

2023 | Evidence of Coverage

Senior Whole Health of New York NHC (HMO-DSNP)

New York H5992-007

Serving Bronx, Kings, Nassau, New York, Orange, Queens, Richmond, Rockland, and Westchester counties

Effective January 1 through December 31, 2023

January 1 – December 31, 2023

Evidence of Coverage:

Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of Senior Whole Health of New York NHC (HMO-DSNP)

This document gives you the details about your Medicare and Medicaid health care, long-term care, home and community-based services, and prescription drug coverage from January 1 – December 31, 2023. **This is an important legal document. Please keep it in a safe place.**

For questions about this document, please contact Member Services at (833) 671-0440. (TTY users should call 711). Hours are 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment).

This plan, Senior Whole Health of New York NHC (HMO-DSNP), is offered by Senior Whole Health of New York, Inc (Senior Whole Health by Molina Healthcare) (When this *Evidence of Coverage* says we, us, or our, it means Senior Whole Health of New York, Inc (Senior Whole Health by Molina Healthcare). When it says plan or our plan, it means Senior Whole Health of New York NHC (HMO-DSNP).)

This document is available for free in Spanish and Chinese.

You can get this document for free in non-English language(s) or other formats, such as large print, braille, or audio. Call (833) 671-0440, (TTY: 711). The call is free.

Benefits may change on January 1, 2024.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

This document explains your benefits and rights. Use this document to understand about:

- Your plan premium and cost-sharing;
- Your medical and prescription drug benefits;
- How to file a complaint if you are not satisfied with a service or treatment;
- How to contact us if you need further assistance; and,
- Other protections required by Medicare law.

Senior Whole Health 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.

H5992_23_007_NYEOC_C

NYM07ECEN1122

Table of Contents**2023 Evidence of Coverage****Table of Contents**

CHAPTER 1:	<i>Getting started as a member</i>	4
SECTION 1	Introduction	5
SECTION 2	What makes you eligible to be a plan member?	6
SECTION 3	Important membership materials you will receive	8
SECTION 4	Your monthly costs for Senior Whole Health of New York NHC (HMO-DSNP)	10
SECTION 5	More information about your monthly premium	12
SECTION 6	Keeping your plan membership record up to date	12
SECTION 7	How other insurance works with our plan	13
CHAPTER 2:	<i>Important phone numbers and resources</i>	15
SECTION 1	Senior Whole Health of New York NHC (HMO-DSNP) contacts (how to contact us, including how to reach Member Services)	16
SECTION 2	Medicare (how to get help and information directly from the Federal Medicare program)	20
SECTION 3	State Health Insurance Assistance Program (free help, information, and answers to your questions about Medicare)	21
SECTION 4	Quality Improvement Organization	22
SECTION 5	Social Security	23
SECTION 6	Medicaid	23
SECTION 7	Information about programs to help people pay for their prescription drugs	25
SECTION 8	How to contact the Railroad Retirement Board	26
SECTION 9	Do you have “group insurance” or other health insurance from an employer?	27
CHAPTER 3:	<i>Using the plan for your medical and other covered services</i>	28
SECTION 1	Things to know about getting your medical care and other services as a member of our plan	29
SECTION 2	Use providers in the plan’s network to get your medical care and other services	30
SECTION 3	How to get services when you have an emergency or urgent need for care or during a disaster	33
SECTION 4	What if you are billed directly for your services?	35
SECTION 5	How are your medical services covered when you are in a “clinical research study”?	35
SECTION 6	Rules for getting care in a “religious non-medical health care institution”	36
SECTION 7	Rules for ownership of durable medical equipment	37
CHAPTER 4:	<i>Medical Benefits Chart (what is covered)</i>	39
SECTION 1	Understanding covered services	40

Table of Contents

SECTION 2	Use the <i>Medical Benefits Chart</i> to find out what is covered for you	40
SECTION 3	What services are covered outside of Senior Whole Health of New York NHC (HMO-DSNP)?	79
SECTION 4	What services are not covered by the plan?	80
CHAPTER 5:	<i>Using the plan's coverage for Part D prescription drugs</i>	83
SECTION 1	Introduction	84
SECTION 2	Fill your prescription at a network pharmacy or through the plan's mail-order service	84
SECTION 3	Your drugs need to be on the plan's "Drug List"	87
SECTION 4	There are restrictions on coverage for some drugs	88
SECTION 5	What if one of your drugs is not covered in the way you'd like it to be covered?	89
SECTION 6	What if your coverage changes for one of your drugs?	91
SECTION 7	What types of drugs are <i>not</i> covered by the plan?	92
SECTION 8	Filling a prescription	93
SECTION 9	Part D drug coverage in special situations	94
SECTION 10	Programs on drug safety and managing medications	95
SECTION 11	We send you reports that explain payments for your drugs and which payment stage you are in	96
CHAPTER 6:	<i>Asking us to pay a bill you have received for covered medical services or drugs</i>	98
SECTION 1	Situations in which you should ask us to pay for your covered services or drugs	99
SECTION 2	How to ask us to pay you back or to pay a bill you have received	100
SECTION 3	We will consider your request for payment and say yes or no	101
CHAPTER 7:	<i>Your rights and responsibilities</i>	102
SECTION 1	Our plan must honor your rights and cultural sensitivities as a member of the plan	103
SECTION 2	You have some responsibilities as a member of the plan	112
CHAPTER 8:	<i>What to do if you have a problem or complaint (coverage decisions, appeals, complaints)</i>	114
SECTION 1	Introduction	115
SECTION 2	Where to get more information and personalized assistance	115
SECTION 3	Understanding Medicare and Medicaid complaints and appeals in our plan	117
SECTION 4	Coverage decisions and appeals	118
SECTION 5	A guide to the basics of coverage decisions and appeals	118
SECTION 6	Your medical care: How to ask for a coverage decision or make an appeal of a coverage decision	121
SECTION 7	Your Part D prescription drugs: How to ask for a coverage decision or make an appeal	128

Table of Contents

SECTION 8	How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon	135
SECTION 9	How to ask us to keep covering certain medical services if you think your coverage is ending too soon	141
SECTION 10	Taking your appeal to Level 3 and beyond	146
SECTION 11	How to make a complaint about quality of care, waiting times, customer service, or other concerns	147
CHAPTER 9:	<i>Ending your membership in the plan</i>	151
SECTION 1	Introduction to ending your membership in our plan	152
SECTION 2	When can you end your membership in our plan?	152
SECTION 3	How do you end your membership in our plan?	155
SECTION 4	Until your membership ends, you must keep getting your medical services and drugs through our plan	156
SECTION 5	Senior Whole Health of New York NHC (HMO-DSNP) must end your membership in the plan in certain situations	156
CHAPTER 10:	<i>Legal notices</i>	158
SECTION 1	Notice about governing law	159
SECTION 2	Notice about nondiscrimination	159
SECTION 3	Notice about Medicare Secondary Payer subrogation rights	159
CHAPTER 11:	<i>Definitions of important words</i>	160

CHAPTER 1:

Getting started as a member

Chapter 1. Getting started as a member**SECTION 1 Introduction****Section 1.1 You are enrolled in Senior Whole Health of New York NHC (HMO-DSNP), which is a specialized Medicare Advantage Plan (Special Needs Plan)**

You are covered by both Medicare and Medicaid:

- **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).
- **Medicaid** is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Medicaid coverage varies depending on the state and the type of Medicaid you have. Some people with Medicaid get help paying for their Medicare premiums and other costs. Other people also get coverage for additional services and drugs that are not covered by Medicare.

You have chosen to get your Medicare health care and your prescription drug coverage through our plan, Senior Whole Health of New York NHC (HMO-DSNP). We are required to cover all Part A and Part B services. However, cost-sharing and provider access in this plan differ from Original Medicare.

Senior Whole Health of New York NHC is run by a private company. Like all Medicare Advantage Plans, this Medicare Special Needs Plan is approved by Medicare. The plan also has a contract with the New York Medicaid program to coordinate your Medicaid benefits. We are pleased to be providing your Medicare and Medicaid health care coverage, including your prescription drug coverage, long term care and home-and community-based services.

Because you get assistance from Medicaid with your Medicare Part A and B cost-sharing (deductibles, copayments, and coinsurance) you pay nothing for your Medicare health care services. Medicaid also provides other benefits to you by covering health care services that are not usually covered under Medicare. You will also receive "Extra Help" from Medicare to pay for the costs of your Medicare prescription drugs. Senior Whole Health of New York NHC (HMO-DSNP) will help manage all of these benefits for you, so that you get the health care services and payment assistance that you are entitled to.

Senior Whole Health of New York NHC (HMO-DSNP) is run by a private company. Like all Medicare Advantage Plans, this Medicare Special Needs Plan is approved by Medicare. The plan also has a contract with the New York Medicaid program to coordinate your Medicaid benefits. We are pleased to be providing your Medicare health care coverage, including your prescription drug coverage.

Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at: www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

Section 1.2 What is the *Evidence of Coverage* document about?

This *Evidence of Coverage* document tells you how to get your Medicare and Medicaid medical care, long-term care, home and community-based services, and prescription drugs. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan, and how to file a complaint if you are not satisfied with a decision or treatment.

The words "coverage" and "covered services" refer to the medical care, long-term care, home and community-based services, and the prescription drugs available to you as a member of Senior Whole Health of New York NHC (HMO-DSNP).

Chapter 1. Getting started as a member

It's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* document.

If you are confused, concerned, or just have a question, please contact Member Services.

Section 1.3 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how Senior Whole Health of New York NHC (HMO-DSNP) covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called "riders" or "amendments."

The contract is in effect for months in which you are enrolled in Senior Whole Health of New York NHC (HMO-DSNP) between January 1, 2023, and December 31, 2023.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of Senior Whole Health of New York NHC (HMO-DSNP) after December 31, 2023. We can also choose to stop offering the plan in your service area, or to offer it in a different service area, after December 31, 2023.

Medicare (the Centers for Medicare & Medicaid Services) must approve Senior Whole Health of New York NHC (HMO-DSNP) each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 What makes you eligible to be a plan member?

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- You have both Medicare Part A and Medicare Part B
- -- *and* -- You live in our geographic service area (Section 2.3 below describes our service area). Incarcerated individuals are not considered living in the geographic service area even if they are physically located in it.
- -- *and* -- you are a United States citizen or are lawfully present in the United States
- -- *and* -- You meet the special eligibility requirements described below.

Special eligibility requirements for our plan

Our plan is designed to meet the needs of people who receive certain Medicaid benefits. (Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources.) To be eligible for our plan you must be eligible for Medicare and full Medicaid benefits, and you must be age 18 or older and you must be enrolled in our Medicare Advantage program.

Please note: If you lose your eligibility but can reasonably be expected to regain eligibility within 3 months (90 days), then you are still eligible for membership in our plan (Chapter 4, Section 2.1 tells you about coverage and cost-sharing during a period of deemed continued eligibility).

Additional eligibility requirements for Senior Whole Health of New York NHC

Chapter 1. Getting started as a member

In addition to the requirements above, Senior Whole Health of New York NHC program is a voluntary program designed especially for people who have Medicare and Medicaid, and who need coordinated medical services to live safely in their homes and communities. Medical qualifications and authorization rules apply.

You are eligible to join the Senior Whole health of New York NHC program if you are covered by both Medicare and Medicaid and are:

1. Medically eligible for nursing home level of care, as of the time of enrollment;
2. Capable at the time of enrollment, or returning or remaining in your home and community without jeopardy to your health and safety;
3. Assessed as requiring at least one of the following community-based long term care services and care management for more than 120 days from the effective date of enrollment
 - a. Nursing services in the home
 - b. Therapies in the home
 - c. Health Aide services in the home
 - d. Personal care services in the home
 - e. Adult day health care
 - f. Private Duty Nursing
 - g. Consumer Directed Personal Assistance Services, and
4. Determined by the New York City Human Resources Administration Medicaid office (HRA) or LDSS to be eligible for benefits under the Medicaid program.

Section 2.2 What is Medicaid?

Medicaid is a joint Federal and state government program that helps with medical and long-term care costs for certain people who have limited incomes and resources. Each state decides what counts as income and resources, who is eligible, what services are covered, and the cost for services. States also can decide how to run their program as long as they follow the Federal guidelines.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- **Full Benefit Dual Eligible (FBDE):** An individual who is entitled to Medicare, does not meet the income or resource criteria for QMB+ or SLMB+, but is eligible for full Medicaid coverage either categorically or through optional coverage groups based on Medically Needy status, special income levels for institutionalized individuals, or home and community-based Waivers.
- **Qualified Medicare Beneficiary (QMB+):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). These individuals are also eligible for full Medicaid benefits.

Chapter 1. Getting started as a member

Section 2.3 Here is the plan service area for Senior Whole Health of New York NHC (HMO-DSNP)

Senior Whole Health of New York NHC (HMO-DSNP) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes these counties in New York: Bronx, Kings, Nassau, New York, Orange, Queens, Richmond, Rockland, and Westchester.

We offer coverage in several states. However, there may be cost or other difference between the plans we offer in each state.

If you plan to move to a new state, you should also contact your state's Medicaid office and ask how this move will affect your Medicaid benefits. Phone numbers for Medicaid are in Chapter 2, Section 6 of this document.

If you plan to move out of the service area, you cannot remain a member of this plan. Please contact Member Services to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Section 2.4 U.S. Citizen or Lawful Presence

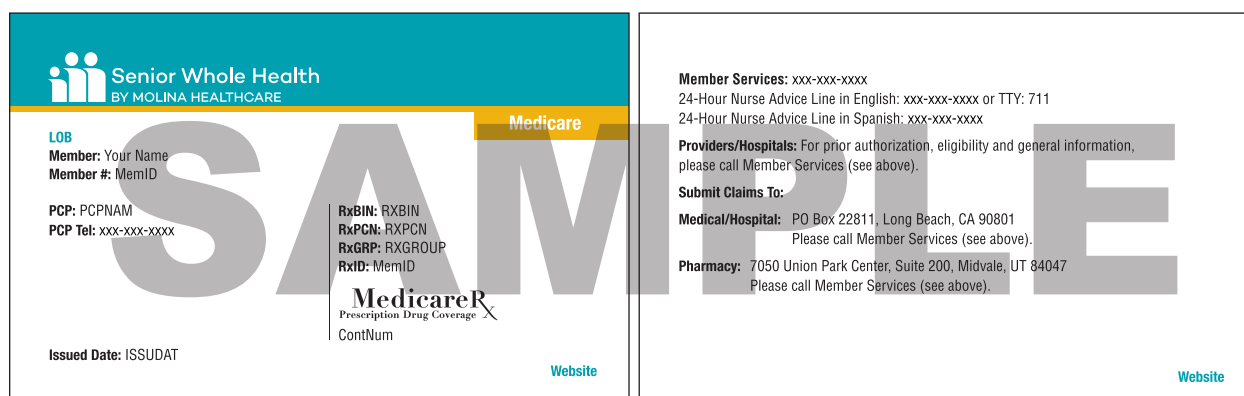
A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Senior Whole Health of New York NHC (HMO-DSNP) if you are not eligible to remain a member on this basis. Senior Whole Health of New York NHC (HMO-DSNP) must disenroll you if you do not meet this requirement.

SECTION 3 Important membership materials you will receive

Section 3.1 Your plan membership card

While you are a member of our plan, you must use your membership card whenever you get services covered by this plan and for prescription drugs you get at network pharmacies. Here's a sample membership card to show you what yours will look like:

Chapter 1. Getting started as a member



Do NOT use your red, white, and blue Medicare card for covered medical services while you are a member of this plan. If you use your Medicare card instead of your Senior Whole Health of New York NHC (HMO D-SNP) membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare approved clinical research studies also called clinical trials.

If your plan membership card is damaged, lost, or stolen, call Member Services right away and we will send you a new card.

Section 3.2 Provider/Pharmacy Directory

The *Provider/Pharmacy Directory* lists our network providers, network pharmacies, and durable medical equipment suppliers.

Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members. See Chapter 5, Section 2.5 for information on when you can use pharmacies that are not in the plan's network.

Network providers are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals and other health care facilities that have an agreement with us to accept our payment and any plan cost-sharing as payment in full.

You must use network providers to get your medical care and services. If you go elsewhere without proper authorization you will have to pay in full. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to obtain services in-network), out-of-area dialysis services, and cases in which Senior Whole Health of New York NHC (HMO-DSNP) authorizes use of out-of-network providers.

The most recent list of providers, pharmacies, and suppliers is available on our website at SWHNY.com.

If you don't have your copy of the *Provider/Pharmacy Directory*, you can request a copy from Member Services.

Section 3.3 The plan's List of Covered Drugs (Formulary)

The plan has a *List of Covered Drugs* (Formulary). We call it the "Drug List" for short. It tells which Part D prescription drugs are covered under the Part D benefit included in Senior Whole Health of New York NHC (HMO-DSNP). The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists.

Chapter 1. Getting started as a member

The list must meet requirements set by Medicare. Medicare has approved the Senior Whole Health of New York NHC (HMO-DSNP) Drug List.

The Drug List also tells you if there are any rules that restrict coverage for your drugs.

We will provide you a copy of the Drug List. To get the most complete and current information about which drugs are covered, you can visit the plan's website ([SWHNY.com](https://www.swhny.com)) or call Member Services.

SECTION 4 Your monthly costs for Senior Whole Health of New York NHC (HMO-DSNP)

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)

Section 4.1 Plan premium

You do not pay a separate monthly plan premium for Senior Whole Health of New York NHC (HMO-DSNP).

Section 4.2 Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums

Some members are required to pay other Medicare premiums. As explained in Section 2 above, in order to be eligible for our plan, you must maintain your eligibility for Medicaid as well as have both Medicare Part A and Medicare Part B. For most Senior Whole Health of New York NHC (HMO-DSNP) members, Medicaid pays for your Part A premium (if you don't qualify for it automatically) and for your Part B premium.

If Medicaid is not paying your Medicare premiums for you, you must continue to pay your Medicare premiums to remain a member of the plan. This includes your premium for Part B. It may also include a premium for Part A which affects members who aren't eligible for premium free Part A.

Section 4.3 Part D Late Enrollment Penalty

Because you are dual-eligible, the LEP doesn't apply as long as you maintain your dual-eligible status, but if you lose status you may incur LEP. Some members are required to pay a Part D **late enrollment penalty**. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage. "Creditable prescription drug coverage" is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

Chapter 1. Getting started as a member

When you first enroll in Senior Whole Health of New York NHC (HMO-DSNP), we let you know the amount of the penalty.

You **will not** have to pay it if:

- You receive “Extra Help” from Medicare to pay for your prescription drugs.
- You have gone less than 63 days in a row without creditable coverage.
- You have had creditable drug coverage through another source such as a former employer, union, TRICARE, or Department of Veterans Affairs. Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information, because you may need it if you join a Medicare drug plan later.
 - **Note:** Any notice must state that you had “creditable” prescription drug coverage that is expected to pay as much as Medicare’s standard prescription drug plan pays.
 - **Note:** The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.

Medicare determines the amount of the penalty. Here is how it works:

- First, count the number of full months that you delayed enrolling in a Medicare drug plan, after you were eligible to enroll. Or count the number of full months you did not have creditable prescription drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you did not have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.
- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2023 this average premium amount is \$32.74.
- To calculate your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here, it would be 14% times \$32.74, which equals \$4.58. This rounds to \$4.60. This amount would be added **to the monthly premium for someone with a Part D late enrollment penalty.**

There are three important things to note about this monthly Part D late enrollment penalty:

- First, **the penalty may change each year**, because the average monthly premium can change each year.
- Second, **you will continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- Third, if you are under 65 and currently receiving Medicare benefits, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months that you don’t have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review.

Generally, you must request this review **within 60 days** from the date on the first letter you receive stating you have to pay a late enrollment penalty. However, if you were paying a penalty before joining our plan, you may not have another chance to request a review of that late enrollment penalty.

Section 4.4 Income Related Monthly Adjustment Amount

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA. The extra charge is figured out using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you’ll pay the standard

Chapter 1. Getting started as a member

premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans>.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. **You must pay the extra amount to the government. It cannot be paid with your monthly plan premium. If you do not pay the extra amount you will be disenrolled from the plan and lose prescription drug coverage.**

If you disagree about paying an extra amount, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

SECTION 5 More information about your monthly premium

Section 5.1 Can we change your monthly plan premium during the year?

No. We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year we will tell you in September and the change will take effect on January 1.

However, in some cases, you may be able to stop paying a late enrollment penalty, if owed. Or need to start paying a late enrollment penalty. (This could happen if you become eligible for the "Extra Help" program or if you lose your eligibility for the "Extra Help" program during the year:

- If you currently pay the Part D late enrollment penalty and become eligible for "Extra Help" during the year, you would be able to stop paying your penalty.
- If you lose Extra Help, you may be subject to the late enrollment penalty if you go 63 days or more in a row without Part D or other creditable prescription drug coverage.

You can find out more about the "Extra Help" program in Chapter 2, Section 7.

SECTION 6 Keeping your plan membership record up to date

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage including your Primary Care Provider.

The doctors, hospitals, pharmacists, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services and drugs are covered for you.** Because of this, it is very important that you help us keep your information up to date.

Let us know about these changes:

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, or Medicaid)

Chapter 1. Getting started as a member

- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study (**Note:** You are not required to tell your plan about the clinical research studies you intend to participate in but we encourage you to do so).

If any of this information changes, please let us know by calling Member Services. Members can create an online My Senior Whole Health account to change their doctor, update their contact information, request a new ID card, get health reminders on services they need, or view their service history. Visit <https://member.molinahealthcare.com/member/LoginNY> to create or access your My Senior Whole Health account.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

SECTION 7 How other insurance works with our plan

Other insurance

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. This is called **Coordination of Benefits**.

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Member Services. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the "primary payer" and pays up to the limits of its coverage. The one that pays second, called the "secondary payer," only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
 - If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
 - If you're over 65 and you or your spouse is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.

Chapter 1. Getting started as a member

- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare and/or employer group health plans have paid.

CHAPTER 2:

*Important phone numbers and
resources*

Chapter 2. Important phone numbers and resources

SECTION 1 Senior Whole Health of New York NHC (HMO-DSNP) contacts
 (how to contact us, including how to reach Member Services)

How to contact our plans Member Services

For assistance with claims, billing, or member card questions, please call or write to Senior Whole Health of New York NHC (HMO-DSNP) Member Services. We will be happy to help you.

Method	Member Services – Contact Information
CALL	(833) 671-0440 Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment) Member Services also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. The National Relay is available 24 hours a day, 7 days a week.
FAX	(310) 507-6186
WRITE	Senior Whole Health of New York Attn: Member Services 15 MetroTech Center, 11th Floor Brooklyn, NY 11201
WEBSITE	SWHNY.com

How to contact us when you are asking for a coverage decision or appeal about your medical care or Part D prescription drugs

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services or Part D prescription drugs. An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on asking for coverage decisions or appeals about your medical care or Part D prescription drugs, see Chapter 8 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Coverage Decisions for Medical Care – Contact Information
CALL	(833) 671-0440 Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment)
TTY	711

Chapter 2. Important phone numbers and resources

Method	Coverage Decisions for Medical Care – Contact Information
	<p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>The National Relay is available 24 hours a day, 7 days a week.</p>
FAX	Advanced Imaging: (877) 731-7218; Transplants (877) 813-1206; Medical/Behavioral Health Outpatient (844) 251-1450; Inpatient (844) 834-2152; RX/Jcodes (866) 290-1309
WRITE	<p>Senior Whole Health of New York</p> <p>Attn: Coverage Request</p> <p>200 Oceangate, Suite 100</p> <p>Long Beach, CA 90802</p>
WEBSITE	SWHNY.com

Method	Appeals for Medical Care – Contact Information
CALL	<p>(833) 671-0440</p> <p>Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment)</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>The National Relay is available 24 hours a day, 7 days a week.</p>
FAX	(562) 499-0610
WRITE	<p>Senior Whole Health of New York</p> <p>Attn: Appeals and Grievance</p> <p>P.O. Box 22816</p> <p>Long Beach, CA 90801-9977</p>
WEBSITE	SWHNY.com

Method	Coverage Decisions and Appeals for Part D prescription drugs – Contact Information
CALL	(800) 665-3086

Chapter 2. Important phone numbers and resources

Method	Coverage Decisions and Appeals for Part D prescription drugs – Contact Information
	Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment)
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>The National Relay is available 24 hours a day, 7 days a week.</p>
FAX	(866) 290-1309
WRITE	<p>Senior Whole Health of New York</p> <p>Attn: Pharmacy Department</p> <p>7050 Union Park Center, Suite 200</p> <p>Midvale, UT 84047</p>
WEBSITE	SWHNY.com

How to contact us when you are making a complaint about your medical care or Part D prescription drugs

You can make a complaint about us or one of our network providers or pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. For more information on making a complaint about your medical care, see Chapter 8 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints about Medical Care or Part D prescription drugs – Contact Information
CALL	<p>(833) 671-0440</p> <p>Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment)</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>The National Relay is available 24 hours a day, 7 days a week.</p>
FAX	(562) 499-0610
WRITE	<p>Senior Whole Health of New York</p> <p>Attn: Grievance & Appeals</p> <p>P.O. Box 22816</p> <p>Long Beach, CA 90801-9977</p>

Chapter 2. Important phone numbers and resources

Method	Complaints about Medical Care or Part D prescription drugs – Contact Information
MEDICARE WEBSITE	You can submit a complaint about Senior Whole Health of New York NHC (HMO-DSNP) directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx .

