
We also cover some vaccines under our Medicare Part B and Part D prescriptions drug benefit.	
Chapter 5 explains the outpatient prescription drug benefit. It explains rules you must follow to have prescriptions covered.	
Chapter 6 explains what you pay for your outpatient prescription drugs through our plan.	

Services th	nat our plan pays for	What you must pay
Non-emerg	ency medical transportation*	\$0
and access	allows for transportation that is the most cost effective ible. This can include: ambulance, litter van, wheelchair I transportation services, and coordinating with para	
The forms of	of transportation are authorized when:	
travel	medical and/or physical condition does not allow you to by bus, passenger car, taxicab, or another form of public vate transportation, and	
	sportation is required for the purpose of obtaining needed cal care.	
trans (PCS) of time	doctor must submit a written prescription for portation, called the Physician Certification Statement) form, that includes the reason for the request, length le for the request (max of 12 months), and mode of portation needed.	
Depending	on the service, prior authorization may be required.	
	formation on getting this service, please call Member (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to I time.	
Non-medic	al transportation	\$0
1 1	allows for transportation to medical services by car, taxi, or other forms of public/private transportation.	
This benefit transportati	does not limit your non-emergency medical on benefit.	
plan-approv Medicaid-co to the numb	e this benefit when you need to get to and from yed services and locations that are eligible for overed non-medical transportation. There are no limits per of trips that you can take each year. Depending on prior authorization may be required.	
ר ו	This benefit is continued on the next page	

Services that our plan pays for	What you must pay
Non-medical transportation (continued)	
How to Schedule:	
• Call (844) 644-6357, TTY: 711.	
 For routine (non-urgent) medical appointment at least seventy-two (72) hours before your a book your trip. 	
 These calls can be made 24 hours a day, 7 d 	ays a week.
 Requests for routine reservations will not be a national holidays (including New Year's Day, 4th of July, Labor Day, Thanksgiving and Chr 	Memorial Day,
 For urgent / same-day appointments, facility of to find out where your ride is, call (844) 644-6 	
Reservations can be made up to ninety (90) da	ays in advance.
 Reservations for repeat appointments for thin chemotherapy, radiation, physical therapy, or scheduled for a period of ninety (90) days at a 	dialysis can be
"Will Call" for Return Trips	
 For return trips, when you don't know how lor appointment will last, call (844) 644-6357 to s transportation provider has up to one (1) hour you call to pick you up. 	chedule. Our
Who Can Request Transportation?	
Members that are at least sixteen (16) years	of age.
Member's parent, legal guardian, or authorized	representative.
 Health Plan Case Manager or other plan represe Plan Delegate, other medical providers and / 	

Services that our plan pays for	What you must pay
Nursing facility care*	\$0
(You should talk to your provider and get a referral.)	
A nursing facility (NF) is a place that provides care for people who cannot get care at home but who do not need to be in a hospital.	
Services that we will pay for include, but are not limited to, the following:	
Semiprivate room (or a private room if it is medically necessary)	
 Meals, including special diets 	
Nursing services	
 Physical therapy, occupational therapy, and speech therapy 	
Respiratory therapy	
 Drugs given to you as part of your plan of care. (This includes substances that are naturally present in the body, such as blood-clotting factors.) 	
 Blood, including storage and administration 	
 Medical and surgical supplies usually given by nursing facilities 	
 Lab tests usually given by nursing facilities 	
 X-rays and other radiology services usually given by nursing facilities 	
 Use of appliances, such as wheelchairs usually given by nursing facilities 	
Physician/practitioner services	
Durable medical equipment	
 Dental services, including dentures 	
Vision benefits	
This benefit is continued on the next page	

	Services that our plan pays for	What you must pay
	Nursing facility care* (continued)	
	Hearing exams	
	Chiropractic care	
	Podiatry services	
	You will usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment:	
	 A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides nursing facility care). 	
	 A nursing facility where your spouse or domestic partner is living at the time you leave the hospital. 	
	Obesity screening and therapy to keep weight down	\$0
	If you have a body mass index of 30 or more, we will pay for counseling to help you lose weight. You must get the counseling in a primary care setting. That way, it can be managed with your full prevention plan. Talk to your primary care provider to find out more.	
	Opioid treatment program (OPT) services*	\$0
	The plan will pay for the following services to treat opioid use disorder (OUD):	
	Intake activities	
	Periodic assessments	
	 Medications approved by the Food and Drug Administration (FDA) and, if applicable, managing and giving you these medications 	
	Substance use counseling	
	 Individual and group therapy 	
	Testing for drugs or chemicals in your body (toxicology testing)	

Services that our plan pays for	What you must pay
Outpatient diagnostic tests and therapeutic services and supplies	\$0
We will pay for the following services and other medically necessary services not listed here:	
• X-rays	
 Radiation (radium and isotope) therapy, including technician materials and supplies* 	
 Surgical supplies, such as dressings* 	
 Splints, casts, and other devices used for fractures and dislocations* 	
 Lab tests* 	
 Blood, including storage and administration.* You should talk to your provider and get a referral. 	
 Other outpatient diagnostic tests* 	

2

Services that our plan pays for	What you must pay
Outpatient hospital services*	\$0
We pay for medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury, such as:	
Services in an emergency department or outpatient clinic, such as outpatient surgery or observation services	
 Observation services help your doctor know if you need to be admitted to the hospital as an "inpatient." 	
 Sometimes you can be in the hospital overnight and still be an "outpatient." 	
 You can get more information about being an inpatient or an outpatient in this fact sheet: www.medicare.gov/sites/ default/files/2018-09/ 11435-Are-You-an-Inpatient-or-Outpatient.pdf 	
Labs and diagnostic tests billed by the hospital	
Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be needed without it	
X-rays and other radiology services billed by the hospital	
 Medical supplies, such as splints and casts 	
Preventive screenings and services listed throughout the Benefits Chart	
Some drugs that you can't give yourself	

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Services that our plan pays for	What you must pay
Outpatient mental health care*	\$0
We will pay for mental health services provided by:	
 A state-licensed psychiatrist or doctor 	
A clinical psychologist	
A clinical social worker	
A clinical nurse specialist	
A nurse practitioner	
A physician assistant	
 Any other Medicare-qualified mental health care professional as allowed under applicable state laws 	
We will pay for the following services, and maybe other services not listed here:	
Clinic services	
Day treatment	
 Psychosocial rehab services 	
 Partial hospitalization/Intensive outpatient programs 	
 Individual and group mental health evaluation and treatment 	
 Psychological testing when clinically indicated to evaluate a mental health outcome 	
 Outpatient services for the purposes of monitoring drug therapy 	
 Outpatient laboratory, drugs, supplies and supplements 	
Psychiatric consultation	
Outpatient rehabilitation services*	\$0
We will pay for physical therapy, occupational therapy, and speech therapy.	
You can get outpatient rehabilitation services from hospital outpatient departments, independent therapist offices, comprehensive outpatient rehabilitation facilities (CORFs), and other facilities.	

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit <u>www.MolinaHealthcare.com/Duals</u>. 74

Services that our plan pays for	What you must pay
Outpatient substance abuse services*	\$0
We will pay for the following services, and maybe other services not listed here:	
 Alcohol misuse screening and counseling 	
Treatment of drug abuse	
 Group or individual counseling by a qualified clinician 	
Subacute detoxification in a residential addiction program	
 Alcohol and/or drug services in an intensive outpatient treatment center 	
Extended release Naltrexone (vivitrol) treatment	
Outpatient surgery*	\$0
We will pay for outpatient surgery and services at hospital outpatient facilities and ambulatory surgical centers.	
Over-the-counter (OTC) items	\$0
You get \$60 every quarter to spend on plan-approved OTC items, products, and medications.	You have \$60 every quarter to spend on
Your coverage includes non-prescription OTC health and wellness items like vitamins, sunscreen, pain relievers, cough and cold medicine, and bandages.	plan-approved OTC items products, and medications.
You can order:	A quarter, or quarterly
Online – visit NationsOTC.com/Molina	period, last 3 months. Quarterly periods for you
• By Phone – (877) 208-9243 to speak with a Nations OTC	covered OTC benefits are
Member Experience Advisor at (TTY 711), 24 hours a day, seven days a week, 365 days a year.	 January to March
 By Mail – Fill out and return the order form in the OTC Product 	 April to June
Catalog. OTC items by phone, mail order, online, or in person	 July to September
at select retail stores.	October to
 OTC Debit card – At participating retail locations. 	December
Refer to your 2022 OTC Product Catalog for a complete list of plan-approved OTC items or call an OTC support person for more information. You will find important information (order guidelines) in the 2022 OTC Product Catalog.	The \$60 you get every quarter expires at the en of the quarterly period. If does not roll over to the next quarterly period, so be sure to spend any unused amount before th end of the quarter.

Services that our plan pays for	What you must pay
Partial hospitalization services*	\$0
Partial hospitalization is a structured program of active psychiatric treatment. It is offered as a hospital outpatient service or by a community mental health center. It is more intense than the care you get in your doctor's or therapist's office. It can help keep you from having to stay in the hospital.	
Physician/provider services, including doctor's office visits	\$0
We will pay for the following services:	
 Medically necessary health care or surgery services given in places such as: 	
 Physician's office 	
 Certified ambulatory surgical center* 	
 Hospital outpatient department* 	
 Consultation, diagnosis, and treatment by a specialist 	
 Basic hearing and balance exams given by your primary care provider, if your doctor orders them to find out whether you need treatment 	
 Some telehealth services including consultation, diagnosis, and treatment by a physician or practitioner, for members in certain rural areas or other places approved by Medicare 	
 Telehealth services for monthly end-stage renal disease (ESRD) related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home 	
 Telehealth services to diagnose, evaluate, or treat symptoms of a stroke 	
 Telehealth services for members with a substance use disorder or co-occurring mental health disorder 	
 Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if you're not a new patient. 	
 Evaluation of video and/or images you send to your doctor and interpretation and follow-up by your doctor within 24 hours if you're not a new patient. 	
This benefit is continued on the next page	

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	Services that our plan pays for	What you must pay
	Physician/provider services, including doctor's office visits (continued)	
	 Consultation your doctor has with other doctors by phone, the Internet, or electronic health record if you're not a new patient 	
	Second opinion by another network provider before a surgery	
	 Non-routine dental care*. Covered services are limited to: 	
	 Surgery of the jaw or related structures 	
	 Setting fractures of the jaw or facial bones 	
	 Pulling teeth before radiation treatments of neoplastic cancer 	
	 Services that would be covered when provided by a physician 	
	Podiatry services*	\$0
	We will pay for the following services:	
	 Diagnosis and medical or surgical treatment of injuries and diseases of the foot (such as hammer toe or heel spurs) 	
	 Routine foot care for members with conditions affecting the legs, such as diabetes 	
ð	Prostate cancer screening exams	\$0
	For men age 50 and older, we will pay for the following services once every 12 months:	
	A digital rectal exam	
	 A prostate specific antigen (PSA) test 	

[2

Services that our plan pays for	What you must pay
Prosthetic devices and related supplies*	\$0
Prosthetic devices replace all or part of a body part or function. We will pay for the following prosthetic devices, and maybe other devices not listed here:	
 Colostomy bags and supplies related to colostomy care 	
 Enteral and parenteral nutrition, including feeding supply kits, infusion pump, tubing and adaptor, solutions, and supplies for self-administered injections 	
Pacemakers	
• Braces	
Prosthetic shoes	
Artificial arms and legs	
 Breast prostheses (including a surgical brassiere after a mastectomy) 	
 Prostheses to replace all of part of an external facial body part that has been removed or impaired as a result of disease, injury, or congenital defect 	
 Incontinence cream and diapers 	
We will also pay for some supplies related to prosthetic devices. We will also pay to repair or replace prosthetic devices.	
We offer some coverage after cataract removal or cataract surgery. Refer to "Vision Care" later in this section for details.	
Pulmonary rehabilitation services*	\$0
We will pay for pulmonary rehabilitation programs for members who have moderate to very severe chronic obstructive pulmonary disease (COPD). You must have an order for pulmonary rehabilitation from the doctor or provider treating the COPD.	
We will pay for respiratory services for ventilator-dependent patients.	

	Services that our plan pays for	What you must pay
ð	Sexually transmitted infections (STIs) screening and counseling	\$0
	We will pay for screenings for chlamydia, gonorrhea, syphilis, and hepatitis B. These screenings are covered for pregnant women and for some people who are at increased risk for an STI. A primary care provider must order the tests. We cover these tests once every 12 months or at certain times during pregnancy.	
	We will also pay for up to two face-to-face, high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. Each session can be 20 to 30 minutes long. We will pay for these counseling sessions as a preventive service only if they are given by a primary care provider. The sessions must be in a primary care setting, such as a doctor's office.	

Services that our plan pays for	What you must pay
Skilled nursing facility (SNF) care*	\$0
Our plan covers Medicare and non-Medicare stays in a SNF with no prior hospitalization required.	
We will pay for the following services, and maybe other services not listed here:	
A semi-private room, or a private room if it is medically necessary	
 Meals, including special diets 	
Nursing services	
 Physical therapy, occupational therapy, and speech therapy 	
 Drugs you get as part of your plan of care, including substances that are naturally in the body, such as blood-clotting factors 	
 Blood, including storage and administration 	
 Medical and surgical supplies given by nursing facilities 	
 Lab tests given by nursing facilities 	
 X-rays and other radiology services given by nursing facilities 	
 Appliances, such as wheelchairs, usually given by nursing facilities 	
Physician/provider services	
You will usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment:	
 A nursing home or continuing care retirement community where you lived before you went to the hospital (as long as it provides nursing facility care) 	
• A nursing facility where your spouse or domestic partner lives at the time you leave the hospital	

Services that our plan pays for	What you must pay
Supervised exercise therapy (SET)*	\$0
The plan will pay for SET for members with symptomatic peripheral artery disease (PAD). The plan will pay for:	
 Up to 36 sessions during a 12-week period if all SET requirements are met 	
 An additional 36 sessions over time if deemed medically necessary by a health care provider 	
The SET program must be:	
 30 to 60-minute sessions of a therapeutic exercise-training program for PAD in members with leg cramping due to poor blood flow (claudication) 	
 In a hospital outpatient setting or in a physician's office 	
 Delivered by qualified personnel who make sure benefit exceeds harm and who are trained in exercise therapy for PAD 	
 Under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist trained in both basic and advanced life support techniques. 	
Urgent care	\$0
Urgent care is care given to treat:	
 A non-emergency that requires immediate medical care, or 	
 A sudden medical illness, or 	
• An injury, or	
 A condition that needs care right away. 	
If you require urgent care, you should first try to get it from a network provider. However, you can use out-of-network providers when you cannot get to a network provider.	
Not covered outside the United States and its territories except under limited circumstances. Contact plan for details.	

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	Services that our plan pays for	What you must pay
č	Vision care	\$0
-	We will pay for the following services:	
	 One routine eye exam every year; and 	
	 Up to \$100 for eyeglasses (frames and lenses) or up to \$100 for contact lenses every two years. 	
	We will pay for outpatient doctor services for the diagnosis and treatment of diseases and injuries of the eye. For example, this includes annual eye exams for diabetic retinopathy for people with diabetes and treatment for age-related macular degeneration.	
	For people at high risk of glaucoma, we will pay for one glaucoma screening each year. People at high risk of glaucoma include:	
	 People with a family history of glaucoma 	
	People with diabetes	
	 African-Americans who are age 50 and older 	
	 Hispanic Americans who are 65 or older 	
	We will pay for one pair of glasses or contact lenses after each cataract surgery when the doctor inserts an intraocular lens. (If you have two separate cataract surgeries, you must get one pair of glasses after each surgery. You cannot get two pairs of glasses after the second surgery, even if you did not get a pair of glasses after the first surgery). We will also pay for corrective lenses, and frames, and replacements if you need them after a cataract removal without a lens implant.	
č	"Welcome to Medicare" Preventive Visit	\$0
-	We cover the one-time "Welcome to Medicare" preventive visit. The visit includes:	
	 A review of your health, 	
	 Education and counseling about the preventive services you need (including screenings and shots), and 	
	 Referrals for other care if you need it. 	
	Note: We cover the "Welcome to Medicare" preventive visit only during the first 12 months that you have Medicare Part B. When you make your appointment, tell your doctor's office you want to schedule your "Welcome to Medicare" preventive visit.	

E. Benefits covered outside of Molina Dual Options

The following services are not covered by Molina Dual Options but are available through Medicare or Medi-Cal.

E1. California Community Transitions (CCT)

The California Community Transitions (CCT) program uses local Lead Organizations to help eligible Medi-Cal beneficiaries, who have lived in an inpatient facility for at least 90 consecutive days, transition back to, and remaining safely in, a community setting. The CCT program funds transition coordination services during the pre-transition period and for 365 days post transition to assist beneficiaries with moving back to a community setting.

You can receive transition coordination services from any CCT Lead Organization that serves the county you live in. You can find a list of CCT Lead Organizations and the counties they serve on the Department of Health Care Services website at: www.dhcs.ca.gov/services/ltc/Pages/CCT.

For CCT transition coordination services:

Medi-Cal will pay for the transition coordination services. You pay nothing for these services.

For services that are not related to your CCT transition:

The provider will bill Molina Dual Options for your services. Molina Dual Options will pay for the services provided after your transition. You pay nothing for these services.

While you are getting CCT transition coordination services, Molina Dual Options will pay for the services that are listed in the Benefits Chart in Section D of this chapter.

No change in Molina Dual Options drug coverage benefit:

Drugs are not covered by the CCT program. You will continue to get your normal drug benefit through Molina Dual Options. For more information, please refer to Chapter 5.

Note: If you need non-CCT transition care, you should call your Case Manager or Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time to arrange the services. Non-CCT transition care is care that is not related to your transition from an institution/facility.

E2. Medi-Cal Dental Program

Certain dental services are available through the Medi-Cal Dental Program; for example, services such as:

- Initial examinations, X-rays, cleanings, and fluoride treatments
- · Restorations and crowns
- Root canal therapy
- Dentures, adjustments, repairs, and relines

Dental benefits are available in the Medi-Cal Dental Program as fee-for-service. For more information, or if you need help finding a dentist who accepts the Medi-Cal Dental Program, please contact the Customer Service Line at 1-800-322-6384 (TTY users call 1-800-735-2922). The call is free. Medi-Cal Dental Program representatives are available to assist you from 8:00 a.m. to 5:00 p.m., Monday through Friday. You can also visit the website at <u>dental.dhcs.ca.gov/</u> for more information.

In addition to the fee-for-service Medi-Cal Dental Program, you may get dental benefits through a dental managed care plan. Dental managed care plans are available in Los Angeles County. If you want more information about dental plans, need assistance identifying your dental plan, or want to change dental plans, please contact Health Care Options at 1-800-430-4263 (TTY users call 1-800-430-7077), Monday through Friday, 8:00 a.m. to 5:00 p.m. The call is free.

E3. Hospice care

You can get care from any hospice program certified by Medicare. You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal illness and are expected to have six months or less to live. Your hospice doctor can be a network provider or an out-of-network provider.

Refer to the Benefits Chart in Section D of this chapter for more information about what Molina Dual Options pays for while you are getting hospice care services.

For hospice services and services covered by Medicare Part A or B that relate to your terminal prognosis:

• The hospice provider will bill Medicare for your services. Medicare will pay for hospice services related to your terminal prognosis. You pay nothing for these services.

For services covered by Medicare Part A or B that are not related to your terminal prognosis (except for emergency care or urgently needed care):

• The provider will bill Medicare for your services. Medicare will pay for the services covered by Medicare Part A or B. You pay nothing for these services.

For drugs that may be covered by Molina Dual Options' Medicare Part D benefit:

• Drugs are never covered by both hospice and our plan at the same time. For more information, please refer to Chapter 5.

Note: If you need non-hospice care, you should call your Case Manager or Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time to arrange the services. Non-hospice care is care that is not related to your terminal prognosis.

F. Benefits not covered by Molina Dual Options, Medicare, or Medi-Cal

This section tells you what kinds of benefits are excluded by the plan. Excluded means that we do not pay for these benefits. Medicare and Medi-Cal will not pay for them either.

The list below describes some services and items that are not covered by us under any conditions and some that are excluded by us only in some cases.

We will not pay for the excluded medical benefits listed in this section (or anywhere else in this *Member Handbook*) except under the specific conditions listed. If you think that we should pay for a service that is not covered, you can file an appeal. For information about filing an appeal, refer to Chapter 9.

In addition to any exclusions or limitations described in the Benefits Chart, the following items and services are not covered by our plan:

- Services considered not "reasonable and medically necessary," according to the standards of Medicare and Medi-Cal, unless these services are listed by our plan as covered services.
- Experimental medical and surgical treatments, items, and drugs, unless covered by Medicare or under a Medicare-approved clinical research study or by our plan. Refer to Chapter 3, page 41, for more information on clinical research studies. Experimental treatment and items are those that are not generally accepted by the medical community.
- · Sports physicals required by school or recreational sport
- Surgical treatment for morbid obesity, except when it is medically necessary and Medicare pays for it.
- A private room in a hospital, except when it is medically necessary.
- Private duty nurses.
- Personal items in your room at a hospital or a nursing facility, such as a telephone or a television.
- Full-time nursing care in your home.
- Fees charged by your immediate relatives or members of your household.
- Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary.
- Cosmetic surgery or other cosmetic work, unless it is needed because of an accidental injury or to improve a part of the body that is not shaped right. However, we will pay for reconstruction of a breast after a mastectomy and for treating the other breast to match it.
- · Personal comfort and convenience items
- Completing forms such as disability, Woman, Infants, and Children (WIC), Department of Motor Vehicles (DMV)
- Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease.
- Supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease.
- Radial keratotomy, LASIK surgery, and other low-vision aids.
- Reversal of sterilization procedures and non-prescription contraceptive supplies.
- Services outside the United States, except for emergency services requiring hospitalization in Canada or Mexico
- Naturopath services (the use of natural or alternative treatments).

- Services provided to veterans in Veterans Affairs (VA) facilities. However, when a veteran gets emergency services at a VA hospital and the VA cost-sharing is more than the cost-sharing under our plan, we will reimburse the veteran for the difference. You are still responsible for your cost-sharing amounts.
- Over-the-counter (OTC) drugs (unless approved)
- · Elective circumcisions

Chapter 5: Getting your outpatient prescription drugs through the plan

Introduction

This chapter explains rules for getting your outpatient prescription drugs. These are drugs that your provider orders for you that you get from a pharmacy or by mail order. They include drugs covered under Medicare Part D and Medi-Cal. Key terms and their definitions appear in alphabetical order in the last chapter of the Member Handbook.

Molina Dual Options also covers the following drugs, although they will not be discussed in this chapter:

- Drugs covered by Medicare Part A. These include some drugs given to you while you are in a hospital or nursing facility.
- Drugs covered by Medicare Part B. These include some chemotherapy drugs, some drug injections given to you during an office visit with a doctor or other provider, and drugs you are given at a dialysis clinic. To learn more about what Medicare Part B drugs are covered, refer to the Benefits Chart in Chapter 4.

Rules for the plan's outpatient drug coverage

We will usually cover your drugs as long as you follow the rules in this section.

- 1. You must have a doctor or other provider write your prescription. This person often is your primary care provider (PCP). It could also be another provider if your primary care provider has referred you for care.
- 2. You generally must use a network pharmacy to fill your prescription.
- 3. Your prescribed drug must be on the plan's List of Covered Drugs. We call it the "Drug List" for short.
 - If it is not on the Drug List, we may be able to cover it by giving you an exception.
 - Refer to Chapter 9 to learn about asking for an exception.
- 4. Your drug must be used for a medically accepted indication. This means that the use of the drug is either approved by the Food and Drug Administration or supported by certain medical references.

