



# Guide to Accessing Quality Health Care Spring 2021

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## Your Health Care Contact Guide

Department/ Program	Services	Phone Number
<b>Member Services</b>	<p>Molina Dual Options Member Services can:</p> <ul style="list-style-type: none"> <li>• Answer questions about your health plan and services.</li> <li>• Help you choose or change a primary care provider (PCP).</li> <li>• Tell you where to get care.</li> <li>• Offer interpreter services if you don't speak English.</li> <li>• Provide information in other languages and formats.</li> </ul>	<p><b>Member Services</b>            (855) 735-5831            TTY: 711            7 days a week,            8 a.m. to 8 p.m.,            local time</p>
<b>24-Hour Nurse Advice Line</b>	<p>Registered nurses can answer your health questions any time.</p>	<p><b>24-Hour Nurse Advice Line</b>            (888) 275-8750            for Spanish:            (866) 648-3537            TTY: (866) 735-2929</p>
<b>24/7 Teladoc Virtual Care</b>	<p>Visit a board-certified doctor by phone or video through Teladoc, without leaving home.</p>	<p><b>Teladoc</b>            800 TELADOC            (800) 835-2362            TTY: 711  <a href="https://member.teladoc.com/Molina">member.teladoc.com/ Molina</a></p>

Department/ Program	Services	Phone Number
<b>Health Management</b>	If you live with a chronic health condition, we offer programs to help with asthma, diabetes, high blood pressure, Cardiovascular Disease (CVD), or Chronic Obstructive Pulmonary Disease (COPD). For details on how to join and use these programs, contact Health Management. You can opt out of the program anytime.	<b>Health Management</b> (866) 891-2320 TTY: 711 Monday - Friday 9 a.m. to 9 p.m., local time
<b>Health Education</b>	Learn more about living well and staying healthy. For details about programs for smoking cessation and weight management, contact Health Education. Health Education will help you understand how to use these programs. You can opt out of the program anytime.	<b>Health Education</b> (866) 472-9483 TTY: 711 Monday - Friday 9 a.m. to 9 p.m., local time

Department/ Program	Services	Phone Number
<b>Case Management</b>	With this program, Case Managers assess your health conditions and review benefits and resources. It can make it easier for you to live healthier. Member Services will help you understand how to use these programs. You can opt out of the program anytime.	<b>Member Services</b> (855) 735-5831 TTY: 711 7 days a week, 8 a.m. to 8 p.m., local time
<b>Complex Case Management</b>	If you live with chronic conditions, this program supports you to simplify the services you need. Member Services will help you understand how to use these programs. You can opt out of the program anytime.	<b>Member Services</b> (855) 735-5831 TTY: 711 7 days a week, 8 a.m. to 8 p.m., local time

Department/ Program	Services	Phone Number
<b>Transition of Care Program</b>	If you're discharged from a hospital or nursing home, a Transition of Care coach works with you and your family. Member Services will help you understand how to use this program. You can opt out of the program anytime.	<b>Member Services</b> (855) 735-5831 TTY: 711 7 days a week, 8 a.m. to 8 p.m., local time
<b>U.S Department of Health and Human Services (HHS) Office for Civil Rights (OCR)</b>	The Office for Civil Rights protects you from discrimination in health information privacy in certain health care and social service programs.	<b>Office for Civil Rights (OCR)</b> (800) 368-1019 TDD toll-free: (800) 537-7697 <a href="https://hhs.gov/ocr/index.html">hhs.gov/ocr/index.html</a>
<b>Medicare</b>	Medicare is health insurance offered by the federal government to most people 65 and older. Medicare helps pay for care but does not cover all medical expenses.	<b>Medicare</b> (800) MEDICARE (800) 633-4227 TTY: (877) 486-2048 <a href="https://www.medicare.gov">Medicare.gov</a>

Department/ Program	Services	Phone Number
<b>South Carolina Department of Insurance (DOI)</b>	The South Carolina Department of Insurance (DOI) is responsible for regulating health care services plans. If you have a grievance against your health plan, you should first call Molina Dual Options toll-free at (855) 735-5831 and use Molina Dual Options' grievance process before contacting this department.	<b>South Carolina Department of Insurance (DOI)</b> (803) 737-6160 <a href="http://doi.sc.gov">doi.sc.gov</a>

For more information about these programs, contact Member Services.

## How to Get Transportation Services

Medical non-ambulance transportation is provided to eligible members who cannot get transportation on their own or through other means such as family, friends, or community resources. Member Services can help you arrange transportation to and from your medical appointments. You can also call the state-approved transportation provider at one of the numbers below. Transportation is now offered through ModivCare, previously known as LogistiCare.

ModivCare Toll-Free Phone Numbers:

(866) 910-7688, (866) 445-6860, (866) 445-9954

TTY (866) 288-3133, Monday through Friday 8 a.m. to 5 p.m.