Where to send a request asking us to pay for medical care or a drug you have received

If you have received a bill or paid for services (such as a provider bill) that you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. See Chapter 6 (*Asking us to pay a bill you have received for covered medical services or drugs*).

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 8 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

Method	Payment Requests for Medical Care – Contact Information
CALL	(833) 671-0440 Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment)
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. The National Relay is available 24 hours a day, 7 days a week.
FAX	(310) 507-6186
WRITE	Senior Whole Health of New York Attn: Medicare Member Services 200 Oceangate Ste. 100 Long Beach, CA 90802
WEBSITE	SWHNY.com

Method	Payment Requests for Part D Prescription Drugs – Contact Information
CALL	(833) 671-0440 Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment)
TTY	711

Chapter 2. Important phone numbers and resources

Method	Payment Requests for Part D Prescription Drugs – Contact Information
	<p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>The National Relay is available 24 hours a day, 7 days a week.</p>
FAX	(866) 290-1309
WRITE	<p>Senior Whole Health of New York</p> <p>Attn: Pharmacy Department</p> <p>7050 Union Park Center, Suite 200</p> <p>Midvale, UT 84047</p>
WEBSITE	SWHNY.com

SECTION 2 Medicare

(how to get help and information directly from the Federal Medicare program)

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 (sometimes called “CMS”). This agency contracts with Medicare Advantage organizations including us.

Method	Medicare – Contact Information
CALL	<p>1-800-MEDICARE, or 1-800-633-4227</p> <p>Calls to this number are free.</p> <p>24 hours a day, 7 days a week.</p>
TTY	<p>1-877-486-2048</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p>
WEBSITE	<p>www.medicare.gov</p> <p>This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes documents you can print directly from your computer. You can also find Medicare contacts in your state.</p>

Chapter 2. Important phone numbers and resources

Method	Medicare – Contact Information
	<p>The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul style="list-style-type: none"> • Medicare Eligibility Tool: Provides Medicare eligibility status information. • Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans. <p>You can also use the website to tell Medicare about any complaints you have about Senior Whole Health of New York NHC (HMO-DSNP):</p> <ul style="list-style-type: none"> • Tell Medicare about your complaint: You can submit a complaint about Senior Whole Health of New York NHC (HMO-DSNP) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. <p>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 and tell them what information you are looking for. They will find the information on the website and review the information with you. (You can 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.)</p>

SECTION 3 State Health Insurance Assistance Program (free help, information, and answers to your questions about Medicare)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state.

New York's Health Insurance Information, Counseling, and Assistance Program (HICAP) is an independent (not connected with any insurance company or health plan) state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

New York's Health Insurance Information, Counseling, and Assistance Program (HICAP) counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. New York's Health Insurance Information, Counseling, and Assistance Program (HICAP) counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

METHOD TO ACCESS SHIP and OTHER RESOURCES:

- Visit www.medicare.gov
- Click on “**Talk to Someone**” in the middle of the homepage
- You now have the following options
 - Option #1: You can have a **live chat with a 1-800-MEDICARE representative**

Chapter 2. Important phone numbers and resources**METHOD TO ACCESS SHIP and OTHER RESOURCES:**

- Option #2: You can select your **STATE** from the dropdown menu and click GO. This will take you to a page with phone numbers and resources specific to your state.

Method	Health Insurance Information, Counseling, and Assistance Program (HICAP) (New York's SHIP) – Contact Information
CALL	(800) 701-0501, Monday - Friday, 8:30 a.m. - 5 p.m., local time
WRITE	New York State Office for the Aging 2 Empire State Plaza Albany, New York 12223-1251
WEBSITE	https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hicap

SECTION 4 Quality Improvement Organization

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For New York, the Quality Improvement Organization is called Livanta.

Livanta has a group of doctors and other health care professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare. Livanta is an independent organization. It is not connected with our plan.

You should contact Livanta in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

Method	Livanta (New York's Quality Improvement Organization) – Contact Information
CALL	(866) 815-5440 Monday - Friday from 9 a.m. to 5 p.m. local time; weekends and holidays from 11 a.m. to 3 p.m. local time
TTY	(866) 868-2289 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Chapter 2. Important phone numbers and resources

Method	Livanta (New York's Quality Improvement Organization) – Contact Information
WRITE	Livanta BFCC-QIO Program 9090 Junction Drive, Suite 10 Annapolis Junction, MD 20701
WEBSITE	https://www.livantaqio.com/

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security – Contact Information
CALL	1-800-772-1213 Calls to this number are free. Available 8:00 am to 7:00 pm, Monday through Friday. You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
TTY	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 8:00 am to 7:00 pm, Monday through Friday.
WEBSITE	www.ssa.gov

SECTION 6 Medicaid

Medicaid is a joint Federal and state government program that helps with medical costs and long-term care for certain people who have limited incomes and resources. Each state decides what counts as income and resources,

Chapter 2. Important phone numbers and resources

who is eligible, what services are covered, and the cost for services. States also can decide how to run their program as long as they follow the Federal guidelines.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- **Full Benefit Dual Eligible (FBDE):** An individual who is entitled to Medicare, does not meet the income or resource criteria for QMB+ or SLMB+, but is eligible for full Medicaid coverage either categorically or through optional coverage groups based on Medically Needy status, special income levels for institutionalized individuals, or home and community-based Waivers.
- **Qualified Medicare Beneficiary (QMB+):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). These individuals are also eligible for full Medicaid benefits.

To be a member of this plan, you should be dually enrolled in Medicare and Medicaid and meet all other plan eligibility requirements at the time of enrollment. If you have questions about the assistance you get from Medicaid, contact New York Medicaid CHOICE Hotline.

Method	New York State Department of Health Medicaid – Contact Information
CALL	(800) 505-5678 or (212) 630-1945 Monday-Friday, 8:30 a.m. – 8:00 p.m., Saturday 10 a.m. – 6 p.m.
WRITE	Human Resources Administration 505 Claremont Avenue, 7th Floor New York, NY 11238
WEBSITE	http://www.nyc.gov/html/hra/html/home/home.shtml

Nassau County members may contact the local Department of Social Services.

Method	Nassau County Department of Social Services
CALL	(516) 227-7474
WRITE	Nassau County DSS 60 Charles Lindbergh Blvd. Uniondale, NY 11553-3656
WEBSITE	https://www.nassaucountyny.gov/agencies/dss/medicaid/index.html

Westchester County members may contact the local Department of Social Services.

Method	Westchester County Department of Social Services
CALL	(914) 995-3333
WRITE	White Plains District Office 85 Court Street White Plains, NY 10601-4201
WEBSITE	http://socialservices.westchestergov.com/about-us/dss-district-offices

Chapter 2. Important phone numbers and resources

The Independent Consumer Advocacy Network (ICAN) (New York's Ombudsman Program) helps people enrolled in Medicaid with service or billing problems. They can help you file a grievance or appeal with our plan.

Method	Independent Consumer Advocacy Network (ICAN) – Contact Information
CALL	(844) 614-8800 Monday – Friday from 9 a.m. to 5 p.m., local time
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WEBSITE	icannys.org

The Long Term Care Ombudsman Program helps people get information about nursing homes and resolve problems between nursing homes and residents or their families.

Method	Long Term Care Ombudsman Program – Contact Information
CALL	(855) 582-6769 Monday – Friday 8:30 a.m. to 5 p.m.
WRITE	2 Empire State Plaza, 5th Floor Albany, NY 12223
WEBSITE	http://www.ltombudsman.ny.gov/whois/index.cfm

SECTION 7 Information about programs to help people pay for their prescription drugs

Medicare’s “Extra Help” Program

Because you are eligible for Medicaid, you qualify for and are getting “Extra Help” from Medicare to pay for your prescription drug plan costs. You do not need to do anything further to get this “Extra Help.”

If you have questions about "Extra Help," call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048 (applications), 24 hours a day, 7 days a week;
- The Social Security Office at 1-800-772-1213, between 8 am to 7 pm, Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office (applications)(See Section 6 of this chapter for contact information).

If you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has a process for you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

Chapter 2. Important phone numbers and resources

- The Best Available Evidence (BAE) located on the web at http://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Best_Available_Evidence_Policy.html. BAE is used to determine a member's Low Income Subsidy. Our Member Services department and Pharmacy department identify cases where the BAE policy applies. Members may send BAE documentation to establish eligibility to the Member Services address listed in Chapter 2. Additionally you may contact Member Services if you have questions. Acceptable forms of evidence are:
 - SSA Award Letter
 - Notice of Award
 - Supplemental Security Income
- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Member Services if you have questions.

What if you have coverage from an AIDS Drug Assistance Program (ADAP)?

What is the AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also on the ADAP formulary qualify for prescription cost-sharing assistance through the New York State Uninsured Care Program (ADAP). Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. If you change plans please notify your local ADAP enrollment worker so you can continue to receive assistance.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the New York State Uninsured Care Program (ADAP), Phone: (800) 542-2437 or (844) 685-4058.

SECTION 8 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Method	Railroad Retirement Board – Contact Information
CALL	<p>1-877-772-5772</p> <p>Calls to this number are free.</p> <p>If you press "0," you may speak with an RRB representative from 9:00 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9:00 am to 12:00 pm on Wednesday.</p>

Chapter 2. Important phone numbers and resources

Method	Railroad Retirement Board – Contact Information
	If you press “1”, you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <i>not</i> free.
WEBSITE	https://rrb.gov/

SECTION 9 Do you have “group insurance” or other health insurance from an employer?

If you (or your spouse) get benefits from your (or your spouse’s) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Member Services if you have any questions. You can ask about your (or your spouse’s) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Member Services are printed on the back cover of this document.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

If you have other prescription drug coverage through your (or your spouse’s) employer or retiree group, please contact **that group’s benefits administrator**. The benefits administrator can help you determine how your current prescription drug coverage will work with our plan.

CHAPTER 3:

*Using the plan for your medical
and other covered services*

Chapter 3. Using the plan for your medical and other covered services

SECTION 1 Things to know about getting your medical care and other services as a member of our plan

This chapter explains what you need to know about using the plan to get your medical care and other services covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, equipment, prescription drugs, and other medical care that are covered by the plan.

For the details on what medical care and other services are covered by our plan, use the benefits chart in the next chapter, Chapter 4 (*Medical Benefits Chart, what is covered*).

Section 1.1 What are “network providers” and “covered services”?

- **“Providers”** are doctors and other health care professionals licensed by the state to provide medical services and care. The term “providers” also includes hospitals and other health care facilities.
- **“Network providers”** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay nothing for covered services.
- **“Covered services”** include all the medical care, health care services, supplies equipment, and prescription drugs that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4. Your covered services for prescription drugs are discussed in Chapter 5.

Section 1.2 Basic rules for getting your medical care and other services covered by the plan

As a Medicare and Medicaid health plan, Senior Whole Health of New York NHC (HMO-DSNP) must cover all services covered by Original Medicare and may offer other services in addition to those covered under Original Medicare.

Senior Whole Health of New York NHC (HMO-DSNP) will generally cover your medical care as long as:

- **The care you receive is included in the plan’s Medical Benefits Chart** (this chart is in Chapter 4 of this document).
- **The care you receive is considered medically necessary.** “Medically necessary” means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You have a network primary care provider (a PCP) who is providing and overseeing your care.** As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).
- **You must receive your care from a network provider** (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan’s network) will not be covered. This means that you will have to pay the provider in full for the services furnished. *Here are three exceptions:*
 - The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.

Chapter 3. Using the plan for your medical and other covered services

- If you need medical care that Medicare or Medicaid requires our plan to cover but there are no specialists in our network that provide this care, you can get this care from an out-of-network provider at the same cost-sharing you normally pay in-network. In this case prior authorization is required. Please contact Member Services for assistance. If you obtain routine care from out of network providers without prior authorization, neither Medicare nor the plan will be responsible for the costs. In this situation, we will cover these services at no cost to you. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.
- The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area or when your provider for this service is temporarily unavailable or inaccessible. The cost-sharing you pay the plan for dialysis can never exceed the cost-sharing in Original Medicare. If you are outside the plan's service area and obtain the dialysis from a provider that is outside the plan's network, your cost-sharing cannot exceed the cost-sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to obtain services inside the service area from a provider outside the plan's network the cost-sharing for the dialysis may be higher.

SECTION 2 Use providers in the plan's network to get your medical care and other services

Section 2.1 You must choose a Primary Care Provider (PCP) to provide and oversee your care

What is a "PCP" and what does the PCP do for you?

When you become a member of Senior Whole Health of New York NHC (HMO-DSNP), you are required to choose a primary care provider (PCP). Your PCP is a licensed provider who meets state requirements and is trained to give you basic medical care.

Your PCP is a New York State Family Medicine, Internal Medicine, Geriatric Medicine, Adult Medicine or Family Medicine physician, or a Gerontological Nurse Practitioner. You will get your routine or basic care from your PCP. Your PCP will also coordinate the rest of the covered services you get as a plan member. This includes x-rays, laboratory tests, therapies, care from specialists, hospital admissions and follow-up care. "Coordinating" your services also involves checking or consulting with other plan providers about your care. In some cases, your PCP also need to get prior authorization (prior approval) from our plan. The Benefits Chart in Chapter 4 shows which services need prior authorization from the plan. If your PCP will contact Senior Whole Health of New York NHC (HMO-DSNP) to get the necessary authorization. Since your PCP will provide and coordinate your medical care, you should have all your past medical records sent to your PCP's office.

How do you choose your PCP?

When you sign up for our plan you will be asked to select a PCP. The PCP you currently see might already be part of the Senior Whole Health of New York NHC (HMO-DSNP) network. When you apply for our plan, we'll find out whether your PCP is part of our plan. If your doctor is not part of Senior Whole Health of New York NHC (HMO-DSNP), you will need to choose a new one from our network and set up an appointment to see that doctor as soon as possible.

Chapter 3. Using the plan for your medical and other covered services

You can choose your PCP from the Senior Whole Health of New York NHC (HMO-DSNP) Provider and Pharmacy Directory at the time you sign up. For the most current list of providers, use the Find a Provider search tool on our website. You can also contact Member Services at the toll-free number on the back of this booklet. We will review the names of PCPs in your area, ask you about other doctors you see and which hospitals you go to. You will be asked to put the PCP's name on your enrollment application. You can change your PCP any time.

Changing your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers and you would have to find a new PCP.

To change your PCP, call Member Services. When you call, be sure to tell us if you are seeing specialists or getting any other covered services that needed your PCP's approval (such as home health services and durable medical equipment). Member Services will help make sure you can continue with the specialty care and other services you've been getting when you change your PCP. They will check to be sure the PCP you want to switch to is accepting new patients. Member Services will change your membership record to show the name of your new PCP. The change to your new PCP will take effect the first day of the following month.

They will also send you a new membership card that shows the name and phone number of your new PCP.

Section 2.2 What kinds of medical care and other services can you get without a referral from your PCP?

You can get the services listed below without getting approval in advance from your PCP.

- Routine women's health care, which includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams.
- Flu shots, COVID-19 vaccinations, Hepatitis B vaccinations, and pneumonia vaccinations.
- Emergency services from network providers or from out-of-network providers.
- Urgently needed services are covered services that are not emergency services, provided when the network providers are temporarily unavailable or inaccessible or when the enrollee is out of the service area. For example, you need immediate care during the weekend. Services must be immediately needed and medically necessary.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area. (If possible, please call Member Services before you leave the service area so we can help arrange for you to have maintenance dialysis while you are away.)

Section 2.3 How to get care from specialists and other network providers
--

A specialist is a doctor who provides health care services 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 conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

Chapter 3. Using the plan for your medical and other covered services

Your PCP is responsible for coordinating services, including directing you to specialists and other network providers as appropriate. There is no prior approval requirement for office visits with network specialists. If you need a procedure or a service that requires plan prior authorization, your PCP or specialist will contact us to get the necessary prior authorization. Services that require plan prior authorization are identified in Chapter 4, Section 2.1 of this document. Examples of services that require plan prior authorization include elective (non-emergency) inpatient hospital care, admissions to a skilled nursing facility, and home health care.

If you need care after normal business hours, please call your PCP. This information is listed on your Senior Whole Health of New York NHC (HMO-DSNP) membership ID card. If you think it is an emergency, seek medical attention immediately. For more information, see Section 3, on the next page (How to get covered services when you have an emergency or urgent need for care).

What if a specialist or another network provider leaves our plan?

We may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. If your doctor or specialist leaves your plan you have certain rights and protections that are summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If our network does not have a qualified specialist for a plan-covered service, we must cover that service at in-network cost-sharing. It is very important to get a prior authorization from our plan before you see out-of-network providers. If you don't have plan approval, Senior Whole Health of New York NHC (HMO-DSNP) may not cover these services.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file a quality of care complaint to the QIO, a quality of care grievance to the plan, or both. Please see Chapter 8.

Section 2.4 How to get care from out-of-network providers

If you need specialized medical care that Medicare or Medicaid requires our plan to cover and there are no providers in our network who can provide this care, you can get the care from an out-of-network provider. This includes the services of a provider who is uniquely qualified to provide the particular service you need, as well as services provided at a specialty center or a center of excellence (e.g., ESRD services). There are no additional benefit restrictions that apply outside of our network or service area.

Either you or your PCP must contact our plan for prior authorization before seeking care from out-of-network providers. Call Member Services for help. If we give you prior authorization to get care from an out-of-network provider, we will cover these services as if you got the care from a network provider.

Chapter 3. Using the plan for your medical and other covered services

It is very important to get a prior authorization from our plan before you see out-of-network providers. If you don't have plan approval, our plan may not cover these services. If the provider wants you to come back for more care, check first to be sure the approval from our plan covers more than one visit to the out-of-network provider.

Note: Members are entitled to receive services from out-of-network providers for emergencies or urgently needed services. In addition, plans must cover dialysis services for ESRD enrollees who have traveled outside the plan's service area and are not able to access contracted ESRD providers.

SECTION 3 How to get services when you have an emergency or urgent need for care or during a disaster

Section 3.1 Getting care if you have a medical emergency

What is a “medical emergency” and what should you do if you have one?

A “**medical emergency**” is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help 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. You do not need to use a network doctor. You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories, and from any provider with an appropriate state license even if they are not part of our network.
- **As soon as possible, make sure that our plan has been told 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. Please call Member Services at the number on the back of your plan membership card.

What is covered if you have a medical emergency?

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

After the emergency is over you are entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan. If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency

Chapter 3. Using the plan for your medical and other covered services

after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor has said that it was *not* an emergency, we will cover additional care *only* if you get the additional care in one of these two ways:

- You go to a network provider to get the additional care.
- – *or* – The additional care you get is considered “urgently needed services” and you follow the rules for getting this urgent care (for more information about this, see Section 3.2 below).

Section 3.2 Getting care when you have an urgent need for services

What are “urgently needed services”?

An urgently needed service is a non-emergency situation requiring immediate medical care but, given your circumstances, it is not possible or not reasonable to obtain these services from a network provider. The plan must cover urgently needed services provided out of network. Some examples of urgently needed services are i) a severe sore throat that occurs over the weekend or ii) an unforeseen flare-up of a known condition when you are temporarily outside the service area.

When network providers are temporarily unavailable or inaccessible, urgent care can be accessed using any available urgent care center. You may also call the Nurse Advice Line at (877) 353-0185 for English and Spanish users. TTY users should call 711.

Our plan covers worldwide emergency care services outside the United States under the following circumstances:

- You have a limit of \$10,000 for worldwide emergency coverage each calendar year to use towards emergency care, and post-stabilization care.
- This benefit is limited to services that would be classified as emergency care had the care been provided in the U.S.
- If you receive emergency care outside the U.S. and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered OR you must have your inpatient care at the out-of-network hospital authorized by the plan. Your cost is the cost-sharing you would pay at a network hospital. Plan maximum applies.
- You may need to pay for services out-of-pocket and file a claim for reimbursement.
- Foreign taxes and fees (including but not limited to, currency conversion or transaction fees) are not covered. Transportation back to the U.S. from another country is not covered.
- Routine care and pre-scheduled or elective procedures are not covered.

If you have questions about whether we will pay for any services, you have the right to ask us whether we will cover it before you get it. You also have the right to ask for this in writing. If we say we will not cover the service(s), you have the right to appeal our decision not to cover or reimburse your care.

Section 3.3 Getting 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 your plan.

Chapter 3. Using the plan for your medical and other covered services

Please visit the following website: [SWHNY.com](https://www.swhny.com) for information on how to obtain needed care during a disaster.

If you cannot use a network provider during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost-sharing. If you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5, Section 2.5 for more information.

SECTION 4 What if you are billed directly for your services?

Section 4.1 You can ask us to pay for covered services

If you have paid for your covered services, or if you have received a bill for covered medical services, go to Chapter 6 (*Asking us to pay a bill you have received for covered medical services or drugs*) for information about what to do.

Section 4.2 What should you do if services are not covered by our plan?

Senior Whole Health of New York NHC (HMO-DSNP) covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4 of this document. If you receive services not covered by our plan or services obtained out-of-network and were not authorized, you are responsible for paying the full cost of services. Before paying for the cost of the service, you should check with our plan to see if the service is covered by Medicaid.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you have used up your benefit for that type of covered service. If you pay for costs once a benefit limit has been reached, these costs will not count towards your out-of-pocket maximum.

SECTION 5 How are your medical services covered when you are in a “clinical research study”?

Section 5.1 What is a “clinical research study”?

A clinical research study (also called a “clinical trial”) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically request volunteers to participate in the study.

Once Medicare approves the study, and you express interest, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. If you tell us that you are in a qualified clinical trial, then you are only responsible for the in-network cost-sharing for the services in that trial. If you paid more, for example, if you already paid the Original Medicare cost-sharing amount, we will reimburse the difference between what you paid and the in-network cost-sharing. However, you will need to provide documentation to show us how much you paid. When you are in

Chapter 3. Using the plan for your medical and other covered services

a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in any Medicare-approved clinical research study, you do *not* need to tell us or to get approval from us or your PCP. The providers that deliver your care as part of the clinical research study do *not* need to be part of our plan's network of providers.

Although you do not need to get our plan's permission to be in a clinical research study, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study that Medicare has not approved, you will be responsible for paying all costs for your participation in the study.

Section 5.2 When you participate in a clinical research study, who pays for what?

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you receive as part of the study, including:

- 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 if it is part of the research study
- Treatment of side effects and complications of the new care

After Medicare has paid its share of the cost for these services, our plan will pay the rest. Like for all covered services, you will pay nothing for the covered services you get in the clinical research study.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will *not* pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were *not* in a study.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.

Do you want to know more?

You can get more information about joining a clinical research study by visiting the Medicare website to read or download the publication "Medicare and Clinical Research Studies" (The publication is available at: 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.

SECTION 6 Rules for getting care in a "religious non-medical health care institution"

Section 6.1 What is a religious non-medical health care institution?

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against

Chapter 3. Using the plan for your medical and other covered services

a member's religious beliefs, we will instead provide coverage for care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

Section 6.2 Receiving 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 conscientiously opposed to getting medical treatment that is "non-excepted."

- "Non-excepted" medical care or treatment is any medical care or treatment that is *voluntary* and *not required* by any federal, state, or local law.
- "Excepted" medical treatment is medical care or treatment that you get that is *not* voluntary or *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 you receive 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 conditions apply:
 - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
 - – *and* – You must get approval in advance from our plan before you are admitted to the facility or your stay will not be covered.
 - – *and* – Medicare covers up to 90-days per benefit period. Medicaid covers your inpatient stay beyond the Medicare 90-day limit, as medically necessary. The coverage limits are described under "Inpatient hospital care" in the benefits chart in Chapter 4.

Additionally, you should contact Member Services or your State Medicaid office (the contact information is listed in Chapter 2, Section 6) for more information on Medicaid-covered services to understand all your coverage options.