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A. Getting your prescriptions filled

A1. Filling your prescription at a network pharmacy

In most cases, we will pay for prescriptions **only** if they are filled at any of our network pharmacies. A network pharmacy is a drug store that has agreed to fill prescriptions for our plan members. You may use any of our network pharmacies.

To find a network pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website, or contact Member Services or your Case Manager.

A2. Using your Member ID Card when you fill a prescription

To fill your prescription, show your Member ID Card at your network pharmacy. The network pharmacy will bill us for your covered prescription drug.

If you do not have your Member ID Card with you when you fill your prescription, ask the pharmacy to call us to get the necessary information.

If the pharmacy is not able to get the necessary information, you may have to pay the full cost of the prescription when you pick it up. You can then ask us to pay you back. If you cannot pay for the drug, contact Member Services right away. We will do what we can to help.

- To learn how to ask us to pay you back, refer to Chapter 7.
- If you need help getting a prescription filled, you can contact Member Services or your Case Manager.

A3. What to do if you change to a different network pharmacy

If you change pharmacies and need a refill of a prescription, you can either ask to have a new prescription written by a provider or ask your pharmacy to transfer the prescription to the new pharmacy if there are any refills left.

If you need help changing your network pharmacy, you can contact Member Services or your Case Manager.

A4. What to do if your pharmacy leaves the network

If the pharmacy you use leaves the plan's network, you will have to find a new network pharmacy.

To find a new network pharmacy, you can look in the Provider and Pharmacy Directory, visit our website, or contact Member Services or your Case Manager.

A5. Using a specialized pharmacy

Sometimes prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care facility, such as a nursing home.

- Usually, long-term care facilities have their own pharmacies. If you are a resident of a long-term care facility, we must make sure you can get the drugs you need at the facility's pharmacy.
- If your long-term care facility's pharmacy is not in our network, or you have any difficulty accessing your drug benefits in a long-term care facility, please contact Member Services.
- Pharmacies that serve the Indian Health Service/Tribal/Urban Indian Health Program. Except in emergencies, only Native Americans or Alaska Natives may use these pharmacies.
- Pharmacies that supply drugs requiring special handling and instructions on their use.

To find a specialized pharmacy, you can look in the *Provider andPharmacy Directory*, visit our website, or contact Member Services or your Case Manager.

A6. Using mail-order services to get your drugs

For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs available through mail-order are drugs that you take on a regular basis for a chronic or long-term medical condition. The drugs that are not available through the plan's mail-order service are marked with NM in our Drug List.

Our plan's mail-order service allows you to order at least a 30-day supply of the drug and no more than a 90-day supply. A 90-day supply has the same copay as a one-month supply.

Filling my prescriptions by mail

To get order forms and information about filling your prescriptions by mail, please call Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time or you can visit www.MolinaHealthcare.com/Duals.

Usually, a mail-order prescription will get to you within 14 days. Please call Member Services for help in receiving a temporary supply of your prescription at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time if your mail-order is delayed.

Mail-order processes

The mail-order service has different procedures for new prescriptions it gets from you, new prescriptions it gets directly from your provider's office, and refills on your mail-order prescriptions:

1. New prescriptions the pharmacy gets from you

The pharmacy will automatically fill and deliver new prescriptions it gets from you.

2. New prescriptions the pharmacy gets directly from your provider's office

After the pharmacy gets a prescription from a health care provider, it will contact you to find out if you want the medication filled immediately or at a later time.

- This will give you an opportunity to make sure the pharmacy is delivering the correct drug (including strength, amount, and form) and, if needed, allow you to stop or delay the order before it is shipped.
- It is important that you respond each time you are contacted by the pharmacy, to let them know what to do with the new prescription and to prevent any delays in shipping.

3. Refills on mail-order prescriptions

For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug.

- The pharmacy will contact you before shipping each refill to make sure you need more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed.
- If you choose not to use our auto refill program, please contact your pharmacy 10 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time.

To opt out of our program that automatically prepares mail order refills, please contact us by calling Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. to 8 p.m., local time.

So the pharmacy can reach you to confirm your order before shipping, please make sure to let the pharmacy know the best ways to contact you. The pharmacy will contact you by phone at the number you have provided. It is important to make sure that your pharmacy has the most current contact information.

A7. Getting a long-term supply of drugs

You can get a long-term supply of maintenance drugs on our plan's Drug List. Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.

Some network pharmacies allow you to get a long-term supply of maintenance drugs. A 90-day supply has the same copay as a one-month supply. The *Provider and Pharmacy Directory* tells you which pharmacies can give you a long-term supply of maintenance drugs. You can also call Member Services for more information.

For certain kinds of drugs, you can use the plan's network mail-order services to get a long-term supply of maintenance drugs. Refer to the section above to learn about mail-order services.

A8. Using a pharmacy that is not in the plan's network

Generally, we pay for drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy. We have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan.

We will pay for prescriptions filled at an out-of-network pharmacy in the following cases:

- If the prescription is related to urgently needed care
- If these prescriptions are related to care for a medical emergency
- Coverage will be limited to a 31-day supply unless the prescription is written for less

In these cases, please check first with Member Services to find out if there is a network pharmacy nearby.

A9. Paying you back if you pay for a prescription

If you must use an out-of-network pharmacy, you will generally have to pay the full cost when you get your prescription. You can ask us to pay you back.

To learn more about this, refer to Chapter 7.

B. The plan's Drug List

We have a List of Covered Drugs. We call it the "Drug List" for short.

The drugs on the Drug List are selected by us with the help of a team of doctors and pharmacists. The Drug List also tells you if there are any rules you need to follow to get your drugs.

We will generally cover a drug on the plan's Drug List as long as you follow the rules explained in this chapter.

B1. Drugs on the Drug List

The Drug List includes the drugs covered under Medicare Part D and some prescription and over-the-counter (OTC) drugs and products covered under your Medi-Cal benefits.

The Drug List includes both brand-name drugs, for example BYSTOLIC and generic drugs, for example metoprolol. Generic drugs have the same active ingredients as brand-name drugs. Generally, they work just as well as brand-name drugs and usually cost less.

Our plan also covers certain OTC drugs and products. Some OTC drugs cost less than prescription drugs and work just as well. For more information, call Member Services.

B2. How to find a drug on the Drug List

To find out if a drug you are taking is on the Drug List, you can:

- Check the most recent Drug List we sent you in the mail.
- Visit the plan's website at www.MolinaHealthcare.com/Duals. The Drug List on the website is always the most current one.
- Call Member Services to find out if a drug is on the plan's Drug List or to ask for a copy of the list.
- Ask your Case Manager to find out if a drug is on the plan's Drug List.

B3. Drugs that are not on the Drug List

We do not cover all prescription drugs. Some drugs are not on the Drug List because the law does not allow us to cover those drugs. In other cases, we have decided not to include a drug on the Drug List.

Molina Dual Options will not pay for the drugs listed in this section. These are called **excluded drugs**. If you get a prescription for an excluded drug, you must pay for it yourself. If you think we should pay for an excluded drug because of your case, you can file an appeal. (To learn how to file an appeal, refer to Chapter 9.)

Here are three general rules for excluded drugs:

- 1. Our plan's outpatient drug coverage (which includes Part D and Medi-Cal drugs) cannot pay for a drug that would already be covered under Medicare Part A or Part B. Drugs covered under Medicare Part A or Part B are covered by Molina Dual Options for free, but they are not considered part of your outpatient prescription drug benefits.
- 2. Our plan cannot cover a drug purchased outside the United States and its territories.
- 3. The use of the drug must be either approved by the Food and Drug Administration (FDA) or supported by certain medical references as a treatment for your condition. Your doctor might prescribe a certain drug to treat your condition, even though it was not approved to treat the condition. This is called off-label use. Our plan usually does not cover drugs when they are prescribed for off-label use.

Also, by law, the types of drugs listed below are not covered by Medicare or Medi-Cal.

- · Drugs used to promote fertility
- · Drugs used for cosmetic purposes or to promote hair growth
- Drugs used for the treatment of sexual or erectile dysfunction, such as Viagra[®], Cialis[®], Levitra[®], and Caverject[®]
- Outpatient drugs when the company who makes the drugs says that you have to have tests or services done only by them

B4. Drug List tiers

Every drug on our Drug List is in one of three (3) tiers. A tier is a group of drugs of generally the same type (for example, brand name, generic, or over-the-counter (OTC) drugs).

- Tier 1 drugs are generic drugs. For Tier 1 drugs, you pay nothing.
- Tier 2 drugs are brand name drugs. For Tier 2 drugs, you pay nothing.
- Tier 3 drugs are Non-Medicare Rx/Over-The-Counter (OTC) drugs. For Tier 3 drugs, you pay nothing.

To find out which tier your drug is in, look for the drug on our Drug List.

Chapter 6 tells the amount you pay for drugs in each tier.

C. Limits on some drugs

For certain prescription drugs, special rules limit how and when the plan covers them. In general, our rules encourage you to get a drug that works for your medical condition and is safe and effective. When a safe, lower-cost drug will work just as well as a higher-cost drug, we expect your provider to prescribe the lower-cost drug.

If there is a special rule for your drug, it usually means that you or your provider will have to take extra steps for us to cover the drug. For example, your provider may have to tell us your diagnosis or provide results of blood tests first. If you or your provider thinks our rule should not apply to your situation, you should ask us to make an exception. We may or may not agree to let you use the drug without taking the extra steps.

To learn more about asking for exceptions, refer to Chapter 9.

Prior authorization (PA) - certain criteria must be met before a drug is covered. For example, diagnosis, lab values, or previous treatments tried and failed.

Step therapy (ST) - Certain cost-effective drugs must be used before other more expensive drugs are covered. For example, certain brand-name medications will only be covered if a generic alternative has been tried first.

Quantity limit (QL) - Certain drugs have a maximum quantity that will be covered. For example, certain drugs that are approved by the FDA to be taken once daily may have a quantity limit of #30 per 30 days.

B vs. D - Some drugs may be covered under Medicare part D or B, depending on the circumstances.

1. Limiting use of a brand-name drug when a generic version is available

Generally, a generic drug works the same as a brand-name drug and usually costs less. If there is a generic version of a brand-name drug, our network pharmacies will give you the generic version.

- We usually will not pay for the brand-name drug when there is a generic version.
- However, if your provider has told us the medical reason that neither the generic drug nor other covered drugs that treat the same condition will work for you, then we will cover the brand-name drug.

2. Getting plan approval in advance

For some drugs, you or your doctor must get approval from Molina Dual Options before you fill your prescription. If you don't get approval, Molina Dual Options may not cover the drug.

3. Trying a different drug first

In general, we want you to try lower-cost drugs (that often are as effective) before we cover drugs that cost more. For example, if Drug A and Drug B treat the same medical condition, and Drug A costs less than Drug B, we may require you to try Drug A first.

If Drug A does not work for you, we will then cover Drug B. This is called step therapy.

4. Quantity limits

For some drugs, we limit the amount of the drug you can have. This is called a quantity limit. For example, we might limit how much of a drug you can get each time you fill your prescription.

To find out if any of the rules above apply to a drug you take or want to take, check the Drug List. For the most up-to-date information, call Member Services or check our website at <u>www.MolinaHealthcare.</u> <u>com/Duals</u>.

D. Reasons your drug might not be covered

We try to make your drug coverage work well for you, but sometimes a drug might not be covered in the way that you would like it to be. For example:

• The drug you want to take is not covered by our plan. The drug might not be on the Drug List. A generic version of the drug might be covered, but the brand name version you want to take is not. A drug might be new and we have not yet reviewed it for safety and effectiveness.

• The drug is covered, but there are special rules or limits on coverage for that drug. As explained in the section above, some of the drugs covered by our plan have rules that limit their use. In some cases, you or your prescriber may want to ask us for an exception to a rule.

There are things you can do if your drug is not covered in the way that you would like it to be.

D1. Getting a temporary supply

In some cases, we can give you a temporary supply of a drug when the drug is not on the Drug List or when it is limited in some way. This gives you time to talk with your provider about getting a different drug or to ask us to cover the drug.

To get a temporary supply of a drug, you must meet the two rules below:

- 1. The drug you have been taking:
 - is no longer on our Drug List, or
 - was never on our Drug List, or
 - is now limited in some way.
- 2. You must be in one of these situations:
- You were in the plan last year.
 - We will cover a temporary supply of your drug during the first 90 days of the calendar year.
 - This temporary supply will be for up to 60 days.
 - If your prescription is written for fewer days, we will allow multiple refills to provide up to a maximum of up to 60 days of medication. You must fill the prescription at a network pharmacy.
 - Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
- You are new to our plan.
 - We will cover a temporary supply of your drug **during the first 90 days of your membership in the plan.**
 - This temporary supply will be for up to a 60-day supply.
 - If your prescription is written for fewer days, we will allow multiple refills to provide up to a maximum of 60-days of medication. You must fill the prescription at a network pharmacy.
 - Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
- You have been in the plan for more than 90 days and live in a long-term care facility and need a supply right away.
 - We will cover one 31-day supply, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.

- If you are a new resident of a LTC facility and have been enrolled in our Plan for more than 90 days and need a drug that isn't on our formulary or is subject to other restrictions, such as step therapy or dosage limits, we will cover a temporary 31-day emergency supply of that drug (unless the prescription is for fewer days) while the member pursues a formulary exception. Exceptions are available in situations where you experience a change in the level of care you are receiving that also requires you to transition from one facility or treatment center to another. In such circumstances, you would be eligible for a temporary, one-time fill exception even if you are outside of the first 90 days as a member of the plan. This is for Medicare Part D covered drugs only and does not apply to Medi-Cal covered drugs. Please note that our transition policy applies only to those drugs that are "Part D drugs" and bought at a network pharmacy. The transition policy can't be used to buy a non-Part D drug or a drug out of network, unless you qualify for out of network access.
- To ask for a temporary supply of a drug, call Member Services.

When you get a temporary supply of a drug, you should talk with your provider to decide what to do when your supply runs out. Here are your choices:

• You can change to another drug.

There may be a different drug covered by our plan that works for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. The list can help your provider find a covered drug that might work for you.

OR

• You can ask for an exception.

You and your provider can ask us to make an exception. For example, you can ask us to cover a drug even though it is not on the Drug List. Or you can ask us to cover the drug without limits. If your provider says you have a good medical reason for an exception, they can help you ask for one.

If a drug you are taking will be taken off the Drug List or limited in some way for next year, we will allow you to ask for an exception before next year.

- We will tell you about any change in the coverage for your drug for next year. You can then ask us to make an exception and cover the drug in the way you would like it to be covered for next year.
- We will answer your request for an exception within 72 hours after we get your request (or your prescriber's supporting statement).

To learn more about asking for an exception, refer to Chapter 9.

If you need help asking for an exception, you can contact Member Services or your Case Manager.

E. Changes in coverage for your drugs

Most changes in drug coverage happen on January 1, but we may add or remove drugs on the Drug List during the year. We may also change our rules about drugs. For example, we could:

- Decide to require or not require prior approval for a drug. (Prior approval is permission from Molina) Dual Options before you can get a drug.)
- Add or change the amount of a drug you can get (called quantity limits).
- Add or change step therapy restrictions on a drug. (Step therapy means you must try one drug before we will cover another drug.)

For more information on these drug rules, refer to Section C earlier in this chapter.

If you are taking a drug that was covered at the **beginning** of the year, we will generally not remove or change coverage of that drug during the rest of the year unless:

- a new, cheaper drug comes on the market that works as well as a drug on the Drug List now, or
- we learn that a drug is not safe, or
- a drug is removed from the market.

To get more information on what happens when the Drug List changes, you can always:

- Check our up to date Drug List online at <u>www.MolinaHealthcare.com/Duals</u> or
- Call Member Services to check the current Drug List at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. to 8 p.m., local time.

Some changes to the Drug List will happen **immediately**. For example:

• A new generic drug becomes available. Sometimes, a new genefic drug comes on the market that works as well as a brand name drug on the Drug List now. When that happens, we may remove the brand name drug and add the new generic drug, but your cost for the new drug will stay the same.

When we add the new generic drug, we may also decide to keep the brand name drug on the list but change its coverage rules or limits.

- · We may not tell you before we make this change, but we will send you information about the specific change we made once it happens.
- You or your provider can ask for an "exception" from these changes. We will send you a notice with the steps you can take to ask for an exception. Please refer to Chapter 9 of this handbook for more information on exceptions.
- A drug is taken off the market. If the Food and Drug Administration (FDA) says a drug you are taking is not safe or the drug's manufacturer takes a drug off the market, we will take it off the Drug List. If you are taking the drug, we will let you know. Contact your prescribing doctor if you receive a notification.

We may make other changes that affect the drugs you take.

We will tell you in advance about these other changes to the Drug List. These changes might happen if:

- The FDA provides new guidance or there are new clinical guidelines about a drug.
- We add a generic drug that is new to the market **and**
 - Replace a brand name drug currently on the Drug List or
 - Change the coverage rules or limits for the brand name drug.

When these changes happen, we will:

- Tell you at least 30 days before we make the change to the Drug List or
- Let you know and give you a 30-day supply of the drug after you ask for a refill.

This will give you time to talk to your doctor or other prescriber. They can help you decide:

- If there is a similar drug on the Drug List you can take instead or
- Whether to ask for an exception from these changes. To learn more about asking for exceptions, refer to Chapter 9.

We may make changes to drugs you take that do not affect you now. For such changes, if you are taking a drug we covered at the beginning of the year, we generally will not remove or change coverage of that drug during the rest of the year.

For example, if we remove a drug you are taking or limit its use, then the change will not affect your use of the drug for the rest of the year.

F. Drug coverage in special cases

F1. If you are in a hospital or a skilled nursing facility for a stay that is covered by our plan

If you are admitted to a hospital or skilled nursing facility for a stay covered by our plan, we will generally cover the cost of your prescription drugs during your stay. You will not have to pay a copay. Once you leave the hospital or skilled nursing facility, we will cover your drugs as long as the drugs meet all of our rules for coverage.

F2. If you are in a long-term care facility

Usually, a long-term care facility, such as a nursing home, has its own pharmacy or a pharmacy that supplies drugs for all of its residents. If you are living in a long-term care facility, you may get your prescription drugs through the facility's pharmacy if it is part of our network.

Check your Provider and Pharmacy Directory to find out if your long-term care facility's pharmacy is part of our network. If it is not, or if you need more information, please contact Member Services.

F3. If you are in a Medicare-certified hospice program

Drugs are never covered by both hospice and our plan at the same time.

- If you are enrolled in a Medicare hospice and require a pain, anti-nausea, laxative, or anti-anxiety
 drug not covered by your hospice because it is unrelated to your terminal prognosis and related
 conditions, our plan must get notification from either the prescriber or your hospice provider that
 the drug is unrelated before our plan can cover the drug.
- To prevent delays in getting any unrelated drugs that should be covered by our plan, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

If you leave hospice, our plan should cover all of your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, you should bring documentation to the pharmacy to verify that you have left hospice. Refer to the previous parts of this chapter that tell about the rules for getting drug coverage under Part D.

To learn more about the hospice benefit, refer to Chapter 4.

G. Programs on drug safety and managing drugs

G1. Programs to help members use drugs safely

Each time you fill a prescription, we look for possible problems, such as drug errors or drugs that:

- · May not be needed because you are taking another drug that does the same thing
- May not be safe for your age or gender
- · Could harm you if you take them at the same time
- · Have ingredients that you are or maybe allergic to
- Have unsafe amounts of opioid pain medications

If we find a possible problem in your use of prescription drugs, we will work with your provider to correct the problem.

G2. Programs to help members manage their drugs

If you take medications for different medical conditions and/or are in a Drug Management Program to help you use your opioid medications safely, you may be eligible to get services, at no cost to you, through a medication therapy management (MTM) program. This program helps you and your provider make sure that your medications are working to improve your health. A pharmacist or other health professional will give you a comprehensive review of all your medications and talk with you about:

- How to get the most benefit from the drugs you take
- · Any concerns you have, like medication costs and drug reactions
- · How best to take your medications
- Any questions or problems you have about your prescription and over-the-counter medication

You'll get a written summary of this discussion. The summary has a medication action plan that recommends what you can do to make the best use of your medications. You'll also get a personal medication list that will include all the medications you're taking and why you take them. In addition, you'll get information about safe disposal of prescription medications that are controlled substances.

It's a good idea to schedule your medication review before your yearly "Wellness" visit, so you can talk to your doctor about your action plan and medication list. Bring your action plan and medication list with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, take your medication list with you if you go to the hospital or emergency room.

Medication therapy management programs are voluntary and free to members that qualify. If we have a program that fits your needs, we will enroll you in the program and send you information. If you do not want to be in the program, please let us know, and we will take you out of the program.

If you have any questions about these programs, please contact Member Services or your Case Manager.

G3. Drug management program to help members safely use their opioid medications

Molina Dual Options has a program that can help members safely use their prescription opioid medications and other medications that are frequently misused. This program is called a Drug Management Program (DMP).

If you use opioid medications that you get from several doctors or pharmacies or if you had a recent opioid overdose, we may talk to your doctors to make sure your use of opioid medications is appropriate and medically necessary. Working with your doctors, if we decide your use of prescription opioid or benzodiazepine medications is not safe, we may limit how you can get those medications. Limitations may include:

- Requiring you to get all prescriptions for those medications from a certain pharmacy and/or from a certain doctor
- · Limiting the amount of those medications we will cover for you

If we think that one or more limitations should apply to you, we will send you a letter in advance. The letter will explain the limitations we think should apply.

You will have a chance to tell us which doctors or pharmacies you prefer to use and any information you think is important for us to know. If we decide to limit your coverage for these medications after you have a chance to respond, we will send you another letter that confirms the limitations.

If you think we made a mistake, you disagree that you are at risk for prescription drug misuse, or you disagree with the limitation, you and your prescriber can file an appeal. If you file an appeal, we will review your case and give you our decision. If we continue to deny any part of your appeal related to limitations to your access to these medications, we will automatically send your case to an Independent Review Entity (IRE). (To learn how to file an appeal and to find out more about the IRE, refer to Chapter 9.)

The DMP may not apply to you if you:

- have certain medical conditions, such as cancer or sickle cell disease,
- are getting hospice, palliative, or end-of-life care, or
- live in a long-term care facility.

Chapter 6: What you pay for your Medicare and Medi-Cal prescription drugs

Introduction

This chapter tells what you pay for your outpatient prescription drugs. By "drugs," we mean:

- Medicare Part D prescription drugs, and
- Drugs and items covered under Medi-Cal, and
- Drugs and items covered by the plan as additional benefits.

Because you are eligible for Medi-Cal, you are getting "Extra Help" from Medicare to help pay for your Medicare Part D prescription drugs.

Extra Help is a Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy," or "LIS."

Other key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

To learn more about prescription drugs, you can look in these places:

- Our List of Covered Drugs.
 - We call this the "Drug List." It tells you:
 - Which drugs we pay for
 - Which of the three (3) tiers each drug is in
 - Whether there are any limits on the drugs
 - If you need a copy of the Drug List, call Member Services. You can also find the Drug List on our website at <u>www.MolinaHealthcare.com/Duals</u>. The Drug List on the website is always the most current.
- Chapter 5 of this Member Handbook.
 - Chapter 5 tells how to get your outpatient prescription drugs through our plan.
 - It includes rules you need to follow. It also tells which types of prescription drugs are not covered by our plan.
- Our Provider and Pharmacy Directory.
 - In most cases, you must use a network pharmacy to get your covered drugs. Network pharmacies are pharmacies that have agreed to work with us.
 - The *Provider and Pharmacy Directory* has a list of network pharmacies. You can read more about network pharmacies in Chapter 5.