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1 Will you own the durable medical equipment after making a certain number of payments under our plan?

Durable medical equipment (DME) includes items such as oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for use in the home. The member always owns certain items, such as prosthetics. In this section, we discuss other types of DME that you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of Senior Whole Health of New York NHC (HMO-DSNP), however, you usually will not acquire ownership of rented DME items no matter how many copayments you make for the item while a member of our plan, even if you made up to 12 consecutive payments for the DME item under Original Medicare.

Chapter 3. Using the plan for your medical and other covered services

before you joined our plan. Under certain limited circumstances, we will transfer ownership of the DME item to you. Call Member Services for more information.

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

If you did not acquire ownership of the DME item while in our plan, you will have to make 13 new consecutive payments after you switch to Original Medicare in order to own the item. The payments made while enrolled in your plan do not count.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare do not count. You will have to make 13 payments to our plan before owning the item.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You were in our plan but did not obtain ownership while in our plan. You then go back to Original Medicare. You will have to make 13 consecutive new payments to own the item once you join Original Medicare again. All previous payments (whether to our plan or to Original Medicare) do not count.

Section 7.2 Rules for oxygen equipment, supplies, and maintenance

What oxygen benefits are you entitled to?

If you qualify for Medicare oxygen equipment coverage Senior Whole Health of New York NHC (HMO-DSNP) will cover:

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

If you leave Senior Whole Health of New York NHC (HMO-DSNP) or no longer medically require oxygen equipment, then the oxygen equipment must be returned.

What happens if you leave your plan and return to Original Medicare?

Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months you rent the equipment. The remaining 24 months the supplier provides the equipment and maintenance (you are still responsible for the copayment for oxygen). After five years you may choose to stay with the same company or go to another company. At this point, the five-year cycle begins again, even if you remain with the same company, requiring you to pay copayments for the first 36 months. If you join or leave our plan, the five-year cycle starts over.

CHAPTER 4:

Medical Benefits Chart (what is covered)

Chapter 4. Medical Benefits Chart (what is covered)

SECTION 1 Understanding covered services

This chapter provides a Medical Benefits Chart that lists your covered services as a member of Senior Whole Health of New York NHC (HMO-DSNP). Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services.

Section 1.1 You pay nothing for your covered services

Because you get assistance from Medicaid, you pay nothing for your covered services as long as you follow the plans' rules for getting your care. (See Chapter 3 for more information about the plans' rules for getting your care.)

Section 1.2 What is the most you will pay for Medicare Part A and Part B covered medical services?

Note: Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.

Because you are enrolled in a Medicare Advantage Plan, there is a limit on the amount you have to pay out-of-pocket each year for medical services that are covered under Medicare Part A and Part B. This limit is called the maximum out-of-pocket (MOOP) amount for medical services. For calendar year 2023 this amount is \$8,300.

The amounts you pay for covered services count toward this maximum out-of-pocket amount. (The amounts you pay for your Part D prescription drugs do not count toward your maximum out-of-pocket amount. In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are marked with an asterisk (*) in the Medical Benefits Chart.) If you reach the maximum out-of-pocket amount of \$8,300, you will not have to pay any out-of-pocket costs for the rest of the year for covered Part A and Part B services. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

SECTION 2 Use the *Medical Benefits Chart* to find out what is covered for you

Section 2.1 Your long-term care or home and community-based services medical benefits as a member of the plan

The Medical Benefits Chart on the following pages lists the services Senior Whole Health of New York NHC (HMO-DSNP) covers. Part D prescription drug coverage is in Chapter 5. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare and Medicaid covered services must be provided according to the coverage guidelines established by Medicare and Medicaid.
- Your services (including medical care, services, supplies, equipment, and Part B prescription drugs) *must* be medically necessary. "Medically necessary" means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Chapter 4. Medical Benefits Chart (what is covered)

- You receive your care from a network provider. In most cases, care you receive from an out-of-network provider will not be covered unless it is emergent or urgent care or unless your plan or a network provider has given you a referral. This means that you will have to pay the provider in full for the services furnished.
- You have a primary care provider (a PCP) who is providing and overseeing your care.
- Some of the services listed in the Medical Benefits Chart are covered only if your doctor or other network provider gets approval in advance (sometimes called "prior authorization") from us. Covered services that need approval in advance are marked in the Medical Benefits Chart in **bold**.

Other important things to know about our coverage:

- You are covered by both Medicare and Medicaid. Medicare covers health care and prescription drugs. Medicaid covers your cost-sharing for Medicare services, including inpatient hospital services and outpatient hospital services. Medicaid also covers services Medicare does not cover, like long-term care, over-the-counter drugs, home and community-based services, or other Medicaid-only services.
- Like all Medicare health plans, we cover everything that Original Medicare covers. (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2023* handbook. View it online at www.medicare.gov or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you.
- If Medicare adds coverage for any new services during 2023, either Medicare or our plan will cover those services.
- Because you get assistance from Medicaid, you pay nothing for your covered services as long as you follow the plan's rules for getting your care. This means that for covered services, you will not have to pay any cost-share (no co-pays or deductibles). As a member of Senior Whole Health of New York NHC, we coordinate your Medicare covered services and your Medicaid services as they are both covered by our plan. The benefit information below includes Medicare and Medicaid covered services.
- If you are within our plan's 3 months (90 days) period of deemed continued eligibility, we will continue to provide all Medicare Advantage plan-covered Medicare benefits. During this period, Senior Whole Health of New York NHC (HMO-DSNP) offers 3 months (90 days) Loss of Medicaid (LOM) grace period to provide you adequate time to reapply for Medicaid and become reinstated, if you still qualify. We will continue to cover Medicaid benefits that are included under the applicable Medicaid State Plan, and we will continue to pay the Medicare premiums or cost sharing for which the state would otherwise be liable had you not lost your Medicaid eligibility. Medicare cost-sharing amounts for Medicare basic and supplemental benefits do not change during this period.

You do not pay anything for the services listed in the Benefits Chart as long as you meet the coverage requirements described above.

Important Benefit Information for Enrollees with Chronic Conditions

If you are diagnosed with any of the following chronic condition(s) identified below and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill.

You will need to submit a Health Risk Assessment form identifying you as having one of the listed conditions that could worsen without access to one of the special supplemental benefits listed below.

- Chronic alcohol and other drug dependence;
- Autoimmune disorders;

Chapter 4. Medical Benefits Chart (what is covered)

- Cancer;
- Cardiovascular disorders;
- Chronic heart failure;
- Dementia;
- Diabetes;
- End-stage liver disease;
- End-stage renal disease (ESRD);
- Severe hematologic disorders;
- HIV/AIDS;
- Chronic lung disorders;
- Chronic and disabling mental health conditions;
- Neurologic disorders; and
- Stroke

We will help you with accessing these benefits. You can call Member Services or your Care Coordinator to initiate your request or get additional information.


Note: By requesting this benefit you are authorizing Senior Whole Health of New York NHC (HMO-DSNP) representatives to contact you by phone, mail or any other methods of communication as expressly outlined in your application.

Please go to the “**Special Supplemental Benefits for the Chronically Ill**” row in the below Medical Benefits Chart for further detail.



You will see this apple next to the preventive services in the benefits chart.




Medical Benefits Chart

Services that are covered for you	What you must pay when you get these services
 Abdominal aortic aneurysm screening * A one-time screening ultrasound 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.	There is no coinsurance, copayment, or deductible for members eligible for this preventive screening.
Acupuncture for chronic low back pain Covered services include: Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances: For the purpose of this benefit, chronic low back pain is defined as: <ul style="list-style-type: none"> • Lasting 12 weeks or longer; 	There is no coinsurance, copayment, or deductible for Medicare-covered Acupuncture Services.




Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, etc. disease); • not associated with surgery; and • not associated with pregnancy. <p>An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p> <p>Provider Requirements:</p> <p>Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa)(5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none"> • a masters or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, • a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e. Puerto Rico) of the United States, or District of Columbia. <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p>	
<p>Acupuncture Services (Supplemental) *</p> <p>In addition, Senior Whole Health of New York NHC offers 30 more acupuncture treatments annually.</p> <p>Supplemental acupuncture services are covered when determined as medically accepted standard of care for:</p> <ul style="list-style-type: none"> • Headache; hip or knee joint pain associated with osteoarthritis (OA); or other extremity joint pain when chronic and unresponsive to standard medical care; pain syndromes involving the joints and associated soft tissues; musculoskeletal neck and back pain; nausea associated with chemotherapy; post-surgical nausea; and nausea associated with pregnancy 	<p>There is no coinsurance, copayment, or deductible for these services.</p>


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> Covered acupuncture services do not include services for the treatment of asthma or addiction (including without limitation, smoking cessation) 	
<p>Ambulance services</p> <ul style="list-style-type: none"> Covered ambulance services include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care only if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by the plan. Non-emergency transportation by ambulance is appropriate if it is documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required. 	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization required for non-emergent ambulance only.</p> <p>If you need emergency care, dial 911 and request an ambulance.</p>
<p> Annual wellness visit *</p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p>Note: Your first annual wellness visit can't take place within 12 months of your "Welcome to Medicare" preventive visit. However, you don't need to have had a "Welcome to Medicare" visit to be covered for annual wellness visits after you've had Part B for 12 months.</p>	<p>There is no coinsurance, copayment, or deductible for the annual wellness visit.</p>
<p> Bone mass measurement *</p> <p>For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.</p>	<p>There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.</p>
<p> Breast cancer screening (mammograms) *</p> <p>Covered services include:</p> <ul style="list-style-type: none"> 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 	<p>There is no coinsurance, copayment, or deductible for covered screening mammograms.</p>


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>A screening mammography is used for the early detection of breast cancer. Once a history of breast cancer has been established, and until there are no longer any signs or symptoms of breast cancer, ongoing mammograms are considered diagnostic and are covered under “Outpatient diagnostic tests and therapeutic services and supplies” in this chart. The screening mammography annual benefit is not available for members who have signs or symptoms of breast cancer.</p>	
<p>Cardiac rehabilitation services</p> <p>Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor’s order. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization may be required.</p>
<p> Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) *</p> <p>We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you’re eating healthy.</p>	<p>There is no coinsurance, copayment, or deductible for the cardiovascular disease risk reduction visit.</p>
<p> Cardiovascular disease testing *</p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p>	<p>There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.</p>
<p> Cervical and vaginal cancer screening *</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • For all women: Pap tests and pelvic exams are covered once every 24 months • If you are at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months 	<p>There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.</p>



Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Chiropractic services (Medicare-covered)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • We only cover manual manipulation of the spine to correct subluxation. 	<p>There is no coinsurance, copayment, or deductible for these services.</p>
<p> Colorectal cancer screening *</p> <p>For people 50 and older, the following are covered:</p> <ul style="list-style-type: none"> • Flexible sigmoidoscopy (or screening barium enema as an alternative) every 48 months <p>One of the following every 12 months:</p> <ul style="list-style-type: none"> • Guaiac-based fecal occult blood test (gFOBT) • Fecal immunochemical test (FIT) <p>DNA based colorectal screening every 3 years</p> <p>For people at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> • Screening colonoscopy (or screening barium enema as an alternative) every 24 months <p>For people not at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> • Screening colonoscopy every 10 years (120 months), but not within 48 months of a screening sigmoidoscopy 	<p>There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam.</p>
<p>Dental services (Medicare-covered)</p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. We cover the following services under your (Medicaid) benefit:</p> <ul style="list-style-type: none"> • Diagnostic services (x-rays and exams) • Emergency care visits • Preventive services (teeth cleaning, fluoride treatment) • Restorative care (silver and tooth colored fillings) • Periodontal (gum) care including deep scaling • Crowns • Dental implants • Dentures (full and partial) • Oral surgery including tooth extractions • Endodontic care (root canal treatment) <p>*This is not a guarantee of coverage.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for these services.</p> <p>Prior authorization required for comprehensive dental.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>*Certain procedures subject to prior authorization. Your dentist will submit documentation such as x-rays and a narrative to support the procedures are medically necessary and meet acceptable clinical guidelines.</p>	
<p>Dental services (Supplemental) *</p> <p>You have a \$3,000 maximum allowance each calendar year for all supplemental preventive and comprehensive dental services combined. You may be responsible for costs if you exceed your maximum annual allowance.</p> <p>Services are offered as unlimited up to your annual maximum allowance. Supplemental dental services covered include, but not limited to:</p> <p>Routine Preventive dental care:</p> <ul style="list-style-type: none"> • Exams • Cleanings • X-rays • Fluoride Treatments <p>Comprehensive dental care:</p> <ul style="list-style-type: none"> • Non-Routine • Diagnostic services • Restorative services • Endodontics • Periodontics • Extractions • Prosthodontics (including dentures), other Oral/Maxillofacial Surgery <p>Cosmetic services are not covered by the plan and you may not use your Healthy You card to pay for it and other services not covered by Medicare and/or Medicaid.</p>	<p>There is no coinsurance, copayment, or deductible if you are using your Healthy You card.</p> <p>Not all dental procedures recommended by a dentist may be covered. Have the dentist tell you what the plan will pay and what you will have to pay out-of-pocket.</p> <p>You may be responsible for costs if a service is not covered or if you exceed your maximum allowance.</p> <p>Limitations and exclusions may apply.</p> <p>Prior authorization required for comprehensive dental.</p>
<p> Depression screening *</p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals.</p>	<p>There is no coinsurance, copayment, or deductible for an annual depression screening visit.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
 Diabetes screening * <p>We cover 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, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered diabetes screening tests.</p>
 Diabetes self-management training, diabetic services and supplies* <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> • Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. <ul style="list-style-type: none"> ◦ Blood glucose (sugar) monitors <ul style="list-style-type: none"> - Covered when your doctor prescribes for use in your home. - Preferred brand blood glucose monitors do not require prior authorization. ◦ Blood glucose (sugar) test strips <ul style="list-style-type: none"> - Preferred brand blood glucose test strips do not require prior authorization. - May be limited to a 30-day supply per fill. ◦ Insulin <ul style="list-style-type: none"> - Not covered under Medicare Part B. May be covered under Medicare Part D. - If you use an external insulin pump, insulin and the pump may be covered as durable medical equipment (DME). However, suppliers of insulin pumps might not provide insulin. ◦ Glucose control solutions for checking the accuracy of test strips and monitors. 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Supplies are covered when you have a prescription and fill it at a network retail pharmacy or through the Mail Service Pharmacy program.</p> <p>See “Vision care” in this chart for doctor’s services if you need an eye exam for diabetic retinopathy or a glaucoma screening.</p> <p>See “Podiatry services” in this chart if you are diabetic and need to see a doctor for a foot exam.</p> <p>See “Medical nutrition therapy” in this chart if you are diabetic and need medical nutrition therapy services (MNT).</p> <p>Prior authorization may be required diabetic supplies, diabetic shoes, and inserts.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. Diabetes self-management training is covered under certain conditions. 	<p>Prior authorization is not required for preferred manufacturer.</p> <p>Prior authorization is not required for Medicare-covered diabetes self-management training.</p>
<p>Durable medical equipment (DME) and related supplies</p> <p>(For a definition of “durable medical equipment,” see Chapter 11 as well as Chapter 3, Section 7 of this document.)</p> <p>Covered items include, but are not limited to: 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, nebulizers, and walkers.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you. The most recent list of suppliers is available on our website at SWHNY.com.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p> <p>Prior authorization is not required for preferred manufacturer.</p>
<p>Emergency care</p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> Furnished by a provider qualified to furnish emergency services, and Needed to evaluate or stabilize an emergency medical condition. <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>Cost-sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network.</p> <p>Emergency care outside of the United States (U.S.) may be covered under the worldwide emergency coverage benefit. We offer up to \$10,000 of worldwide emergency coverage each calendar year for emergency care, and post-stabilization care. See “Worldwide emergency care coverage” in this chart to learn more.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>If you are admitted to a hospital, you will pay cost-sharing as described in “Inpatient hospital care” in this chart.</p> <p>Your cost-share is the same for in-network or out-of-network emergency services.</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered OR you must have your inpatient care at the out-of-network</p>


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
	hospital authorized by the plan and your cost is the highest cost-sharing you would pay at a network hospital.
<p>Fitness benefit (Supplemental) *</p> <p>You get a fitness center membership to participating fitness centers. If you are unable to visit a fitness center or prefer to also work out from home, you can select a Home Fitness kit. The kit will help you keep active in the comfort of your home. If you choose to work out at a fitness center, you can view the website and select a participating location, or you can go directly to a participating fitness center to get started. Participating facilities and fitness chains may vary by location and are subject to change. Kits are subject to change.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Always talk to your doctor before starting or changing your exercise routine.</p>
<p>Health and wellness education programs *</p> <p>Health Management Programs</p> <p>We have programs available to help you manage a diagnosed health condition. Programs include:</p> <ul style="list-style-type: none"> • Asthma management. • Depression management. • Diabetes management. • High blood pressure management. • Cardiovascular Disease (CVD) management. • Chronic Obstructive Pulmonary Disease (COPD) management. • Pregnancy program. <p>Learning materials and care tips are available. We can also help you work with your provider.</p> <p>Enrollment in Health Management Programs:</p> <ul style="list-style-type: none"> • You are automatically enrolled into the program(s) that best meets your needs based on medical or pharmacy claims data. • You can also enroll through your provider or self-refer. <p>There are certain requirements that you must meet to enroll.</p> <p>Disenrollment from Health Management Programs:</p> <ul style="list-style-type: none"> • These programs are voluntary, and you can choose to be removed from a program at any time. 	<p>There is no coinsurance, copayment, or deductible for these services.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>You can learn more or enroll in any of the programs above by calling our Health Management Department at (866) 891-2320 (TTY: 711), Monday to Friday, 8 a.m. to 8 p.m. (Eastern Standard Time).</p>	
<p>Health Promotion Programs</p>	
<p>Other programs designed to enrich your health and lifestyle are also available, such as:</p>	
<ul style="list-style-type: none"> • A smoking cessation program. • A weight control program. 	
<p>For information and/or materials for smoking cessation or weight control call (866) 472-9483 (TTY/TDD: 711), Monday to Friday, 8 a.m. to 8 p.m. (Eastern Standard Time).</p>	
<p>Nurse Advice Line</p>	
<p>Whether you have an immediate health concern, questions about a medical condition, or would like general information about available health resources the nurse advice line is available 24 hours a day, 7 days a week.</p>	
<p>The toll-free Nurse Advice Line phone number is:</p>	
<p>(877) 353-0185, (TTY/TDD: 711)</p>	
<p>A registered nurse will help you determine if you can manage your care at home or need the attention of a medical professional.</p>	
<p>Call anytime, day or night, to speak with a registered nurse about illnesses or injuries.</p>	
<ul style="list-style-type: none"> • No referral or prior authorization is needed 	
<p>This service isn't intended for emergencies. In case of an emergency, dial 911 immediately.</p>	
<p>Healthy You Card</p>	
<p>The plan's Healthy You card may be used to pay for select supplemental plan benefits such as:</p>	<p>There is no coinsurance, copayment, or deductible for your Healthy You card.</p>
<ul style="list-style-type: none"> • Over-the-counter (OTC) • Dental • Food and produce* • Special Supplemental Benefits for Chronic Illnesses – Menu Option* 	
<p>The preloaded debit card is not a credit card. You cannot convert the card to cash or loan it to other people. Cosmetic procedures are not covered under this benefit card. Funds are loaded onto the card on a quarterly basis. At the end of each quarter, any unused allocated money will not carry over to the</p>	

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>following quarter or the following plan year. If you leave the plan any unused allocated funds revert to the plan upon your effective disenrollment date.</p> <p>For more information on how to qualify for the Food and Produce benefit, or how to qualify for Special Supplemental Benefits for Chronic Illnesses, please call Senior Whole Health of New York NHC (HMO-DSNP) Member Services. To access allowances for SSBCI's, members must have a qualifying chronic condition; a valid HRA completed for their current Senior Whole Health of New York NHC (HMO-DSNP) enrollment; and provide physician approval in conjunction with Senior Whole Health of New York NHC (HMO-DSNP) Case Management. Refer to "Special Supplemental Benefits for the Chronically Ill" in this chart for more information.</p>	
<p>Hearing services (Medicare-covered)</p> <p>Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p> <p>Medicare-covered diagnostic hearing and balance exams help determine whether or not you need medical treatment.</p> <p>The exam is based on a medical need only, such as a loss of hearing due to illness, disease, injury, or surgery.</p> <p>We cover the following under your Medicaid benefit when medically necessary to alleviate disability caused by loss or impairment of hearing:</p> <ul style="list-style-type: none"> • Hearing aid selection, fitting and dispensing • Hearing aid checks, conformity evaluations and repairs • Hearing aid products such as ear molds, special fittings and replacement parts. <p>Audiology services, including examinations and testing, hearing aid evaluations and prescriptions.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization may be required.</p>
<p> HIV screening *</p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> • One screening exam every 12 months <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> • Up to three screening exams during a pregnancy 	<p>There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered preventive HIV screening.</p>


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Home health agency care</p> <p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • 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 	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization may be required.</p>
<p>Home infusion therapy</p> <p>Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to an individual at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters). Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Professional services, including nursing services, furnished in accordance with the plan of care • Patient training and education not otherwise covered under the durable medical equipment benefit • Remote monitoring • Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Hospice care *</p> <p>You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You may receive care from any Medicare-certified hospice program. Your plan is obligated to help you find Medicare-certified hospice programs in the plan's service area, including those the MA organization owns, controls, or has a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Senior Whole Health of New York NHC (HMO-DSNP).</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Covered services include:</p> <ul style="list-style-type: none"> • Drugs for symptom control and pain relief • Short-term respite care • Home care <p><u>For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis:</u> Original Medicare (rather than our plan) will pay your hospice provider for your hospice services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for.</p> <p><u>For services that are covered by Medicare Part A or B and are not related to your terminal prognosis:</u> If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network and follow plan rules (such as if there is a requirement to obtain prior authorization).</p> <ul style="list-style-type: none"> • If you obtain the covered services from a network provider and follow plan rules for obtaining service, you only pay the plan cost-sharing amount for in-network services • If you obtain the covered services from an out-of-network provider, you pay the cost-sharing under Fee-for-Service Medicare (Original Medicare) <p><u>For services that are covered by Senior Whole Health of New York NHC (HMO-DSNP) but are not covered by Medicare Part A or B:</u> Senior Whole Health of New York NHC (HMO-DSNP) will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services.</p> <p><u>For drugs that may be covered by the plan's Part D benefit:</u> If these drugs are unrelated to your terminal hospice condition you pay cost-sharing. If they are related to your terminal hospice condition then you pay Original Medicare cost-sharing. Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section 9.4 (<i>What if you're in Medicare-certified hospice</i>).</p> <p>Note: If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services.</p>	<p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit. There is no coinsurance, copayment, or deductible for members eligible for this benefit.</p>
<p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>	

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
 Immunizations * Covered Medicare Part B services include: <ul style="list-style-type: none"> • 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 • COVID-19 vaccine • Other vaccines if you are at risk and they meet Medicare Part B coverage rules We also cover some vaccines under our Part D prescription drug benefit.	There is no coinsurance, copayment, or deductible for the pneumonia, influenza, Hepatitis B, and COVID-19 vaccines.
In-Home Support Services Members have access up to 192 hours every year. You have access to in-home support services, including cleaning, household chores, meal preparation, and assistance with other instrumental activities of daily living.	There is no coinsurance, copayment, or deductible for these services.
Inpatient hospital care Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day. Covered services include but are not limited to: <ul style="list-style-type: none"> • Semi-private room (or a private room if medically necessary) • 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 • Necessary surgical and medical supplies • Use of appliances, such as wheelchairs • Operating and recovery room costs • Physical, occupational, and speech language therapy • Inpatient substance abuse services 	You pay \$0 for days 1 - 90 of a hospital stay per benefit period. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days per benefit period, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days per benefit period. Additional services may be covered in accordance with your Medicaid benefits and guidelines. If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the



Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If Senior Whole Health of New York NHC (HMO-DSNP) provides transplant services at a location outside the pattern of care for transplants in your community and you choose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion. • Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need. All other components of blood are covered beginning with the first pint used • Physician services 	<p>cost-sharing you would pay at a network hospital.</p> <p>Prior authorization may be required.</p>
<p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	
Inpatient services in a psychiatric hospital	
<p>Covered services include mental health care services that require a hospital stay.</p> <ul style="list-style-type: none"> • You can get these services either in a general hospital or a psychiatric hospital that only cares for people with mental health conditions. • If you’re in a psychiatric hospital (instead of a general hospital), Medicare only pays for up to 190 days of inpatient psychiatric hospital services during your lifetime. 	<p>You pay \$0 for days 1 - 90 of a hospital stay per benefit period.</p> <p>Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days per benefit period, you can use these extra days. But once</p>