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A. The Explanation of Benefits (EOB)

Our plan keeps track of your prescription drugs. We keep track of two types of costs:

- Your **out-of-pocket costs**. This is the amount of money you, or others on your behalf, pay for your prescriptions.
- Your **total drug costs**. This is the amount of money you, or others on your behalf, pay for your prescriptions, plus the amount we pay.

When you get prescription drugs through our plan, we send you a summary called the *Explanation of Benefits*. We call it the EOB for short. The EOB has more information about the drugs you take. The EOB includes:

- Information for the month. The summary tells what prescription drugs you got. It shows the total drug costs, what we paid, and what you and others paying for you paid.
- "Year-to-date" information. This is your total drug costs and the total payments made since January 1.
- **Drug price information.** This is the total price of the drug and the percentage change in the drug price since the first fill.
- Lower cost alternatives. When available, they appear in the summary below your current drugs. You can talk to your prescriber to find out more.

We offer coverage of drugs not covered under Medicare.

- Payments made for these drugs will not count towards your total out-of-pocket costs.
- To find out which drugs our plan covers, refer to the Drug List.

B. How to keep track of your drug costs

To keep track of your drug costs and the payments you make, we use records we get from you and from your pharmacy. Here is how you can help us:

1. Use your Member ID Card.

Show your Member ID Card every time you get a prescription filled. This will help us know what prescriptions you fill and what you pay.

2. Make sure we have the information we need.

Give us copies of receipts for drugs that you have paid for. You can ask us to pay you back for the drug.

Here are some times when you should give us copies of your receipts:

- When you buy a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit
- When you pay a copay for drugs that you get under a drug maker's patient assistance program
- When you buy covered drugs at an out-of-network pharmacy

• When you pay the full price for a covered drug

To learn how to ask us to pay you back for the drug, refer to Chapter 7.

3. Send us information about the payments others have made for you.

Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by an AIDS drug assistance program, the Indian Health Service, and most charities count toward your out-of-pocket costs.

4. Check the EOB's we send you.

When you get an EOB in the mail, please make sure it is complete and correct. If you think something is wrong or missing, or if you have any questions, please call Member Services. Be sure to keep these EOB's. They are an important record of your drug expenses.

C. You pay nothing for a one-month or long-term supply of drugs

With Molina Dual Options, you pay nothing for covered drugs as long as you follow the plan's rules.

C1. Our tiers

Tiers are groups of drugs on our Drug List. Every drug in the plan's Drug List is in one of three (3) tiers. You have no copays for prescription and OTC drugs on Molina Dual Options' Drug List. To find the tiers for your drugs, you can look in the Drug List.

- Tier 1 drugs are generic drugs. For tier 1 drugs, you pay nothing.
- Tier 2 drugs are brand name drugs. For tier 2 drugs, you pay nothing.
- Tier 3 drugs are Non-Medicare Rx/Over-the-Counter (OTC) drugs. For tier 3 drugs, you pay nothing.

C2. Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- a network pharmacy, or
- an out-of-network pharmacy.

In limited cases, we cover prescriptions filled at out-of-network pharmacies. Refer to Chapter 5 to find out when we will do that.

To learn more about these pharmacy choices, refer to Chapter 5 in this handbook and our *Provider and Pharmacy Directory.*

C3. Getting a long-term supply of a drug

For some drugs, you can get a long-term supply (also called an "extended supply") when you fill your prescription. A long-term supply is up to a 90-day supply. There is no cost to you for a long-term supply.

For details on where and how to get a long-term supply of a drug, refer to Chapter 5 or the *Provider and Pharmacy Directory.*

C4. What you pay

	A network phar- macy A one-month or up to a 90-day supply	The plan's mail- order service A one-month or up to a 90-day supply	A network long- term care pharma- cy Up to a 31-day supply	An out-of-network pharmacy Up to a 31-day supply. Coverage is limited to certain cases. Refer to Chapter 5 for de- tails.
Cost-sharing Tier 1	\$0	\$0	\$0	\$0
(generic drugs)				
Cost-sharing Tier 2	\$0	\$0	\$0	\$0
(brand name drugs)				
Cost-sharing Tier 3	\$0	\$0	\$0	\$0
(Non-Medicare Rx/Over-The- Counter (OTC) drugs)				

For information about which pharmacies can give you long-term supplies, see the plan's *Provider and Pharmacy Directory.*

D. Vaccinations

We cover Medicare Part D vaccines. There are two parts to our coverage of Medicare Part D vaccinations:

- 1. The first part of coverage is for the cost of **the vaccine itself**. The vaccine is a prescription drug.
- 2. The second part of coverage is for the cost of **giving you the vaccine**. For example, sometimes you may get the vaccine as a shot given to you by your doctor.

D1. What you need to know before you get a vaccination

We recommend that you call us first at Member Services whenever you are planning to get a vaccination.

- We can tell you about how your vaccination is covered by our plan.
- We can tell you how to keep your costs down by using network pharmacies and providers. Network pharmacies are pharmacies that have agreed to work with our plan. A network provider is a provider who works with the health plan. A network provider should work with Molina Dual Options to ensure that you do not have any upfront costs for a Part D vaccine.

Chapter 7: Asking us to pay a bill you have gotten for covered services or drugs

Introduction

This chapter tells you how and when to send us a bill to ask for payment. It also tells you how to make an appeal if you do not agree with a coverage decision. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Asking us to pay for your services or drugs

Our network providers must bill the plan for your covered services and drugs you already got. A network provider is a provider who works with the health plan.

If you get a bill for health care or drugs, send the bill to us. To send us a bill, refer to page 145.

- If the services or drugs are covered, we will pay the provider directly.
- If the services or drugs are covered and you already paid the bill, it is your right to be paid back.
- If the services or drugs are **not** covered, we will tell you.

Contact Member Services or your Case Manager if you have any questions. If you get a bill and you do not know what to do about it, we can help. You can also call if you want to tell us information about a request for payment you already sent to us.

Here are examples of times when you may need to ask us to pay you back or to pay a bill you got:

1. When you get emergency or urgently needed health care from an out-of-network provider

You should ask the provider to bill us.

- If you pay the full amount when you get the care, ask us to pay you back. Send us the bill and proof of any payment you made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us the bill and proof of any payment you made.
 - If the provider should be paid, we will pay the provider directly.
 - If you have already paid for the service, we will pay you back.

2. When a network provider sends you a bill

Network providers must always bill us. Show your Molina Dual Options Member ID Card when you get any services or prescriptions. Improper/inappropriate billing occurs when a provider (such as a doctor or hospital) bills you more than the plan's cost sharing amount for services. **Call Member Services if you get any bills**.

- Because Molina Dual Options pays the entire cost for your services, you are not responsible for paying any costs. Providers should not bill you anything for these services.
- Whenever you get a bill from a network provider, send us the bill. We will contact the provider directly and take care of the problem.
- If you have already paid a bill from a network provider, send us the bill and proof of any payment you made. We will pay you back for your covered services.

3. When you use an out-of-network pharmacy to get a prescription filled

If you use an out-of-network pharmacy, you will have to pay the full cost of your prescription.

- In only a few cases, we will cover prescriptions filled at out-of-network pharmacies. Send us a copy of your receipt when you ask us to pay you back.
- Please refer to Chapter 5 to learn more about out-of-network pharmacies.

4. When you pay the full cost for a prescription because you do not have your Member ID Card with you

If you do not have your Member ID Card with you, you can ask the pharmacy to call us or to look up your plan enrollment information.

- If the pharmacy cannot get the information they need right away, you may have to pay the full cost of the prescription yourself.
- Send us a copy of your receipt when you ask us to pay you back.

5. When you pay the full cost for a prescription for a drug that is not covered

You may pay the full cost of the prescription because the drug is not covered.

- The drug may not be on our *List of Covered Drugs* (Drug List), or it could have a requirement or restriction that you did not know about or do not think should apply to you. If you decide to get the drug, you may need to pay the full cost for it.
 - If you do not pay for the drug but think it should be covered, you can ask for a coverage decision (refer to Chapter 9).
 - If you and your doctor or other prescriber think you need the drug right away, you can ask for a fast coverage decision (refer to Chapter 9).
- Send us a copy of your receipt when you ask us to pay you back. In some situations, we may
 need to get more information from your doctor or other prescriber in order to pay you back for the
 drug.

When you send us a request for payment, we will review your request and decide whether the service or drug should be covered. This is called making a "coverage decision." If we decide it should be covered, we will pay for the service or drug. If we deny your request for payment, you can appeal our decision.

To learn how to make an appeal, refer to Chapter 9.

B. Sending a request for payment

Send us your bill and proof of any payment you have made. Proof of payment can be a copy of the check you wrote or a receipt from the provider. It is a good idea to make a copy of your bill and receipts for your records. You can ask your Case Manager for help.

Mail your request for payment together with any bills or receipts to us at this address:

For Medical Services:

Molina Dual Options Attn: Molina Dual Options Member Services 200 Oceangate, Suite 100 Long Beach, CA 90802

<u>For Part D (Rx) Services:</u> Molina Dual Options 7050 Union Park Center, Suite 200 Midvale, UT 84047

If you have questions, please call Molina Dual Options at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit www.MolinaHealthcare.com/Duals. 109

You must submit your claim to us within 365 days of the date you got the service and/or item, or within 36 months of the date you got the drug.

C. Coverage decisions

When we get your request for payment, we will make a coverage decision. This means that we will decide whether your health care or drug is covered by our plan. We will also decide the amount of money, if any, you have to pay for the health care or drug.

- We will let you know if we need more information from you.
- If we decide that the health care or drug is covered and you followed all the rules for getting it, we will pay for it. If you have already paid for the service or drug, we will mail you a check for what you paid. If you have not paid for the service or drug yet, we will pay the provider directly.

Chapter 3 explains the rules for getting your services covered. Chapter 5 explains the rules for getting your Medicare Part D prescription drugs covered.

- If we decide not to pay for the service or drug, we will send you a letter explaining why not. The letter will also explain your rights to make an appeal.
- To learn more about coverage decisions, refer to Chapter 9.

D. Appeals

If you think we made a mistake in turning down your request for payment, you can ask us to change our decision. This is called making an appeal. You can also make an appeal if you do not agree with the amount we pay.

- The appeals process is a formal process with detailed procedures and important deadlines. To learn more about appeals, refer to Chapter 9.
- If you want to make an appeal about getting paid back for a health care service, refer to page 145.
- If you want to make an appeal about getting paid back for a drug, refer to page 146.

Chapter 8: Your rights and responsibilities

Introduction

This chapter includes your rights and responsibilities as a member of our plan. We must honor your rights. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Your right to get information in a way that meets your needs

We must tell you about the plan's benefits and your rights in a way that you can understand. We must tell you about your rights each year that you are in our plan.

- To get information in a way that you can understand, call Member Services. Our plan has people who can answer questions in different languages.
- Our plan can also give you materials in Spanish, Vietnamese, Arabic, Tagalog and in formats such as large print, braille, or audio.
- You can ask that we always send you information in the language or format you need. This is called a standing request. We will keep track of your standing request so you do not need to make separate requests each time we send you information. To get this document in a language other than English, please contact the State at (800) 541-5555, TTY: 711, Monday Friday, 8 a.m. to 5 p.m., local time) to update your record with the preferred language. To get this document in an alternate format, please contact Member Services at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. to 8 p.m., local time. A representative can help you make or change a standing request. You can also contact your Case Manager for help with standing requests.

If you are having trouble getting information from our plan because of language problems or a disability and you want to file a complaint, call Medicare at 1-800-MEDICARE (1-800-633-4227). You can call 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. You can also file a complaint with Medi-Cal by calling the Cal MediConnect Ombudsman at 1-855-501-3077. TTY users should call 711.

A. Su derecho a obtener información de una manera que cumpla con sus necesidades

Debemos informarle acerca de los beneficios del plan y sus derechos de una manera que pueda entender. Debemos informarle acerca de sus derechos cada año que esté en nuestro plan.

- Para obtener información de una forma que sea comprensible para usted, llame al Departamento de Servicios para Miembros. Nuestro plan cuenta con personal que puede responder a sus preguntas en diferentes idiomas.
- Nuestro plan también le puede brindar materiales en español, vietnamita, árabe, tagalo en formatos como letra de molde grande, sistema Braille o audio.
- Usted puede pedir que siempre le enviemos información en el idioma o formato que necesite. Esto se conoce como una solicitud permanente. Realizaremos un seguimiento de su solicitud permanente de modo que usted no necesite hacer solicitudes por separado cada vez que le enviemos información. Para obtener este documento en un idioma que no sea inglés, comuníquese con el Estado al (800) 541-5555, TTY: 711, de lunes a viernes, de 8.00 a. m. a 5.00 p. m., hora local) para actualizar su registro con el idioma que usted prefiere. Para obtener este documento en un formato alternativo, comuníquese con el Departamento de Servicios para Miembros al (855) 665-4627, TTY: 711, de lunes a viernes, de 8.00 a. m. a 8.00 p. m., hora local. Un representante puede ayudarlo a realizar o cambiar una solicitud permanente. También puede comunicarse con su administrador de casos para obtener ayuda con respecto a la solicitud permanente.

Si tiene problemas para obtener información de nuestro plan debido a problemas con el idioma o por una discapacidad y desea presentar una queja, llame a Medicare al 1-800-MEDICARE (1-800-633-4227). Puede llamar las 24 horas del día, los 7 días de la semana. Los usuarios de TTY deben llamar al 1-877-486-2048. También puede presentar una queja con Medi-Cal llamando al mediador de Cal MediConnect al 1-855-501-3077. Los usuarios de TTY deben llamar al 711.

A. May karapatan kayong kumuha ng impormasyon sa paraang matutugunan ang inyong mga pangangailangan

Dapat naming ipaalam sa inyo ang mga benepisyo ng plano at ang inyong mga karapatan sa paraang inyong mauunawaan. Dapat naming sabihin sa inyo ang tungkol sa inyong mga karapatan sa bawat taon na kayo ay miyembro ng aming plano.

- Upang kumuha ng impormasyon sa paraang mauunawaan ninyo, tumawag sa Mga Serbisyo sa Miyembro. Ang aming plano ay may mga taong makasasagot sa mga tanong sa iba't ibang wika.
- Makakapagbigay rin sa inyo ang aming plano ng mga materyales sa wikang Espanyol, Vietnamese, Arabe, Tagalog at sa mga format gaya ng malaking print, braille, o audio.
- Maaari ninyong hilingin na ipadala namin palagi sa inyo ang impormasyon sa wika o format na gusto ninyo. Tinatawag itong palagiang kahilingan. Susubaybayan namin ang inyong palagiang kahilingan para hindi na ninyo kailanganing gumawa ng mga hiwalay na kahilingan sa bawat pagkakataong may ipapadala kaming impormasyon sa inyo. Upang makakuha ng dokumentong ito sa ibang wika maliban sa Ingles, mangyaring makipag-ugnayan sa Estado sa (800) 541-5555, TTY: 711, Lunes Biyernes, 8 a.m. hanggang 5 p.m., lokal na oras upang ma-update ang inyong rekord sa gustong wika. Upang makakuha ng dokumentong ito sa alternatibong format, mangyaring makipag-ugnayan sa Mga Serbisyo sa Miyembro sa (855) 665-4627, TTY: 711, Lunes Biyernes, 8 a.m. hanggang 8 p.m., lokal na oras. Matutulungan kayo ng isang kinatawang gawin o baguhin ang palagiang kahilingan. Maaari din kayong makipag-ugnayan sa inyong Tagapamahala ng Kaso para sa tulong sa mga palagiang kahilingan.

Kung nahihirapan kayong kumuha ng impormasyon mula sa aming plano dahil sa mga problema sa wika o kapansanan at gusto ninyong maghain ng reklamo, tumawag sa Medicare sa 1-800-MEDICARE (1-800-633-4227). Matatawagan ninyo ito 24 na oras sa isang araw, 7 araw sa isang linggo. Dapat tumawag ang mga gumagamit ng TTY sa 1-877-486-2048. Maaari din kayong maghain ng reklamo sa Medi-Cal sa pamamagitan ng pagtawag sa Cal MediConnect Ombudsman sa 1-855-501-3077. Dapat tumawag ang mga gumagamit ng TTY sa 711.

A. Quý vị có quyền nhận thông tin theo cách thức đáp ứng nhu cầu của mình

Chúng tôi phải cho quý vị biết về phúc lợi của chương trình và quyền của quý vị theo cách quý vị có thể hiểu được. Chúng tôi phải thông báo với quý vị về các quyền của quý vị mỗi năm quý vị tham gia chương trình của chúng tôi.

 Để nhận được thông tin theo cách quý vị có thể hiểu được, hãy gọi Dịch vụ Thành viên. Nhân viên trong chương trình của chúng tôi có thể trả lời các câu hỏi bằng nhiều ngôn ngữ khác nhau.

- Chương trình của chúng tôi cũng có thể cung cấp cho quý vị tài liệu bằng tiếng Tây Ban Nha, tiếng Việt, tiếng Ả Rập, tiếng Tagalog và ở các định dạng như bản in khổ lớn, chữ nổi braille hoặc âm thanh.
- Quý vị có thể yêu cầu chúng tôi luôn gửi thông tin bằng ngôn ngữ hoặc ở định dạng quý vị cần. Đây được gọi là yêu cầu cụ thể. Chúng tôi sẽ luôn theo dõi yêu cầu cụ thể của quý vị. Như vậy, quý vị sẽ không cần tạo yêu cầu riêng mỗi lần chúng tôi gửi thông tin cho quý vị nữa. Để nhận tài liệu này ở một ngôn ngữ khác Tiếng Anh, vui lòng liên hệ với Tiểu Bang theo số (800) 541-5555, TTY: 711, Thứ Hai – Thứ Sáu, từ 8 giờ sáng đến 5 giờ chiều, giờ địa phương để cập nhật hồ sơ của quý vị bằng ngôn ngữ ưu tiên. Để nhận tài liệu này ở định dạng khác, vui lòng liên hệ với Bộ Phận Dịch Vụ Thành Viên theo số (855) 665-4627, TTY: 711, Thứ 2 – Thứ 6, 8 giờ sáng đến 8 giờ tối, giờ địa phương. Nhân viên đại diện có thể giúp quý vị tạo hoặc thay đổi yêu cầu cụ thể. Quý vị cũng có thể liên hệ với Người Phụ Trách Hồ Sơ để được trợ giúp về yêu cầu cụ thể.

Nếu quý vị gặp rắc rối về việc nhận thông tin từ chương trình của chúng tôi do vấn đề về ngôn ngữ hoặc khuyết tật và muốn nộp đơn khiếu nại, hãy gọi cho Medicare theo số 1-800-MEDICARE (1-800-633-4227). Quý vị có thể gọi 24 giờ/ngày, 7 ngày/tuần. Người dùng TTY vui lòng gọi số 1-877-486-2048. Quý vị cũng có thể nộp đơn khiếu nại cho Medi-Cal bằng cách gọi cho Cal MediConnect Ombudsman theo số 1-855-501-3077. Người dùng TTY vui lòng gọi số 711.

أ- حقك فى الحصول على المعلومات بطريقة تلبى احتياجاتك

يتعين علينا إخبارك بشأن مزايا الخطة وكذلك حقوقك بطريقة تستطيع استيعابها. يتعين علينا إخبارك بحقوقك كل عام تكون فيه عضوًا بخطتنا.

- يمكن الحصول على المعلومات بطريقة تستطيع استيعابها والاتصال بقسم خدمات الأعضاء، فخطتنا تضم أفرادًا بمقدور هم الإجابة عن الأسئلة بلغات مختلفة.
- يمكن أن توفر لك الخطة أيضاً المواد باللغات الإسبانية والفيتنامية والعربية والتاغالوغية وبتنسيقات مثل المطبوعات الكبيرة أو بطريقة بر ايل أو بالتنسيق الصوتي. لتقديم طلب دائم للحصول على مواد بلغة أخرى خلاف اللغة الإنجليزية.
- يمكنك أن تطلب منا أن نرسل لك المعلومات دائمًا باللغة أو التنسيق الذي تحتاجه. ويسمى هذا طلبًا مستمرًا. وسوف نتتبع طلبك المستمر لذا فإنك لا تحتاج إلى تقديم طلبات منفصلة في كل مرة نرسل إليك بها معلومات. للحصول على هذه الوثيقة بلغة أخرى غير اللغة الإنجليزية، لذا فإنك لا تحتاج إلى تقديم طلبات منفصلة في كل مرة نرسل إليك بها معلومات. للحصول على هذه الوثيقة بلغة أخرى غير اللغة الإنجليزية، يرجى الاتصال بالولاية على الرقم (800) 541-5555، وبالنسبة لمستخدمي أجهزة الهواتف النصية: 711، من الإثنين حتى الجمعة، من الساعة 8 صباحًا حتى 5 مساءً حسب التوقيت المحلي) لتحديث السجل الخاص بك باللغة المفضلة. للحصول على هذه الوثيقة بنعتى المتين حتى الجمعة، من الساعة 8 صباحًا حتى 5 مساءً حسب التوقيت المحلي) لتحديث السجل الخاص بك باللغة المفضلة. للحصول على هذه الوثيقة بتنسيق بديل، يُرجى الاتصال بالولاية على الرقم (800) 6515، وبالنسبة لمستخدمي أجهزة الهواتف النصية. 711، من الإثنين حتى الجمعة، من الساعة 8 صباحًا حتى 5 مساءً حسب التوقيت المحلي) لتحديث السجل الخاص بك باللغة المفضلة. للحصول على هذه الوثيقة بتنسيق من الساعة 8 صباحًا حتى 5 مساءً حسب التوقيت المحلي إلى 160-665، وبالنسبة لمستخدمي أجهزة الهواتف النصية. 2011، يرجى الإثنين حتى الجمعة، بديل، يُرجى الاتصال بقواتف النصية حمالة على الرقم (658) 665-6657، ولمستخدمي أجهزة الهواتف النصية النصية. 711، من الإثنين مديل، يُرجى الاتصال بقدر حمات الأعضاء على الرقم (658) 665-6677، ولمستخدمي أجهزة الهواتف النصية النصية. 713، من الإثنين حتى الجمعة، من الساعة 8 صباحًا حتى 8 مساءً حسب التوقيت المحلي. ويمكن لأحد المندوبين مساعدتك في تقديم طلب مستمر أو تغييره. كما يمكنك الاتصال بمدير حالتك لمساعدتك بشأن تقديم طلبات مستمرة.

B. Our responsibility to ensure that you get timely access to covered services and drugs

If you have a hard time getting care, contact Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.

As a member of our plan:

- You have the right to choose a primary care provider (PCP) in our network. A network provider is a provider who works with us. You can find more information about what types of providers may act as a PCP and how to choose a PCP in Chapter 3.
 - Call Member Services or look in the *Provider and Pharmacy Directory* to learn more about network providers and which doctors are accepting new patients.
- Women have the right to a women's health specialist without getting a referral. A referral is approval from your PCP to use someone that is not your PCP.
- You have the right to get covered services from network providers within a reasonable amount of time.
 - This includes the right to get timely services from specialists.
 - If you cannot get services within a reasonable amount of time, we have to pay for out-of-network care.
- You have the right to get emergency services or care that is urgently needed without prior approval.
- You have the right to get your prescriptions filled at any of our network pharmacies without long delays.
- You have the right to know when you can use an out-of-network provider. To learn about out-of-network providers, refer to Chapter 3.
- When you first join our plan, you have the right to keep your current providers and service authorizations for up to 12 months if certain conditions are met. To learn more about keeping your providers and service authorizations, refer to Chapter 1.
- You have the right to self-direct care with help from your care team and Case Manager.

Chapter 9 tells what you can do if you think you are not getting your services or drugs within a reasonable amount of time. Chapter 9 also tells what you can do if we have denied coverage for your services or drugs and you do not agree with our decision.

C. Our responsibility to protect your personal health information (PHI)

We protect your personal health information (PHI) as required by federal and state laws.

Your PHI includes the information you gave us when you enrolled in this plan. It also includes your medical records and other medical and health information.

You have rights to get information and to control how your PHI is used. We give you a written notice that tells about these rights and also explains how we protect the privacy of your PHI. The notice is called the "Notice of Privacy Practice."

C1. How we protect your PHI

We make sure that unauthorized people do not look at or change your records.

In most situations, we do not give your PHI to anyone who is not providing your care or paying for your care. If we do, we are required to get written permission from you first. Written permission can be given by you or by someone who has the legal power to make decisions for you.

There are certain cases when we do not have to get your written permission first. These exceptions are allowed or required by law.

- We are required to release PHI to government agencies that are checking on our quality of care.
- We are required to release PHI by court order.
- We are required to give Medicare your PHI. If Medicare releases your PHI for research or other uses, it will be done according to federal laws.

C2. You have a right to look at your medical records

- You have the right to look at your medical records and to get a copy of your records. We are allowed to charge you a fee for making a copy of your medical records.
- You have the right to ask us to update or correct your medical records. If you ask us to do this, we will work with your health care provider to decide whether the changes should be made.
- You have the right to know if and how your PHI has been shared with others.

If you have questions or concerns about the privacy of your PHI, call Member Services.

Your Privacy

Your privacy is important to us. We respect and protect your privacy. Molina uses and shares your information to provide you with health benefits. Molina wants to let you know how your information is used or shared.

PHI means protected health information. PHI includes your name, member number, race, ethnicity, language needs, or other things that identify you. Molina wants you to know how we use or share your PHI.

Why does Molina use or share our Members' PHI?

- To provide for your treatment
- To pay for your health care
- · To review the quality of the care you get
- · To tell you about your choices for care
- To run our health plan
- To use or share PHI for other purposes as required or permitted by law.

When does Molina need your written authorization (approval) to use or share your PHI? Molina needs your written approval to use or share your PHI for purposes not listed above.

What are your privacy rights?

- To look at your PHI
- To get a copy of your PHI

- To amend your PHI
- To ask us to not use or share your PHI in certain ways
- To get a list of certain people or places we have shared your PHI with

How does Molina protect your PHI?

Molina uses many ways to protect PHI across our health plan. This includes PHI in written word, spoken word, or in a computer. Below are some ways Molina protects PHI:

- Molina has policies and rules to protect PHI.
- Molina limits who may see PHI. Only Molina staff with a need to know PHI may use it.
- Molina staff is trained on how to protect and secure PHI.
- Molina staff must agree in writing to follow the rules and policies that protect and secure PHI
- Molina secures PHI in our computers. PHI in our computers is kept private by using firewalls and passwords.

What must Molina do by law?

- Keep your PHI private.
- Give you written information, such as this on our duties and privacy practices about your PHI.
- Follow the terms of our Notice of Privacy Practices.

What can you do if you feel your privacy rights have not been protected?

- · Call or write Molina and complain.
- Complain to the Department of Health and Human Services.

We will not hold anything against you. Your action would not change your care in any way.

The above is only a summary. Our Notice of Privacy Practices has more information about how we use and share our Members' PHI. Our Notice of Privacy Practices is in the following section of this Member Handbook. It is on our web site at www.molinahealthcare.com. You may also get a copy of our Notice of Privacy Practices by calling our Member Services Department at (855) 665-4627, Monday - Friday, 8 a.m. to8 p.m. local time. TTY users, please call 711.

NOTICE OF PRIVACY PRACTICES

MOLINA HEALTHCARE OF CALIFORNIA

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Molina Healthcare of California ("Molina Healthcare", "Molina", "we" or "our") uses and shares protected health information about you to provide your health benefits as a Molina Duals Options member. We use and share your information to carry out treatment, payment and health care operations. We also use and share your information for other reasons as allowed and required by law. We have the duty to keep your health information private and to follow the terms of this Notice. The effective date of this Notice is March 1, 2014.

PHI means protected health information. PHI is health information that includes your name, Member number or other identifiers, and is is used or shared by Molina.

Why does Molina use or share your PHI?

We use or share your PHI to provide you with health care benefits. Your PHI is used or shared for treatment, payment, and health care operations.

For Treatment

Molina may use or share your PHI to give you, or arrange for, your medical care. This treatment also includes referrals between your doctors or other health care providers. For example, we may share information about your health condition with a specialist. This helps the specialist talk about your treatment with your doctor.

For Payment

Molina may use or share PHI to make decisions on payment. This may include claims, approvals for treatment, and decisions about medical need. Your name, your condition, your treatment, and supplies given may be written on the bill. For example, we may let a doctor know that you have our benefits. We would also tell the doctor the amount of the bill that we would pay.

For Health Care Operations

Molina may use or share PHI about you to run our health plan. For example, we may use information from your claim to let you know about a health program that could help you. We may also use or share your PHI to solve Member concerns. Your PHI may also be used to see that claims are paid right.

Health care operations involve many daily business needs. It includes but is not limited to, the following:

- Improving quality;
- Actions in health programs to help Members with certain conditions (such as asthma);
- · Conducting or arranging for medical review;
- Legal services, including fraud and abuse detection and prosecution programs;
- Actions to help us obey laws;
- Address Member needs, including solving complaints and grievances.

We will share your PHI with other companies ("**business associates**") that perform different kinds of activities for our health plan. We may also use your PHI to give you reminders about your appointments. We may use your PHI to give you information about other treatment, or other health- related benefits and services.

When can Molina use or share your PHI without getting written authorization (approval) from you?

In addition to treatment, payment and health care operations, the law allows or requires Molina to use and share your PHI for several other purposes including the following:

Required by law

We will use or share information about you as required by law. We will share your PHI when required by the Secretary of the Department of Health and Human Services (HHS). This may be for a court case, other legal review, or when required for law enforcement purposes.

Public Health

Your PHI may be used or shared for public health activities. This may include helping public health agencies to prevent or control disease.

Health Care Oversight

Your PHI may be used or shared with government agencies. They may need your PHI for audits.

Research

Your PHI may be used or shared for research in certain cases, such as when approved by a privacy or institutional review board.

Legal or Administrative Proceedings

Your PHI may be used or shared for legal proceedings, such as in response to a court order.

Law Enforcement

Your PHI may be used or shared with police for law enforcement purposes, such as to help find a suspect, witness or missing person.

Health and Safety

Your PHI may be shared to prevent a serious threat to public health or safety.

Government Functions

Your PHI may be shared with the government for special functions.

Victims of Abuse, Neglect or Domestic Violence

Your PHI may be shared with legal authorities if we believe that a person is a victim of abuse or neglect.

Workers Compensation

Your PHI may be used or shared to obey Workers Compensation laws.

Other Disclosures

Your PHI may be shared with funeral directors or coroners to help them do their jobs.

When does Molina need your written authorization (approval) to use or share your PHI?

Molina needs your written approval to use or share your PHI for a purpose other than those listed in this Notice. Molina needs your authorization before we disclose your PHI for the following: (1) most uses and disclosures of psychotherapy notes; (2) uses and disclosures for marketing purposes; and (3) uses and disclosures that involve the sale of PHI. You may cancel a written approval that you have given us. Your cancellation will not apply to actions already taken by us because of the approval you already gave to us.

What are your health information rights?

You have the right to:

• Request Restrictions on PHI Uses or Disclosures (Sharing of Your PHI)

You may ask us not to share your PHI to carry out treatment, payment or health care operations. You may also ask us not to share your PHI with family, friends or other persons you name who are involved in your health care. However, we are not required to agree to your request. You will need to make your request in writing. You may use Molina's form to make your request.

Request Confidential Communications of PHI

You may ask Molina to give you your PHI in a certain way or at a certain place to help keep your PHI private. We will follow reasonable requests, if you tell us how sharing all or a part of that PHI could put your life at risk. You will need to make your request in writing. You may use Molina's form to make your request.

Review and Copy Your PHI

You have a right to review and get a copy of your PHI held by us. This may include records used in making coverage, claims and other decisions as a Molina Member. You will need to make your request in writing. You may use Molina's form to make your request. We may charge you a reasonable fee for copying and mailing the records. In certain cases we may deny the request. Important Note: We do not have complete copies of your medical records. If you want to look at, get a copy of, or change your medical records, please contact your doctor or clinic.

Amend Your PHI

You may ask that we amend (change) your PHI. This involves only those records kept by us about you as a Member. You will need to make your request in writing. You may use Molina's form to make your request. You may file a letter disagreeing with us if we deny the request.

Receive an Accounting of PHI Disclosures (Sharing of Your PHI)

You may ask that we give you a list of certain parties that we shared your PHI with during the six years prior to the date of your request. The list will not include PHI shared as follows:

- for treatment, payment or health care operations;
- to persons about their own PHI;
- sharing done with your authorization;
- incident to a use or disclosure otherwise permitted or required under applicable law;
- · PHI released in the interest of national security or for intelligence purposes; or
- as part of a limited data set in accordance with applicable law.

We will charge a reasonable fee for each list if you ask for this list more than once in a 12- month period. You will need to make your request in writing. You may use Molina's form to make your request.

You may make any of the requests listed above, or may get a paper copy of this Notice. Please call Molina Member Services at (855) 665-4627, Monday - Friday, 8 a.m. to8 p.m. local time. TTY users, please call 711.

What can you do if your rights have not been protected?

You may complain to Molina and to the Department of Health and Human Services if you believe your privacy rights have been violated. We will not do anything against you for filing a complaint. Your care and benefits will not change in any way.

You may file a complaint with us at: Molina Healthcare of California Attention: Manager of Member Services 200 Oceangate, Suite 100 Long Beach, CA 90802

Phone: (855) 665-4627, Monday - Friday, 8 a.m. to 8 p.m. local time. TTY users, call 711.

You may file a complaint with the Secretary of the U.S. Department of Health and Human Services at:

U.S. Department of Health & Human Services Office for Civil Rights - Centralized Case Management Operations 200 Independence Ave., S.W. Suite 509F, HHH Building Washington, D.C. 20201

(800) 368-1019; (800) 537-7697 (TTY);

(202) 619-3818 (FAX)

What are the duties of Molina?

Molina is required to:

- Keep your PHI private;
- Give you written information such as this on our duties and privacy practices about your PHI;
- Provide you with a notice in the event of any breach of your unsecured PHI;
- Not use or disclose your genetic information for underwriting purposes;
- Follow the terms of this Notice.

This Notice is Subject to Change

Molina reserves the right to change its information practices and terms of this Notice at any time. If we do, the new terms and practices will then apply to all PHI we keep. If we make any material changes, Molina will post the revised Notice on our web site and send the revised Notice, or information about the material change and how to obtain the revised Notice, in our next annual mailing to our members then covered by Molina.

Contact Information

If you have any questions, please contact the following office: Molina Healthcare of California Attention: Manager of Member Services 200 Oceangate, Suite 100 Long Beach, CA90802

Phone: (855) 665-4627, Monday - Friday, 8 a.m.- 8 p.m., local time. TTY users, call 711.

D. Our responsibility to give you information about our plan, our network providers, and your covered services

As a member of Molina Dual Options, you have the right to get information from us. If you do not speak English, we have interpreter services to answer any questions you may have about our health plan. To get an interpreter, just call us at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. This is a free service to you. We can also give you written materials and/or information in Spanish, Tagalog, Arabic, Vietnamese. We can also give you information in large print, braille, or audio. To make a standing request to get materials in a language other than English or in an alternate format now and in the future, please contact Member Services at (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time.

If you want information about any of the following, call Member Services:

- How to choose or change plans
- Our plan, including:
 - · Financial information
 - How we have been rated by plan members
 - The number of appeals made by members
 - How to leave our plan
- Our network providers and our network pharmacies, including:
 - · How to choose or change primary care providers
 - Qualifications of our network providers and pharmacies
 - How we pay providers in our network
- Covered services and drugs and about rules you must follow, including:
 - Services and drugs covered by our plan
 - Limits to your coverage and drugs
 - Rules you must follow to get covered services and drugs
- Why something is not covered and what you can do about it, including asking us to:
 - Put in writing why something is not covered
 - Change a decision we made
 - Pay for a bill you got

E. Inability of network providers to bill you directly

Doctors, hospitals, and other providers in our network cannot make you pay for covered services. They also cannot charge you if we pay less than the provider charged. To learn what to do if a network provider tries to charge you for covered services, refer to Chapter 7.

F. Your right to leave our Cal MediConnect Plan

No one can make you stay in our plan if you do not want to.

- You have the right to get most of your health care services through Original Medicare or a Medicare Advantage plan.
- You can get your Medicare Part D prescription drug benefits from a prescription drug plan or from a Medicare Advantage plan.
- Refer to Chapter 10 for more information about when you can join a new Medicare Advantage or prescription drug benefit plan.
- Your Medi-Cal benefits will continue to be offered through Molina Healthcare or California, unless you choose a different plan available in the county.

G. Your right to make decisions about your health care

G1. Your right to know your treatment options and make decisions about your health care

You have the right to get full information from your doctors and other health care providers when you get services. Your providers must explain your condition and your treatment choices in a way that you can understand. You have the right to:

- Know your choices. You have the right to be told about all the kinds of treatment.
- Know the risks. You have the right to be told about any risks involved. You must be told in advance if any service or treatment is part of a research experiment. You have the right to refuse experimental treatments.
- Get a second opinion. You have the right to go to another doctor before deciding on treatment.
- **Say "no.**" You have the right to refuse any treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to. You also have the right to stop taking a prescribed drug. If you refuse treatment or stop taking a prescribed drug, you will not be dropped from our plan. However, if you refuse treatment or stop taking a drug, you accept full responsibility for what happens to you.
- Ask us to explain why a provider denied care. You have the right to get an explanation from us if a provider has denied care that you believe you should get.
- Ask us to cover a service or drug that was denied or is usually not covered. This is called a coverage decision. Chapter 9 tells how to ask the plan for a coverage decision.

G2. Your right to say what you want to happen if you are unable to make health care decisions for yourself

You may call Molina Dual Options to get information regarding State law on Advance Directives, and changes to Advance Directive laws. Molina Dual Options updates advanced directive information no later than ninety (90) calendar days after receiving notice of changes to State laws.

For more information, call Molina Dual Options Member Services toll-free at (855) 665-4627, Monday - Friday, 8 a.m. to 8 p.m., local time. If you are deaf or hard of hearing, call TTY: 711 for the California Relay Service

Sometimes people are unable to make health care decisions for themselves. Before that happens to you, you can:

- Fill out a written form to give someone the right to make health care decisions for you.
- Give your doctors written instructions about how you want them to handle your health care if you become unable to make decisions for yourself.

The legal document that you can use to give your directions is called an advance directive. There are different types of advance directives and different names for them. Examples are a living will and a power of attorney for health care.

You do not have to use an advance directive, but you can if you want to. Here is what to do:

- Get the form. You can get a form from your doctor, a lawyer, a legal services agency, or a social worker. Organizations that give people information about Medicare or Medi-Cal such as HICAP may also have advance directive forms.
- Fill it out and sign the form. The form is a legal document. You should consider having a lawyer help you prepare it.
- Give copies to people who need to know about it. You should give a copy of the form to your doctor. You should also give a copy to the person you name as the one to make decisions for you. You may also want to give copies to close friends or family members. Be sure to keep a copy at home.
- If you are going to be hospitalized and you have signed an advance directive, take a copy of it to the hospital.
 - The hospital will ask you whether you have signed an advance directive form and whether you have it with you.
 - If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Remember, it is your choice to fill out an advance directive or not.

G3. What to do if your instructions are not followed

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the Cal MediConnect Ombuds Program.

Cal MediConnect Ombuds Program 1-855-501-3077. This call is free.

TTY: 1-855-847-7914. This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.

Write: Department of Health Care Services

1501 Capitol Avenue PO Box 997413 Sacramento, Ca 95814 Website: http://calduals.org/background/cci/archive/policy/cal-mediconnect-ombudsman/

H. Your right to make complaints and to ask us to reconsider decisions we have made

Chapter 9 tells what you can do if you have any problems or concerns about your covered services or care. For example, you could ask us to make a coverage decision, make an appeal to change a coverage decision, or make a complaint.

You have the right to get information about appeals and complaints that other members have filed against our plan. To get this information, call Member Services.

H1. What to do if you believe you are being treated unfairly or you would like more information about your rights

If you believe you have been treated unfairly - and it is **not** about discrimination for the reasons listed in Chapter 11 — or you would like more information about your rights, you can get help by calling:

- Member Services.
- Health Insurance Counseling and Advocacy Program (HICAP) program. For details about this organization and how to contact it, refer to Chapter 2.
- The Cal MediConnect Ombuds Program. For details about this organization and how to contact it, refer to Chapter 2.
- Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. (You can also read or download "Medicare Rights & Protections," found on the Medicare website at www.medicare.gov/Pubs/pdf/ 11534-Medicare-Rights-and-Protections.pdf.)

I. Your responsibilities as a member of the plan

As a member of the plan, you have a responsibility to do the things that are listed below. If you have any questions, call Member Services.

- **Read the** *Member Handbook* to learn what is covered and what rules you need to follow to get covered services and drugs. For details about your:
 - Covered services, refer to Chapters 3 and 4. Those chapters tell you what is covered, what is not covered, what rules you need to follow, and what you pay.
 - Covered drugs, refer to Chapters 5 and 6.
- Tell us about any other health or prescription drug coverage you have. We are required to make sure you are using all of your coverage options when you get health care. Please call Member Services if you have other coverage.
- **Tell your doctor and other health care providers** that you are enrolled in our plan. Show your Member ID Card whenever you get services or drugs.
- Help your doctors and other health care providers give you the best care.

- Give them the information they need about you and your health. Learn as much as you can about your health problems. Follow the treatment plans and instructions that you and your providers agree on.
- Make sure your doctors and other providers know about all of the drugs you are taking. This includes prescription drugs, over-the-counter drugs, vitamins, and supplements.
- If you have any questions, be sure to ask. Your doctors and other providers must explain things in a way you can understand. If you ask a question and you do not understand the answer, ask again.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act with respect in your doctor's office, hospitals, and other providers' offices.
- Pay what you owe. As a plan member, you are responsible for these payments:
 - Medicare Part A and Medicare Part B premiums. For most Molina Dual Options members, Medi-Cal pays for your Part A premium and your Part B premium.
 - If you get any services or drugs that are not covered by our plan, you must pay the full cost.
 - If you disagree with our decision to not cover a service or drug, you can make an appeal. Please refer to Chapter 9 to learn how to make an appeal.
- **Tell us if you move.** If you are going to move, it is important to tell us right away. Call Member Services.
 - **If you move outside of our service area, you cannot stay in this plan.** Only people who live in our service area can get Molina Dual Options. Chapter 1 tells about our service area.
 - We can help you figure out whether you are moving outside our service area. During a special enrollment period, you can switch to Original Medicare or enroll in a Medicare health or prescription drug plan in your new location. We can let you know if we have a plan in your new area.
 - Also, be sure to let Medicare and Medi-Cal know your new address when you move. Refer to Chapter 2 for phone numbers for Medicare and Medi-Cal.
 - **If you move within our service area, we still need to know.** We need to keep your membership record up to date and know how to contact you.
- Call Member Services for help if you have questions or concerns.

Chapter 9: What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Introduction

This chapter has information about your rights. Read this chapter to find out what to do if:

- You have a problem with or complaint about your plan.
- You need a service, item, or medication that your plan has said it will not pay for.
- You disagree with a decision your plan has made about your care.
- You think your covered services are ending too soon.
- You have a problem or complaint with your long-term services and supports, which include Community-Based Adult Services (CBAS), and Nursing Facility (NF) services.
- If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. This chapter is broken into different sections to help you easily find what you are looking for.

If you are facing a problem with your health or long-term services and supports

You should get the health care, drugs, and long-term services and supports that your doctor and other providers determine are necessary for your care as a part of your care plan. If you are having a problem with your care, you can call the Cal MediConnect Ombuds Program at 1-855-501-3077 for help. This chapter explains the different options you have for different problems and complaints, but you can always call the Cal MediConnect Ombuds Program to help guide you through your problem. For additional resources to address your concerns and ways to contact them, refer to Chapter 2 for more information on ombudsman programs.

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A. What to do if you have a problem

This chapter tells you what to do if you have a problem with your plan or with your services or payment. Medicare and Medi-Cal approved these processes. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

A1. About the legal terms

There are difficult legal terms for some of the rules and deadlines in this chapter. Many of these terms can be hard to understand, so we have used simpler words in place of certain legal terms. We use abbreviations as little as possible.

For example, we will say:

- "Making a complaint" rather than "filing a grievance"
- "Coverage decision" rather than "organization determination," "benefit determination," "at-risk determination," or "coverage determination"
- "Fast coverage decision" rather than "expedited determination"

Knowing the proper legal terms may help you communicate more clearly, so we provide those too.

B. Where to call for help

B1. Where to get more information and help

Sometimes it can be confusing to start or follow the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

You can get help from the Cal MediConnect Ombuds Program

If you need help, you can always call the Cal MediConnect Ombuds Program. The Cal MediConnect Ombuds Program is an ombudsman program that can answer your questions and help you understand what to do to handle your problem. The Cal MediConnect Ombuds Program is not connected with us or with any insurance company or health plan. They can help you understand which process to use. The phone number for the Cal MediConnect Ombuds Program is 1-855-501-3077. The services are free. Refer to Chapter 2 for more information on ombudsman programs.

You can get help from the Health Insurance Counseling and Advocacy Program

You can also call the Health Insurance Counseling and Advocacy Program (HICAP). HICAP counselors can answer your questions and help you understand what to do to handle your problem. HICAP is not connected with us or with any insurance company or health plan. HICAP has trained counselors in every county, and services are free. The HICAP phone number is 1-800-434-0222.

Getting help from Medicare

You can call Medicare directly for help with problems. Here are two ways to get help from Medicare:

• Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY: 1-877-486-2048. The call is free.

Visit the Medicare website at <u>www.medicare.gov</u>.

You can get help from the California Department of Managed Health Care

In this paragraph, the term "grievance" means an appeal or complaint about Medi-Cal services, your health plan, or one of your providers.

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 (855) 665-4627, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time 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 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 <u>www.dmhc.ca.gov</u> has complaint forms, IMR application forms, and instructions online.

Getting help from Medi-Cal

You can call the Cal MediConnect Ombudsman Program directly for help with problems with

Medi-Cal. The phone number is 1-855-501-3077.

Getting help from the Quality Improvement Organization (QIO)

You can call Livanta (QIO) directly for help with problems. Call Livanta at (877) 588-1123,

TTY: (855) 887-6668.

C. Problems with your benefits

C1. Using the process for coverage decisions and appeals or for making a complaint

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The chart below will help you find the right section of this chapter for problems or complaints.

Is your problem or concern about your benefits or coverage?

(This includes problems about whether particular medical care, long-term services and supports, or prescription drugs are covered or not, the way in which they are covered, and problems related to payment for medical care or prescription drugs.)

Yes.	No.
My problem is about	My problem is not about
benefits or coverage.	benefits or coverage.
Refer to Section E: "Coverage decisions and appeals" on page 132.	Skip ahead to Section J: "How to make a complaint" on page 166.