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> If you used part of your 190-day lifetime limit prior to enrolling in our plan, then the number of covered lifetime hospital days is reduced by the number of inpatient days for mental health care treatment previously covered by Medicare in a psychiatric hospital. The 190-day limit does not apply to mental health services provided in a psychiatric unit of a general hospital. There's no limit to the number of benefit periods you can have when you get mental health care in a general hospital. You can also have multiple benefit periods when you get care in a psychiatric hospital, but there's a lifetime limit of 190 days. Medicaid covers inpatient stays after the 190-day limit is reached. There is no benefit period or lifetime limit. You must use contracted behavioral health providers. Please contact Member Services for a list of network behavioral health providers. <p>Medicare doesn't cover:</p> <ul style="list-style-type: none"> Private duty nursing A phone or television in your room A private room (unless medically necessary) 	<p>you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days per benefit period.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing you would pay at a network hospital.</p> <p>Prior authorization may be required. Except in an emergency, your doctor must tell us that you are going to be admitted to the hospital.</p>
<p>Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay</p> <p>If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include but are not limited to:</p> <ul style="list-style-type: none"> Physician 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 to reduce fractures and dislocations Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices Leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition Physical therapy, speech therapy, and occupational therapy 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
 Medical nutrition therapy * <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician's order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered medical nutrition therapy services.</p>
 Medicare Diabetes Prevention Program (MDPP) * <p>MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans.</p> <p>MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.</p>	<p>There is no coinsurance, copayment, or deductible for the MDPP benefit.</p>
Medicare Part B prescription drugs <p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:</p> <ul style="list-style-type: none"> • Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical 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 • Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug • Antigens • Certain oral anti-cancer drugs and anti-nausea drugs 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Part B drugs may be subject to step therapy.</p> <p>Prior authorization may be required.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Procrit®, and Epoetin Alfa) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases <p>We also cover some vaccines under our Part B and Part D prescription drug benefit.</p> <p>Chapter 5 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered.</p> <p>In some cases, we require that you first try certain drugs to treat your medical condition before we will cover another drug for that same condition. For example, if Drug A and Drug B both treat the condition but Drug A costs less, you may need to try Drug A first. If Drug A doesn't work for you, we'll then cover Drug B. You can learn more about how we determine whether step therapy is needed by visiting SWHNY.com.</p>	
 Obesity screening and therapy to promote sustained weight loss * <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.</p>
Opioid treatment program services <p>Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p> <ul style="list-style-type: none"> • U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications • Dispensing and administration of MAT medications, (if applicable) • Substance use counseling • Individual and group therapy • Toxicology testing • Intake activities • Periodic assessments 	<p>There is no coinsurance, copayment, or deductible for Medicare-covered outpatient opioid treatment program services.</p> <p>Prior authorization is not required for Medicare-covered outpatient opioid treatment program services, but may be needed if you require opioid treatment medications.</p>
Outpatient diagnostic tests and therapeutic services and supplies <p>Covered services include, but are not limited to:</p>	

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • X-rays • Radiation (radium and isotope) therapy including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts and other devices used to reduce fractures and dislocations • Laboratory tests • Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need. All other components of blood are covered beginning with the first pint used • Other outpatient diagnostic tests – non-radiological diagnostic services such as EKGs, EEGs, pulmonary function tests, sleep studies, and treadmill stress tests. • Diagnostic radiological services (both complex and non-complex) such as specialized scans, CT, SPECT, PET, MRI, MRA, nuclear studies, ultrasounds, diagnostic mammograms and interventional radiological procedures (myelogram, cystogram, angiogram, and barium studies). <p>No authorization is required for outpatient lab services and outpatient X-ray services.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p> <p>No authorization is required for outpatient lab services and outpatient x-ray services. Genetic lab testing requires prior authorization.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Outpatient hospital observation</p> <p>Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet the Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another individual authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p>
<p>Outpatient hospital services</p> <p>We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory 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 required without it • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts • Certain drugs and biologicals that you can’t give yourself <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an outpatient, you should ask the hospital staff.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization may be required.</p> <p>No authorization is required for outpatient lab services and outpatient x-ray services. Genetic lab testing requires prior authorization.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p> <p>No authorization is required for outpatient lab services or outpatient x-ray services.</p>	
<p>Outpatient mental health care</p> <p>Covered services include:</p> <p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p> <p>Your Medicare outpatient mental health care coverage includes:</p> <ul style="list-style-type: none"> • One depression screening every calendar year. The screening must be done in a primary care doctor’s office or primary care clinic that can provide follow-up treatment and referrals. • Individual and group psychotherapy with doctors or certain licensed professionals allowed by the state where you get these services. • Family counseling, if the main purpose is to help with your treatment. • Testing to find out if you’re getting the services you need and if your current treatment is helping you. • Psychiatric evaluation. • Medication management. 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>See “Depression screening” in this chart for your yearly depression screening.</p> <p>See “Partial hospitalization” in this chart if you need this Medicare-covered outpatient mental health care treatment.</p> <p>Prior authorization may be required.</p>
<p>Outpatient rehabilitation services</p> <p>Covered services include: physical therapy, occupational therapy, and speech-language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization may be required.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Outpatient substance abuse services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Medicare covered outpatient substance abuse services. • In addition, Medicaid covers individual and group therapy visits. Enrollee must be able to self-refer for one assessment from a network provider in a twelve (12) month period. <p>You must use a Senior Whole Health Healthcare Behavioral Health provider.</p> <p>Please contact Member Services to coordinate or call the Senior Whole Health Healthcare Behavioral Health number located on your member ID card.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization may be required.</p>
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p> <p>Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Over-the-counter (OTC) items (Supplemental) *</p> <p>You get \$500 every quarter (3 months) to spend on plan-approved OTC items, products, and medications with your Healthy You card. If you don’t use all of your quarterly benefit amount, the remaining balance will expire and not rollover to the next benefit period. Your coverage includes non-prescription OTC health and wellness items like vitamins, sunscreen, pain relievers, cough and cold medicine, and bandages.</p> <p>OTC items may be purchased through participating retail locations.</p> <p>For more information, contact Member Services.</p>	<p>There is no coinsurance, copayment, or deductible if you are using your Healthy You card.</p> <p>A quarter, or quarterly period, last 3 months. Quarterly periods for your covered OTC benefits are:</p> <ul style="list-style-type: none"> • January to March • April to June • July to September • October to December <p>The \$500 you get every quarter expires at the end of the quarterly period. It does not roll over to the next quarterly period, so be sure</p>



Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
	<p>to spend any unused amount before the end of the quarter.</p> <p>You may be responsible for costs if you exceed your maximum annual allowance.</p> <p>Limitations and exclusions may apply.</p>
<p>Partial hospitalization services</p> <p>“Partial hospitalization” is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center, that is more intense than the care received in your doctor’s or therapist’s office and is an alternative to inpatient hospitalization.</p> <p>This treatment is given during the day in a hospital outpatient department or community mental health center and doesn’t require an overnight stay.</p>	<p>There is no coinsurance, copayment, or deductible for Medicare-covered partial hospitalization services.</p> <p>Prior authorization may be required.</p>
<p>Physician/Practitioner services, including doctor’s office visits</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Medically-necessary medical care or surgery services furnished in a physician’s office, certified ambulatory surgical center, hospital outpatient department, or any other location. Prior authorization may be required. • Consultation, diagnosis, and treatment by a specialist • Basic hearing and balance exams performed by your PCP, if your doctor orders it to see if you need medical treatment • Certain telehealth services, including: primary care services <ul style="list-style-type: none"> ◦ You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth. To locate a network provider, visit our website at SWHNY.com. ◦ Virtual medical visits are medical visits delivered to you outside of medical facilities by virtual providers that use online technology and live audio/video capabilities. ◦ Note: Not all medical conditions can be treated through virtual visits. The virtual visit doctor will identify if you need to see an in-person doctor for treatment. 	<p>There is no coinsurance, copayment, or deductible for these services.</p>



Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Telehealth services for monthly end-stage renal disease-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. Prior authorization may be required. • Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location. Prior authorization may be required. • Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location. Prior authorization may be required. • Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if: <ul style="list-style-type: none"> ◦ You have an in-person visit within 6 months prior to your first telehealth visit ◦ You have an in-person visit every 12 months while receiving these telehealth services ◦ Exceptions can be made to the above for certain circumstances • Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers • Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if: <ul style="list-style-type: none"> ◦ You're not a new patient and ◦ The check-in isn't related to an office visit in the past 7 days and ◦ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment • Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours if: <ul style="list-style-type: none"> ◦ You're not a new patient and ◦ The evaluation isn't related to an office visit in the past 7 days and ◦ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment • Consultation your doctor has with other doctors by phone, internet, or electronic health record • Second opinion by another network provider prior to 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, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician). Prior authorization may be required. 	

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> Monitoring services in a physician's office or outpatient hospital setting if you are taking anti-coagulation medications, such as Coumadin, Heparin, or Warfarin. 	
<p>Podiatry services (Medicare-covered)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs) Routine foot care for members with certain medical conditions affecting the lower limbs 	<p>There is no coinsurance, copayment, or deductible for Medicare-covered podiatry services.</p> <p>Prior authorization may be required.</p>
<p> Prostate cancer screening exams *</p> <p>For men age 50 and older, covered services include the following - once every 12 months:</p> <ul style="list-style-type: none"> Digital rectal exam Prostate Specific Antigen (PSA) test 	<p>There is no coinsurance, copayment, or deductible for an annual PSA test.</p>
<p>Prosthetic devices and related supplies</p> <p>Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see “Vision care” later in this section for more detail.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Pulmonary rehabilitation services</p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for this benefit.</p> <p>Prior authorization may be required.</p>
<p> Screening and counseling to reduce alcohol misuse *</p> <p>We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol, but aren't alcohol dependent.</p>	<p>There is no coinsurance, copayment, or deductible for the</p>


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p>Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>
<p> Screening for lung cancer with low dose computed tomography (LDCT) *</p> <p>For qualified individuals, a LDCT is covered every 12 months.</p> <p>Eligible members are: people aged 50 – 77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who receive a written order for LDCT during a lung cancer screening counseling and shared decision making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.</p> <p>For LDCT lung cancer screenings after the initial LDCT screening: the member must receive a written order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered counseling and shared decision-making visit or for the LDCT.</p>
<p> Screening for sexually transmitted infections (STIs) and counseling to prevent STIs *</p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Services to treat kidney disease</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime. • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible) • Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care) • Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments) • Home dialysis equipment and supplies • Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) <p>Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, “Medicare Part B prescription drugs.”</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Inpatient Dialysis Treatments</p> <ul style="list-style-type: none"> • See “Inpatient hospital care” in this chart. <p>Home Dialysis Equipment and Supplies</p> <ul style="list-style-type: none"> • See “Durable medical equipment and related supplies” in this chart. <p>Home Support Services</p> <ul style="list-style-type: none"> • See “Home health agency care” in this chart. <p>Medicare Part B Dialysis Drugs</p> <ul style="list-style-type: none"> • See “Medicare Part B prescription drugs” in this chart.
<p>Skilled nursing facility (SNF) care</p> <p>(For a definition of “skilled nursing facility care,” see Chapter 11 of this document. Skilled nursing facilities are sometimes called “SNFs.”)</p> <p>Your Medicaid benefit covers care provided in a SNF in excess of the Medicare 100-day limit per benefit period.</p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none"> • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs administered 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. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need. All other components of blood are covered beginning with the first pint used 	<p>There is no coinsurance, copayment, or deductible for these services.</p> <p>Prior authorization may be required. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the SNF. No prior hospital stay is required.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services <p>Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to get your care from a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) • A SNF where your spouse is living at the time you leave the hospital 	
 Smoking and tobacco use cessation (counseling to stop smoking or tobacco use) * <p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p> <p><u>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</u> We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period; however, you will pay the applicable cost-sharing. Each counseling attempt includes up to four face-to-face visits.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p>
Smoking and tobacco use cessation services (Supplemental) * <p>If you want to quit smoking you should talk to your Primary Care Physician or call our Health Education Department.</p> <p>In addition to the coverage offered under the Medicare-covered smoking and tobacco use cessation benefit, the plan covers 8 additional counseling services every calendar year to help you stop smoking or using tobacco products.</p> <p>You must exhaust your Medicare-covered tobacco use cessation benefit before the plan will pay for coverage under this benefit.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Special Supplemental Benefits for Chronically Ill</p> <p>If you are diagnosed with any of the following chronic condition(s) identified below and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill.</p> <p>You will need to submit a Health Risk Assessment form identifying you as having one of the listed conditions that could worsen without access to one of the special supplemental benefits listed below.</p> <ul style="list-style-type: none"> • Chronic alcohol and other drug dependence; • Autoimmune disorders; • Cancer; • Cardiovascular disorders; • Chronic heart failure; • Dementia; • Diabetes; • End-stage liver disease; • End-stage renal disease (ESRD); • Severe hematologic disorders; • HIV/AIDS; • Chronic lung disorders; • Chronic and disabling mental health conditions; • Neurologic disorders; and • Stroke 	<p>There is no coinsurance, copayment, or deductible if you are using your Healthy You card.</p> <p>Participation in a care management program may be required. Members must also have physician sign off for testing based on lack of historical medical information.</p> <p>Prior authorization may be required.</p>
<p>We will help you with accessing these benefits. You can call Member Services or your Care Coordinator to initiate your request or get additional information.</p>	
<p>Note: By requesting this benefit you are authorizing Senior Whole Health of New York NHC (HMO-DSNP) representatives to contact you by phone, mail or any other methods of communication as expressly outlined in your application.</p>	
<p>Upon approval, your preloaded Healthy You card will be automatically loaded with up to \$150 a quarter to be used towards the SSBCI benefits. Pest Control, Service Animal Supplies, Non-Medicare-covered Genetic Test Kit, and Mental Health & Wellness Applications share a combined allowance every 3 months, but the maximum allowance amount is a total of \$150 per quarter. Any unused funds at the end of each quarter will not carry over to the following quarter.</p>	
<p>Service Animal Supplies Allowance:</p>	


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Provides support to members with a disability or chronic condition who require assistance of a service dog, as defined by the Americans with Disabilities Act (ADA). • To be eligible for this benefit, we require your Physician to provide confirmation of need for service dog in accordance with ADA. • May be used towards the purchase of canine food and supplies, from any retail or online merchant identified as a pet store (example: Petco, PetSmart, Chewy, etc.) • Does not cover the cost of obtaining, training, or any veterinary services of the service dog. • Members must use their preloaded Healthy You card to pay for services. 	
Pest Control:	
<ul style="list-style-type: none"> • This benefit is limited to routine preventive pest control services at your current residence (at the address on file with the plan). • Pest control treatment may be rendered by any provider with a registered merchant ID indicating they are a Pest Control service. • Senior Whole Health of New York NHC (HMO-DSNP)'s preferred Pest Control provider is Terminix. Terminix is contracted directly with Senior Whole Health of New York NHC (HMO-DSNP) to provide routine preventive pest control services at a pre-negotiated rate. • Members must use their preloaded Healthy You card to pay for services. 	
Non-Medicare-covered Genetic Test kits	
<ul style="list-style-type: none"> • Tests include, but are not limited to: Food sensitivity, Indoor and Outdoor allergy, Sleep and Stress, and more. • This benefit is designed to help members who may not have access to their family's medical history to indicate any potential future health concerns. • Members may purchase these tests at any online website with a registered merchant ID indicating they are a genetic testing provider. • Senior Whole Health of New York NHC (HMO-DSNP) has direct contracts with Everlywell to offer tests at a pre-negotiated rate. • Members must use their preloaded Healthy You card to pay for services. 	
Mental Health and Wellness Applications Allowance	


Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Mental Health and Wellness Applications are designed to provide valuable tools to assist the members ability to manage the disability. • Examples of Mental Health and Wellness Applications include: Talkspace, Headspace, Calm, etc. • Members must use their preloaded Healthy You card to pay for services. <p>Food and Produce</p> <p>If eligible, you get \$220 per quarter (3 months) to spend on your Food and Produce benefits. This quarterly allowance is not shared with the following SSBCI services: Pest Control, Service Animal Supplies, Non-Medicare-covered Genetic Test Kit, and Mental Health & Wellness Applications.</p> <p>Any unused funds at the end of each quarter will not carry over to the following quarter.</p> <p>You can use the allowance on your preloaded debit card towards a variety of brand-name and generic healthy food products at your nearby participating local store.</p>	
<p>Supervised Exercise Therapy (SET)</p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD).</p> <p>Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> • Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication • Be conducted in a hospital outpatient setting or a physician's office • Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD • Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Urgently needed services</p> <p>Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care but, given your circumstances, it is not possible, or it is unreasonable, to obtain services from network providers. Examples of urgently needed services that the plan must cover out of network are i) you need immediate care during the weekend, or ii) you are temporarily outside the service area of the plan. Services must be immediately needed and medically necessary. If it is unreasonable given your circumstances to immediately obtain the medical care from a network provider then your plan will cover the urgently needed services from a provider out-of-network.</p>	<p>There is no coinsurance, copayment, or deductible for these services.</p>
<p> Vision care (Medicare-covered)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts. • For people who are at high risk of glaucoma, we will cover 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 and Hispanic Americans who are 65 or older. • For people with diabetes, screening for diabetic retinopathy is covered once per year. • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.) <ul style="list-style-type: none"> • Eyeglass frames, up to \$350 limit every year. <p>Medicaid covered services include:</p> <ul style="list-style-type: none"> ◦ Services of Optometrists, Ophthalmologists and Ophthalmic dispensers including eyeglasses, medically necessary contact lenses and polycarbonate lenses, artificial eyes (stock or custom-made), low vision aids and low vision services. Coverage includes the repair or replacement of parts. ◦ Examinations for diagnosis and treatment of visual defects and/or eye disease. Examinations for refraction are limited to every 2 years unless medically necessary. 	<p>There is no coinsurance, copayment, or deductible for Medicare-covered vision care.</p> <p>Prior authorization may be required for eyewear.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> ◦ Must use a network provider. See the Provider and Pharmacy Directory or call Member Services for a list. 	
 “Welcome to Medicare” preventive visit * <p>The plan covers the one-time “Welcome to Medicare” preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed.</p> <p>Important: We cover the “Welcome to Medicare” preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor’s office know you would like to schedule your “Welcome to Medicare” preventive visit.</p>	<p>There is no coinsurance, copayment, or deductible for the “Welcome to Medicare” preventive visit.</p>
<p>Worldwide emergency coverage (Supplemental) *</p> <p>As an added benefit, your coverage includes up to \$10,000 every calendar year for worldwide emergent care outside of the United States (U.S.)</p> <p>This benefit is limited to services that would be classified as emergency care had the care been provided in the U.S. Worldwide coverage includes emergency care, and post-stabilization care.</p> <p>When these situations happen, we ask that you or someone caring for you call us. We will try to arrange for network providers to take over your care as soon as your medical condition and circumstances allow.</p> <p>Transportation back to the U.S. from another country is not covered. Routine care and pre-scheduled or elective procedures are not covered.</p> <p>Foreign taxes and fees (including but not limited to, currency conversion or transaction fees) are not covered.</p> <p>U.S. means 50 states, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Island, and American Samoa.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>If you receive emergency care outside the U.S. and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered OR you must have your inpatient care at the out-of-network hospital authorized by the plan. Your cost is the cost-sharing you would pay at a network hospital. Plan maximum applies.</p> <p>You may need to file a claim for reimbursement of emergency/urgent care received outside the U.S.</p> <p>Plan maximum of \$10,000 every calendar year applies for this benefit.</p>

Chapter 4. Medical Benefits Chart (what is covered)**Section 2.2 Additional Medicaid-covered benefits for Senior Whole Health of New York NHC (HMO-DSNP) Members**

Senior Whole Health of New York NHC (HMO-DSNP) is a Dual Eligible Special Needs Plan that combines Medicare coverage with Medicaid benefits including additional long-term care services, specially designed for members who require nursing home level of care. The following chart lists the additional Medicaid benefits and services available for Senior Whole Health of New York NHC (HMO-DSNP) members.

Services that are covered for you	What you must pay when you get these services
<p>Adult Day Health Care</p> <p>Care and services provided in a residential health care facility or approved extension site. Must be provided:</p> <ul style="list-style-type: none"> • Under the medical direction of a physician • By Adult Day Health Care staff • Based on the member's comprehensive needs assessment and care plan • With ongoing coordination of the health care plan <p>Includes transportation.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Certain Mental Health Services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Intensive Psychiatric Rehabilitation Treatment Programs, • Day Treatment, • Continuing Day Treatment, • Case Management for Seriously and Persistently Mentally Ill (sponsored by state or local mental health units), • Partial Hospitalizations, • Assertive Community Treatment (ACT), • Personalized Recovery Oriented Services (PROS) 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Consumer Directed Personal Care Services (CDPAS)</p> <p>Services for members with chronic illnesses or physical disabilities who have a medical need for help with activities of daily living (ADL) or skilled nursing services. Includes any of the services provided by a personal care aide (home attendant), home health aide or nurse.</p> <p>You have flexibility and freedom in choosing your caregivers. You, or the person acting on your behalf, are responsible for hiring, firing, training, supervising and terminating, if necessary.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Dental Services</p> <p>Covered services include regular and routine dental services, such as preventive dental checkups, cleanings, x-rays, fillings and other services to check for changes or abnormalities that may require treatment and/or follow-up care.</p> <p>Also includes medically necessary dental implants. Must have BOTH:</p> <ul style="list-style-type: none"> • A letter from you doctor explaining how implants will help with your medical condition • A letter from your dentist explaining why other alternatives will not correct your condition and why you require implants <p>You do not need a referral from your PCP to see a dentist.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required for some services, including dental implants.</p>
<p>Durable Medical Equipment (DME)</p> <p>Includes non-Medicare DME covered by Medicaid, like devices and equipment other than medical/surgical supplies, tub stools and grab bars, and prosthetic or orthotic appliances.</p> <p>DME covered as long as the following criteria are met:</p> <ul style="list-style-type: none"> • DME can withstand repeated use for a protracted period of time • Is primarily and customarily used for medical purposes • Is generally not useful to a person without illness or injury • Is usually fitted, designed or fashioned for a particular individual's use • Is ordered by a qualified practitioner <p>No homebound prerequisite.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required for some equipment.</p>
<p>Hearing Services</p> <p>Services and products to alleviate disability caused by hearing loss or impairment. Must be medically necessary. Includes:</p> <ul style="list-style-type: none"> • Hearing aid selection, fitting and dispensing • Hearing aid checks following dispensing • Hearing aid conformity evaluations and repairs • Audiology services including testing and exams, hearing aid evaluations and prescriptions <p>Hearing aids, ear molds, special fittings and replacement parts</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Home Care Services (Skilled)</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Includes skilled services not covered by Medicare, such as physical therapists to supervise maintenance programs for patients who reach their maximum restorative potential or nurses to prefill syringes for disabled individuals with diabetes.</p> <p>Includes home health aide services as required by an approved plan of care developed by a certified home health agency.</p>	<p>Prior authorization may be required.</p>
<p>Home Delivered and Congregate Meals</p> <p>Meals provided at home or in congregate settings, such as senior centers for individuals unable to prepare meals or have them prepared.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Inpatient Hospital Care, including Mental Health and Substance Use Disorder Care</p> <p>Medically necessary care, including days in excess of the Medicare 190-day lifetime maximum for inpatient mental health.</p> <p>Plan covers 365 days a year (366 in leap years)</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization required, except in emergencies.</p>
<p>Medical Social Services</p> <p>Assessment, arrangement and provision of aid for social problems related to maintaining member at home.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Medical/Surgical Supplies</p> <p>Covered benefit is for medical or surgical supplies and enteral/parenteral formula and supplements -- items generally considered to be one-time only usage and/or consumable items.</p> <p>Enteral formula and nutritional supplement benefits are limited to individuals who cannot obtain nutrition through other means and to the following conditions:</p> <ul style="list-style-type: none"> • Tube-fed individuals who cannot chew or swallow food and must obtain nutrition through formula via tube; and • Individuals with rare inborn metabolic disorders requiring specific medical formulas to provide essential nutrients 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Medical Transportation (routine/non-emergent)</p> <p>One-way and roundtrip transportation by ambulance, ambulette, fixed wing or airplane transport, invalid coach, taxicab, livery, public transportation or</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>other means appropriate to the member's medical condition. If necessary, includes a transportation attendant to accompany member. May include transportation attendant's meals, lodging and salary. (No salary will be paid to an attendant who is the member's family.</p>	<p>Prior authorization may be required.</p>
<p>Nutrition</p> <p>Includes assessment of nutritional needs, development and evaluation of treatment plans, nutrition education and counseling, in-service education. Includes cultural considerations.</p> <p>Coverage includes modified solid food products that are low-protein or contain modified protein for individuals with certain inherited disease of amino acid and organic acid metabolism.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Outpatient Mental Health Treatment</p> <p>Individual and group therapy visits.</p> <p>Member may self-refer for one assessment from a network provider in a 12-month period.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Outpatient Treatment for Substance Use Disorder</p> <p>Individual and group visits.</p> <p>Member must be able to self-refer for one assessment from a network provider in a 12-month period.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Personal Care Services (PCS)</p> <p>Covers the provision of medically necessary assistance with activities such as personal hygiene; dressing and feeding; nutritional and environmental support such as meal preparation and housekeeping.</p> <p>Services must be essential to maintain member's health and safety in their own home.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Personal Emergency Response Services (PERS)</p> <p>PERS is an electronic device that enables individuals to secure help in a physical, emotional or environmental emergency.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Private Duty Nursing Services</p> <p>Must be provided by a registered professional nurse (RN) or licensed practical nurse (LPN) possessing a license and current registration from the</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p>

Chapter 4. Medical Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>NYS Education Department. Services may be provided through an approved certified home health agency, licensed home care agency or private practitioner.</p>	<p>Prior authorization may be required.</p>
<p>Prosthetic and Orthotic Devices</p> <p>Devices (other than dental) that replace all or part of a body part or function. These include but are not limited to: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs and breast prostheses (including a surgical brassiere after a mastectomy).</p> <p>Includes certain supplies related to prosthetic devices.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Outpatient Rehabilitation Services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Physical and occupational therapy • Speech language therapy 	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Social Day Care</p> <p>Structured comprehensive program providing socialization, supervision, monitoring, personal care and nutrition in a protective setting during any part of the day. May include assistance with ADL, case management and transportation.</p> <p>Coverage based on medical necessity.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>
<p>Social and Environmental Supports</p> <p>Includes services and items to support medical need. May include home maintenance tasks, homemaker/chore services, housing improvement and respite care.</p>	<p>There is no coinsurance, copayment, or deductible for this benefit.</p> <p>Prior authorization may be required.</p>

SECTION 3 What services are covered outside of Senior Whole Health of New York NHC (HMO-DSNP)?