D. Coverage decisions and appeals

D1. Overview of coverage decisions and appeals

The process for asking for coverage decisions and making appeals deals with problems related to your benefits and coverage. It also includes problems with payment. You are not responsible for Medicare costs except Part D copays.

What is a coverage decision?

A coverage decision is an initial decision we make about your benefits and coverage or about the amount we will pay for your medical services, items, or drugs. We are making a coverage decision whenever we decide what is covered for you and how much we pay.

If you or your doctor are not sure if a service, item, or drug is covered by Medicare or Medi-Cal, either of you can ask for a coverage decision before the doctor gives the service, item, or drug.

What is an appeal?

An appeal is a formal way of asking us to review our decision and change it if you think we made a mistake. For example, we might decide that a service, item, or drug that you want is not covered or is no longer covered by Medicare or Medi-Cal. If you or your doctor disagree with our decision, you can appeal.

D2. Getting help with coverage decisions and appeals

Who can I call for help asking for coverage decisions or making an appeal?

You can ask any of these people for help:

- Call Member Services at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. 8 p.m., local time.
- Call the **Cal MediConnect Ombuds Program** for free help. The Cal MediConnect Ombuds Program helps people enrolled in Cal MediConnect with service or billing problems. The phone number is 1-855-501-3077.
- Call the Health Insurance Counseling and Advocacy Program (HICAP) for free help. HICAP is an independent organization. It is not connected with this plan. The phone number is 1-800-434-0222.
- Call the Help Center at the Department of Managed Health Care (DMHC) for free help. The DMHC is responsible for regulating health plans. The DMHC helps people enrolled in Cal MediConnect with appeals about Medi-Cal services or billing problems. The phone number is 1-888-466-2219. Individuals who are deaf, hard of hearing, or speech-impaired can use the toll-free TDD number, 1-877-688-9891.
- Talk to **your doctor or other provider**. Your doctor or other provider can ask for a coverage decision or appeal on your behalf.
- Talk to a **friend or family member** and ask them to act for you. You can name another person to act for you as your "representative" to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or other person to be your representative, call Member Services and ask for the "Appointment of Representative" form. You can also get the form by visiting <u>www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf</u> or on our website at <u>www.MolinaHealthcare.com/Duals</u>. The form gives the person permission to act for you. You must give us a copy of the signed form.
- You also have the right to ask a lawyer to act for you. You may call your own lawyer, or get the name of a lawyer from the local bar association or other referral service. Some legal groups will give you free legal services if you qualify. If you want a lawyer to represent you, you will need to fill out the Appointment of Representative form. You can ask for a legal aid attorney from the Health Consumer Alliance at 1-888-804-3536.
 - However, **you do not have to have a lawyer** to ask for any kind of coverage decision or to make an appeal.

D3. Using the section of this chapter that will help you

There are four different types of situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We separate this chapter into different sections to help you find the rules you need to follow. You only need to read the section that applies to your problem:

- Section E on page 134 gives you information if you have problems about services, items, and drugs (but not Part D drugs). For example, use this section if:
 - You are not getting medical care you want, and you believe our plan covers this care.
 - We did not approve services, items, or drugs that your doctor wants to give you, and you believe this care should be covered.

- NOTE: Only use Section E if these are drugs not covered by Part D. Drugs in the *List of Covered Drugs*, also known as the Drug List, with a (*) are not covered by Part D. Refer to Section F on page 146 for Part D drug appeals.
- You got medical care or services you think should be covered, but we are not paying for this care.
- You got and paid for medical services or items you thought were covered, and you want to ask us to pay you back.
- You are being told that coverage for care you have been getting will be reduced or stopped, and you disagree with our decision.
 - **NOTE:** If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, you need to read a separate section of this chapter because special rules apply to these types of care. Refer to Sections G and H on pages 154 and 160.
- Section F on page 146 gives you information about Part D drugs. For example, use this section if:
 - You want to ask us to make an exception to cover a Part D drug that is not on our Drug List.
 - You want to ask us to waive limits on the amount of the drug you can get.
 - You want to ask us to cover a drug that requires prior approval.
 - We did not approve your request or exception, and you or your doctor or other prescriber thinks we should have.
 - You want to ask us to pay for a prescription drug you already bought. (This is asking for a coverage decision about payment.)
- Section G on page 154 gives you information on how to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon. Use this section if:
 - You are in the hospital and think the doctor asked you to leave the hospital too soon.
- Section H on page 160 gives you information if you think your home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

If you're not sure which section you should use, please call Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time.

If you need other help or information, please call the Cal MediConnect Ombuds Program at 1-855-501-3077.

E. Problems about services, items, and drugs (not Part D drugs)

E1. When to use this section

This section is about what to do if you have problems with your benefits for your medical, behavioral health, and long-term services and supports (LTSS). You can also use this section for problems with

drugs that are **not** covered by Part D, including Medicare Part B drugs. Drugs in the Drug List with a (*) are **not** covered by Part D. Use Section F for Part D drug Appeals.

This section tells what you can do if you are in any of the following situations:

1. You think we cover medical, behavioral health, or long-term services and supports (LTSS) you need but are not getting.

What you can do: You can ask us to make a coverage decision. Refer to Section E2 on page 135 for information on asking for a coverage decision.

2. We did not approve care your doctor wants to give you, and you think we should have.

What you can do: You can appeal our decision to not approve the care. Refer to Section E3 on page 137 for information on making an appeal.

3. You got services or items that you think we cover, but we will not pay.

What you can do: You can appeal our decision not to pay. Refer to Section E3 on page 137 for information on making an appeal.

4. You got and paid for services or items you thought were covered, and you want us to reimburse you for the services or items.

What you can do: You can ask us to pay you back. Refer to Section E5 on page 145 for information on asking us for payment.

5. We reduced or stopped your coverage for a certain service, and you disagree with our decision.

What you can do: You can appeal our decision to reduce or stop the service. Refer to Section E3 on page 137 for information on making an appeal.

NOTE: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, special rules apply. Read Sections G or H on pages 154 and 160 to find out more.

E2. Asking for a coverage decision

How to ask for a coverage decision to get medical, behavioral health, or certain long-term services and supports (CBAS, or NF services)

To ask for a coverage decision, call, write, or fax us, or ask your representative or doctor to ask us for a decision.

- You can call us at: (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. 8 p.m., local time
- You can fax us at: (310) 507-6186
- You can write to us at: 200 Oceangate Suite 100, Long Beach, CA 90802

How long does it take to get a coverage decision?

After you ask and we get all of the information we need, it usually takes 5 business days for us to make a decision unless your request is for a Medicare Part B prescription drug. If your request is for a Medicare

Part B prescription drug, we will give you a decision no more than 72 hours after we receive your request. If we do not give you our decision within 14 calendar days (or 72 hours for a Medicare Part B prescription drug), you can appeal.

Sometimes we need more time, and we will send you a letter telling you that we need to take up to 14 more calendar days. The letter will explain why more time is needed. We can't take extra time to give you a decision if your request is for a Medicare Part B prescription drug.

Can I get a coverage decision faster?

Yes. If you need a response faster because of your health, ask us to make a "fast coverage decision." If we approve the request, we will notify you of our decision within 72 hours (or within 24 hours for a Medicare Part B prescription drug).

The legal term for "fast coverage decision" is "expedited determination."

However, sometimes we need more time, and we will send you a letter telling you that we need to take up to 14 more calendar days. The letter will explain why more time is needed. We can't take extra time to give you decision if your request is for a Medicare Part B prescription drug.

Asking for a fast coverage decision:

- Start by calling or faxing to ask us to cover the care you want.
- Call us at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. 8 p.m., local time or fax us at (310) 507-6186.
- Find other details on how to contact us in Chapter 2.

You can also ask your provider or your representative to request a fast coverage decision for you.

Here are the rules for asking for a fast coverage decision:

You must meet the following two requirements to get a fast coverage decision:

- 1. You can get a fast coverage decision **only if you are asking for coverage for care or an item you have not yet received**. (You cannot ask for a fast coverage decision if your request is about payment for care or an item you already got.)
- 2. You can get a fast coverage decision only if the standard 14 calendar day deadline (or the 72 hour deadline for Medicare Part B prescription drugs) could cause serious harm to your health or hurt your ability to function.
 - If your doctor says that you need a fast coverage decision, we will automatically give you one.
 - If you ask for a fast coverage decision without your doctor's support, we will decide if you get a fast coverage decision.
 - If we decide that your health does not meet the requirements for a fast coverage decision, we will send you a letter. We will also use the standard 14 calendar day deadline (or the 72 hour deadline for Medicare Part B prescription drugs) instead.
 - This letter will tell you that if your doctor asks for the fast coverage decision, we will automatically give a fast coverage decision.

 The letter will also tell how you can file a "fast complaint" about our decision to give you a standard coverage decision instead of a fast coverage decision. For more information about the process for making complaints, including fast complaints, refer to Section 10 on page 166.

If the coverage decision is No, how will I find out?

If the answer is **No**, we will send you a letter telling you our reasons for saying **No**.

- If we say **No**, you have the right to ask us to change this decision by making an appeal. Making an appeal means asking us to review our decision to deny coverage.
- If you decide to make an appeal, it means you are going on to Level 1 of the appeals process (read the next section for more information).

E3. Level 1 Appeal for services, items, and drugs (not Part D drugs)

What is an Appeal?

An appeal is a formal way of asking us to review our decision and change it if you think we made a mistake. If you or your doctor or other provider disagree with our decision, you can appeal.

In most cases, you must start your appeal at Level 1. If you do not want to first appeal to the plan for a Medi-Cal service, if your health problem is urgent or involves an immediate and serious threat to your health, or if you are in severe pain and need an immediate decision, you may ask for an Independent Medical Review from the Department of Managed Health Care at <u>www.dmhc.ca.gov</u>. Go to page 165 for more information.

If you need help during the appeals process, you can call the Cal MediConnect Ombuds Program at 1-855-501-3077. The Cal MediConnect Ombuds Program is not connected with us or with any insurance company or health plans.

What is a Level 1 Appeal?

A Level 1 Appeal is the first appeal to our plan. We will review our coverage decision to check if it is correct. The reviewer will be someone who did not make the original coverage decision. When we complete the review, we will give you our decision in writing.

If we tell you after our review that the service or item is not covered, your case can go to a Level 2 Appeal.

At a glance: How to make a Level 1 Appeal

You, your doctor, or your representative may put your request in writing and mail or fax it to us. You may also ask for an appeal by calling us.

- Ask within 60 calendar days of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal (refer to page 165).
- If you appeal because we told you that a service you currently get will be changed or stopped, you have fewer days to appeal if you want to keep getting that service while your appeal is in process (refer to page 165).
- Keep reading this section to learn about what deadline applies to your appeal.

How do I make a Level 1 Appeal?

- To start your appeal, you, your doctor or other provider, or your representative must contact us. You can call us at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time. For additional details on how to reach us for appeals, refer to Chapter 2.
- · You can ask us for a "standard appeal" or a "fast appeal."
- If you are asking for a standard appeal or fast appeal, make your appeal in writing or call us.
 - You can submit a written request to the following address: PO Box 22816, Long Beach, CA 90802
 - You can submit your request online at: <u>Medicare.appealsandgrievances@molinahealthcare.</u> <u>com</u>
 - You may also ask for an appeal by calling us at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. – 8 p.m., local time.

The legal term for "fast appeal" is "expedited reconsideration."

• We will send you a letter within 5 calendar days of receiving your appeal letting you know that we received it.

Can someone else make the appeal for me?

Yes. Your doctor or other provider can make the appeal for you. Also, someone besides your doctor or other provider can make the appeal for you, but first you must complete an Appointment of Representative form. The form gives the other person permission to act for you.

To get an Appointment of Representative form, call Member Services and ask for one, or visit <u>www.cms.</u> <u>gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf</u> or our website at <u>www.MolinaHealthcare.com/Duals</u>.

If the appeal comes from someone besides you or your doctor or other provider, we must get the completed Appointment of Representative form before we can review the appeal.

How much time do I have to make an appeal?

You must ask for an appeal **within 60 calendar days** from the date on the letter we sent to tell you our decision.

If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of a good reason are: you had a serious illness, or we gave you the wrong information about the deadline for requesting an appeal. You should explain the reason your appeal is late when you make your appeal.

NOTE: If you appeal because we told you that a service you currently get will be changed or stopped, **you have fewer days to appeal** if you want to keep getting that service while your appeal is processing. Read "Will my benefits continue during Level 1 appeals" on page 161 for more information.

Can I get a copy of my case file?

Yes. Ask us for a free copy by calling Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time.

Can my doctor give you more information about my appeal?

Yes, you and your doctor may give us more information to support your appeal.

How will we make the appeal decision?

We take a careful look at all of the information about your request for coverage of medical care. Then, we check if we were following all the rules when we said **No** to your request. The reviewer will be someone who did not make the original decision.

If we need more information, we may ask you or your doctor for it.

When will I hear about a "standard" appeal decision?

We must give you our answer within 30 calendar days after we get your appeal (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug). We will give you our decision sooner if your health condition requires us to.

 If we do not give you an answer to your appeal within 30 calendar days (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug), we will automatically send your case to Level 2 of the appeals process if your problem is about coverage of a Medicare service or item. You will be notified when this happens. If your problem is about coverage of a Medi-Cal service or item, you will need to file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, refer to Section E4 on page 140.

If our answer is Yes to part or all of what you asked for, we must approve or give the coverage within 30 calendar days after we get your appeal (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug.

If our answer is No to part or all of what you asked for, we will send you a letter. If your problem is about coverage of a Medicare service or item, the letter will tell you that we sent your case to the Independent Review Entity for a Level 2 Appeal. If your problem is about coverage of a Medi-Cal service or item, the letter will tell you how to file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, refer to Section E4 on page 140.

When will I hear about a "fast" appeal decision?

If you ask for a fast appeal, we will give you our answer within 72 hours after we get your appeal. We will give you our answer sooner if your health requires us to do so.

- If we do not give you an answer to your appeal within 72 hours, we will automatically send your case to Level 2 of the appeals process if your problem is about coverage of a Medicare service or item. You will be notified when this happens.
- If your problem is about coverage of a Medi-Cal service or item, you will need to file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, refer to Section E4 on page 140.

If our answer is Yes to part or all of what you asked for, we must authorize or provide the coverage within 72 hours after we get your appeal.

If our answer is No to part or all of what you asked for, we will send you a letter. If your problem is about coverage of a Medicare service or item, the letter will tell you that we sent your case to the Independent Review Entity for a Level 2 Appeal. If your problem is about coverage of a Medi-Cal service or item, the letter will tell you how to file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, refer to Section E4 on page 140.

Will my benefits continue during Level 1 appeals?

If we decide to change or stop coverage for a service or item that was previously approved, we will send you a notice before taking the action. If you disagree with the action, you can file a Level 1 Appeal and ask that we continue your benefits for the service or item. You must make the request on or before the later of the following in order to continue your benefits:

- Within 10 days of the mailing date of our notice of action; or
- The intended effective date of the action.

If you meet this deadline, you can keep getting the disputed service or item while your appeal is processing.

E4. Level 2 Appeal for services, items, and drugs (not Part D drugs)

If the plan says No at Level 1, what happens next?

- If we say **No** to part or all of your Level 1 Appeal, we will send you a letter. This letter will tell you if the service or item is usually covered by Medicare or Medi-Cal.
- If your problem is about a Medicare service or item, we will automatically send your case to Level 2 of the appeals process as soon as the Level 1 Appeal is complete.
- If your problem is about a Medi-Cal service or item, you can file a Level 2 Appeal yourself. The letter will tell you how to do this. Information is also below.

What is a Level 2 Appeal?

A Level 2 Appeal is the second appeal, which is done by an independent organization that is not connected to our plan.

My problem is about a Medi-Cal service or item. How can I make a Level 2 Appeal?

There are two ways to make a Level 2 appeal for Medi-Cal services and items: (1) Filing a complaint or Independent Medical Review or (2) State Hearing.

(1) Independent Medical Review

You can file a complaint with or ask for an Independent Medical Review (IMR) from the Help Center at the California Department of Managed Health Care (DMHC). By filing a complaint, the DMHC will review our decision and make a determination. An IMR is available for any Medi-Cal covered service or item that is medical in nature. An IMR is a review of your case by doctors who are not part of our plan or a part of the DMHC. If the IMR is decided in your favor, we must give you the service or item you requested. You pay no costs for an IMR.

You can file a complaint or apply for an IMR if our plan:

- Denies, changes, or delays a Medi-Cal service or treatment because our plan determines it is not medically necessary.
- Will not cover an experimental or investigational Medi-Cal treatment for a serious medical condition.
- Will not pay for emergency or urgent Medi-Cal services that you already received.
- Has not resolved your Level 1 Appeal on a Medi-Cal service within 30 calendar days for a standard appeal or 72 hours for a fast appeal.

NOTE: If your provider filed an appeal for you, but we do not get your Appointment of Representative form, you will need to refile your appeal with us before you can file for a Level 2 IMR with the Department of Managed Health Care.

You are entitled to both an IMR and a State Hearing, but not if you have already had a State Hearing on the same issue.

In most cases, you must file an appeal with us before requesting an IMR. Refer to page 161 for information about our Level 1 appeal process. If you disagree with our decision, you can file a complaint with the DMHC or ask the DMHC Help Center for an IMR.

If your treatment was denied because it was experimental or investigational, you do not have to take part in our appeal process before you apply for an IMR.

If your problem is urgent or involves an immediate and serious threat to your health or if you are in severe pain, you may bring it immediately to the DMHC's attention without first going through our appeal process.

You must **apply for an IMR within 6 months** after we send you a written decision about your appeal. The DMHC may accept your application after 6 months for good reason, such as you had a medical condition that prevented you from asking for the IMR within 6 months or you did not get adequate notice from us of the IMR process.

To ask for an IMR:

- Fill out the Independent Medical Review Application/Complaint Form available at: <u>www.dmhc.ca.</u> <u>gov/fileacomplaint/submitanindependentmedicalreviewcomplaintform.aspx</u> or call the DMHC Help Center at 1-888-466-2219. TDD users should call 1-877-688-9891.
- If you have them, attach copies of letters or other documents about the service or item that we denied. This can speed up the IMR process. Send copies of documents, not originals. The Help Center cannot return any documents.
- Fill out the Authorized Assistant Form if someone is helping you with your IMR. You can get the form at www.dmhc.ca.gov/FileaCompliant/IndependentMedicalReviewComplaintForms.aspx or call the Department's Help Center at 1-888-466-2219. TDD users should call 1-877-688-9891.

• Mail or fax your forms and any attachments to:

Help Center Department of Managed Health Care 980 Ninth Street, Suite 500 Sacramento, CA 95814-2725 FAX: 916-255-5241

If you qualify for an IMR, the DMHC will review your case and send you a letter within 7 calendar days telling you that you qualify for an IMR. After your application and supporting documents are received from your plan, the IMR decision will be made within 30 calendar days. You should receive the IMR decision within 45 calendar days of the submission of the completed application.

If your case is urgent and you qualify for an IMR, the DMHC will review your case and send you a letter within 2 calendar days telling you that you qualify for an IMR. After your application and supporting documents are received from your plan, the IMR decision will be made within 3 calendar days. You should receive the IMR decision within 7 calendar days of the submission of the completed application. If you are not satisfied with the result of the IMR, you can still ask for a State Hearing.

An IMR can take longer if the DMHC does not receive all of the medical records needed from you or your treating doctor. If you are using a doctor who is not in your health plan's network, it is important that you get and send us your medical records from that doctor. Your health plan is required to get copies of your medical records from doctors who are in the network.

If the DMHC decides that your case is not eligible for IMR, the DMHC will review your case through its regular consumer complaint process. Your complaint should be resolved within 30 calendar days of the submission of the completed application. If your complaint is urgent, it will be resolved sooner.

(2) State Hearing

You can ask for a State Hearing for Medi-Cal covered services and items. If your doctor or other provider asks for a service or item that we will not approve, or we will not continue to pay for a service or item you already have and we said no to your Level 1 appeal, you have the right to ask for a State Hearing.

In most cases **you have 120 days to ask for a State Hearing** after the "Your Hearing Rights" notice is mailed to you.

NOTE: If you ask for a State Hearing because we told you that a service you currently get will be changed or stopped, **you have fewer days to submit your request** if you want to keep getting that service while your State Hearing is pending. Read "Will my benefits continue during Level 2 appeals" on page 163 for more information.

There are two ways to ask for a State Hearing:

- 1. You may complete the "Request for State Hearing" on the back of the notice of action. You should provide all requested information such as your full name, address, telephone number, the name of the plan or county that took the action against you, the aid program(s) involved, and a detailed reason why you want a hearing. Then you may submit your request one of these ways:
 - To the county welfare department at the address shown on the notice.

• To the California Department of Social Services:

State Hearings Division P.O. Box 944243, Mail Station 9-17-37 Sacramento, California 94244-2430

- To the State Hearings Division at fax number 916-651-5210 or 916-651-2789.
- 2. You can call the California Department of Social Services at 1-800-952-5253. TTY users should call 1-800-952-8349. If you decide to ask for a State Hearing by phone, you should be aware that the phone lines are very busy.

My problem is about a Medicare service or item. What will happen at the Level 2 Appeal?

An Independent Review Entity (IRE) will carefully review the Level 1 decision and decide whether it should be changed.

- You do not need to request the Level 2 Appeal. We will automatically send any denials (in whole or in part) to the IRE. You will be notified when this happens.
- The IRE is hired by Medicare and is not connected with this plan.
- You may ask for a copy of your file by calling Member Services at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. 8 p.m., local time.

The IRE must give you an answer to your Level 2 Appeal within 30 calendar days of when it gets your appeal (or within 7 calendar days of when it gets your appeal for a Medicare Part B prescription drug). This rule applies if you sent your appeal before getting medical services or items.

However, if the IRE needs to gather more information that may benefit you, it can take up to 14
more calendar days. If the IRE needs extra days to make a decision, it will tell you by letter. The
IRE can't take extra time to make a decision if your appeal is for a Medicare Part B prescription
drug.

If you had a "fast appeal" at Level 1, you will automatically have a fast appeal at Level 2. The IRE must give you an answer within 72 hours of when it gets your appeal.

However, if the IRE needs to gather more information that may benefit you, it can take up to 14
more calendar days. If the IRE needs extra days to make a decision, it will tell you by letter. The
IRE can't take extra time to make a decision if your appeal is for a Medicare Part B prescription.

Will my benefits continue during Level 2 appeals?

If your problem is about a service or item covered by Medicare, your benefits for that service or item will **not** continue during the Level 2 appeals process with the Independent Review Entity.

If your problem is about a service or item covered by Medi-Cal and you ask for a State Hearing, your Medi-Cal benefits for that service or item can continue until a hearing decision is made. You must ask for a hearing **on or before the later of the following** in order to continue your benefits:

- Within 10 days of the mailing date of our notice to you that the adverse benefit determination (Level 1 appeal decision) has been upheld; or
- The intended effective date of the action.

If you meet this deadline, you can keep getting the disputed service or item until the hearing decision is made.

How will I find out about the decision?

If your Level 2 Appeal was an Independent Medical Review, the Department of Managed Health Care will send you a letter explaining the decision made by the doctors who reviewed your case.

- If the Independent Medical Review decision is **Yes** to part or all of what you asked for, we must provide the service or treatment.
- If the Independent Medical Review decision is **No** to part or all of what you asked for, it means they agree with the Level 1 decision. You can still get a State Hearing. Refer to page 165 for information about asking for a State Hearing.