Section 3.1 Services *not* covered by Senior Whole Health of New York NHC (HMO-DSNP)

There are some services covered by Medicaid that Senior Whole Health of New York NHC does not cover. You can get these services from any provider who takes Medicaid by using your Medicaid Benefit Card. Call Member Services at 1-833-671-0440 (TTY 711) if you have a question about whether a benefit is covered by Senior Whole Health of New York NHC or Medicaid.

Chapter 4. Medical Benefits Chart (what is covered)

The following services are not covered by Senior Whole Health of New York NHC (HMO-DSNP) but are available through Medicaid:

- Out of network Family Planning services under the direct access provisions,
- Medicaid Pharmacy Benefits as allowed by State Law (select drug categories excluded from the Medicare Part D benefit),
- Methadone Maintenance Treatment Programs,
- Rehabilitation Services Provided to Residents of OMH Licensed Community Residences (CRs) and Family Based Treatment Programs,
- Office for People With Developmental Disability Services,
- Comprehensive Medicaid Case Management,
- Home and Community Based Waiver Program Services,
- Directly Observed Therapy for Tuberculosis Disease,
- AIDS Adult Day Health Care, and
- Assisted Living Program

SECTION 4 What services are not covered by the plan?

Section 4.1 Services *not* covered by the plan

This section tells you what services are “excluded.”

The chart below describes some services and items that aren’t covered by the plan under any conditions or are covered by the plan only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you receive the excluded services at an emergency facility, the excluded services are still not covered and our plan will not pay for them. The only exception: is if the service is appealed and decided: upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 8, Section 6.3 in this document.)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Cosmetic surgery or procedures		<ul style="list-style-type: none"> • Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member. • Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
Custodial care	✓	

Chapter 4. Medical Benefits Chart (what is covered)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.		
Experimental medical and surgical procedures, equipment and medications. Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community.		May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan. (See Chapter 3, Section 5 for more information on clinical research studies.)
Fees charged for care by your immediate relatives or members of your household.	✓	
Full-time nursing care in your home.	✓	
Home-delivered meals		Covered under Medicaid.
Homemaker services including basic household assistance, such as light housekeeping or light meal preparation.		Covered under Medicaid. Some services may be covered under your supplemental In-Home Support Services benefit. See "In-Home Support Services" in the Medical Benefits Chart above for more information.
Naturopath services (uses natural or alternative treatments).	✓	
Orthopedic shoes or supportive devices for the feet		Shoes that are part of a leg brace and are included in the cost of the brace, Orthopedic or therapeutic shoes for people with diabetic foot disease.
Private room in a hospital.		Covered only when medically necessary.
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	✓	

Chapter 4. Medical Benefits Chart (what is covered)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Reversal of sterilization procedures and/or non-prescription contraceptive supplies.	✓	
Routine chiropractic care		Manual manipulation of the spine to correct a subluxation is covered.
Routine eye examinations, radial keratotomy, LASIK surgery, and other low vision aids.		<p>Eye exam and one pair of eyeglasses (or contact lenses) are covered for people after cataract surgery.</p> <p>This plan offers additional vision coverage. See "Vision care" in the Benefits Chart, section 2.1 of this Chapter for more information.</p>
Routine foot care		Some limited coverage provided according to Medicare guidelines (e.g., if you have diabetes).
Routine hearing exams, hearing aids, or exams to fit hearing aids.		Covered under Medicaid.
Services considered not reasonable and necessary, according to Original Medicare standards	✓	

CHAPTER 5:

*Using the plan's coverage for
Part D prescription drugs*

Chapter 5. Using the plan's coverage for Part D prescription drugs

**How can you get information about your drug costs?**

Because you are eligible for Medicaid, you qualify for and are getting “Extra Help” from Medicare to pay for your prescription drug plan costs. Because you are in the “Extra Help” program, some information in this Evidence of Coverage about the costs for Part D prescription drugs may not apply to you. We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Member Services and ask for the “LIS Rider.”

SECTION 1 Introduction

This chapter **explains rules for using your coverage for Part D drugs**. Please see Chapter 4 for Medicare Part B drug benefits and hospice drug benefits.

In addition to the drugs covered by Medicare, some prescription drugs are covered for you under your Medicaid benefits.

For more information on Medicaid drug coverage, you should contact Member Services or your State Medicaid office (the contact information is listed in Chapter 2, Section 6).

Section 1.1 Basic rules for the plan's Part D drug coverage

The plan will generally cover your drugs as long as you follow these basic rules:

- You must have a provider (a doctor, dentist, or other prescriber) write you a prescription which must be valid under applicable state law.
- Your prescriber must not be on Medicare’s Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription. (See Section 2, *Fill your prescriptions at a network pharmacy or through the plan’s mail-order service*.)
- Your drug must be on the plan’s *List of Covered Drugs (Formulary)* (we call it the “Drug List” for short). (See Section 3, *Your drugs need to be on the plan’s “Drug List”*).
- Your drug must be used for a medically accepted indication. A “medically accepted indication” is a use of the drug that is either approved by the Food and Drug Administration or supported by certain reference books. (See Section 3 for more information about a medically accepted indication.)

SECTION 2 Fill your prescription at a network pharmacy or through the plan's mail-order service

Section 2.1 Use a network pharmacy

In most cases, your prescriptions are covered *only* if they are filled at the plan’s network pharmacies. (See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with the plan to provide your covered prescription drugs. The term “covered drugs” means all of the Part D prescription drugs that are on the plan’s Drug List.

Chapter 5. Using the plan's coverage for Part D prescription drugs

Section 2.2 Network pharmacies**How do you find a network pharmacy in your area?**

To find a network pharmacy, you can look in your *Provider/Pharmacy Directory*, visit our website (SWHNY.com), and/or call Member Services.

You may go to any of our network pharmacies.

What if the pharmacy you have been using leaves the network?

If the pharmacy you have been using leaves the plan's network, you will have to find a new pharmacy that is in the network. To find another pharmacy in your area, you can get help from Member Services or use the *Provider/Pharmacy Directory*. You can also find information on our website at SWHNY.com.

What if you need a specialized pharmacy?

Some 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 (LTC) facility. Usually, a LTC facility (such as a nursing home) has its own pharmacy. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Member Services.
- Pharmacies that serve the Indian Health Service / Tribal / Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. (Note: This scenario should happen rarely.)

To locate a specialized pharmacy, look in your *Provider/Pharmacy Directory* or call Member Services.

Section 2.3 Using the plan's mail-order service

For certain kinds of drugs, you can use the plan's network mail-order service. Generally, the drugs provided 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 as "NM" for No Mail Order in our Drug List.

Our plan's mail-order service allows you to order **up to a 90-day supply**.

To get order forms and information about filling your prescriptions by mail please call Member Services or visit our website at SWHNY.com.

Usually a mail-order pharmacy order will be delivered to you in no more than 14 days. If there is an urgent need or this timing is delayed, please call Member Services for help in receiving a temporary supply of your prescription.

New prescriptions the pharmacy receives directly from your doctor's office.

After the pharmacy receives a prescription from a health care provider, it will contact you to see if you want the medication filled immediately or at a later time. It is important that you respond each time you are contacted by the pharmacy, to let them know whether to ship, delay, or stop the new prescription.

Chapter 5. Using the plan's coverage for Part D prescription drugs

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 prior to 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 but still want the mail-order pharmacy to send you your prescription, please contact your pharmacy 14 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail-order refills, please call Member Services or visit our website at SWHNY.com.

Section 2.4 How can you get a long-term supply of drugs?

The plan offers two ways to get a long-term supply (also called an "extended 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.)

1. **Some retail pharmacies** in our network allow you to get a long-term supply of maintenance drugs. Your *Provider/Pharmacy Directory* tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Member Services for more information.
2. You may also receive maintenance drugs through our mail-order program. Please see Section 2.3 for more information.

Section 2.5 When can you use a pharmacy that is not in the plan's network?**Your prescription may be covered in certain situations**

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you are not able to use a network pharmacy. To help you, we have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. **Please check first with Member Services** to see if there is a network pharmacy nearby.

Here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

- 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.

How do you ask for reimbursement from the plan?

If you must use an out-of-network pharmacy, you will generally have to pay the full cost at the time you fill your prescription. You can ask us to reimburse you. (Chapter 6, Section 2 explains how to ask the plan to pay you back.)

Chapter 5. Using the plan's coverage for Part D prescription drugs

SECTION 3 Your drugs need to be on the plan's "Drug List"

Section 3.1 The "Drug List" tells which Part D drugs are covered

The plan has a "*List of Covered Drugs (Formulary)*." In this *Evidence of Coverage*, we call it the "**Drug List**" for short.

The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare.

The Drug List includes the drugs covered under Medicare Part D. In addition to the drugs covered by Medicare, some prescription drugs are covered for you under your Medicaid benefits. For more information on Medicaid drug coverage, you should contact Member Services or your State Medicaid office (the contact information is listed in Chapter 2, Section 6).

We will generally cover a drug on the plan's Drug List as long as you follow the other coverage rules explained in this chapter and the use of the drug is a medically accepted indication. A "medically accepted indication" is a use of the drug that is *either*:

- Approved by the Food and Drug Administration for the diagnosis or condition for which it is being prescribed.
- *or* -- Supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

The Drug List includes brand name drugs, generic drugs, and biosimilars.

A brand name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Brand name drugs that are more complex than typical drugs (for example, drugs that are based on a protein) are called biological products. On the drug list, when we refer to "drugs," this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Since biological products are more complex than typical drugs, instead of having a generic form, they have alternatives that are called biosimilars. Generally, generics and biosimilars work just as well as the brand name drug or biological product and usually cost less. There are generic drug substitutes or biosimilar alternatives available for many brand name drugs and some biological products.

Over-the-Counter Drugs

Our plan also covers certain over-the-counter drugs. Some over-the-counter drugs are less expensive than prescription drugs and work just as well. For more information, call Member Services.

What is *not* on the Drug List?

The plan does not cover all prescription drugs.

- In some cases, the law does not allow any Medicare plan to cover certain types of drugs (for more information about this, see Section 7.1 in this chapter).
- In other cases, we have decided not to include a particular drug on the Drug List. In some cases, you may be able to obtain a drug that is not on the drug list. For more information, please see Chapter 8.

Chapter 5. Using the plan's coverage for Part D prescription drugs

- The Drug List includes the drugs covered under Medicare Part D. In addition to the drugs covered by Medicare, some prescription drugs are covered for you under your Medicaid benefits. For more information on Medicaid drug coverage, you should contact Member Services or your State Medicaid office (the contact information is listed in Chapter 2, Section 6).

Section 3.2 How can you find out if a specific drug is on the Drug List?

You have 2 ways to find out:

1. Visit the plan's website ([SWHNY.com](https://www.swhny.com)). The Drug List on the website is always the most current.
2. Call Member Services to find out if a particular drug is on the plan's Drug List or to ask for a copy of the list.

SECTION 4 There are restrictions on coverage for some drugs**Section 4.1 Why do some drugs have restrictions?**

For certain prescription drugs, special rules restrict how and when the plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective way. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List. If a safe, lower-cost drug will work just as well medically as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option.

Please note that sometimes a drug may appear more than once in our drug list. This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost-sharing may apply to the different versions of the drug (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Section 4.2 What kinds of restrictions?

The sections below tell you more about the types of restrictions we use for certain drugs.

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. Contact Member Services to learn what you or your provider would need to do to get coverage for the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 8)

- Quantity limits - We may restrict the quantity of the prescription based on safety and efficiency.
- Prior authorization - These pre-approval requirements may be used by the plan to ensure the drug is being used appropriately to treat your health needs.
- Step therapy - We may require you to try other medications before you will receive the requested medication.
- B vs. D – Some drugs may be covered under Medicare Part D or B, depending on the circumstances.

Chapter 5. Using the plan's coverage for Part D prescription drugs

Restricting brand name drugs when a generic version is available

Generally, a “generic” drug works the same as a brand name drug and usually costs less. **In most cases, when a generic version of a brand name drug is available, our network pharmacies will provide you the generic version instead of the brand name drug.** 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.

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from the plan before we will agree to cover the drug for you. This is called “**prior authorization**.” This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before the plan covers another drug. For example, if Drug A and Drug B treat the same medical condition and Drug A is less costly, the plan may require you to try Drug A first. If Drug A does not work for you, the plan will then cover Drug B. This requirement to try a different drug first is called “**step therapy**.”

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

SECTION 5 What if one of your drugs is not covered in the way you'd like it to be covered?

Section 5.1	There are things you can do if your drug is not covered in the way you'd like it to be covered
--------------------	---

There are situations where there is a prescription drug you are taking, or one that you and your provider think you should be taking, that is not on our formulary or is on our formulary with restrictions. For example:

- The drug might not be covered at all. Or maybe a generic version of the drug is covered but the brand name version you want to take is not covered.
- The drug is covered, but there are extra rules or restrictions on coverage for that drug, as explained in Section 4.
- There are things you can do if your drug is not covered in the way that you'd like it to be covered.
- If your drug is not on the Drug List or if your drug is restricted, go to Section 5.2 to learn what you can do.

Section 5.2	What can you do if your drug is not on the Drug List or if the drug is restricted in some way?
--------------------	---

If your drug is not on the Drug List or is restricted, here are options:

Chapter 5. Using the plan's coverage for Part D prescription drugs

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can request an exception and ask the plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change in coverage and decide what to do.

To be eligible for a temporary supply, the drug you have been taking **must no longer be on the plan's Drug List OR is now restricted in some way**.

- **If you are a new member**, we will cover a temporary supply of your drug during the first **90 days** of your membership in the plan.
- **If 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 a maximum of a 31-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of a 31-day supply of medication. The prescription must be filled at a network pharmacy. (Please note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For those members who have been in the plan for more than 90 days and reside in a long-term care facility and need a supply right away:**

We will cover one 31-day emergency supply of a particular drug, 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 an 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 quantity limits (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 the first 90 days as a member of the plan. Please note that our transition policy applies only to those drugs that are "Part D" and bought at a network pharmacy. The transition policy cannot be used to buy a non-Part D drug or a drug out-of-network, unless you qualify for out-of-network access.

For questions about a temporary supply, call Member Services.

During the time when you are using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have two options:

1) You can change to another drug

Talk with your provider about whether there is a different drug covered by the plan that may work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

Chapter 5. Using the plan's coverage for Part D prescription drugs**2) You can ask for an exception**

You and your provider can ask the plan to make an exception and cover the drug in the way you would like it covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception. For example, you can ask the plan to cover a drug even though it is not on the plan's Drug List. Or you can ask the plan to make an exception and cover the drug without restrictions.

If you are a current member and a drug you are taking will be removed from the formulary or restricted in some way for next year, we will tell you about any change prior to the new year. You can ask for an exception before next year and we will give you an answer within 72 hours after we receive your request (or your prescriber's supporting statement). If we approve your request, we will authorize the coverage before the change takes effect.

If you and your provider want to ask for an exception, Chapter 8, Section 7 tells you what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

SECTION 6 What if your coverage changes for one of your drugs?**Section 6.1 The Drug List can change during the year**

Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, the plan can make some changes to the Drug List. For example, the plan might:

- **Add or remove drugs from the Drug List.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand name drug with a generic drug.**

We must follow Medicare requirements before we change the plan's Drug List.

Section 6.2 What happens if coverage changes for a drug you are taking?**Information on changes to drug coverage**

When changes to the Drug List occur, we post information on our website about those changes. We also update our online Drug List on a regularly scheduled basis. Below we point out the times that you would get direct notice if changes are made to a drug that you are taking.

Changes to your drug coverage that affect you during the current plan year

- **A new generic drug replaces a brand name drug on the Drug List (or we add new restrictions to the brand name drug)**
 - We may immediately remove a brand name drug on our Drug List if we are replacing it with a newly approved generic version of the same drug. We may decide to keep the brand name drug on our Drug List, but add new restrictions when the new generic is added.
 - We may not tell you in advance before we make that change—even if you are currently taking the brand name drug. If you are taking the brand name drug at the time we make the change, we will provide you with information about the specific change(s). This will also include information on the steps you may take to request an exception to cover the brand name drug. You may not get this notice before we make the change.

Chapter 5. Using the plan's coverage for Part D prescription drugs

- You or your prescriber can ask us to make an exception and continue to cover the brand name drug for you. For information on how to ask for an exception, see Chapter 8.
- **Unsafe drugs and other drugs on the Drug List that are withdrawn from the market**
 - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the Drug List. If you are taking that drug, we will tell you right away.
 - Your prescriber will also know about this change, and can work with you to find another drug for your condition.
- **Other changes to drugs on the Drug List**
 - We may make other changes once the year has started that affect drugs you are taking. For example, we might add a generic drug that is not new to the market to replace a brand name drug on the Drug List or add new restrictions to the brand name drug or both. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
 - For these changes, we must give you at least 30 days' advance notice of the change or give you notice of the change and a 31-day refill of the drug you are taking at a network pharmacy.
 - After you receive notice of the change, you should work with your prescriber to switch to a different drug that we cover or to satisfy any new restrictions on the drug you are taking.
 - You or your prescriber can ask us to make an exception and continue to cover the drug for you. For information on how to ask for an exception, see Chapter 8.

Changes to the Drug List that do not affect you during this plan year

We may make certain changes to the Drug List that are not described above. In these cases, the change will not apply to you if you are taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan.

In general, changes that will not affect you during the current plan year are:

- We put a new restriction on the use of your drug.
- We remove your drug from the Drug List.

If any of these changes happen for a drug you are taking (except for market withdrawal, a generic drug replacing a brand name drug, or other change noted in the sections above), then the change won't affect your use until January 1 of the next year. Until that date, you probably won't see any added restrictions to your use of the drug.

We will not tell you about these types of changes directly during the current plan year. You will need to check the Drug List for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to the drugs you are taking that will impact you during the next plan year.

SECTION 7 What types of drugs are *not* covered by the plan?

Section 7.1 Types of drugs we do not cover

This section tells you what kinds of prescription drugs are “excluded.” This means neither Medicare nor Medicaid pays for these drugs.

Chapter 5. Using the plan's coverage for Part D prescription drugs

If you appeal and the requested drug is found not to be excluded under Part D, we will pay for or cover it (For information about appealing a decision, go to Chapter 8). If the drug excluded by our plan is also excluded by Medicaid, you must pay for it yourself.

Here are three general rules about drugs that Medicare drug plans will not cover under Part D:

- Our plan's Part D drug coverage cannot cover a drug that would be covered under Medicare Part A or Part B.
- Our plan cannot cover a drug purchased outside the United States or its territories.
- Our plan usually cannot cover off-label use. "Off-label use" is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.
- Coverage for "off-label use" is allowed only when the use is supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

In addition, by law, the following categories of drugs listed below are not covered by Medicare. However, some of these drugs may be covered for you under your Medicaid drug coverage.

For more information on Medicaid drug coverage, you should contact Member Services or your State Medicaid office (the contact information is listed in Chapter 2, Section 6).

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale

SECTION 8 Filling a prescription

Section 8.1 Provide your membership information
--

To fill your prescription, provide your plan membership information, which can be found on your plan membership card, at the network pharmacy you choose. The network pharmacy will automatically bill the plan.

You must show your New York Medicaid plan member ID card to fill prescriptions covered by Medicaid

Section 8.2 What if you don't have your membership information with you?

If you don't have your plan membership information with you when you fill your prescription, you or the pharmacy can call the plan to get the necessary information.

Chapter 5. Using the plan's coverage for Part D prescription drugs

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 reimburse you** . See Chapter 6, Section 2 for information about how to ask the plan for reimbursement.)

SECTION 9 Part D drug coverage in special situations

Section 9.1	What if you're in a hospital or a skilled nursing facility for a stay that is covered by the plan?
--------------------	---

If you are admitted to a hospital or to a skilled nursing facility for a stay covered by the plan, we will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, the plan will cover your prescription drugs as long as the drugs meet all of our rules for coverage described in this Chapter.

Section 9.2	What if you're a resident in a long-term care (LTC) facility?
--------------------	--

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

Check your *Provider/Pharmacy Directory* to find out if your LTC facility's pharmacy or the one that it uses is part of our network. If it isn't, or if you need more information or assistance, please contact Member Services. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies.

What if you're a resident in a long-term care (LTC) facility and need a drug that is not on our Drug List or is restricted in some way?

Please refer to Section 5.2 about a temporary or emergency supply.

Section 9.3	What if you're in Medicare-certified hospice?
--------------------	--

Hospice and our plan do not cover the same drug at the same time. If you are enrolled in Medicare hospice and require certain drugs (e.g., anti-nausea, laxative, pain medication or antianxiety drugs) that are not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive 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 receiving these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

SECTION 10 Programs on drug safety and managing medications

Section 10.1 Programs to help members use drugs safely

We conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems such as:

- Possible medication errors
- Drugs that may not be necessary because you are taking another drug to treat the same condition
- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions for drugs that have ingredients you are allergic to
- Possible errors in the amount (dosage) of a drug you are taking
- Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

Section 10.2 Drug Management Program (DMP) to help members safely use their opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. 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. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain doctor(s)
- Limiting the amount of opioid or benzodiazepine medications we will cover for you

If we plan on limiting how you may get these medications or how much you can get, we will send you a letter in advance. The letter will explain the limitations we think should apply to you. You will have an opportunity to tell us which doctors or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we will send you another letter confirming the limitation. If you think we made a mistake or you disagree with our determination or with the limitation, you and your prescriber have the right to appeal. If you appeal, we will review your case and give you a decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we will automatically send your case to an independent reviewer outside of our plan. See Chapter 8 for information about how to ask for an appeal.

You will not be placed in our DMP if you have certain medical conditions, such as active cancer-related pain or sickle cell disease, you are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

Chapter 5. Using the plan's coverage for Part D prescription drugs

Section 10.3 Medication Therapy Management (MTM) program to help members manage their medications

We have a program that can help our members with complex health needs. Our program is called a Medication Therapy Management (MTM) program.

This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who take medications for different medical conditions, or are in a DMP to help members use their opioids safely, may be able to get services through an MTM program. A pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will receive information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us and we will withdraw you. If you have any questions about this program, please contact Member Services.

SECTION 11 We send you reports that explain payments for your drugs and which payment stage you are in

Section 11.1 We send you a monthly summary called the Part D Explanation of Benefits (the "Part D EOB")

Our plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug payment stage to the next. In particular, there are two types of costs we keep track of:

- We keep track of how much you have paid. This is called your **"out-of-pocket"** cost.
- We keep track of your **"total drug costs."** This is the amount you pay out-of-pocket or others pay on your behalf plus the amount paid by the plan.

If you have had one or more prescriptions filled through the plan during the previous month we will send you a Part D Explanation of Benefits ("Part D EOB"). The Part D EOB includes:

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what the plan paid, and what you and others on your behalf paid.

Chapter 5. Using the plan's coverage for Part D prescription drugs

- **Totals for the year since January 1.** This is called “year-to-date” information. It shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This information will display the total drug price, and information about increases in price from first fill for each prescription claim of the same quantity.
- **Available lower cost alternative prescriptions.** This will include information about other available drugs with lower cost-sharing for each prescription claim.

Section 11.2 Help us keep our information about your drug payments up to date

To keep track of your drug costs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps us make sure we know about the prescriptions you are filling.
- **Make sure we have the information we need.** There are times you may pay for a prescription drug. In these cases, we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts.

If you are billed for a covered drug, you can ask our plan to pay. For instructions on how to do this, go to Chapter 6, Section 2.

- **Check the written report we send you.** When you receive the *Part D EOB*, look it over to be sure the information is complete and correct. If you think something is missing or you have any questions, please call us at Member Services. Plan members can access their EOBs online at [Caremark.com](https://www.caremark.com). Be sure to keep these reports.

CHAPTER 6:

*Asking us to pay a bill you have
received for covered medical
services or drugs*

Chapter 6. Asking us to pay a bill you have received for covered medical services or drugs

SECTION 1 Situations in which you should ask us to pay for your covered services or drugs

Our network providers bill the plan directly for your covered services and drugs – you should not receive a bill for covered services or drugs. If you get a bill for medical care or drugs you have received, you should send this bill to us so that we can pay it. When you send us the bill, we will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly.

If you have already paid for a Medicare service or item covered by the plan, you can ask our plan to pay you back (paying you back is often called “reimbursing” you). It is your right to be paid back by our plan whenever you’ve paid for medical services or drugs that are covered by our plan. There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter. When you send us a bill you have already paid, we will look at the bill and decide whether the services or drugs should be covered. If we decide they should be covered, we will pay you back for the services or drugs.

There may also be times when you get a bill from a provider for medical care you have received. First try to resolve the bill with the provider. If that does not work, send the bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly. If we decide not to pay it, we will notify the provider. You should never pay more than plan-allowed cost-sharing. If this provider is contracted, you still have the right to treatment.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received:

1. When you’ve received emergency or urgently needed medical care from a provider who is not in our plan’s network

You can receive emergency services or urgently needed from any provider, whether or not the provider is a part of our network. In these cases, ask the provider to bill the plan.

- If you pay the entire amount yourself at the time you receive the care, ask us to pay you back. Send us the bill, along with documentation of any payments you have made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
 - If the provider is owed anything, 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 you think you should not pay

Network providers should always bill the plan directly. But sometimes they make mistakes, and ask you to pay for your services.

- Whenever you get a bill from a network provider, send us the bill. We will contact the provider directly and resolve the billing problem.
- If you have already paid a bill to a network provider, send us the bill along with documentation of any payment you have made. You should ask us to pay you back for your covered services.

3. If you are retroactively enrolled in our plan

Sometimes a person’s enrollment in the plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

Chapter 6. Asking us to pay a bill you have received for covered medical services or drugs

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back. You will need to submit paperwork such as receipts and bills for us to handle the reimbursement.

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

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription. Save your receipt and send a copy to us when you ask us to pay you back. Remember that we only cover out-of-network pharmacies in limited circumstances. See Chapter 5, Section 2.5 for a discussion of these circumstances.

5. When you pay the full cost for a prescription because you don't have your plan membership card with you

If you do not have your plan membership card with you, you can ask the pharmacy to call the plan or to look up your plan enrollment information. However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself. Save your receipt and send a copy to us when you ask us to pay you back.

6. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

- For example, the drug may not be on the plan's *List of Covered Drugs (Formulary)*; or it could have a requirement or restriction that you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for the drug.

7. When there is a billing error at the Pharmacy in reference to a formulary medication.

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. Chapter 8 of this document has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or to pay a bill you have received

Section 2.1 How and where to send us your request for payment

You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment. **You must submit your claim to us within one (1) calendar year** of the date you received the service, item, or drug.

- You don't have to use the form, but it will help us process the information faster.
- Either download a copy of the form from our website [SWHNY.com](https://www.swhny.com) or call Member Services and ask for the form.

Chapter 6. Asking us to pay a bill you have received for covered medical services or drugs

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

Medical Services reimbursements:

Senior Whole Health of New York NHC (HMO-DSNP)

Attn: Medicare Member Services

200 Oceangate, Suite 100

Long Beach, CA 90802

Or fax to (310) 507-6186

Prescription Drug reimbursements:

Senior Whole Health of New York NHC (HMO-DSNP)

Attn: Medicare Pharmacy Department

7050 Union Park Center, Suite 200

Midvale, UT 84047

SECTION 3 We will consider your request for payment and say yes or no

Section 3.1 We check to see whether we should cover the service or drug
--

When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the medical care or drug is covered and you followed all the rules, we will pay for the service. If you have already paid for the service or drug, we will mail your reimbursement to you. If you have not paid for the service or drug yet, we will mail the payment directly to the provider.
- If we decide that the medical care or drug is *not* covered, or you did *not* follow all the rules, we will not pay for the care or drug. We will send you a letter explaining the reasons why we are not sending the payment and your rights to appeal that decision.

Section 3.2 If we tell you that we will not pay for the medical care or drug, you can make an appeal

If you think we have made a mistake in turning down your request for payment or the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 8 of this document.

CHAPTER 7:

Your rights and responsibilities

Chapter 7. Your rights and responsibilities**SECTION 1 Our plan must honor your rights and cultural sensitivities as a member of the plan**

Section 1.1	<p>We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print, or other alternate formats, etc.) Debemos proporcionar información de una manera que sea útil para usted y acorde a su cultura (en otros idiomas que no sean inglés, en sistema braille, en letra grande, u otros formatos alternativos, etc.) 我們必須以適用於您且依據您文化敏感度的方式向您提供資訊 (非英語版本、點字、大字體版本或其他替代格式等)</p>
--------------------	---

Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in Braille, in large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Member Services.

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in the plan's network for a specialty are not available, it is the plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you will only pay in-network cost-sharing. If you find yourself in a situation where there are no specialists in the plan's network that cover a service you need, call the plan for information on where to go to obtain this service at in-network cost-sharing.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, please call to file a grievance with Member Services by calling, (833) 671-0440, 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment). TTY users, please call 711. You may also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

Su plan tiene la obligación de garantizar que todos los servicios, tanto clínicos como no clínicos, se proporcionen de una manera competente desde el punto de vista cultural y asequible para todas las personas inscritas, incluidas aquellas con conocimientos limitados del inglés, habilidades limitadas de lectura, discapacidad auditiva, o bien aquellas personas con orígenes culturales y étnicos diversos. Entre los ejemplos en que un plan puede satisfacer esas necesidades de accesibilidad se incluyen, entre otros, servicios de traducción, servicios de intérprete, teletipos o conexión TTY (teléfono de texto o de teletipo).

Nuestro plan cuenta con personas que brindan servicios gratuitos de intérprete de idiomas, quienes están disponibles para responder a las preguntas de los miembros que no hablan inglés. Si usted lo necesita, también le podemos proporcionar la información en sistema Braille, en letra grande u otros formatos alternativos, sin ningún costo. Tenemos la obligación de proporcionarle información sobre los beneficios del plan en un formato que sea accesible

Chapter 7. Your rights and responsibilities

y adecuado para usted. Para obtener información de nosotros de una manera que sea útil, llame al Departamento de Servicios para Miembros.

Nuestro plan tiene la obligación de proporcionar a las mujeres inscritas la opción de acceso directo a un especialista en salud de la mujer dentro de la red a fin de que puedan obtener servicios de atención médica preventivos y de rutina.

Si proveedores especializados no se encuentran disponibles en la red del plan, es responsabilidad del plan ubicar a proveedores especializados fuera de la red que le proporcionarán la atención necesaria. En este caso, usted solo pagará el costo compartido dentro de la red. Si se encuentra en la situación en que no hay especialistas disponibles en la red del plan que cubran el servicio que usted necesita, llame al plan para obtener información respecto a dónde acudir a fin de obtener el servicio con un costo compartido dentro de la red.

Si tiene cualquier problema para obtener la información de nuestro plan en un formato que sea accesible y adecuado para usted, llame para presentar una queja con el Departamento de Servicios para Miembros llamando al (833) 671-0440, los 7 días de la semana, de 8 a. m a 8 p. m., hora local. (El horario de atención puede variar según la inscripción abierta). Los usuarios de TTY deben llamar al 711. También puede presentar una queja ante Medicare llamando al 1-800- MEDICARE (1-800-633-4227) o puede presentarla directamente ante la Oficina de Derechos Civiles al 1-800-368-1019 o al TTY 1-800-537-7697.

您的計劃必須確保所有臨床和非臨床服務均以符合文化習慣且無障礙的方式提供給所有保戶，包括英語能力有限、閱讀能力有限、聽力不足或文化和種族背景多元的人士。一項計劃如何符合這些無障礙要求的範例包括但不限於提供翻譯服務、口譯服務、電傳打字機或 TTY（文字電話或電傳打字機電話）連線。

本計劃提供免費的口譯服務，為不說英語的會員回答問題。我們也可以根據您的需求，免費提供點字、大字體版本或其他替代格式資訊。我們必須以無障礙和適用於您的格式提供本計劃福利相關資訊。若要向我們索取適用於您的資訊版本，請致電會員服務部。

本計劃必須可讓女性保戶選擇，是否要直接透過網絡內的婦女健康專科醫師取得例行性和預防性健康照護服務。

如果無法提供本計劃網絡內某專科服務提供者，則本計劃有責任尋找網絡外專科服務提供者，為您提供必要的照護。在這種情況下，您只需支付網絡內分攤費用。如果您發現本計劃網絡中沒有自己所需給付服務的專科醫師，請致電本計劃，瞭解可前往何處以網絡內分攤費用的方式獲得此服務。

如果您遇到任何問題而無法以無障礙和適用於您的格式向本計劃取得資訊，請致電會員服務部表達不滿，電話號碼為 (833) 671-0440，每週 7 天上午 8:00 a.m 至晚上 8:00 p.m.（當地時間）為您提供服務（時段根據開放投保期間而異）。電傳打字機 (TTY) 使用者請撥打 711。您也可以致電 1-800-MEDICARE (1-800-633-4227) 向 Medicare 提出投訴，或直接致電民權辦公室，電話號碼為 1-800-368-1019 或 TTY 1-800-537-7697。

Section 1.2 We must ensure that you get timely access to your covered services and drugs

You have the right to choose a primary care provider (PCP) in the plan's network to provide and arrange for your covered services. You also have the right to go to a women's health specialist (such as a gynecologist) without a referral.

You have the right to get appointments and covered services from the plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care.

Chapter 7. Your rights and responsibilities

You also have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays.

If you think that you are not getting your medical care or Part D drugs within a reasonable amount of time, Chapter 8 tells what you can do.

Section 1.3 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your “personal health information” includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a “Notice of Privacy Practice,” that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don’t see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn’t providing your care or paying for your care, *we are required to get written permission from you or someone you have given legal power to make decisions for you first.*
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - We are required to release health information to government agencies that are checking on quality of care.
 - Because you are a member of our plan through Medicare, we are required to give Medicare your health information including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held at the plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to 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 how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Member Services.

Your Privacy

Senior Whole Health of New York, Inc dba “Senior Whole Health by Molina Healthcare” (“Senior Whole Health”, “we” or “our”) uses and shares protected health information about you to provide your health benefits. We use and share your information to carry out treatment, payment and health care operations. We also use and share your

Chapter 7. Your rights and responsibilities

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 October 1, 2021.

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

Why does Senior Whole Health 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

Senior Whole Health 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

Senior Whole Health 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

Senior Whole Health 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 Senior Whole Health 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 Senior Whole Health 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.

Chapter 7. Your rights and responsibilities

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. An example would be to protect the President.

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 Senior Whole Health need your written authorization (approval) to use or share your PHI?

Senior Whole Health needs your written approval to use or share your PHI for a purpose other than those listed in this Notice. Senior Whole Health 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 Senior Whole Health's form to make your request.

- **Request Confidential Communications of PHI**

You may ask Senior Whole Health 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 Senior Whole Health's form to make your request.

Chapter 7. Your rights and responsibilities

• 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 Senior Whole Health Member. You will need to make your request in writing. You may use Senior Whole Health'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 Senior Whole Health'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 Senior Whole Health'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 Senior Whole Health Member Services at the toll-free phone number on your Senior Whole Health ID card, 7 days a week, 8 a.m. to 8 p.m., local time. TTY/ TDD users, please call 711.

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

You may complain to Senior Whole Health 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:

Call Senior Whole Health Member Services at the toll-free phone number on the back of your Senior Whole Health ID card, 7 days a week, 8 a.m. to 8 p.m. local time. TTY/TDD users, please call 711.

In Writing:

Senior Whole Health Health Plan by Molina Healthcare
Attention: Medicare Appeals and Grievances
P.O. Box 22816
Long Beach, CA 90801

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

Chapter 7. Your rights and responsibilities

Office of the Civil Rights

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

Phone: (800) 368-1019; TTY: (800) 537-7697; Fax: (202) 619-3818

What are the duties of Senior Whole Health?

Senior Whole Health 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

Senior Whole Health 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, Senior Whole Health 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 Senior Whole Health.

Contact Information

If you have any questions, please contact the following office:

By Phone:

Call Senior Whole Health Member Services at the toll-free phone number on your Senior Whole Health ID card, 7 days a week, 8 a.m. to 8 p.m. local time. TTY/TDD users, please call 711.

You can get this document for free in other formats, such as large print, braille, or audio. Call Senior Whole Health Member Services at the toll-free phone number on your Senior Whole Health ID card, 7 days a week, 8 a.m. to 8 p.m. local time. TTY/TDD users, please call 711. The call is free.

Section 1.4 We must give you information about the plan, its network of providers, and your covered services

As a member of Senior Whole Health of New York NHC (HMO-DSNP), you have the right to get several kinds of information from us.

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

- **Information about our plan.** This includes, for example, information about the plan's financial condition.
- **Information about our network providers and pharmacies.** You have the right to get information about the qualifications of the providers and pharmacies in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services. Chapter 5 provide information about Part D prescription drug coverage.

Chapter 7. Your rights and responsibilities

- **Information about why something is not covered and what you can do about it.** Chapter 8 provides information on asking for a written explanation on why a medical service or Part D drug is not covered or if your coverage is restricted. Chapter 8 also provides information on asking us to change a decision, also called an appeal.

Section 1.5 We must support your right to make decisions about your care
--

You have the right to know your treatment options and participate in decisions about your health care

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

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all of your choices.** You have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan. It also includes being told about programs our plan offers to help members manage their medications and use drugs safely.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say “no.”** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. You also have the right to stop taking your medication. Of course, if you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, *if you want to*, you can:

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

The legal documents that you can use to give your directions in advance in these situations are called “**advance directives**.” There are different types of advance directives and different names for them. Documents called “**living will**” and “**power of attorney for health care**” are examples of advance directives.

If you want to use an “advance directive” to give your instructions, here is what to do:

- **Get the form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact Member Services to ask for the forms.

Chapter 7. Your rights and responsibilities

- The forms are also available through a link to Caring Connections on the our website, and at <http://www.caringinfo.org/planning/advance-directives/by-state/>
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you 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 whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

What 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 New York State Department of Health Complaint Hotline at 1-800-206-8125 (TTY 711).

Section 1.6 You have the right to make complaints and to ask us to reconsider decisions we have made

If you have any problems, concerns, or complaints and need to request coverage, or make an appeal, Chapter 8 of this document tells what you can do. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

Section 1.7 What can you do if you believe you are being treated unfairly or your rights are not being respected?

If it is about discrimination, call the Office for Civil Rights

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, sexual orientation, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or TTY 1-800-537-7697, or call your local Office for Civil Rights.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, *and it's not* about discrimination, you can get help dealing with the problem you are having:

- You can **call Member Services.**
- You can **call the SHIP.** For details, go to Chapter 2, Section 3.

Chapter 7. Your rights and responsibilities

- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

Section 1.8 How to get more information about your rights

There are several places where you can get more information about your rights:

- You can **call Member Services**.
- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- You can contact **Medicare**.
 - You can visit the Medicare website to read or download the publication “Medicare Rights & Protections.” (The publication is available at: www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf.)
 - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

SECTION 2 You have some responsibilities as a member of the plan

Things you need to do as a member of the plan are listed below. If you have any questions, please call Member Services.

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this Evidence of Coverage to learn what is covered for you and the rules you need to follow to get your covered services.
 - Chapters 3 and 4 give the details about your medical services.
 - Chapter 5 gives the details about your Part D prescription drug coverage.
- **If you have any other health insurance coverage or prescription drug coverage in addition to our plan, you are required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show your plan membership card whenever you get your medical care or Part D prescription drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions that you and your doctors agree upon.
 - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have any questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor’s office, hospitals, and other offices.
- **If you move *within* our service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move *outside* of our plan service area, you cannot remain a member of our plan**

Chapter 7. Your rights and responsibilities

- If you move, it is also important to tell Social Security (or the Railroad Retirement Board).

CHAPTER 8:

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

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 1 Introduction

Section 1.1 What to do if you have a problem or concern

This chapter explains the processes for handling problems and concerns. The process you use to handle your problem depends on the type of problem you are having:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints**; also called grievances.

Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

Section 3 will help you identify the right process to use and what you should do.

Section 1.2 What about the legal terms?

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand. To make things easier, this chapter:

- Uses simpler words in place of certain legal terms. For example, this chapter generally says “making a complaint” rather than “filing a grievance,” and “coverage decision” rather than “integrated organization determination” or “coverage determination” or “at-risk determination.”
- It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

SECTION 2 Where to get more information and personalized assistance

We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to customer service for help. But in some situations, you may also want help or guidance from someone who is not connected with us. Below are two entities that can assist you.

State Health Insurance Assistance Program (SHIP)

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2, Section 3 of this document.

Medicare

You can also contact Medicare to get help. To contact Medicare:

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- You can call 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 visit the Medicare website (www.medicare.gov).

You can get help and information from Medicaid

Method	New York State Department of Health, Nassau County Department of Social Services, or Westchester County Department of Social Services (New York's Medicaid Program) – Contact Information
CALL	(800) 505-5678 or (212) 630-1945 Nassau: 516-227-7474 Westchester County: 914-995-3333 Monday - Friday, 8:30 a.m. – 8 p.m., Saturday 10 a.m. – 6 p.m.
WRITE	Human Resources Administration 505 Claremont Avenue, 7th Floor New York, NY 11238 Nassau County DSS 60 Charles Lindbergh Blvd. Uniondale, NY 11553-3656 White Plains District Office 85 Court Street White Plains, NY 10601-4201
WEBSITE	http://www.nyc.gov/html/hra/html/home/home.shtml https://www.nassaucountyny.gov/agencies/dss/medicaid/index.html http://socialservices.westchestergov.com/about-us/dss-district-offices

Method	Independent Consumer Advocacy Network (ICAN) (New York's Ombudsman Program) – Contact Information
CALL	(844) 614-8800 Monday – Friday from 9 a.m. to 5 p.m., local time
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WEBSITE	icannys.org

Method	Long Term Care Ombudsman Program – Contact Information
CALL	(855) 582-6769

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Method	Long Term Care Ombudsman Program – Contact Information
	Monday – Friday 8:30 a.m. to 5 p.m.
WRITE	2 Empire State Plaza, 5th Floor Albany, NY 12223
WEBSITE	http://www.ltombudsman.ny.gov/whois/index.cfm

Method	Livanta – (New York’s Quality Improvement Organization) - Contact Information
CALL	(866) 815-5440 Monday - Friday from 9 a.m. to 5 p.m. local time; weekends and holidays from 11 a.m. to 3 p.m. local time
TTY	(866) 868-2289 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Livanta BFCC-QIO Program 9090 Junction Drive, Suite 10 Annapolis Junction, MD 20701
WEBSITE	https://www.livantaqio.com/

SECTION 3 Understanding Medicare and Medicaid complaints and appeals in our plan

You have Medicare and get assistance from Medicaid. Information in this chapter applies to **all** of your Medicare and **most** of your Medicaid benefits. For most of your benefits, you will use one process for your Medicare benefits and your Medicaid benefits. This is sometimes called an “integrated process” because it combines, or integrates, Medicare and Medicaid processes.

Sometimes the Medicare and Medicaid processes are not combined. In those situations, you use a Medicare process for a benefit covered by Medicare and a Medicaid process for a benefit covered by Medicaid. These situations are explained in **Section 6.4** of this chapter, “Step-by-step: How a Level 2 appeal is done.”

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

PROBLEMS ABOUT YOUR MEDICARE BENEFITS

SECTION 4 Coverage decisions and appeals

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The information below will help you find the right section of this chapter for problems or complaints about **benefits covered by Medicare or Medicaid**.

Is your problem or concern about your benefits or coverage?

This includes problems about whether medical care or prescription drugs are covered or not, the way they are covered, and problems related to payment for medical care or prescription drugs.

Yes.

Go on to the next section of this chapter, **Section 5, “A guide to the basics of coverage decisions and appeals.”**

No.

Skip ahead to **Section 11** at the end of this chapter: **“How to make a complaint about quality of care, waiting times, customer service or other concerns.”**

SECTION 5 A guide to the basics of coverage decisions and appeals

Section 5.1 Asking for coverage decisions and making appeals: the big picture

Coverage decisions and appeals deal with problems related to your benefits and coverage, including payment. This is the process you use for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions prior to receiving services

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services or drugs. We are making a coverage decision whenever we decide what is covered for you and how much we pay. For example, your plan network doctor makes a (favorable) coverage decision for you whenever you receive medical care from him or her or if your network doctor refers you to a medical specialist. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical service before you receive it, you can ask us to make a coverage decision for you. In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

In some cases, we might decide a service or drug is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after a service is received, and you are not satisfied you can “appeal” the decision.

An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later, you can request an expedited or “fast appeal” of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we were properly following the rules. When we have completed the review, we give you our decision.

In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won’t review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn’t legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we do not dismiss your case but say no to all or part of your Level 1 appeal, your appeal will automatically go on to Level 2. The Level 2 appeal is conducted by the Office of Administrative Hearings. They are not connected to us.

- Your case will be automatically sent to the Office of Administrative Hearings for a Level 2 appeal – you do not have to do anything. The Office of Administrative Hearings will mail you a notice to confirm they received your Level 2 appeal.
- See **Section 6.4** of this chapter for more information about Level 2 appeals.

If you are not satisfied with the Level 2 appeal decision, you may be able to continue through additional levels of appeal (Section 10 in this chapter explains the Level 3, 4, and 5 appeals processes).

Section 5.2 How to get help when you are asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Member Services**.
- You **can get free help from** your State Health Insurance Assistance Program.
- **Your doctor or other health care provider can make a request for you.** If your doctor helps with an appeal past Level 2, they will need to be appointed as your representative. Please call Member Services and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.)
 - For medical care, your doctor or other health care provider can request a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.
 - If your doctor or other health provider asks that a service or item that you are already getting be continued during your appeal, you may need to name your doctor or other prescriber as your representative to act on your behalf.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied your doctor or prescriber can request a Level 2 appeal.
- **You can ask someone to act on your behalf.** If you want to, 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. (The form is also available on Medicare’s website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
 - While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form within 44 calendar days after receiving your appeal request (our deadline for making a decision on your appeal), your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the Office of Administrative Hearings to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 5.3 Which section of this chapter gives the details for your situation?

There are four different situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

- **Section 6** of this chapter: “Your medical care: How to ask for a coverage decision or make an appeal”
- **Section 7** of this chapter: “Your Part D prescription drugs: How to ask for a coverage decision or make an appeal”
- **Section 8** of this chapter: “How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon”
- **Section 9** of this chapter: “How to ask us to keep covering certain medical services if you think your coverage is ending too soon” (*This section only applies to these services: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services*)

If you’re not sure which section you should be using, please call Member Services. You can also get help or information from government organizations such as your SHIP.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**SECTION 6 Your medical care: How to ask for a coverage decision or make an appeal of a coverage decision****Section 6.1 This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for your care**

This section is about your benefits for medical care and services. These benefits are described in Chapter 4 of this document: *Medical Benefits Chart (what is covered)*. To keep things simple, we generally refer to “medical care coverage” or “medical care” which includes medical items and services as well as Medicare Part B prescription drugs. In some cases, different rules apply to a request for a Part B prescription drug. In those cases, we will explain how the rules for Part B prescription drugs are different from the rules for medical items and services.