If your Level 2 Appeal was a State Hearing, the California Department of Social Services will send you a letter explaining its decision.

- If the State Hearing decision is **Yes** to part or all of what you asked for, we must comply with the decision. We must complete the described action(s) within 30 calendar days of the date we received a copy of the decision.
- If the State Hearing decision is **No** to part or all of what you asked for, it means they agree with the Level 1 decision. We may stop any aid paid pending you are receiving.

If your Level 2 Appeal went to the Medicare Independent Review Entity (IRE), it will send you a letter explaining its decision.

- If the IRE says **Yes** to part or all of what you asked for in your standard appeal, we must authorize the medical care coverage within 72 hours or give you the service or item within 14 calendar days from the date we get the IRE's decision. If you had a fast appeal, we must authorize the medical care coverage or give you the service or item within 72 hours from the date we get the IRE's decision.
- If the IRE says **Yes** to part or all of what you asked for in your standard appeal for a Medicare Part B prescription drug, we must authorize or provide the Medicare Part B prescription drug within 72 hours after we get the IRE's decision. If you had a fast appeal, we must authorize or provide the Medicare Part B prescription drug within 24 hours from the date we get the IRE's decision.
- If the IRE says **No** to part or all of what you asked for, it means they agree with the Level 1 decision. This is called "upholding the decision." It is also called "turning down your appeal."

If the decision is No for all or part of what I asked for, can I make another appeal?

If your Level 2 Appeal was an Independent Medical Review, you can request a State Hearing. Refer to page 165 for information about asking for a State Hearing.

If your Level 2 Appeal was a State Hearing, you may ask for a rehearing within 30 days after you receive the decision. You may also ask for judicial review of a State Hearing denial by filing a petition in Superior Court (under Code of Civil Procedure Section 1094.5) within one year after you receive the decision. You cannot ask for an IMR if you already had a State Hearing on the same issue.

If your Level 2 Appeal went to the Medicare Independent Review Entity (IRE), you can appeal again only if the dollar value of the service or item you want meets a certain minimum amount. The letter you get from the IRE will explain additional appeal rights you may have.

Refer to Section I on page 165 for more information on additional levels of appeal.

E5. Payment problems

We do not allow our network providers to bill you for covered services and items. This is true even if we pay the provider less than the provider charges for a covered service or item. You are never required to pay the balance of any bill.

If you get a bill for covered services and items, send the bill to us. **You should not pay the bill yourself.** We will contact the provider directly and take care of the problem.

For more information, start by reading Chapter 7: "Asking us to pay a bill you have gotten for covered services or drugs." Chapter 7 describes the situations in which you may need to ask for reimbursement or to pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

Can I ask you to pay me back for a service or item I paid for?

Remember, if you get a bill for covered services and items, you should not pay the bill yourself. But if you do pay the bill, you can get a refund if you followed the rules for getting services and items.

If you are asking to be paid back, you are asking for a coverage decision. We will check if the service or item you paid for is a covered service or item, and we will check if you followed all the rules for using your coverage.

- If the service or item you paid for is covered and you followed all the rules, we will send your provider the payment for the service or item within 60 calendar days after we get your request. Your provider will then send the payment to you.
- If you haven't paid for the service or item yet, we will send the payment directly to the provider. When we send the payment, it's the same as saying **Yes** to your request for a coverage decision.
- If the service or item is not covered, or you did not follow all the rules, we will send you a letter telling you we will not pay for the service or item, and explaining why.

What if we say we will not pay?

If you do not agree with our decision, **you can make an appeal**. Follow the appeals process described in Section E3 on page 137. When you follow these instructions, please note:

- If you make an appeal for reimbursement, we must give you our answer within 30 calendar days after we get your appeal.
- If you are asking us to pay you back for a service or item you already got and paid for yourself, you cannot ask for a fast appeal.

If we answer **No** to your appeal and the service or item is usually covered by Medicare, we will automatically send your case to the Independent Review Entity (IRE). We will notify you by letter if this happens.

• If the IRE reverses our decision and says we should pay you, we must send the payment to you or to the provider within 30 calendar days. If the answer to your appeal is **Yes** at any stage of the appeals process after Level 2, we must send the payment you asked for to you or to the provider within 60 calendar days.

If the IRE says No to your appeal, it means they agree with our decision not to approve your request. (This is called "upholding the decision." It is also called "turning down your appeal.") The letter you get will explain additional appeal rights you may have. You can appeal again only if the dollar value of the service or item you want meets a certain minimum amount. Refer to Section I on page 165 for more information on additional levels of appeal.

If we answer **No** to your appeal and the service or item is usually covered by Medi-Cal, you can file a Level 2 Appeal yourself (refer to Section E4 on page 140).

F. Part D drugs

F1. What to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

Your benefits as a member of our plan include coverage for many prescription drugs. Most of these drugs are "Part D drugs." There are a few drugs that Medicare Part D does not cover but that Medi-Cal may cover. **This section only applies to Part D drug appeals.**

The Drug List includes some drugs with a (*). These drugs are **not** Part D drugs. Appeals or coverage decisions about drugs with (*) symbol follow the process in Section E on page 134.

Can I ask for a coverage decision or make an appeal about Part D prescription drugs?

Yes. Here are examples of coverage decisions you can ask us to make about your Part D drugs:

- You ask us to make an exception such as:
 - Asking us to cover a Part D drug that is not on the plan's Drug List
 - Asking us to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get)
- You ask us if a drug is covered for you (for example, when your drug is on the plan's Drug List but we require you to get approval from us before we will cover it for you).

NOTE: If your pharmacy tells you that your prescription cannot be filled, you will get a notice explaining how to contact us to ask for a coverage decision.

The legal term for a coverage decision about your Part D drugs is "coverage determination."

 You ask us to pay for a prescription drug you already bought. This is asking for a coverage decision about payment.

If you disagree with a coverage decision we have made, you can appeal our decision. This section tells you how to ask for coverage decisions **and** how to request an appeal.

Use the chart below to help you decide which section has information for your situation:

Which of these situation	s are you in?		
Do you need a drug that isn't on our Drug List or need us to waive a rule or restriction on a drug we cover?	Do you want us to cover a drug on our Drug List and you believe you meet any plan rules or restrictions (such as getting approval in advance) for the drug you need?	Do you want to ask us to pay you back for a drug you already got and paid for?	Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?
You can ask us to make an exception. (This is a type of coverage decision.) Start with Section F2 on	You can ask us for a coverage decision. Skip ahead to Section F4 on page 149.	You can ask us to pay you back. (This is a type of coverage decision.) Skip ahead to	You can make an appeal. (This means you are asking us to reconsider.)
page 147. Also refer to Sections F3 and F4 on pages 148 and 149.	ctions F3 and F4 on	Section F4 on page 149.	Skip ahead to Section F5 on page 151.

F2. What an exception is

An exception is permission to get coverage for a drug that is not normally on our Drug List or to use the drug without certain rules and limitations. If a drug is not on Drug List or is not covered in the way you would like, you can ask us to make an "exception."

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception.

Here are examples of exceptions that you or your doctor or another prescriber can ask us to make:

- 1. Covering a Part D drug that is not on our Drug List.
 - You cannot ask for an exception to the copay or coinsurance amount we require you to pay for the drug.
- 2. Removing a restriction on our coverage. There are extra rules or restrictions that apply to certain drugs on our Drug List (for more information, refer to Chapter 5).
 - The extra rules and restrictions on coverage for certain drugs include:
 - Being required to use the generic version of a drug instead of the brand name drug.
 - Getting plan approval before we will agree to cover the drug for you. (This is sometimes called "prior authorization.")
 - Being required to try a different drug first before we will agree to cover the drug you are asking for. (This is sometimes called "step therapy.")
 - Quantity limits. For some drugs, we limit the amount of the drug you can have.

The legal term for asking for removal of a restriction on coverage for a drug is sometimes called asking for a "**formulary exception**."

F3. Important things to know about asking for exceptions

Your doctor or other prescriber must tell us the medical reasons

Your doctor or other prescriber must give us a statement explaining the medical reasons for requesting an exception. Our decision about the exception will be faster if you include this information from your doctor or other prescriber when you ask for the exception.

Typically, our Drug List includes more than one drug for treating a particular condition. These are called "alternative" drugs. If an alternative drug would be just as effective as the drug you are asking for and would not cause more side effects or other health problems, we will generally not approve your request for an exception.

We will say Yes or No to your request for an exception

- If we say **Yes** to your request for an exception, the exception usually lasts until the end of the calendar year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say **No** to your request for an exception, you can ask for a review of our decision by making an appeal. Section F5 on page 151 tells how to make an appeal if we say **No**.

The next section tells you how to ask for a coverage decision, including an exception.

F4. How to ask for a coverage decision about a Part D drug or reimbursement for a Part D drug, including an exception

What to do

- Ask for the type of coverage decision you want. Call, write, or fax us to make your request. You, your representative, or your doctor (or other prescriber) can do this. You can call us at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time.
- You or your doctor (or other prescriber) or someone else who is acting on your behalf can ask for a coverage decision. You can also have a lawyer act on your behalf.
- Read Section D on page 132 to find out how to give permission to someone else to act as your representative.
- You do not need to give your doctor or other prescriber written permission to ask us for a coverage decision on your behalf.
- If you want to ask us to pay you back for a drug, read Chapter 7 of this handbook. Chapter 7 describes times when you may

At a glance: How to ask for a coverage decision about a drug or payment

Call, write, or fax us to ask, or ask your representative or doctor or other prescriber to ask. We will give you an answer on a standard coverage decision within 72 hours. We will give you an answer on reimbursing you for a Part D drug you already paid for within 14 calendar days.

- If you are asking for an exception, include the supporting statement from your doctor or other prescriber.
- You or your doctor or other prescriber may ask for a fast decision. (Fast decisions usually come within 24 hours.)
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.

need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.

- If you are asking for an exception, provide the "supporting statement." Your doctor or other prescriber must give us the medical reasons for the drug exception. We call this the "supporting statement."
- Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone, and then fax or mail a statement.

If your health requires it, ask us to give you a "fast coverage decision"

We will use the "standard deadlines" unless we have agreed to use the "fast deadlines."

- A standard coverage decision means we will give you an answer within 72 hours after we get your doctor's statement.
- A fast coverage decision means we will give you an answer within 24 hours after we get your doctor's statement.

The legal term for "fast coverage decision" is "expedited coverage determination."

You can get a fast coverage decision only if you are asking for a drug you have not yet received. (You cannot get a fast coverage decision if you are asking us to pay you back for a drug you already bought.)

You can get a fast coverage decision only if using the standard deadlines could cause serious harm to your health or hurt your ability to function.

If your doctor or other prescriber tells us that your health requires a "fast coverage decision," we will automatically agree to give you a fast coverage decision, and the letter will tell you that.

- If you ask for a fast coverage decision on your own (without your doctor's or other prescriber's support), we will decide whether you get a fast coverage decision.
- If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will use the standard deadlines instead.
 - We will send you a letter telling you that. The letter will tell you how to make a complaint about our decision to give you a standard decision.
 - You can file a "fast complaint" and get a response to your complaint within 24 hours. For more information about the process for making complaints, including fast complaints, refer to Section J on page 166.

Deadlines for a "fast coverage decision"

- If we are using the fast deadlines, we must give you our answer within 24 hours. This means within 24 hours after we get your request. Or, if you are asking for an exception, this means within 24 hours after we get your doctor's or prescriber's statement supporting your request. We will give you our answer sooner if your health requires it.
- If we do not meet this deadline, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your request.
- If our answer is Yes to part or all of what you asked for, we must give you the coverage within 24 hours after we get your request or your doctor's or prescriber's statement supporting your request.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said **No**. The letter will also explain how you can appeal our decision.

Deadlines for a "standard coverage decision" about a drug you have not yet received

- If we are using the standard deadlines, we must give you our answer within 72 hours after we get your request. Or, if you are asking for an exception, this means with in 72 hours after we get your doctor's or prescriber's supporting statement. We will give you our answer sooner if your health requires it.
- If we do not meet this deadline, we will send your request on to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your request.
- If our answer is Yes to part or all of what you asked for, we must approve or give the coverage within 72 hours after we get your request or, if you are asking for an exception, your doctor's or prescriber's supporting statement.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No. The letter will also explain how you can appeal our decision.

Deadlines for a "standard coverage decision" about payment for a drug you already bought

- We must give you our answer within 14 calendar days after we get your request.
- If we do not meet this deadline, we will send your request to Level 2 of the appeals process. At level 2, an Independent Review Entity will review your request.
- If our answer is Yes to part or all of what you asked for, we will make payment to you within 14 calendar days.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No. The letter will also explain how you can appeal our decision.

F5. Level 1 Appeal for Part D drugs

- To start your appeal, you, your doctor or other prescriber, or your representative must contact us.
- If you are asking for a standard appeal, you can make your appeal by sending a request in writing. You may also ask for an appeal by calling us at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time.
- If you want a fast appeal, you may make your appeal in writing or you may call us.
- Make your appeal request within 60 calendar days from the date on the notice we sent to tell you our decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make you appeal. For example, good reasons for missing the deadline would be if you have a serious illness that kept you from contacting us

At a glance: How to make a Level 1 Appeal

You, your doctor or prescriber, or your representative may put your request in writing and mail or fax it to us. You may also ask for an appeal by calling us.

- Ask within 60 calendar days of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- You, your doctor or prescriber, or your representative can call us to ask for a fast appeal.
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.

or if we gave you incorrect or incomplete information about the deadline for requesting an appeal.

The legal term for an appeal to the plan about a Part D drug coverage decision is plan **"redetermination**."

• You have the right to ask us for a copy of the information about your appeal. To ask for a copy, call Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time.

If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

If your health requires it, ask for a "fast appeal"

• If you are appealing a decision our plan made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a "fast appeal."

The legal term for "fast appeal" is "expedited redetermination."

• The requirements for getting a "fast appeal" are the same as those for getting a "fast coverage decision" in Section E4 on page 149.

Our plan will review your appeal and give you our decision

We take another careful look at all of the information about your coverage request. We check that
if we were following all the rules when we said **No** to your request. We may contact you or your
doctor or other prescriber to get more information. The reviewer will be someone who did not
make the original coverage decision.

Deadlines for a "fast appeal"

- If we are using the fast deadlines, we will give you our answer within 72 hours after we get your appeal, or sooner if your health requires it.
- If we do not give you an answer within 72 hours, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your appeal.
- If our answer is Yes to part or all of what you asked for, we must give the coverage within 72 hours after we get your appeal.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No.

Deadlines for a "standard appeal"

- If we are using the standard deadlines, we must give you our answer within 7 calendar days after we get your appeal, or sooner if your health requires it, except if you are asking us to pay you back for a drug you already bought. If you are asking us to pay you back for a drug you already bought, we must give you our answer within 14 calendar days after we get your appeal. If you think your health requires it, you should ask for a "fast appeal."
- If we do not give you a decision within 7 calendar days, or 14 calendar days if you asked us to pay you back for a drug you already bought, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your appeal.

- If our answer is Yes to part or all of what you asked for:
 - If we approve a request for coverage, we must give you the coverage as quickly as your health requires, but no later than 7 calendar days after we get your appeal or 14 calendar days if you asked us to pay you back for a drug you already bought.
 - If we approve a request to pay you back for a drug you already bought, we will send payment to you within 30 calendar days after we get your appeal request.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No and tells how to appeal our decision.

At a glance: How to make a Level 2 Appeal

If you want the Independent Review Entity to review your case, your appeal request must be in writing.

- Ask within 60 calendar days of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- You, your doctor or other prescriber, or your representative can request the Level 2 Appeal.
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.

F6. Level 2 Appeal for Part D drugs

If we say **No** to part or all of your appeal, you can choose whether to accept this decision or make another appeal. If you decide to go on to a Level 2 Appeal, the Independent Review Entity (IRE) will review our decision.

- If you want the IRE to review your case, your appeal request must be in writing. The letter we send about our decision in the Level 1 Appeal will explain how to request the Level 2 Appeal.
- When you make an appeal to the IRE, we will send them your case file. You have the right to ask us for a copy of your case file by calling Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time.
- You have a right to give the IRE other information to support your appeal.
- The IRE is an independent organization that is hired by Medicare. It is not connected with this plan and it is not a government agency.

The legal term for an appeal to the IRE about a Part D drug is "reconsideration."

• Reviewers at the IRE will take a careful look at all of the information related to your appeal. The organization will send you a letter explaining its decision.

Deadlines for "fast appeal" at Level 2

• If your health requires it, ask the Independent Review Entity (IRE) for a "fast appeal."

- If the IRE agrees to give you a "fast appeal," it must give you an answer to your Level 2 Appeal within 72 hours after getting your appeal request.
- If the IRE says **Yes** to part or all of what you asked for, we must authorize or give you the drug coverage within 24 hours after we get the decision.

Deadlines for "standard appeal" at Level 2

- If you have a standard appeal at Level 2, the Independent Review Entity (IRE) must give you an answer to your Level 2 Appeal within 7 calendar days after it gets your appeal, or 14 calendar days if you asked us to pay you back for a drug you already bought.
- If the IRE says **Yes** to part or all of what you asked for, we must authorize or give you the drug coverage within 72 hours after we get the decision.
- If the IRE approves a request to pay you back for a drug you already bought, we will send payment to you within 30 calendar days after we get the decision.

What if the Independent Review Entity says No to your Level 2 Appeal?

No means the Independent Review Entity (IRE) agrees with our decision not to approve your request. This is called "upholding the decision." It is also called "turning down your appeal."

If you want to go to Level 3 of the appeals process, the drugs you are requesting must meet a minimum dollar value. If the dollar value is less than the minimum, you cannot appeal any further. If the dollar value is high enough, you can ask for a Level 3 appeal. The letter you get from the IRE will tell you the dollar value needed to continue with the appeal process.

G. Asking us to cover a longer hospital stay

When you are admitted to a hospital, you have the right to get all hospital services that we cover that are necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will work with you to prepare for the day when you leave the hospital. They will also help arrange for any care you may need after you leave.

- The day you leave the hospital is called your "discharge date."
- Your doctor or the hospital staff will tell you what your discharge date is.

If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay. This section tells you how to ask.

G1. Learning about your Medicare rights

Within two days after you are admitted to the hospital, a caseworker or nurse will give you a notice called "An Important Message from Medicare about Your Rights." If you do not get this notice, ask any hospital employee for it. If you need help, please call Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. to 8 p.m., local time. You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Read this notice carefully and ask questions if you don't understand. The "Important Message" tells you about your rights as a hospital patient, including your rights to:

- Get Medicare-covered services during and after your hospital stay. You have the right to know what these services are, who will pay for them, and where you can get them.
- Be a part of any decisions about the length of your hospital stay.
- Know where to report any concerns you have about the quality of your hospital care.
- Appeal if you think you are being discharged from the hospital too soon.
- You should sign the Medicare notice to show that you got it and understand your rights. Signing the notice does **not** mean you agree to the discharge date that may have been told to you by your doctor or hospital staff.

Keep your copy of the signed notice so you will have the information in it if you need it.

- To look at a copy of this notice in advance, you can call Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. to 8 p.m., local time. You can also call 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. The call is free.
- You can also refer to the notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.
- If you need help, please call Member Services or Medicare at the numbers listed above.

G2. Level 1 Appeal to change your hospital discharge date

If you want us to cover your inpatient hospital services for a longer time, you must request an appeal. A Quality Improvement Organization will do the Level 1 Appeal review to find out if your planned discharge date is medically appropriate for you. In California, the Quality Improvement Organization is called Livanta.

To make an appeal to change your discharge date call Livanta at: (877) 588-1123, TTY: (855) 887-6668.

Call right away!

Call the Quality Improvement Organization **before** you leave the hospital and no later than your planned discharge date. "An Important Message from Medicare about Your Rights" contains information on how to reach the Quality Improvement Organization.

- If you call before you leave, you are allowed to stay in the hospital after your planned discharge date without paying for it while you wait to get the decision on your appeal from the Quality Improvement Organization.
- If you do not call to appeal, and you decide to stay in the hospital after your planned discharge date, you may have to pay all of the costs for hospital care you get after your planned discharge date.

At a glance: How to make a Level 1 Appeal to change your discharge date

Call the Quality Improvement Organization for your state at (877) 588-1123, TTY: (855) 887-6668 and ask for a "fast review".

Call before you leave the hospital and before your planned discharge date.

- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to our plan instead. For details, refer to Section G4 on page 158.
- Because hospital stays are covered by both Medicare and Medi-Cal, if the Quality Improvement Organization will not hear your request to continue your hospital stay, or you believe that your situation is urgent, involves an immediate and serious threat to your health, or you are in severe pain, you may also file a complaint with or ask the California Department of Managed Health Care (DMHC) for an Independent Medical Review. Please refer to Section 5.4 on page 140 to learn how to file a complaint and ask the DMHC for an Independent Medical Review.

We want to make sure you understand what you need to do and what the deadlines are.

• Ask for help if you need it. If you have questions or need help at any time, please call Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time. You can also call the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222. Or you can call the Cal MediConnect Ombuds Program at 1-855-501-3077.

What is a Quality Improvement Organization?

It is a group of doctors and other health care professionals who are paid by the federal government. These experts are not part of our plan. They are paid by Medicare to check on and help improve the quality of care for people with Medicare.

Ask for a "fast review"

The legal term for "fast review" is "immediate review."

You must ask the Quality Improvement Organization for a **"fast review"** of your discharge. Asking for a "fast review" means you are asking the organization to use the fast deadlines for an appeal instead of using the standard deadlines.

What happens during the fast review?

- The reviewers at the Quality Improvement Organization will ask you or your representative why you think coverage should continue after the planned discharge date. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will look at your medical record, talk with your doctor, and review all of the information related to your hospital stay.
- By noon of the day after the reviewers tell us about your appeal, you will get a letter that gives your planned discharge date. The letter explains the reasons why your doctor, the hospital, and we think it is right for you to be discharged on that date.

The legal term for this written explanation is called the "**Detailed Notice of Discharge**." You can get a sample by calling Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. to 8 p.m., local time. You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or you can refer to a sample notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/ HospitalDischargeAppealNotices.

What if the answer is Yes?

• If the Quality Improvement Organization says **Yes** to your appeal, we must keep covering your hospital services for as long as they are medically necessary.

What if the answer is No?

- If the Quality Improvement Organization says **No** to your appeal, they are saying that your planned discharge date is medically appropriate. If this happens, our coverage for your inpatient hospital services will end at noon on the day after the Quality Improvement Organization gives you its answer.
- If the Quality Improvement Organization says **No** and you decide to stay in the hospital, then you may have to pay for your continued stay at the hospital. The cost of the hospital care that you may have to pay begins at noon on the day after the Quality Improvement Organization gives you its answer.
- If the Quality Improvement Organization turns down your appeal and you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal as described in the next section.

G3. Level 2 Appeal to change your hospital discharge date

If the Quality Improvement Organization has turned down your appeal and you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal. You will need to contact the Quality Improvement Organization again and ask for another review.

Ask for the Level 2 review within 60 calendar days after the day when the Quality Improvement Organization said **No** to your Level 1 Appeal. You can ask for this review only if you stayed in the hospital after the date that your coverage for the care ended.

In California, the Quality Improvement Organization is called Livanta. You can reach Livanta at: (877) 588-1123, TTY: (855) 887-6668.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.
- Within 14 calendar days of receipt of your request for a second review, the Quality Improvement Organization reviewers will make a decision.

At a glance: How to make a Level 2 Appeal to change your discharge date

Call the Quality Improvement Organization for your state at (877) 588-1123, TTY: (855) 887-6668 and ask for another review.

What happens if the answer is Yes?