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

1. You are not getting certain medical care you want, and you believe that our plan covers this care. **Ask for a coverage decision. Section 6.2.**
2. Our plan will not approve the medical care your doctor or other health care provider wants to give you, and you believe that our plan covers this care. **Ask for a coverage decision. Section 6.2.**
3. You have received medical care that you believe our plan should cover, but we have said we will not pay for this care. **Make an appeal. Section 6.3.**
4. You have received and paid for medical care that you believe our plan should cover, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 6.5.**
5. You are being told that coverage for certain medical care you have been getting (that we previously approved) will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section 6.3.**

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 Sections 8 and 9 of this chapter. Special rules apply to these types of care.

Section 6.2 Step-by-step: How to ask for a coverage decision**Legal Term**

When a coverage decision involves your medical care, it is called an “**integrated organization determination.**”
A “fast coverage decision” is called an “**expedited determination.**”

Step 1: Decide if you need a “standard coverage decision” or a “fast coverage decision.”

A “standard coverage decision” is usually made within 14 days or 72 hours for Part B drugs. A “fast coverage decision” is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. In order to get a fast coverage decision, you must meet two requirements:

- You may *only ask* for coverage for medical care *you have not yet received*.
- 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*.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **If your doctor tells us that your health requires a “fast coverage decision,” we will automatically agree to give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor’s support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines
 - Explains if your doctor asks for the fast coverage decision, we will automatically give you a fast coverage decision
 - Explains that you can file a “fast complaint” about our decision to give you a standard coverage decision instead of the fast coverage decision you requested

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

Step 3: We consider your request for medical care coverage and give you our answer.

For standard coverage decisions we use the standard deadlines.

This means we will give you an answer within 14 calendar days after we receive your request **for a medical item or service**. If your request is for a **Medicare Part B prescription drug**, **we will give you an answer within 72 hours** after we receive your request.

- **However**, if you ask for more time, or if we need more information that may benefit you **we can take up to 14 more days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. If the extra days are because we need more information, we will tell you what information we need and why the delay is in your best interest. We will make a decision as quickly as we can when we receive the necessary information, but no later than 14 days from the day we asked for more information. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a “fast complaint” We will give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. See Section 11 of this chapter for information on complaints.)

For fast coverage decisions we use an expedited timeframe.

A fast coverage decision means we will answer within 72 hours if your request is for a medical item or service. If your request is for a Medicare Part B prescription drug, we will answer within 24 hours.

- **However**, if you ask for more time, or if we need more that may benefit you **we can take up to 14 more days**. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a “fast complaint” (See Section 11 of this chapter for information on complaints.) We will call you as soon as we make the decision.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**Step 4: If we say no to your request for coverage for medical care, you can appeal.**

If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 6.3 Step-by-step: How to make a Level 1 appeal**Legal Term**

An appeal to the plan about a medical care coverage decision is called a plan “**integrated reconsideration.**”
A “fast appeal” is also called an “**expedited reconsideration.**”

Step 1: Decide if you need a “standard appeal” or a “fast appeal.”

A “standard appeal” is usually made within 30 days. A “fast appeal” is generally made within 72 hours.

- If you are appealing a decision we made about coverage for care that you have not yet received, you and/or your doctor will need to decide if you need a “fast appeal.” If your doctor tells us that your health requires a “fast appeal,” we will give you a fast appeal.
- The requirements for getting a “fast appeal” are the same as those for getting a “fast coverage decision” in Section 6.2 of this chapter.

Step 2: Ask our plan for an appeal or a Fast appeal

- **If you are asking for a standard appeal, submit your standard appeal in writing.** You may also ask for an appeal by calling us. Chapter 2 has contact information.
- **If you are asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a free copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.**

If we told you we were going to stop or reduce services or items that you were already getting, you may be able to keep those services or items during your appeal.

- If we decided to change or stop coverage for a service or item that you currently get, we will send you a notice before taking the proposed action.
- If you disagree with the action, you can file a Level 1 appeal. We will continue covering the service or item if you ask for a Level 1 appeal within 10 calendar days of the postmark date on our letter or by the intended effective date of the action, whichever is later.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If you meet this deadline, you can keep getting the service or item with no changes while your Level 1 appeal is pending. You will also keep getting all other services or items (that are not the subject of your appeal) with no changes.

Step 3: We consider your appeal and we give you our answer.

- When we are reviewing your appeal, we take a careful look at all of the information. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if needed, possibly contacting you or your doctor.

Deadlines for a “fast appeal”

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, we **can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time if your request is for a Medicare Part B prescription drug.
 - If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you our decision in writing and automatically forward your appeal to the Office of Administrative Hearings for a Level 2 appeal. The Office of Administrative Hearings will schedule a hearing on your case, and let you know the date and time of the hearing in writing.

Deadlines for a “standard” appeal

- For standard appeals, we must give you our answer **within 30 calendar days** after we receive your appeal. If your request is for a Medicare Part B prescription drug you have not yet received, we will give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if your health condition requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
 - If you believe we should **not** take extra days, you can file a “fast complaint”. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (See **Section 11** of this chapter for information on complaints.)
 - If we do not give you an answer by the deadline (or by the end of the extended time period), we will send your request to a Level 2 appeal where the Office of Administrative Hearings will have a hearing on your case. Section 6.4 explains the Level 2 appeal process.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage within 30 calendar days, or **within 7 calendar days** if your request is for a Medicare Part B prescription drug., after we receive your appeal.
- **If our plan says no to part or all of your appeal, you have additional appeal rights. We will automatically send your request to a Level 2 appeal where the Office of Administrative Hearings will have a hearing on your case to see if they agree with our decision.**
- If we say no to part or all of what you asked for, we will send you a letter.

Section 6.4 Step-by-step: How a Level 2 appeal is done

The Office of Administrative Hearings **is an independent organization hired by Medicare and Medicaid**. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare and Medicaid oversees its work.

We will automatically send your case to Level 2 of the appeals process as soon as the Level 1 appeal is complete. The Office of Administrative Hearings will schedule a hearing in your case and let you know of the date and time. You can ask to reschedule for a different day or time if needed.

If you qualified for continuation of benefits when you filed your Level 1 appeal, your benefits for the service, item, or drug under appeal will also continue during Level 2. Go to section 6.3 of this chapter for information about continuing your benefits during Level 1 appeals.

Level 2 Appeals Process:

Step 1: We will send your case to the Office of Administrative Hearings. The Office of Administrative Hearings will have a hearing on your case.

- We will send the information about your appeal to this organization. This information is called your “case file” or “Evidence Packet.” **We will send you a free copy of your Evidence Packet.**
- You have a right to give the Office of Administrative Hearings additional information to support your appeal.
- During your hearing, the Hearing Officer at the Office of Administrative Hearings will take a careful look at all of the information related to your appeal, and will hear from you and from staff from your plan about your request.

If you had a “fast” appeal at Level 1, you MAY also have a “fast” appeal at Level 2

- For the “fast appeal” the review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it receives your appeal. In some cases, even though you had a fast appeal for Level 1, you will not automatically receive a fast appeal at Level 2. You will get a fast appeal if using the standard deadlines could *cause serious harm to your health or hurt your ability to regain maximum function*.
- If your request is for a medical item or service and the Office of Administrative Hearings needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The Office of Administrative Hearings can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

If you had a “standard” appeal at Level 1, you will also have a “standard” appeal at Level 2

- For the “standard appeal” if your request is for a medical item or service, the review organization must give you an answer to your Level 2 appeal **within 60 calendar days** of when it receives your appeal.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If your request is for a Medicare Part B prescription drug, the review organization must give you an answer to your Level 2 appeal **within 7 calendar days** of when it receives your appeal.
- However, if your request is for a medical item or service and the Office of Administrative Hearings needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The Office of Administrative Hearings can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

Step 2: The Office of Administrative Hearings gives you their answer.

The Office of Administrative Hearings will tell you its decision in writing and explain the reasons for it.

- **If the Office of Administrative Hearings says yes to part or all of your request**, we must authorize the medical care coverage **within 1 business day**.
- **If this organization says no to part or all of your appeal**, it means they agree with our plan that your request (or part of your request) for coverage for medical care should not be approved. (This is called “upholding the decision” or “turning down your appeal.”) In this case, the Office of Administrative Hearings will send you a letter:
 - Explaining its decision.
 - Notifying you of the right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the Office of Administrative Hearings will tell you the dollar amount you must meet to continue the appeals process.
 - Telling you how to file a Level 3 appeal.
- If your Level 2 appeal is turned down you must decide whether you want to go on to Level 3 and make a third appeal. The details on how to do this are in the written notice you get after your Level 2 appeal.
 - The Level 3 appeal is handled by the Medicare Appeals Council. **Section 10** in this chapter explains the process for Level 3, 4, and 5 appeals.

If the decision is no for all or part of what I asked for, can I make another appeal?

If the Office of Administrative Hearings decision is no for all or part of what you asked for, you have **additional appeal rights**.

The letter you get from the Office of Administrative Hearings will describe this next appeal option.

See **Section 10** of this chapter for more information on your appeal rights after Level 2.

Section 6.5 What if you are asking us to pay you back for a bill you have received for medical care?

If you have already paid for a Medicaid service or item covered by the plan, you can ask our plan to pay you back (paying you back is often called “reimbursing” you). It is your right to be paid back by our plan whenever you’ve paid for medical services or drugs that are covered by our plan. When you send us a bill you have already paid, we will look at the bill and decide whether the services or drugs should be covered. If we decide they should be covered, we will pay you back for the services or drugs.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Asking for reimbursement is asking for a coverage decision from us.

If you send us the paperwork asking for reimbursement, you are asking for a coverage decision. To make this decision, we will check to see if the medical care you paid for is a covered service. We will also check to see if you followed all the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed all the rules, we will send you the payment for the cost within 60 calendar days after we receive your request.
- **If we say no to your request:** If the medical care is *not* covered, or you did *not* follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the services and the reasons why.

If you do not agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals that we describe in Section 6.3. For appeals concerning reimbursement, please note:

- We must give you our answer within 30 calendar days after we receive your appeal. If you are asking us to pay you back for medical care you have already received and paid for, you are not allowed to ask for a fast appeal.
- If the Office of Administrative Hearings decides we should pay, we must send you or the provider the payment 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 requested to you or to the health care provider within 60 calendar days.

Section 6.6 External Appeals for Medicaid Only

You or your doctor can ask for an External Appeal for **Medicaid covered benefits only**.

You can ask New York State for an independent **external appeal** if our plan decides to deny coverage for a medical service you and your doctor asked for because it is:

- not medically necessary or
- experimental or investigational or
- not different from care you can get in the plan's network or
- available from a participating provider who has correct training and experience to meet your needs.

This is called an External Appeal because reviewers who do not work for the health plan or the state make the decision. These reviewers are qualified people approved by New York State. The service must be in the plan's benefit package or be an experimental treatment. You do not have to pay for an external appeal.

Before you appeal to the state:

- You must file a Level 1 appeal with the plan and get the plan's Final Adverse Determination; **or**
- You may ask for an expedited External Appeal at the same time if you have not gotten the service and you ask for a fast appeal. (Your doctor will have to say an expedited Appeal is necessary); **or**
- You and the plan may agree to skip the plan's appeals process and go directly to External Appeal; **or**
- You can prove the plan did not follow the rules correctly when processing your Level 1 appeal.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

You have **4 months** after you get the plan's Final Adverse Determination to ask for an External Appeal. If you and the plan agreed to skip the plan's appeals process, then you must ask for the External Appeal within 4 months of when you made that agreement.

To ask for an External Appeal, fill out an application and send it to the Department of Financial Services.

- You can call Member Services at (833) 671-0440 if you need help filing an appeal.
- You and your doctors will have to give information about your medical problem.
- The External Appeal application says what information will be needed.

Here are some ways to get an application:

- Call the Department of Financial Services, 1-800-400-8882
- Go to the Department of Financial Services' website at www.dfs.ny.gov.
- Contact the health plan at (833) 671-0440.

The reviewer will decide your External Appeal in 30 days. If the External Appeal reviewer asks for more information, more time (up to five work days) may be needed. The reviewer will tell you and the plan the final decision within two days after making the decision.

You can get a faster decision if your doctor says that a delay will cause serious harm to your health. This is called an **expedited External Appeal**. The External Appeal reviewer will decide an expedited appeal in 72 hours or less. The reviewer will tell you and the plan the decision right away by phone or fax. Later, the reviewer will send a letter that tells you the decision.

At any time in the process, you or someone you trust can also file a complaint about the review time with the New York State Department of Health by calling 1-866-712-7197.

SECTION 7 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal

Section 7.1	This section tells you 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 include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. See Chapter 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs please see Chapters 5. **This section is about your Part D drugs only.** To keep things simple, we generally say “drug” in the rest of this section, instead of repeating “covered outpatient prescription drug” or “Part D drug” every time. We also use the term “drug list” instead of “List of Covered Drugs” or “Formulary.”

- If you do not know if a drug is covered or if you meet the rules, you can ask us. Some drugs require that you get approval from us before we will cover it.
- If your pharmacy tells you that your prescription cannot be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**Part D coverage decisions and appeals****Legal Term**

An initial coverage decision about your Part D drugs is called a “**coverage determination.**”

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs. This section tells what you can do if you are in any of the following situations:

- Asking to cover a Part D drug that is not on the plan’s *List of Covered Drugs*. **Ask for an exception. Section 7.2**
- Asking to waive a restriction on the plan’s coverage for a drug (such as limits on the amount of the drug you can get) **Ask for an exception. Section 7.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 7.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 7.4**

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 7.2 What is an exception?**Legal Term**

Asking for coverage of a drug that is not on the Drug List is sometimes called asking for a “**formulary exception.**”

Asking for removal of a restriction on coverage for a drug is sometimes called asking for a “**formulary exception.**”

Asking to pay a lower price for a covered non-preferred drug is sometimes called asking for a “**tiering exception.**”

If a drug is not covered in the way you would like it to be covered, you can ask us to make an “exception.” An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are two examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. **Covering a Part D drug for you that is not on our Drug List.**
2. **Removing a restriction for a covered drug.** Chapter 5 describes the extra rules or restrictions that apply to certain drugs on our Drug List.

Section 7.3 Important things to know about asking for exceptions**Your doctor must tell us the medical reasons**

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Typically, our Drug List includes more than one drug for treating a particular condition. These different possibilities are called “alternative” drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of the plan 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, you can ask for another review by making an appeal.

Section 7.4 Step-by-step: How to ask for a coverage decision, including an exception

Legal Term

A “fast coverage decision” is called an “**expedited coverage determination.**”

Step 1: Decide if you need a “standard coverage decision” or a “fast coverage decision.”

“**Standard coverage decisions**” are made within **72 hours** after we receive your doctor’s statement. “**Fast coverage decisions**” are made within **24 hours** after we receive your doctor’s statement.

If your health requires it, ask us to give you a “fast coverage decision.” To get a fast coverage decision, you must meet two requirements:

- You must be asking for a drug you have not yet received. (You cannot ask for fast coverage decision to be paid back for a drug you have already bought.)
- 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 give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor or prescriber’s support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - Explains if your doctor or other prescriber asks for the fast coverage decision, we will automatically give you a fast coverage decision.
 - Tells you how you can file a “fast complaint” about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. We will answer your complaint within 24 hours of receipt.

Step 2: Request a “standard coverage decision” or a “fast coverage decision.”

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website. Chapter 2 has contact information. To assist us in processing your request,

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

please be sure to include your name, contact information, and information identifying which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.

- **If you are requesting an exception, provide the “supporting statement,”** which is the medical reasons for the exception. 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 follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request and give you our answer.

Deadlines for a “fast coverage decision”

- We must generally give you our answer **within 24 hours** after we receive your request.
 - For exceptions, we will give you our answer within 24 hours after we receive your doctor’s supporting statement. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a “standard” coverage decision about a drug you have not yet received

- We must give you our answer **within 72 hours** after we receive your request.
 - For exceptions, we will give you our answer within 72 hours after we receive your doctor’s supporting statement. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a “standard” coverage decision about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**Step 4: If we say no to your coverage request, you can make an appeal.**

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 7.5 Step-by-step: How to make a Level 1 appeal**Legal Term**

An appeal to the plan about a Part D drug coverage decision is called a plan “**redetermination.**”

A “fast appeal” is also called an “**expedited redetermination.**”

Step 1: Decide if you need a “standard appeal” or a “fast appeal.”

A “standard appeal” is usually made within 7 days. A “fast appeal” is generally made within 72 hours. If your health requires it, ask for a “fast appeal.”

- If you are appealing a decision we 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 requirements for getting a “fast appeal” are the same as those for getting a “fast coverage decision” in Section 6.4 of this chapter.

Step 2: You, your representative, doctor or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a “fast appeal.”

- **For standard appeals, submit a written request or call us.** Chapter 2 has contact information.
- **For fast appeals either submit your appeal in writing or call us.** Chapter 2 has contact information.
- **We must accept any written request,** including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website. Please be sure to include your name, contact information, and information regarding your claim to assist us in processing your request.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal.

Step 3: We consider your appeal and we give you our answer.

- When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see 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.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Deadlines for a “fast appeal”

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to.
 - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. **Section 7.6** explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a “standard” appeal for a drug you have not yet received

- For standard appeals, we must give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
 - If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. **Section 7.6** explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage as quickly as your health requires, but no later than 7 calendar days after we receive your appeal. **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a “standard appeal” about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 30 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 7.6 Step-by-step: How to make a Level 2 appeal

Legal Term

The formal name for the “independent review organization” is the “**Independent Review Entity**.” It is sometimes called the “**IRE**.”

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

The **independent review organization is an independent organization hired by Medicare**. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the review organization. If, however, we did not complete our review within the applicable timeframe, or make an unfavorable decision regarding “at-risk” determination under our drug management program, we will automatically forward your claim to the IRE.
- We will send the information about your appeal to this organization. This information is called your “case file.” **You have the right to ask us for a copy of your case file.**
- You have a right to give the independent review organization additional information to support your appeal.

Step 2: The independent review organization reviews your appeal.

Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

Deadlines for “fast appeal”

- If your health requires it, ask the independent review organization for a “fast appeal.”
- If the organization agrees to give you a “fast appeal,” the organization must give you an answer to your Level 2 appeal **within 72 hours** after it receives your appeal request.

Deadlines for “standard” appeal

- For standard appeals, the review organization must give you an answer to your Level 2 appeal **within 7 calendar days** after it receives your appeal if it is for a drug you have not yet received. If you are requesting that we pay you back for a drug you have already bought, the review organization must give you an answer to your Level 2 appeal **within 14 calendar days** after it receives your request.

Step 3: The independent review organization gives you their answer.***For “fast appeals”:***

- **If the independent review organization says yes to part or all of what you requested**, we must provide the drug coverage that was approved by the review organization **within 24 hours** after we receive the decision from the review organization.

For “standard appeals”:

- **If the independent review organization says yes to part or all of your request for coverage**, we must **provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.
- **If the independent review organization says yes to part or all of your request to pay you back** for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive the decision from the review organization.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

What if the review organization says no to your appeal?

If this organization says no to part or all of your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called “upholding the decision” or “turning down your appeal.”). In this case, the independent review organization will send you a letter:

- Explaining its decision.
- Notifying you of the right to a Level 3 appeal if the dollar value of the drug coverage you are requesting meets a certain minimum. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final.
- Telling you the dollar value that must be in dispute to continue with the appeals process.

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. **Section 10** of this chapter tells more about the process for Level 3, 4, and 5 appeals.

SECTION 8 How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon

When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will help arrange for care you may need after you leave.

- The day you leave the hospital is called your “**discharge date**.”
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered.

Section 8.1	During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights
--------------------	--

Within two days of being admitted to the hospital, you will be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you do not get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, please call Member Services or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY 1-877-486-2048).

1. Read this notice carefully and ask questions if you don’t understand it. It tells you:

- Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- Your right to be involved in any decisions about your hospital stay.
- Where to report any concerns you have about the quality of your hospital care.
- Your right to **request an immediate review** of the decision to discharge you if you think you are being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time.

2. You will be asked to sign the written notice to show that you received it and understand your rights.

- You or someone who is acting on your behalf will be asked to sign the notice.
- Signing the notice shows *only* that you have received the information about your rights. The notice does not give your discharge date. Signing the notice **does not mean** you are agreeing on a discharge date.

3. Keep your copy of the notice handy so you will have the information about making an appeal (or reporting a concern about quality of care) if you need it.

- If you sign the notice more than two days before your discharge date, you will get another copy before you are scheduled to be discharged.
- To look at a copy of this notice in advance, you can call Member Services or 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 see the notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeappealNotices.

Section 8.2 Step-by-step: How to make a Level 1 appeal to change your hospital discharge date

If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you.

The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts are not part of our plan.

Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.

How can you contact this organization?

- The written notice you received (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization **before** you leave the hospital and **no later than midnight the day of your discharge**.
 - If you meet this deadline, you may stay in the hospital **after** your discharge date **without paying for it** while you wait to get the decision from the Quality Improvement Organization.
 - If you do *not* meet this deadline, 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 receive after your planned discharge date.
- If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to appeal, you must make an appeal directly to our plan instead. For details about this other way to make your appeal, see **Section 8.4** of this chapter.

Once you request an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we are contacted we will give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

You can get a sample of the **Detailed Notice of Discharge** by calling Member Services 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 you can see a sample notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeappealNotices.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- Health professionals at the Quality Improvement Organization (“the reviewers”) will ask you (or your representative) why you believe coverage for the services should continue. You don’t have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.
- By noon of the day after the reviewers told us of your appeal, you will get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.***What happens if the answer is yes?***

- If the review organization says *yes*, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary**.
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered hospital services.

What happens if the answer is no?

- If the review organization says **no**, 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 to your appeal.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If the review organization says **no** to your appeal and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If the Quality Improvement Organization has said *no* to your appeal, **and** you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to “Level 2” of the appeals process.

Section 8.3	Step-by-step: How to make a Level 2 appeal to change your hospital discharge date
--------------------	--

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at their decision on your first appeal. 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.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you their decision.***If the review organization says yes:***

- **We must reimburse you** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **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.

If the review organization says no:

- It means they agree with the decision they made on your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process.

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 10 of this chapter tells more about Levels 3, 4, and 5 of the appeals process.

Section 8.4 What if you miss the deadline for making your Level 1 appeal?**Legal Term**

A “fast” review (or “fast appeal”) is also called an **“expedited appeal.”**

You can appeal to us instead

As explained above, you must act quickly to start your Level 1 appeal of your hospital discharge. If you miss the deadline for contacting the Quality Improvement Organization, there is another way to make your appeal.

If you use this other way of making your appeal, **the first two levels of appeal are different.**

Step-by-Step: How to make a Level 1 *Alternate* appeal**Step 1: Contact us and ask for a “fast review.”**

- **Ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines. Chapter 2 has contact information.

Step 2: We do a “fast” review of your planned discharge date, checking to see if it was medically appropriate.

- During this review, we take a look at all of the information about your hospital stay. We check to see if your planned discharge date was medically appropriate. We see if the decision about when you should leave the hospital was fair and followed all the rules.

Step 3: We give you our decision within 72 hours after you ask for a “fast review”.

- **If we say yes to your appeal,** it means we have agreed with you that you still need to be in the hospital after the discharge date. We will keep providing your covered inpatient hospital services for as long as they are medically necessary. It also means that we have agreed to reimburse you for care you have received since the date when we said your coverage would end. (there may be coverage limitations that apply.)
- **If we say no to your appeal,** we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends as of 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 received after the planned discharge date.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 4: If we say *no* to your appeal, your case will *automatically* be sent on to the next level of the appeals process.

Step-by-Step: Level 2 *Alternate* appeal Process

Legal Terms
The formal name for the “independent review organization” is the “ Independent Review Entity. ” It is sometimes called the “ IRE. ”

The independent review organization is an independent organization hired by Medicare. It is not connected with our plan and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: We will automatically forward your case to the independent review organization.

- We are required to send the information for your Level 2 appeal to the independent review organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. **Section 11** of this chapter tells how to make a complaint.)