- We must pay you back for our share of the costs of hospital care you got since noon on the day after the date of your first appeal decision. We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.
- You must continue to pay your share of the costs and coverage limitations may apply.

What happens if the answer is No?

It means the Quality Improvement Organization agrees with the Level 1 decision and will not change it. The letter you get will tell you what you can do if you wish to continue with the appeal process.

If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your stay after your planned discharge date.

You may also file a complaint with or ask the DMHC for an Independent Medical Review to continue your hospital stay. Please refer to Section 5.4 on page 140 to learn how to file a complaint with and ask the DMHC for an Independent Medical Review.

G4. What happens if you miss an appeal deadline

If you miss appeal deadlines, there is another way to make Level 1 and Level 2 Appeals, called Alternate Appeals. But the first two levels of appeal are different.

Level 1 Alternate Appeal to change your hospital discharge date

If you miss the deadline for contacting the Quality Improvement Organization (which is with in 60 days or no later than your planned discharge date, whichever comes first), you can make an appeal to us,

asking for a "fast review." A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

- During this review, we take a look at all of the information about your hospital stay. We check that if the decision about when you should leave the hospital was fair and followed all the rules.
- We will use the fast deadlines rather than the standard deadlines for giving you the answer to this review. This means we will give you our decision within 72 hours after you ask for a "fast review."

At a glance: How to make a Level 1 Alternate Appeal

Call our Member Services number and ask for a "fast review" of your hospital discharge date.

We will give you our decision within 72 hours.

- If we say Yes to your fast review, it means we agree that you still need to be in the hospital after the discharge date. We will keep covering hospital services for as long as it is medically necessary.
- It also means that we agree to pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- If we say No to your fast review, we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends on the day we said coverage would end.
 - If you stayed in the hospital after your planned discharge date, then you may have to pay the full cost of hospital care you got after the planned discharge date.
- To make sure we were following all the rules when we said **No** to your fast appeal, we will send your appeal to the Independent Review Entity. When we do this, it means that your case is automatically going to Level 2 of the appeals process.

The legal term for "fast review" or "fast appeal" is "expedited appeal."

Level 2 Alternate Appeal to change your hospital discharge date

We will send the information for your Level 2 Appeal to the Independent Review Entity (IRE) within 24 hours of when we give you our Level 1 decision. If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section J on page 166 tells how to make a complaint.

During the Level 2 Appeal, the IRE reviews the decision we made when we said **No** to your "fast review." This organization decides whether the decision we made should be changed.

• The IRE does a "fast review" of your appeal. The reviewers usually give you an answer within 72 hours.

At a glance: How to make a Level 2 Alternate Appeal

You do not have to do anything. The plan will automatically send your appeal to the Independent Review Entity.

- The IRE is an independent organization that is hired by Medicare. This organization is not connected with our plan and it is not a government agency.
- Reviewers at the IRE will take a careful look at all of the information related to your appeal of your hospital discharge.
- If the IRE says Yes to your appeal, then we must pay you back for our share of the costs of hospital care you got since the date of your planned discharge. We must also continue our coverage of your hospital services for as long as it is medically necessary.
- If the IRE says **No** to your appeal, it means they agree with us that your planned hospital discharge date was medically appropriate.
- The letter you get from the IRE will tell you what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal, which is handled by a judge.

You may also file a complaint with and ask the DMHC for an Independent Medical Review to continue your hospital stay. Please refer to Section 5.4 on page 140 to learn how to file a complaint with and ask the DMHC for an Independent Medical Review. You can ask for an Independent Medical Review in addition to or instead of a Level 3 Appeal.

H. What to do if you think your home health care, skilled nursing care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon

This section is about the following types of care only:

- Home health care services.
- Skilled nursing care in a skilled nursing facility.
- Rehabilitation care you are getting as an outpatient at a Medicare-approved Comprehensive Outpatient Rehabilitation Facility (CORF). Usually, this means you are getting treatment for an illness or accident, or you are recovering from a major operation.
 - With any of these three types of care, you have the right to keep getting covered services for as long as the doctor says you need it.
 - When we decide to stop covering any of these, we must tell you before your services end.
 When your coverage for that care ends, we will stop paying for your care.

If you think we are ending the coverage of your care too soon, **you can appeal our decision**. This section tells you how to ask for an appeal.

H1. We will tell you in advance when your coverage will be ending

• You will get a notice at least two days before we stop paying for your care. This is called the "Notice of Medicare Non-Coverage". The written notice tells you the date we will stop covering your care and how to appeal this decision. You or your representative should sign the written notice to show that you got it. Signing it does **not** mean you agree with the plan that it is time to stop getting the care.

• When your coverage ends, we will stop paying.

H2. Level 1 Appeal to continue your care

If you think we are ending coverage of your care too soon, you can appeal our decision. This section tells you how to ask for an appeal.

Before you start your appeal, understand what you need to do and what the deadlines are.

- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do. There are also deadlines our plan must follow. (If you think we are not meeting our deadlines, you can file a complaint. Section J on page 166 tells you how to file a complaint.)
- Ask for help if you need it. If you have questions or need help at any time, please call Member Services at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. 8 p.m., local time. Or call your State Health Insurance Assistance Program at (800) 434-0222.

During a Level 1 Appeal, a Quality Improvement Organization will review your appeal and decide whether to change the decision we made. In California, the Quality Improvement Organization is called Livanta. You can reach Livanta at: (877) 588-1123; TTY: (855) 887-6668. Information about appealing to the Quality Improvement Organization is also in the "Notice of Medicare Non-Coverage". This is the notice you got when you were told we would stop covering your care.

At a glance: How to make a Level 1 Appeal to ask the plan to continue your care

Call the Quality Improvement Organization for your state at (877) 588-1123; TTY: (855) 887-6668 and ask for a "fast-track appeal."

Call before you leave the agency or facility that is providing your care and before your planned discharge date.

What is a Quality Improvement Organization?

It is a group of doctors and other health care professionals who are paid by the federal government. These experts are not part of our plan. They are paid by Medicare to check on and help improve the quality of care for people with Medicare.

What should you ask for?

Ask them for a "fast-track appeal." This is an independent review of whether it is medically appropriate for us to end coverage for your services.

What is your deadline for contacting this organization?

- You must contact the Quality Improvement Organization no later than noon of the day after you got the written notice telling you when we will stop covering your care.
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to us instead. For details about this other way to make your appeal, refer to Section H4 on page 163.

 If the Quality Improvement Organization will not hear your request to continue coverage of your health care services or you believe that your situation is urgent or involves an immediate and serious threat to your health or if you are in severe pain, you may file a complaint with and ask the California Department of Managed Health Care (DMHC) for an Independent Medical Review. Please refer to Section E4 on page 140 to learn how to file a complaint with and ask the DMHC for an Independent Medical Review.

The legal term for the written notice is "**Notice of Medicare Non-Coverage**."To get a sample copy, call Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or refer to a copy online at <u>www.cms.gov/Medicare/Medicare-General-Information/BNI/MAEDNotices</u>.

Please go to Section 5.4 on page 140 to learn how to ask the Department for an Independent Medical Review.

What happens during the Quality Improvement Organization's review?

- The reviewers at the Quality Improvement Organization will ask you or your representative why you think coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- When you ask for an appeal, the plan must write a letter to you and the Quality Improvement Organization explaining why your services should end.
- The reviewers will also look at your medical records, talk with your doctor, and review information that our plan has given to them.
- Within one full day after reviewers have all the information they need, they will tell you their decision. You will get a letter explaining the decision.

The legal term for the letter explaining why your services should end is "Detailed Explanation of Non-Coverage."

What happens if the reviewers say Yes?

• If the reviewers say **Yes** to your appeal, then we must keep providing your covered services for as long as they are medically necessary.

What happens if the reviewers say No?

- If the reviewers say No to your appeal, then your coverage will end on the date we told you. We will stop paying our share of the costs of this care.
- If you decide to keep getting the home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after the date your coverage ends, then you will have to pay the full cost of this care yourself.

H3. Level 2 Appeal to continue your care

If the Quality Improvement Organization said **No** to the appeal **and** you choose to continue getting care after your coverage for the care has ended, you can make a Level 2 Appeal.

During the Level 2 Appeal, the Quality Improvement Organization will take another look at the decision they made at Level 1. If they say they agree with the Level 1 decision, you may have to pay the full cost for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after the date when we said your coverage would end.

In California, the Quality Improvement Organization is called Livanta. You can reach Livanta at: (877) 588-1123; TTY: (855) 887-6668. Ask for the Level 2 review **within 60 calendar days** after the day when the Quality Improvement Organization said **No** to your Level 1 Appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

• Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

At a glance: How to make a Level 2 Appeal to require that the plan cover your care for longer

Call the Quality Improvement Organization for your state at (877) 588-1123; TTY: (855) 887-6668 and ask for another review.

Call before you leave the agency or facility that is providing your care and before your planned discharge date.

• The Quality Improvement Organization will make its decision within 14 calendar days of receipt of your appeal request.

What happens if the review organization says Yes?

• We must pay you back for our share of the costs of care you got since the date when we said your coverage would end. We must continue providing coverage for the care for as long as it is medically necessary.

What happens if the review organization says No?

- It means they agree with the decision they made on the Level 1 Appeal and will not change it.
- The letter you get will tell you what to do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal, which is handled by a judge.
- You may file a complaint with and ask the DMHC for an Independent Medical Review to continue coverage of your health care services. Please refer to Section E4 on page 140 to learn how to ask the DMHC for an Independent Medical Review. You can file a complaint with and ask the DMHC for an Independent Medical Review in addition to or instead of a Level 3 Appeal.

H4. What happens if you miss the deadline for making your Level 1 Appeal

If you miss appeal deadlines, there is another way to make Level 1 and Level 2 Appeals, called Alternate Appeals. But the first two levels of appeal are different.

Level 1 Alternate Appeal to continue your care for longer

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a "fast review." A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

 During this review, we take a look at all of the information about your home health care, skilled nursing facility care, or care you are getting at a Comprehensive Outpatient Rehabilitation Facility (CORF). We check that if the decision about when your services should end was fair and followed all the rules.

At a glance: How to make a Level 1 Alternate Appeal

Call our Member Services number and ask for a "fast review."

We will give you our decision within 72 hours.

 We will use the fast deadlines rather than the standard deadlines for giving you the

answer to this review. We will give you our decision within 72 hours after you ask for a "fast review."

- If we say Yes to your fast review, it means we agree that we will keep covering your services for as long as it is medically necessary.
- It also means that we agree to pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- If we say No to your fast review, we are saying that stopping your services was medically appropriate. Our coverage ends as of the day we said coverage would end.

If you continue getting services after the day we said they would stop, **you may have to pay the full cost** of the services.

The legal term for "fast review" or "fast appeal" is "expedited appeal."

To make sure we were following all the rules when we said **No** to your fast appeal, we will send your appeal to the "Independent Review Entity." When we do this, it means that your case is automatically going to Level 2 of the appeals process.

Level 2 Alternate Appeal to continue your care for longer

We will send the information for your Level 2 Appeal to the Independent Review Entity (IRE) within 24 hours of when we give you our Level 1 decision. If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section J on page 166 tells how to make a complaint.

During the Level 2 Appeal, the IRE reviews the decision we made when we said **No** to your "fast review." This organization decides whether the decision we made should be changed.

• The IRE does a "fast review" of your appeal. The reviewers usually give you an answer within 72 hours.

At a glance: How to make a Level 2 Appeal to require that the plan continue your care

You do not have to do anything. The plan will automatically send your appeal to the Independent Review Entity.

- The IRE is an independent organization that is hired by Medicare. This organization is not connected with our plan, and it is not a government agency.
- Reviewers at the IRE will take a careful look at all of the information related to your appeal.
- If the IRE says Yes to your appeal, then we must pay you back for our share of the costs of care. We must also continue our coverage of your services for as long as it is medically necessary.
- If the IRE says No to your appeal, it means they agree with us that stopping coverage of services was medically appropriate.

The letter you get from the IRE will tell you what you can do if you wish to continue with the review process. It will give you details about how to go on to a Level 3 Appeal, which is handled by a judge.

You may file a complaint with and ask the DMHC for an Independent Medical Review to continue coverage of your health care services. Please refer to Section 5.4 on page 140 to learn how to ask the DMHC for an Independent Medical Review. You can ask for an Independent Medical Review. You can file a complaint with and ask for an Independent Medical Review in addition to or instead of a Level 3 Appeal.

I. Taking your appeal beyond Level 2

11. Next steps for Medicare services and items

If you made a Level 1 Appeal and a Level 2 Appeal for Medicare services or items, and both your appeals have been turned down, you may have the right to additional levels of appeal. The letter you get from the Independent Review Entity will tell you what to do if you wish to continue the appeals process.

Level 3 of the appeals process is an Administrative Law Judge (ALJ) hearing. The person who makes the decision in a Level 3 appeal is an ALJ or an attorney adjudicator. If you want an ALJ or attorney adjudicator to review your case, the item or medical service you are requesting must meet a minimum dollar amount. If the dollar value is less than the minimum level, you cannot appeal any further. If the dollar value is high enough, you can ask an ALJ or attorney adjudicator to hear your appeal.

If you do not agree with the ALJ or attorney adjudicator's decision, you can go to the Medicare Appeals Council. After that, you may have the right to ask a federal court to look at your appeal.

If you need assistance at any stage of the appeals process, you can contact the Cal MediConnect Ombuds Program at 1-855-501-3077.

12. Next steps for Medi-Cal services and items

You also have more appeal rights if your appeal is about services or items that might be covered by Medi-Cal. If you do not agree with the State Hearing decision and you want another judge to review it, you may ask for a rehearing and/or seek judicial review.

To ask for a rehearing, mail a written request (a letter) to: The Rehearing Unit 744 P Street, MS 19-37 Sacramento, CA 95814 This letter must be sent within 30 days after you get your decision. This deadline can be extended up to 180 days if you have a good reason for being late.

In your rehearing request, state the date you got your decision and why a rehearing should be granted. If you want to present additional evidence, describe the additional evidence and explain why it was not introduced before and how it would change the decision. You may contact legal services for assistance.

To ask for judicial review, you must file a petition in Superior Court (under Code of Civil Procedure Section 1094.5) within one year after receiving your decision. File your petition in the Superior Court for the county named in your decision. You may file this petition without asking for a rehearing. No filing fees are required. You may be entitled to reasonable attorney's fees and costs if the Court issues a final decision in your favor.

If a rehearing was heard and you do not agree with the decision from the rehearing, you may seek judicial review but you cannot request another rehearing.

J. How to make a complaint

J1. What kinds of problems should be complaints?

The complaint process is used for certain types of problems only, such as problems related to quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaints about quality

• You are unhappy with the quality of care, such as the care you got in the hospital.

Complaints about privacy

• You think that someone did not respect your right to privacy, or shared information about you that is confidential.

Complaints about poor customer service

- A health care provider or staff was rude or disrespectful to you.
- Molina Dual Options staff treated you poorly.

At a glance: How to make a complaint

You can make an internal complaint with our plan and/or an external complaint with an organization that is not connected to our plan.

To make an internal complaint, call Member Services or send us a letter.

There are different organizations that handle external complaints. For more information, read Section J3 on page 168.

• You think you are being pushed out of the plan.

Complaints about accessibility

- You cannot physically access the health care services and facilities in a doctor or provider's office.
- Your provider does not give you a reasonable accommodation you need such as an American Sign Language interpreter.

Complaints about waiting times

• You are having trouble getting an appointment, or waiting too long to get it.

• You have been kept waiting too long by doctors, pharmacists, or other health professionals or by Member Services or other plan staff.

Complaints about cleanliness

• You think the clinic, hospital or doctor's office is not clean.

Complaints about language access

• Your doctor or provider does not provide you with an interpreter during your appointment.

Complaints about communications from us

- You think we failed to give you a notice or letter that you should have received.
- You think the written information we sent you is too difficult to understand.

Complaints about the timeliness of our actions related to coverage decisions or appeals

- You believe that we are not meeting our deadlines for making a coverage decision or answering your appeal.
- You believe that, after getting a coverage or appeal decision in your favor, we are not meeting the deadlines for approving or giving you the service or paying you back for certain medical services.
- You believe we did not forward your case to the Independent Review Entity on time.

	The legal term for a "complaint" is a "grievance."
The legal term for "making a complaint" is "filing a grievance."	The legal term for "making a complaint" is "filing a grievance."

Are there different types of complaints?

Yes. You can make an internal complaint and/or an external complaint. An internal complaint is filed with and reviewed by our plan. An external complaint is filed with and reviewed by an organization that is not affiliated with our plan. If you need help making an internal and/or external complaint, you can call the Cal MediConnect Ombuds Program at 1-855-501-3077.

J2. Internal complaints

To make an internal complaint, call Member Services at (855) 665-4627, TTY: 711, Monday – Friday, 8 a.m. – 8 p.m., local time. You can make the complaint at any time unless it is about a Part D drug. If the complaint is about a Part D drug, you must file it **within 60 calendar** days after you had the problem you want to complain about.

- If there is anything else you need to do, Member Services will tell you.
- You can also write your complaint and send it to us. If you put your complaint in writing, we will respond to your complaint in writing.

 Complaints are grievances that must be resolved as expeditiously as your case requires, based on your health status, but no later than 30 calendar days after the date the Plan receives the oral or written grievance. Grievances filed orally, may be responded to orally unless the enrollee requests a written response or the grievance concerns quality of care. Grievances filed in writing must be responded to in writing. Grievances may be filed orally by calling us at (855) 665-4627, TTY: 711, Monday– Friday, 8 a.m. to 8 p.m., local time; or in writing by mailing to: Molina Dual Options Appeals and Grievances, PO Box 22816, Long Beach, CA 90801, Fax: (562) 499-0610.

If possible, we will answer you right away. If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.

- We answer most complaints within 30 calendar days. If we do not make a decision within 30 calendar days because we need more information, we will notify you in writing. We will also provide a status update and estimated time for you to get the answer.
- If you are making a complaint because we denied your request for a "fast coverage decision" or a "fast appeal," we will automatically give you a "fast complaint" and respond to your complaint within 24 hours.

The legal term for "fast complaint" is "expedited grievance."

- If you are making a complaint because we took extra time to make a coverage decision, we will automatically give you a "fast complaint" and respond to your complaint within 24 hours.
- If we do not agree with some or all of your complaint, we will tell you and give you our reasons. We will respond whether we agree with the complaint or not.

J3. External complaints

You can tell Medicare about your complaint

You can send your complaint to Medicare. The Medicare Complaint Form is available at: <u>www.medicare.</u> <u>gov/MedicareComplaintForm/home.aspx</u>.

Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the plan is not addressing your problem, please call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. The call is free.

You can tell Medi-Cal about your complaint

The Cal MediConnect Ombuds Program also helps solve problems from a neutral standpoint to make sure that our members get all the covered services that we must provide. The Cal MediConnect Ombuds Program is not connected with us or with any insurance company or health plan.

The phone number for the Cal MediConnect Ombuds Program is 1-855-501-3077. The services are free.

You can tell the California Department of Managed Health Care about your complaint

The California Department of Managed Health Care (DMHC) is responsible for regulating health plans. You can call the DMHC Help Center for help with complaints about Medi-Cal services. You may contact the DMHC if you need help with a complaint involving an urgent issue or one that involves an immediate and serious threat to your health, if you are in severe pain, if you disagree with our plan's decision about your complaint, or if our plan has not resolved your complaint after 30 calendar days.

Here are two ways to get help from the Help Center:

- Call 1-888- 466-2219. Individuals who are deaf, hard of hearing, or speech-impaired can use the toll free TDD number, 1-877-688-9891. The call is free.
- Visit the Department of Managed Health Care's website (www.dmhc.ca.gov).

You can file a complaint with the Office for Civil Rights

You can make a complaint to the Department of Health and Human Services' Office for Civil Rights if you think you have not been treated fairly. For example, you can make a complaint about disability access or language assistance. The phone number for the Office for Civil Rights is 1-800-368-1019. TTY users should call 1-800-537-7697. You can also visit www.hhs.gov/ocr for more information.

You may also contact the local Office for Civil Rights office at: Office for Civil Rights U.S. Department of Health and Human Services 90 7th Street, Suite 4-100 San Francisco, CA 94103

You may also have rights under the Americans with Disability Act and under any applicable state law. You can contact the Cal MediConnect Ombuds Program for assistance. The phone number is 1-855-501-3077.

You can file a complaint with the Quality Improvement Organization

When your complaint is about quality of care, you also have two choices:

- If you prefer, you can make your complaint about the quality of care directly to the Quality Improvement Organization (without making the complaint to us).
- Or you can make your complaint to us and to the Quality Improvement Organization. If you make a complaint to this organization, we will work with them to resolve your complaint.

The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. To learn more about the Quality Improvement Organization, refer to Chapter 2.

In California, the Quality Improvement Organization is called Livanta. The phone number for Livanta is (877) 588-1123, TTY: (855) 887-6668.

Chapter 10: Ending your membership in our Cal MediConnect plan

Introduction

This chapter tells about ways you can end your membership in our Cal MediConnect plan and your health coverage options after you leave the plan. If you leave our plan, you will still be in the Medicare and Medi-Cal programs as long as you are eligible. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. When you can end your membership in our Cal MediConnect plan

You can end your membership in Molina Dual Options Medicare-Medicaid Plan at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Cal MediConnect plan, or moving to Original Medicare.

Your membership will end on the last day of the month that we get your request to change your plan. For example, if we get your request on January 18, your coverage with our plan will end on January 31. Your new coverage will begin the first day of the next month (February 1, in this example).

When you end your membership in our plan, you will continue to be enrolled in Molina Healthcare of California for your Medi-Cal services, unless you choose a different Cal MediConnect plan or a different Medi-Cal only plan. You can also choose your Medicare enrollment options when you end your membership in our plan. If you leave our plan, you can get information about you:

- Medicare options in the table on page 172
- Medi-Cal services on page 173

You can get more information about how you can end your membership by calling:

- Member Services at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. to 8 p.m., local time.
- Heath Care Options at 1-844-580-7272, Monday through Friday from 8:00 a.m. to 5:00 p.m. TTY users should call 1-800-430-7077.
- State Health Insurance Assistance Program (SHIP), California Health Insurance Counseling and Advocacy Program (HICAP), at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit <u>www.aging.ca.</u> <u>gov/HICAP/</u>.
- Cal MediConnect Ombuds Program at 1-855-501-3077, Monday through Friday from 9:00 a.m. to 5:00 p.m. TTY users should call 1-855-847-7914.
- Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

NOTE: If you're in a drug management program, you may not be able to change plans. Refer to Chapter 5 for information about drug management programs.

B. How to end your membership in our Cal MediConnect plan

If you decide to end your membership, tell Medi-Cal or Medicare that you want to leave Molina Dual Options:

- Call Health Care Options at 1-844-580-7272, Monday through Friday from 8:00 a.m. to 5:00 p.m. TTY users should call 1-800-430-7077; OR
- Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users (people who have difficulty hearing or speaking) should call 1-877-486-2048. When you call 1-800-MEDICARE, you can also enroll in another Medicare health or drug plan. More information on getting your Medicare services when you leave our plan is in the chart on page 172.

C. How to join a different Cal MediConnect plan

If you want to keep getting your Medicare and Medi-Cal benefits together from a single plan, you can join a different Cal MediConnect plan.

To enroll in a different Cal MediConnect plan:

 Call Heath Care Options at 1-844-580-7272, Monday through Friday from 8:00 a.m. to 5:00 p.m. TTY users should call 1-800-430-7077. Tell them you want to leave Molina Dual Options and join a different Cal MediConnect plan. If you are not sure what plan you want to join, they can tell you about other plans in your area.