Step 2: The independent review organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal of your hospital discharge.
- **If this organization says yes to your appeal,** then we must (pay you back) for our share of the costs of hospital care you received since the date of your planned discharge. We must also continue the plan’s coverage of your inpatient hospital services for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says no to your appeal,** it means they agree that your planned hospital discharge date was medically appropriate.
 - The written notice you get from the independent review organization will tell you how to start a Level 3 appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Step 3: If the independent review organization turns down your appeal, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If reviewers say no to your Level 2 appeal, you decide whether to accept their decision or go on to Level 3 appeal.
- **Section 10** of this chapter tells more about the process for Level 3, 4, and 5 appeals.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**SECTION 9 How to ask us to keep covering certain medical services if you think your coverage is ending too soon****Section 9.1 This section is only about three services :
Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services**

When you are getting **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your covered services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. 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.

Section 9.2 We will tell you in advance when your coverage will be ending**Legal Term**

“Notice of Medicare Non-Coverage.” It tells you how you can request a **“fast-track appeal.”** Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.

1. **You receive a notice in writing** at least two days before our plan is going to stop covering your care. The notice tells you:
 - The date when we will stop covering the care for you.
 - How to request a “fast track appeal” to request us to keep covering your care for a longer period of time.
2. **You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you received it.** Signing the notice shows *only* that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan’s decision to stop care.

Section 9.3 Step-by-step: How to make a Level 1 appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate.

The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it’s time to stop covering certain kinds of medical care. These experts are not part of our plan.

Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a fast-track appeal. You must act quickly.

How can you contact this organization?

- The written notice you received (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.)

Act quickly:

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the Notice of Medicare Non-Coverage.

Your deadline for contacting this organization.

- If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to file an appeal, you must make an appeal directly to us instead. For details about this other way to make your appeal, see **Section 9.5** of this chapter.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

Legal Term
“Detailed Explanation of Non-Coverage.” Notice that provides details on reasons for ending coverage.

What happens during this review?

- Health professionals at the Quality Improvement Organization (“the reviewers”) will ask you, or your representative why you believe coverage for the services should continue. You don’t have to prepare anything in writing, but you may do so if you wish.
- The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
- By the end of the day the reviewers tell us of your appeal, you will get the **Detailed Explanation of Non-Coverage** from us that explains in detail our reasons for ending our coverage for your services.

Step 3: Within one full day after they have all the information they need, the reviewers will tell you their decision.

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 it is medically necessary.**

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

What happens if the reviewers say no?

- If the reviewers say *no*, then **your coverage will end on the date we have told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services **after** this date when your coverage ends, then **you will have to pay the full cost** of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If reviewers say *no* to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

Section 9.4 Step-by-step: How to make a Level 2 appeal to have our plan cover your care for a longer time

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services **after** the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 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.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.***What happens if the review organization says yes?***

- **We must reimburse you** for our share of the costs of care you have received 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.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the review organization says no?

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you in writing 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 the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.**

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. **Section 10** of this chapter tells more about the process for Level 3, 4, and 5 appeals.

Section 9.5 What if you miss the deadline for making your Level 1 appeal?**You can appeal to us instead**

As explained above, you must act quickly to contact the Quality Improvement Organization to start your first appeal (within a day or two, at the most). If you miss the deadline for contacting this organization, there is another way to make your appeal. If you use this other way of making your appeal, **the first two levels of appeal are different.**

Step-by-Step: How to make a Level 1 *Alternate* appeal**Legal Term**

A “fast review” (or “fast appeal”) is also called an **“expedited appeal.”**

Step 1: Contact us and ask for a “fast review.”

- **Ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines. Chapter 2 has contact information.

Step 2: We do a “fast review” of the decision we made about when to end coverage for your services.

- During this review, we take another look at all of the information about your case. We check to see if we were following all the rules when we set the date for ending the plan’s coverage for services you were receiving.

Step 3: We give you our decision within 72 hours after you ask for a “fast review”.

- **If we say yes to your appeal,** it means we have agreed with you that you need services longer, and we will keep providing your covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your appeal,** then your coverage will end on the date we told you and we will not pay any share of the costs after this date.
- If you continued to get home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end, then **you will have to pay the full cost** of this care.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 4: If we say *no* to your fast appeal, your case will *automatically* go on to the next level of the appeals process.

Legal Term
The formal name for the “independent review organization” is the “ Independent Review Entity. ” It is sometimes called the “ IRE. ”

Step-by-Step: Level 2 Alternate appeal Process

During the Level 2 appeal, the **independent review organization** reviews the decision we made to your “fast appeal.” This organization decides whether the decision should be changed. **The independent review organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the independent review organization. Medicare oversees its work.

Step 1: We automatically forward your case to the independent review organization.

- We are required to send the information for your Level 2 appeal to the Independent Review Organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. **Section 11** of this chapter tells how to make a complaint.)

Step 2: The independent review organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.
- **If this organization says yes to your appeal,** then we must pay you back for our share of the costs of care you have received since the date when we said your coverage would end. We must also continue to cover the care for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover services.
- **If this organization says no to your appeal,** it means they agree with the decision our plan made to your first appeal and will not change it.
- The notice you get from the independent review organization will tell you in writing what you can do if you wish to go on to a Level 3 appeal.

Step 3: If the independent review organization says no to your appeal, you choose whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- A Level 3 appeal is reviewed by an Administrative Law Judge or attorney adjudicator. Section 10 of this chapter tells more about the process for Level 3, 4, and 5 appeals.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**SECTION 10 Taking your appeal to Level 3 and beyond****Section 10.1 Appeal Levels 3, 4 and 5 for Medical Service Requests**

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

The letter you get from the Integrated Administrative Hearing Office (IAHO) will tell you what to do if you wish to continue the appeals process.

Level 3 of the appeals process is a review by 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 Independent Consumer Advocacy Network (ICAN). The phone number is 1-844-614-8800.

Level 5 appeal A judge at the **Federal District Court** will review your appeal.

- A judge will review all of the information and decide yes or no to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Section 10.2 Additional Medicaid appeals

You also have other appeal rights if your appeal is about services or items that Medicaid usually covers. The letter you get from the Fair Hearing office will tell you what to do if you wish to continue the appeals process.

Section 10.3 Appeal Levels 3, 4 and 5 for Part D Drug Requests

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 appeal An **Administrative Law Judge or attorney adjudicator who works for the Federal government** will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Level 4 appeal The Medicare **Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the Federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal or denies your request to review the appeal, the notice will tell you whether the rules allow you to go on to a Level 5 appeal. It will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 appeal A judge at the **Federal District Court** will review your appeal.

- A judge will review all of the information and decide yes or no to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

SECTION 11 How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 11.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you have received (including care in the hospital)?
Respecting your privacy	<ul style="list-style-type: none"> • Did someone not respect your right to privacy or share confidential information?
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with our Member Services? • Do you feel you are being encouraged to leave the plan?
Waiting times	<ul style="list-style-type: none"> • Are you having trouble getting an appointment, or waiting too long to get it? • Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Member Services or other staff at the plan? <ul style="list-style-type: none"> ◦ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Complaint	Example
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?
Information you get from us	<ul style="list-style-type: none"> • Did we fail to give you a required notice? • Is our written information hard to understand?
Timeliness (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)	<p>If you have asked for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • You asked us for a “fast coverage decision” or a “fast appeal,” and we have said no; you can make a complaint. • You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we are not meeting deadlines for covering or reimbursing you for certain medical services or drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 11.2 How to make a complaint

Legal Term
<ul style="list-style-type: none"> • A “Complaint” is also called a “grievance.” • “Making a complaint” is also called “filing a grievance.” • “Using the process for complaints” is also called “using the process for filing a grievance.” • A “fast complaint” is also called an “expedited grievance.”

Section 11.3 Step-by-step: Making a complaint**Step 1: Contact us promptly – either by phone or in writing.**

- **Usually, calling Member Services is the first step.** If there is anything else you need to do, Member Services will let you know.
- **If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we will respond to your complaint in writing.

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- We will try to help you over the phone. We will write to you if you ask us to. We will also give you a written answer if you write to us or if your complaint involves quality of care. If we can't help you by phone, we will use our Member Grievance Process to answer you. You can make a fast complaint if we take more time to make a decision about covering a service or to decide an appeal. We cannot take more time if your coverage decision or appeal involves a Part B or Part D drug. You can also make a fast complaint if we deny your request for a fast coverage decision or a fast appeal. Fast complaints are decided in 24 hours. We answer complaints as quickly as possible and as your health condition requires. The time to decide your complaint will usually be no more than 30 days. We can sometimes take longer if we need more information and it is in your best interest.

You, or your representative, are entitled to file an expedited grievance whenever Senior Whole Health of New York NHC (HMO-DSNP) asks for an extension relating to an organization's determination reconsideration, or when we refuse to expedite a request for an organization determination or reconsideration. Senior Whole Health of New York NHC (HMO-DSNP) will respond to these grievances within (24) hours after receipt.

We must address your grievance as quickly as your case requires based on your health status, but no later than 30 days after receiving your complaint. We may extend the time frame by up to 14 days if you ask for the extension, or if we justify a need for additional information and the delay is in your best interest. When we resolve your grievance in whole or in part, our written decision will explain the details, and will tell you about any dispute resolution options you may have.

- **Whether you call or write, you should contact Member Services right away.** You can make the complaint at any time after you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **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.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.
- **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."** If you have a "fast complaint," it means we will give you **an answer within 24 hours.**
- **If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will include our reasons in our response to you.

Section 11.4 You can also make complaints about quality of care to the Quality Improvement Organization

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint directly to the Quality Improvement Organization.** 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. Chapter 2 has contact information.

Or

Chapter 8. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 11.5 You can also tell Medicare and Medicaid about your complaint

You can submit a complaint about Senior Whole Health of New York NHC (HMO-DSNP) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

CHAPTER 9:

*Ending your membership in the
plan*

Chapter 9. Ending your membership in the plan

SECTION 1 Introduction to ending your membership in our plan

Ending your membership in Senior Whole Health of New York NHC (HMO-DSNP) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave. Sections 2 and 3 provide information on ending your membership voluntarily.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue to provide your medical care and prescription drugs until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1	You may be able to end your membership because you have Medicare and Medicaid
--------------------	--

Most people with Medicare can end their membership only during certain times of the year. Because you have Medicaid, you may be able to end your membership in our plan or switch to a different plan one time during each of the following Special Enrollment Periods:

- January to March
- April to June
- July to September

If you joined our plan during one of these periods, you'll have to wait for the next period to end your membership or switch to a different plan. You can't use this Special Enrollment Period to end your membership in our plan between October and December. However, all people with Medicare can make changes from October 15 – December 7 during the Annual Enrollment Period. Section 2.2 tells you more about the Annual Enrollment Period.

- Choose any of the following types of Medicare plans:
 - Another Medicare health plan, with or without prescription drug coverage
 - Original Medicare *with* a separate Medicare prescription drug plan
 - Original Medicare without a separate Medicare prescription drug plan
 - If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

Note: If you disenroll from Medicare prescription drug coverage and go without “creditable” prescription drug coverage for a continuous period of 63 days or more, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

Contact your State Medicaid Office to learn about your Medicaid plan options (telephone numbers are in Chapter 2, Section 6 of this document).

Chapter 9. Ending your membership in the plan

- **When will your membership end?** Your membership will usually end on the first day of the month after we receive your request to change your plans. Your enrollment in your new plan will also begin on this day.

Section 2.2 You can end your membership during the Annual Enrollment Period

You can end your membership during the Annual Enrollment Period (also known as the “Annual Open Enrollment Period”). During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- The **Annual Enrollment Period** is from **October 15 to December 7**.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
 - Another Medicare health plan, with or without prescription drug coverage.
 - Original Medicare *with* a separate Medicare prescription drug plan

OR

- Original Medicare *without* a separate Medicare prescription drug plan
- **Your membership will end in our plan** when your new plan’s coverage begins on January 1.

If you receive “Extra Help” from Medicare to pay for your prescription drugs: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

Section 2.3 You can end your membership during the Medicare Advantage Open Enrollment Period

You have the opportunity to make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period**.

- **The annual Medicare Advantage Open Enrollment Period** is from January 1 to March 31.
- **During the annual Medicare Advantage Open Enrollment Period** you can:
 - Switch to another Medicare Advantage Plan with or without prescription drug coverage.
 - Disenroll from our plan and obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan or we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin the first day of the month after the drug plan gets your enrollment request.

Chapter 9. Ending your membership in the plan**Section 2.4 In certain situations, you can end your membership during a Special Enrollment Period**

In certain situations, you may be eligible to end your membership at other times of the year. This is known as a **Special Enrollment Period**.

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply to you. These are just examples, for the full list you can contact the plan, call Medicare, or visit the Medicare website (www.medicare.gov):

- Usually, when you have moved.
- If you have New York Medicaid.
- If you are eligible for “Extra Help” with paying for your Medicare prescriptions.
- If we violate our contract with you.
- If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital.
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE)

Note: If you’re in a drug management program, you may not be able to change plans. Chapter 5, Section 10 tells you more about drug management programs.

Note: Section 2.1 tells you more about the special enrollment period for people with Medicaid.

- **The enrollment time periods vary** depending on your situation.
- **To find out if you are eligible for a Special Enrollment Period**, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose
- Another Medicare health plan with or without prescription drug coverage.
- Original Medicare *with* a separate Medicare prescription drug plan

OR

- Original Medicare *without* a separate Medicare prescription drug plan.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

If you receive “Extra Help” from Medicare to pay for your prescription drugs: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

Your membership will usually end on the first day of the month after your request to change your plan is received.

Note: Sections 2.1 and 2.2 tell you more about the special enrollment period for people with Medicaid and Extra Help.

Section 2.5 Where can you get more information about when you can end your membership?

If you have any questions about ending your membership you can:

- **Call Member Services.**

Chapter 9. Ending your membership in the plan

- Find the information in the *Medicare & You 2023* handbook.
- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY 1-877-486-2048).

SECTION 3 How do you end your membership in our plan?

The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
Another Medicare health plan.	<ul style="list-style-type: none"> • Enroll in the new Medicare health plan. Your new coverage will begin on the first day of the following month. • You will automatically be disenrolled from Senior Whole Health of New York NHC (HMO-DSNP) when your new plan's coverage begins.
Original Medicare <i>with</i> a separate Medicare prescription drug plan.	<ul style="list-style-type: none"> • Enroll in the new Medicare prescription drug plan. Your new coverage will begin on the first day of the following month. • You will automatically be disenrolled from Senior Whole Health of New York NHC (HMO-DSNP) when your new plan's coverage begins.
Original Medicare <i>without</i> a separate Medicare prescription drug plan. <ul style="list-style-type: none"> ◦ If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment. ◦ If you disenroll from Medicare prescription drug coverage and go 63 days or more in a row without creditable prescription drug coverage, you may have to pay a late enrollment penalty if you join a Medicare drug plan later. 	<ul style="list-style-type: none"> • Send us a written request to disenroll. Contact Member Services if you need more information on how to do this. • You can also contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048. • You will be disenrolled from Senior Whole Health of New York NHC (HMO-DSNP) when your coverage in Original Medicare begins.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

For questions about your Medicaid benefits, contact New York State Department of Health, Nassau County Department of Social Services, or Westchester County Department of Social Services, (800) 505-5678 or (212) 630-1945
Nassau: 516-227-7474

Chapter 9. Ending your membership in the plan

Westchester County: 914-995-3333, TTY: , Monday - Friday, 8:30 a.m. – 8 p.m., Saturday 10 a.m. – 6 p.m.. Ask how joining another plan or returning to Original Medicare affects how you get your Medicaid coverage.

SECTION 4 Until your membership ends, you must keep getting your medical services and drugs through our plan

Section 4.1 Until your membership ends, you are still a member of our plan

Until your membership Senior Whole Health of New York NHC (HMO-DSNP) ends, and your new Medicare coverage begins, you must continue to get your medical care and prescription drugs through our plan.

- **Continue to use our network providers to receive medical care.**
- **Continue to use our network pharmacies to get your prescriptions filled.**
- **If you are hospitalized on the day that your membership ends, your hospital stay will be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

SECTION 5 Senior Whole Health of New York NHC (HMO-DSNP) must end your membership in the plan in certain situations

Section 5.1 When must we end your membership in the plan?

Senior Whole Health of New York NHC (HMO-DSNP) must end your membership in the plan if any of the following happen:

- If you no longer have Medicare Part A and Part B
- If you are no longer eligible for Medicaid. As stated in Chapter 1, Section 2.1, our plan is for people who are eligible for both Medicare and Medicaid. When Senior Whole Health of New York NHC (HMO-DSNP) determines you no longer meet the eligibility requirements you will receive a notification letter stating the reason for the possible disenrollment. You will then have 3 months (90 days) from the date of the letter to respond for reconsideration of your membership eligibility in the Plan.
- 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, call Member Services to find out if the place you are moving or traveling to is in our plan's area.
- If you become incarcerated (go to prison)
- If you are no longer a United States citizen or lawfully present in the United States
- If you lie or withhold information about other insurance you have that provides prescription drug coverage
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)

Chapter 9. Ending your membership in the 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. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General
- If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from our plan.

Where can you get more information?

If you have questions or would like more information on when we can end your membership call Member Services.

Section 5.2 We cannot ask you to leave our plan for any health-related reason

Senior Whole Health of New York NHC (HMO-DSNP) is not allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week (TTY 1-877-486-2048).

Section 5.3 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our 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.

CHAPTER 10:

Legal notices

Chapter 10. Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' Office for Civil Rights at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at <https://www.hhs.gov/ocr/index>.

If you have a disability and need help with access to care, please call us at Member Services. If you have a complaint, such as a problem with wheelchair access, Member Services can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Senior Whole Health of New York NHC (HMO-DSNP), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

CHAPTER 11:

Definitions of important words

Chapter 11. Definitions of important words

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or prescription drugs or payment for services or drugs you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving.

Benefit Period – The way that both our plan and Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you have not received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

Brand Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit where you pay no copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$7,400 in covered drugs during the covered year.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that administers Medicare.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services or prescription drugs after you pay any deductibles.

Complaint — The formal name for “making a complaint” is “filing a grievance.” The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment (or “copay”) – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

Cost-sharing – Cost-sharing refers to amounts that a member has to pay when services or drugs are received. Cost-sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before services or drugs are covered; (2) any fixed “copayment” amount that a plan requires when a specific service or drug is received; or (3) any “coinsurance” amount, a percentage of the total amount paid for a service or drug that a plan requires when a specific service or drug is received.

Coverage Determination – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called “coverage decisions” in this document.

Covered Drugs – The term we use to mean all of the prescription drugs covered by our plan.

Chapter 11. Definitions of important words

Covered Services – The term we use to mean all of the health care services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Custodial Care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care, provided by people who do not have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn’t pay for custodial care.

Daily cost-sharing rate – A “daily cost-sharing rate” may apply when your doctor prescribes less than a full month’s supply of certain drugs for you and you are required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month’s supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month’s supply in your plan is 30 days, then your “daily cost-sharing rate” is \$1 per day.

Deductible – The amount you must pay for health care or prescriptions before our plan pays.

Disenroll or Disenrollment – The process of ending your membership in our plan.

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist’s time to prepare and package the prescription.

Dual Eligible Special Needs Plans (D-SNP) – D-SNPs enroll individuals who are entitled to both Medicare (title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (title XIX). States cover some Medicare costs, depending on the state and the individual’s eligibility.

Dual Eligible Individual – A person who qualifies for Medicare and Medicaid coverage.

Durable Medical Equipment (DME) – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency Care – Covered services that are: (1) provided by a provider qualified to furnish emergency services; and (2) needed to treat, evaluate, or stabilize an emergency medical condition.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a non-preferred drug at a lower cost-sharing level (a tiering exception). You may

Chapter 11. Definitions of important words

also request an exception if our plan requires you to try another drug before receiving the drug you are requesting, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

Extra Help – A Medicare or a State program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic Drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand name drug. Generally, a “generic” drug works the same as a brand name drug and usually costs less.

Grievance – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This does not involve coverage or payment disputes.

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 (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Hospice – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you are still a member of our plan. You can still obtain all medically necessary services as well as the supplemental benefits we offer.

Hospital Inpatient Stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”

Income Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you’ll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Initial Coverage Limit – The maximum limit of coverage under the Initial Coverage Stage.

Initial Coverage Stage – This is the stage before your total drug costs including amounts you have paid and what your plan has paid on your behalf for the year have reached \$7,400.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you’re eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

List of Covered Drugs (Formulary or “Drug List”) – A list of prescription drugs covered by the plan.

Low Income Subsidy (LIS) – See “Extra Help.”

Maximum Out-of-Pocket Amount – The most that you pay out-of-pocket during the calendar year for covered Part A and Part B services. Amounts you pay for your plan premiums, Medicare Part A and Part B premiums, and prescription drugs do not count toward the maximum out-of-pocket amount. If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. (Note: Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.)

Medicaid (or Medical Assistance) – A joint Federal and State program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Chapter 11. Definitions of important words

Medically Accepted Indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books.

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

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).

Medicare Advantage Open Enrollment Period – The time period from January 1 until March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan, or obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after an individual is first eligible for Medicare.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be an i) HMO, ii) PPO, a iii) Private Fee-for-Service (PFFS) plan, or a iv) Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**.

Medicare Coverage Gap Discount Program – A program that provides discounts on most covered Part D brand name drugs to Part D members who have reached the Coverage Gap Stage and who are not already receiving “Extra Help.” Discounts are based on agreements between the Federal government and certain drug manufacturers.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all of the services that are covered by Medicare Part A and B. The term Medicare-Covered Services does not include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

“Medigap” (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill “gaps” in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or “Plan Member”) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Member Services – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Network Pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Chapter 11. Definitions of important words

Network Provider – “Provider” is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the State to provide health care services. “**Network providers**” have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called “plan providers.”

Organization Determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called “coverage decisions” in this document.

Original Medicare (“Traditional Medicare” or “Fee-for-service” Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that does not have a contract 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 does not have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned, or operated by our plan.

Out-of-Pocket Costs – See the definition for “cost-sharing” above. A member’s cost-sharing requirement to pay for a portion of services or drugs received is also referred to as the member’s “out-of-pocket” cost requirement.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term care (LTC) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan.

Part C – see “**Medicare Advantage (MA) Plan.**”

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded from Part D coverage by Congress. Certain categories of Part D drugs must be covered by every plan.

Part D Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you are first eligible to join a Part D plan. If you lose Extra Help, you may be subject to the late enrollment penalty if you go 63 days or more in a row without Part D or other creditable prescription drug coverage.

Preferred Provider Organization (PPO) Plan – A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost-sharing will generally be higher when plan benefits are received from out-of-network

Chapter 11. Definitions of important words

providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both network (preferred) and out-of-network (non-preferred) providers.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Primary Care Provider (PCP) – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.

Prior Authorization – Approval in advance to get services or certain drugs. Covered services that need prior authorization are marked in the Medical Benefits Chart in Chapter 4. Covered drugs that need prior authorization are marked in the formulary.

Prosthetics and Orthotics – Medical devices including, but 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 practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

Rehabilitation Services – These services include physical therapy, speech and language therapy, and occupational therapy.

Service Area – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. The plan must disenroll you if you permanently move out of the plan's service area.

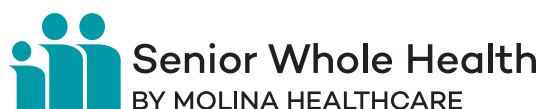
Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Needs Plan – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Urgently Needed Services – Covered services that are not emergency services, provided when the network providers are temporarily unavailable or inaccessible or when the enrollee is out of the service area. For example, you need immediate care during the weekend. Services must be immediately needed and medically necessary.



Senior Whole Health of New York NHC (HMO-DSNP) Member Services

Method	Member Services – Contact Information
CALL	<p>(833) 671-0440</p> <p>Calls to this number are free. 7 days a week, 8 a.m. – 8 p.m., local time (hours may vary per open enrollment)</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>The National Relay is available 24 hours a day, 7 days a week.</p>
FAX	(310) 507-6186
WRITE	<p>Senior Whole Health of New York</p> <p>Attn: Member Services</p> <p>15 MetroTech Center, 11th Floor</p> <p>Brooklyn, NY 11201</p>
WEBSITE	SWHNY.com

Health Insurance Information, Counseling, and Assistance Program (HICAP) (New York 's SHIP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
CALL	<p>(800) 701-0501</p> <p>Monday - Friday, 8:30 a.m. - 5 p.m., local time</p>
WRITE	<p>New York State</p> <p>Office for the Aging</p> <p>2 Empire State Plaza</p> <p>Albany, New York 12223-1251</p>
WEBSITE	https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap

PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.