Your coverage with Molina Dual Options will end on the last day of the month that we get your request.

D. How to get Medicare and Medi-Cal services separately

If you do not want to enroll in a different Cal MediConnect plan after you leave Molina Dual Options, you will go back to getting your Medicare and Medi-Cal services separately.

D1. Ways to get your Medicare services

You will have a choice about how you get your Medicare benefits.

You have three options for getting your Medicare services. By choosing one of these options, you will automatically end your membership in our Cal MediConnect plan.

1. You can change to:	Here is what to do:
A Medicare health plan, such as a Medicare Advantage Plan or, if you meet eligibility requirements and live	Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
within the service area, a Program of All-inclusive Care for the Elderly (PACE)	For 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 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP/. You will automatically be disenrolled from Molina Dual Options when your new plan's coverage begins.

2. You can change to:	Here is what to do:
Original Medicare with a separate Medicare prescription drug plan	Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. 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 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP/.
	You will automatically be disenrolled from Molina Dual Options when your Original Medicare coverage begins.
3. You can change to:	Here is what to do:
Original Medicare without a separate Medicare prescription drug plan NOTE: If you switch to Original	Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you do not want to join.	 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 8:00 a m to 5:00 p m For more information or
You should only drop prescription 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 or call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit <u>www.aging.ca.gov/HICAP/</u> .	 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit <u>www.aging.ca.gov/HICAP/</u>. You will automatically be disenrolled from Molina Dual Options when your Original Medicare coverage begins.

D2. How to get your Medi-Cal services

If you leave our Cal MediConnect plan, you will continue to get your Medi-Cal services through Molina Healthcare of California unless you select a different plan for your Medi-Cal services.

Your Medi-Cal services include preventative care, physician care, hospital, prescription drugs and medications, transportation services, most long-term services and supports and behavioral health care.

If you want to choose a different plan for your Medi-Cal services, you need to let Health Care Options know when you ask to end your membership with our Cal MediConnect plan.

 Call Health Care Options at 1-844-580-7272, Monday through Friday from 8:00 a.m. to 6:00 p.m. TTY users should call 1-800-430-7077. Tell them you want to leave Molina Dual Options and join a different Medi-Cal plan. If you are not sure what plan you want to join, they can tell you about other plans in your area.

When you end your membership with our Cal MediConnect plan, you will get a new Member ID Card, a new *Member Handbook*, and a new *Provider and Pharmacy Directory* for your Medi-Cal coverage.

E. Keep getting your medical services and drugs through our plan until your membership ends

If you leave Molina Dual Options, it may take time before your membership ends and your new Medicare and Medi-Cal coverage begins. Refer to page 176 for more information. During this time, you will keep getting your health care and drugs through our plan.

- You should use our network pharmacies to get your prescriptions filled. Usually, your prescription drugs are covered only if they are filled at a network pharmacy including through our mail-order pharmacy services.
- If you are hospitalized on the day that your membership ends, your hospital stay will usually be covered by our Cal MediConnect plan until you are discharged. This will happen even if your new health coverage begins before you are discharged.

F. Other situations when your membership in our Cal MediConnect plan ends

These are the cases when Molina Dual Options must end your membership in the plan:

- If there is a break in your Medicare Part A and Part B coverage.
- If you no longer qualify for Medi-Cal. Our plan is for people who qualify for both Medicare and Medi-Cal.
- If you move out of our service area.
- If you are away from our service area for more than six months.
 - If you move or take a long trip, you need to call Member Services to find out if the place you
 are moving or traveling to is in our plan's service area.
- If you go to jail or prison for a criminal offense.
- If you lie about or withhold information about other insurance you have for prescription drugs.
- If you are not a United States citizen or are not lawfully present in the United States.

- You must be a United States citizen or lawfully present in the United States to be a member of our plan.
- The Centers for Medicare & Medicaid Services will notify us if you are not eligible to remain a member on this basis.
- We must disenroll you if you do not meet this requirement.

If you no longer qualify for Medi-Cal or your circumstances have changed that make you no longer eligible for Cal MediConnect, you may continue to get your benefits from Molina Dual Options for an additional two month period. This additional time will allow you to correct your eligibility information if you believe that you are still eligible. You will get a letter from us about the change in your eligibility with instructions to correct your eligibility information.

- To stay a member of Molina Dual Options, you must qualify again by the last day of the two-month period.
- If you do not qualify by the end of the two-month period, you'll be disenrolled from Molina Dual Options.

We can make you leave our plan for the following reasons only if we get permission from Medicare and Medi-Cal first:

- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan.
- If you let someone else use your Member ID Card to get medical care.
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

G. Rules against asking you to leave our Cal MediConnect plan for any health-related reason

If you feel that you are being asked to leave our plan for a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

You should also **call the Cal MediConnect Ombuds Program** at 1-855-501-3077, Monday through Friday from 9:00 a.m. to 5:00 p.m. TTY users should call 1-855-847-7914.

H. Your right to make a complaint if we end your membership in our plan

If we end your membership in our Cal MediConnect plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership. You can also refer to Chapter 9 for information about how to make a complaint.

I. How to get more information about ending your plan membership

If you have questions or would like more information on when we can end your membership, you can:

- Call Member Services at (855) 665-4627, TTY: 711, Monday Friday, 8 a.m. to 8 p.m., local time.
- Call Heath Care Options at 1-844-580-7272, Monday through Friday from 8:00 a.m. to 5:00 p.m. TTY users should call 1-800-430-7077.
- Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit <u>www.aging.ca.gov/HICAP/</u>.
- Call the Cal MediConnect Ombuds Program at 1-855-501-3077, Monday through Friday from 9:00 a.m. to 5:00 p.m. TTY users should call 1-855-847-7914.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Chapter 11: Legal notices

Introduction

This chapter includes legal notices that apply to your membership in Molina Dual Options. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Notice about laws

Many laws apply to this *Member Handbook*. These laws may affect your rights and responsibilities even if the laws are not included or explained in this handbook. The main laws that apply to this handbook are federal laws about the Medicare and Medi-Cal programs. Other federal and state laws may apply too.

B. Notice about nondiscrimination

Every company or agency that works with Medicare and Medi-Cal must obey laws that protect you from discrimination or unfair treatment. We don't discriminate or treat you differently because of your age, claims experience, color, ethnicity, evidence of insurability, gender, genetic information, geographic location within the service area, health status, medical history, mental or physical disability, national origin, race, religion, or sex. In addition, we don't discriminate or treat you differently because of you ancestry, marital status, or sexual orientation.

If you want more information or have concerns about discrimination or unfair treatment:

- Call the Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019. TTY users can call 1-800-537-7697. You can also visit <u>www.hhs.gov/ocr</u> for more information.
- Call your local Office for Civil Rights. To get more information about the Office of Civil Rights and to find your local Civil Rights office, please visit their website at www.hhs.gov/ocr/ office.

If you have a disability and need help accessing health care services or a provider, call Member Services. If you have a complaint, such as a problem with wheelchair access, Member Services can help.

C. Notice about Medicare as a second payer and Medi-Cal as a payer of last resort

Sometimes someone else has to pay first for the services we provide you. For example, if you are in a car accident or if you are injured at work, insurance or Workers Compensation has to pay first.

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the first payer.

The Cal MediConnect program complies with State and Federal laws and regulations relating to the legal liability of third parties for health care services to members. We will take all reasonable measures to ensure that the Medi-Cal program is the payer of last resort.

Chapter 12: Definitions of important words

Introduction

This chapter includes key terms used throughout the *Member Handbook* with their definitions. The terms are listed in alphabetical order. If you can't find a term you're looking for or if you need more information than a definition includes, contact Member Services.

Activities of daily living (ADL): The things people do on a normal day, such as eating, using the toilet, getting dressed, bathing, or brushing teeth.

Aid paid pending: You can continue getting your benefits while you are waiting for a decision about a Level 1 Appeal or a State Hearing (Refer to Chapter 9 for more information). This continued coverage is called "aid paid pending."

Ambulatory surgical center: A facility that provides outpatient surgery to patients who do not need hospital care and who are not expected to need more than 24 hours of care.

Appeal: A way for you to challenge our action if you think we made a mistake. You can ask us to change a coverage decision by filing an appeal. Chapter 9 explains appeals, including how to make an appeal.

Behavioral Health: An all-inclusive term referring to mental health and substance use disorders.

Brand name drug: A prescription drug that is made and sold by the company that originally made the drug. Brand name drugs have the same ingredients as the generic versions of the drugs. Generic drugs are usually made and sold by other drug companies.

Cal MediConnect: A program that provides both your Medicare and Medi-Cal benefits together in one health plan. You have one Member ID Card for all your benefits.

Care plan: Refer to "Individualized Care Plan."

Care Plan Optional Services (CPO Services): Additional services that are optional under your Individualized Care Plan (ICP). These services are not intended to replace long-term services and supports that you are authorized to get under Medi-Cal.

Care team: Refer to "Interdisciplinary Care Team."

Case Manager:Molina employee who works with you, the health plan, and with your care providers to make sure you get the care you need.

Centers for Medicare & Medicaid Services (CMS): The federal agency in charge of Medicare. Chapter 2 explains how to contact CMS.

Community-Based Adult Services (CBAS): Outpatient, facility based service program that delivers skilled nursing care, social services, occupational and speech therapies, personal care, family/ caregiver training and support, nutrition services, transportation, and other services to eligible Enrollees who meet applicable eligibility criteria.

Complaint: A written or spoken statement saying that you have a problem or concern about your covered services or care. This includes any concerns about the quality of service, quality of your care, our network providers, or our network pharmacies. The formal name for "making a complaint" is "filing a grievance."

Comprehensive outpatient rehabilitation facility (CORF): A facility that mainly provides rehabilitation services after an illness, accident, or major operation. It provides a variety of services, including physical therapy, social or psychological services, respiratory therapy, occupational therapy, speech therapy, and home environment evaluation services.

Coverage decision: A decision about what benefits we cover. This includes decisions about covered drugs and services or the amount we will pay for your health services. Chapter 9 explains how to ask us for a coverage decision.

Covered drugs: The term we use to mean all of the prescription and over-the-counter (OTC) drugs covered by our plan.

Covered services: The general term we use to mean all of the health care, long-term services and supports, supplies, prescription and over-the-counter drugs, equipment, and other services covered by our plan.

Cultural competence training: Training that provides additional instruction for our health care providers that helps them better understand your background, values, and beliefs to adapt services to meet your social, cultural, and language needs.

Department of Health Care Services (DHCS): The State department in California that administers the Medicaid Program (referred to as Medi-Cal in California), generally referred to as "the State" in this handbook.

Department of Managed Health Care (DMHC): The State department in California that is responsible for regulating health plans. The DMHC helps people in Cal MediConnect with appeals and complaints about Medi-Cal services. The DMHC also conducts Independent Medical Reviews (IMR).

Disenrollment: The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Drug tiers: Groups of drugs on our Drug List. Generic, brand name, or over-the-counter (OTC) drugs are examples of drug tiers. Every drug on the Drug List is in one of three (3) tiers.

Durable medical equipment (DME): Certain items your doctor orders for use in your own home. Examples of these items are wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

Emergency: A medical emergency is when you, or any other person with an average knowledge of health and medicine, believe that you have medical symptoms that need immediate medical attention to prevent death, loss of a body part, or loss of function of a body part. The medical symptoms may be a serious injury or severe pain.

Emergency care: Covered services that are given by a provider trained to give emergency services and needed to treat a medical or behavioral health emergency.

Exception: Permission to get coverage for a drug that is not normally covered or to use the drug without certain rules and limitations.

Extra Help: Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy," or "LIS."

Generic drug: A prescription drug that is approved by the federal government to use in place of a brand name drug. A generic drug has the same ingredients as a brand name drug. It is usually cheaper and works just as well as the brand name drug.

Grievance: A complaint you make about us or one of our network providers or pharmacies. This includes a complaint about the quality of your care or the quality of service provided by your health plan.

Health Insurance Counseling and Advocacy Program (HICAP): A program that provides free and objective information and counseling about Medicare. Chapter 2 explains how to contact HICAP.

Health plan: An organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has Case Managers to help you manage all your providers and services. They all work together to provide the care you need.

Health risk assessment: A review of a patient's medical history and current condition. It is used to figure out the patient's health and how it might change in the future.

Home health aide: A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (like bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides do not have a nursing license or provide therapy.

Hospice: A program of care and support to help people who have a terminal prognosis live comfortably. A terminal prognosis means that a person has a terminal illness and is expected to have six months or less to live.

- An enrollee who has a terminal prognosis has the right to elect hospice.
- A specially trained team of professionals and caregivers provide care for the whole person, including physical, emotional, social, and spiritual needs.
- Molina Dual Options must give you a list of hospice providers in your geographic area.

Improper/inappropriate billing: A situation when a provider (such as a doctor or hospital) bills you more than the plan's cost sharing amount for services. Show your Molina Dual Options Member ID Card when you get any services or prescriptions. Call Member Services if you get any bills you do not understand.

Because Molina Dual Options pays the entire cost for your services, you do not owe any cost sharing. Providers should not bill you anything for these services.

Independent Medical Review (IMR): If we deny your request for medical services or treatment, you can file an appeal with us. If you disagree with our decision and your problem is about a Medi-Cal service, including DME supplies and drugs, you can ask the California Department of Managed Health Care for an IMR. An IMR is a review of your case by doctors who are not part of our plan. If the IMR is decided in your favor, we must give you the service or treatment you asked for. You pay no costs for an IMR.

Independent Physician Association (IPA): An IPA is a company contracted by Molina Dual Options that organizes a group of doctors, specialists, and other providers of health services to see Molina Dual Options Members. Your doctor, along with the IPA, takes care of all your medical needs. This includes getting authorization, if it is required, to see specialist doctors or receive medical services such as lab tests, x-rays, and inpatient and outpatient hospital services.

Individualized Care Plan (ICP or Care Plan): A care plan includes your main health concern, goals, needs and services you may need. Your plan may include medical services, behavioral health services, and long-term services and supports.

Inpatient: A term used when you have been formally admitted to the hospital for skilled medical services. If you were not formally admitted, you might still be considered an outpatient or receiving observation services instead of an inpatient even if you stay overnight.

Interdisciplinary Care Team (ICT or Care team): A care team may includes your Primary Care Physician, Case Manager, may include other specialty care providers. Caregiver, or other health professionals who are there to help you get the care you need. Your care team will also make or update your care plan.

List of Covered Drugs (Drug List): A list of prescription and over-the-counter (OTC) drugs covered by the plan. The plan chooses the drugs on this list with the help of doctors and pharmacists. The Drug List tells you if there are any rules you need to follow to get your drugs. The Drug List is sometimes called a "formulary."

Long-term services and supports (LTSS): Long-term services and supports are services that help improve a long-term medical condition. Most of these services help you stay in your home so you don't have to go to a nursing home or hospital. LTSS include Community Based Adult Services (CBAS), and Nursing Facilities (NF).

Low-income subsidy (LIS): Refer to "Extra Help."

Medi-Cal: This is the name of California's Medicaid program. Medi-Cal is run by the state and is paid for by the state and the federal government.

- It helps people with limited incomes and resources pay for long-term services and supports and medical costs.
- It covers extra services and some drugs not covered by Medicare.
- Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.
- Refer to Chapter 2 for information about how to contact Medi-Cal.

Medi-Cal Plans: Plans that cover only Medi-Cal benefits, such as long term services and supports, medical equipment, and transportation. Medicare benefits are separate.

Medically necessary: This describes the needed services, supplies, or drugs you need to prevent, diagnose, or treat your medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice or are otherwise necessary under current Medicare or Medi-Cal coverage rules.

Medicare: The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare or a managed care plan (refer to "Health plan").

Medicare Advantage Plan: A Medicare program, also known as "Medicare Part C" or "MA Plans," that offers plans through private companies. Medicare pays these companies to cover your Medicare benefits.

Medicare-covered services: Services covered by Medicare Part A and Part B. All Medicare health plans, including our plan, must cover all of the services that are covered by Medicare Part A and Part B.

Medicare-Medi-Cal enrollee (Dual Eligible): A person who qualifies for Medicare and Medi-Cal coverage. A Medicare-Medi-Cal enrollee is also called a "dually eligible individual."

Medicare Part A: The Medicare program that covers most medically necessary hospital, skilled nursing facility, home health and hospice care.

Medicare Part B: The Medicare program that covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) that are medically necessary to treat a disease or condition. Medicare Part B also covers many preventive and screening services.

Medicare Part C: The Medicare program that lets private health insurance companies provide Medicare benefits through a Medicare Advantage Plan.

Medicare Part D: The Medicare prescription drug benefit program. (We call this program "Part D" for short.) Part D covers outpatient prescription drugs, vaccines, and some supplies not covered by Medicare Part A or Part B or Medi-Cal. Molina Dual Options includes Medicare Part D.

Medicare Part D drugs: Drugs that can be covered under Medicare Part D. Congress specifically excluded certain categories of drugs from coverage as Part D drugs. Medi-Cal may cover some of these drugs.

Member (member of our plan, or plan member): A person with Medicare and Medi-Cal who qualifies to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS) and the state.

Member Handbook and Disclosure Information: This document, along with your enrollment form and any other attachments, or riders, which explain your coverage, what we must do, your rights, and what you must do as a member of our plan.

Member Services: A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. Refer to Chapter 2 for information about how to contact Member Services.

Network pharmacy: A pharmacy (drug store) that has agreed to fill prescriptions for our plan members. We call them "network pharmacies" because they have agreed to work with our plan. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Network provider: "Provider" is the general term we use for doctors, nurses, and other people who give you services and care. The term also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

- They are licensed or certified by Medicare and by the state to provide health care services.
- We call them "network providers" when they agree to work with the health plan and accept our payment and not charge our members an extra amount.
- While you are a member of our plan, you must use network providers to get covered services. Network providers are also called "plan providers."

Nursing home or facility: A place that provides care for people who cannot get their care at home but who do not need to be in the hospital.

Ombudsman: An office in your state that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The ombudsman's services are free. You can find more information about the Cal MediConnect Ombuds Program in Chapters 2 and 9 of this handbook.

Organization determination: The plan has made an organization determination when it, or one of its providers, makes a decision about whether services are covered or how much you have to pay for covered services. Organization determinations are called "coverage decisions" in this handbook. Chapter 9 explains how to ask us for a coverage decision.

Original Medicare (traditional Medicare or fee-for-service Medicare): Original Medicare is offered by the government. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers amounts that are set by Congress.

- You can use any doctor, hospital, or other health care provider that accepts Medicare. Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance).
- Original Medicare is available everywhere in the United States.
- If you do not want to be in our plan, you can choose Original Medicare.

Out-of-network pharmacy: A pharmacy that has not agreed to work with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-network provider or Out-of-network facility: A provider or facility that is not employed, owned, or operated by our plan and is not under contract to provide covered services to members of our plan. Chapter 3 explains out-of-network providers or facilities.

Over-the-counter (OTC) drugs: Over-the-counter drugs refers to any drug or medicine that a person can buy without a prescription from a health care professional.

Part A: Refer to "Medicare Part A."

Part B: Refer to "Medicare Part B."

Part C: Refer to "Medicare Part C."

Part D: Refer to "Medicare Part D."

Part D drugs: Refer to "Medicare Part D drugs."

Personal health information (also called Protected health information) (PHI): Information about you and your health, such as your name, address, social security number, physician visits and

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medical history. Refer to Molina Dual Options' Notice of Privacy Practices for more information about how Molina Dual Options protects, uses, and discloses your PHI, as well as your rights with respect to your PHI.

Primary care provider (PCP): Your primary care provider is the doctor or other provider you use first for most health problems. They make sure you get the care you need to stay healthy.

- They also may talk with other doctors and health care providers about your care and refer you to them.
- In many Medicare health plans, you must use your primary care provider before you see any other health care provider.
- Refer to Chapter 3 for information about getting care from primary care providers.

Prior authorization: A Service Request that is submitted by your PCP in order to get approval or authorization from Molina Dual Options for a specific service or drug or use an out-of-network provider. Molina Dual Options may not cover the service or drug if you don't get approval.

Some network medical services are covered only if your doctor or other network provider gets prior authorization from our plan.

• Covered services that need our plan's prior authorization are marked in the Benefits Chart in Chapter 4.

Some drugs are covered only if you get prior authorization from us.

• Covered drugs that need our plan's prior authorization are marked in the List of Covered Drugs.

Program for All-Inclusive Care for the Elderly (PACE) Plans: A program that covers Medicare and Medi-Cal benefits together for people age 55 and older who need a higher level of care to live at home.

Prosthetics and Orthotics: These are medical devices ordered by your doctor or other health care provider. Covered items include, but are not limited to, arm, back, and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality improvement organization (QIO): A group of doctors and other health care experts who help improve the quality of care for people with Medicare. They are paid by the federal government to check and improve the care given to patients. Refer to Chapter 2 for information about how to contact the QIO for your state.

Quantity limits: A limit on the amount of a drug you can have. Limits may be on the amount of the drug that we cover per prescription.

Referral: A referral means that your primary care provider (PCP) submits a Service Authorization Request Form known as a referral to Molina Dual Options to get approval before you can use someone that is not your PCP. If you don't get approval, Molina Dual Options may not cover the services. You don't need a referral to use certain specialists, such as women's health specialists. You can find more information about referrals in Chapter 3 and about services that require referrals in Chapter 4.

Rehabilitation services: Treatment you get to help you recover from an illness, accident or major operation. Refer to Chapter 4 to learn more about rehabilitation services.

Service area: A geographic area where a health plan accepts members if it limits membership based on where people live. For plans that limit which doctors and hospitals you may use, it is also generally the area where you can get routine (non-emergency) services. Only people who live in our service area can get Molina Dual Options.

Share of cost: The portion of your health care costs that you may have to pay each month before Cal MediConnect benefits become effective. The amount of your share of cost varies depending on your income and resources.

Skilled nursing facility (SNF): A nursing facility with the staff and equipment to give skilled nursing care and, in most cases, skilled rehabilitative services and other related health services.

Skilled nursing facility (SNF) care: Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous (IV) injections that a registered nurse or a doctor can give.

Specialist: A doctor who provides health care for a specific disease or part of the body.

State Hearing: If your doctor or other provider asks for a Medi-Cal service that we will not approve, or we will not continue to pay for a Medi-Cal service you already have, you can ask for a State Hearing. If the State Hearing is decided in your favor, we must give you the service you asked for.

Step therapy: A coverage rule that requires you to first try another drug before we will cover the drug you are asking for.

Supplemental Security Income (SSI): A monthly benefit paid by Social Security to people with limited incomes and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Urgent care: Care you get for a sudden illness, injury, or condition that is not an emergency but needs care right away. You can get urgently needed care from out-of-network providers when network providers are unavailable or you cannot get to them.

Molina Dual Options Member Services

Method	Contact Information
CALL	(855) 665-4627 Calls to this number are free.
	Monday - Friday, 8 a.m. to 8 p.m. local time
	Assistive technologies, including self-service and voicemail options, are available on holidays, after regular business hours and on Saturdays and Sundays.
	Member Services also has free language interpreter services available for non-English speakers.
ТТҮ	711
	Calls to this number are free.
	Monday - Friday, 8 a.m. to 8 p.m. local time
FAX	For Medical Services:
	For Part D (Rx) Services:
	Fax: (866) 290-1309
WRITE	For Medical Services:
	200 Oceangate Suite 100 Long Beach, CA 90802
	For Part D (Rx) Services:
	7050 Union Park Center Suite 200 Midvale, UT 84047
WEBSITE	www.MolinaHealthcare.com/Duals