## Molina Dual Options Medicare-Medicaid Plan Quality Improvement Plan and Program

Your health is important to Molina Dual Options. We want to hear how we are doing. That's why you may receive a survey about Molina Dual Options and your health care services. One of these surveys is called CAHPS®. CAHPS® stands for the Consumer Assessment of Healthcare Providers and Systems. This survey asks questions about your health care. It asks about the care and services you receive from Molina Dual Options. We may send you a few questions about how we are doing. Molina Dual Options wants to know what is important to you. Please take the time to complete the survey if you receive it.

Molina Dual Options also uses another tool called HEDIS® to improve care. HEDIS® stands for Healthcare Effectiveness Data and Information Set. HEDIS® is used every year to measure quality. We collect information on services that you may have received. This includes clinical and non-clinical care. These services include:

- Annual exams
- Diabetes care
- Mammogram screenings (x-rays of the breast)
- Medication management
- Shots
- Well-check exams

This process helps us learn how many of our members received needed services. Molina Dual Options makes this information available to you. You may request this information at any time.

We work to improve our services each year. The goals of Molina Dual Options Quality Improvement (QI) plan include:

- To give you services that benefit your health
- To work with providers to get you the care you need

- To address your language and cultural needs
- To reduce any barriers to your best health, like issues with transportation and/or language

We want to help you take better care of yourself and your family. We want to make sure you get the best service possible. Some ways we do this are:

- Contacting you to make sure you get needed well-check exams and shots
- Teaching you about chronic health problems if you have them
- Remind you to get mammogram screenings, if needed
- Addressing any member complaints
- Helping you find and use the information on our website
- Telling you about special services we offer to all our members

To learn more, call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. You can ask for a printed copy of Molina Dual Options Quality Improvement plan and results.



## Guidelines to Keep You Healthy

Molina Dual Options provides general information about preventive services you and your family may need and when to get them. (These suggestions do not replace your provider's advice, however.)

To make the most of the **Guidelines to Keep You Healthy**:

- Take time to read them
- Write down any questions you have. Bring them to your next checkup.
- Tell your provider about any health problems you are having
- Go to any scheduled appointments
- If you miss an appointment, reschedule right away

Molina Dual Options also provides information on key tests and exams you or your family may need for long term health conditions like diabetes, COPD, and depression. See [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals) for details and/or guidelines. We can also send them by request. Contact Member



Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.

## Extra Help for Chronic Health Problems

Taking care of health problems can be overwhelming. To make sure you get the right care, Molina Dual Options Case Management Program helps you:

- Access eligible services
- Arrange tests and visits with providers
- Get transportation
- Close gaps in care or service
- Access support for those with special needs and/or their caregivers
- Help you move from one setting to another, including leaving the hospital
- Get long-term care services
- Connect with community support
- Find services that might not be covered benefits like “Meals on Wheels” or physical therapy in community settings

Members can be referred to Case Management through:

- A provider
- Member Services, the Health Education line, or 24-hour Nurse Advice Line
- A family member or caregiver
- Yourself

Case Management also offers targeted programs like Transition of Care, to help you during a hospital or nursing home stay, and after you leave.

These programs are offered at no cost to you. You can choose to be removed from any program, at any time. Call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time for more information.

## **Population Health (Health Education, Disease Management, Care Management and Complex Case Management)**

Molina Dual Options offers several informational programs to help members lead healthier lives.

### **Health Education/Disease Management**

We offer the following programs to help you and your family manage issues including:

- Asthma
- Cardiovascular Disease (CVD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Depression
- Diabetes
- High blood pressure

To learn more or enroll in or disenroll from any of the programs above call the Health Management Department at (866) 891-2320, TTY: 711, Monday through Friday, 9 a.m. to 9 p.m., local time.

### **Health Education Materials**

Molina Dual Options offers education about eating healthy, preventing illness, stress care, staying active, cholesterol, asthma, diabetes, and more. To get these materials, ask your doctor or visit [MolinaHealthcare.com/members/common/en-US/healthy/Pages/home.aspx](https://MolinaHealthcare.com/members/common/en-US/healthy/Pages/home.aspx).

## **Initial Health Screen and Self-Management Tools**

For help making healthy changes, use the Initial Health Screen (Health Appraisal) on the MyMolina member portal. Just answer questions about your health, behaviors, and recommended tests. You'll receive a report about your health risks.



You will also find Self-Management Tools that offer guidance for weight management, depression, financial wellness, and many other topics that affect your health. The tools help you check progress, barriers, and goals met. To learn more, go to [MyMolina.com](https://www.molinahealthcare.com).

## Patient Safety Program

Molina Dual Options Patient Safety Program helps us keep you and your family safe when you receive services from your providers. We protect you by:

- Giving providers and hospitals information on safety issues and where to get help
- Keeping track of Molina Dual Options members' grievances about safety issues in provider offices and hospitals
- Reviewing reports from groups that check hospital safety
- Helping members coordinate care when moving from one place to another, such as from hospital to home
- Teaching members about questions to ask during provider visits

## **Groups that check safety:**

- [Leap Frog Quality Index Ratings](#)
- [The Joint Commission National Patient Safety Goal Ratings](#)

## **You can look at these websites to:**

- See what hospitals are doing to be safer
- Help you know what to look for when you pick a provider or a hospital
- Get information about programs and services for members with problems like diabetes and asthma

To learn more, call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time or visit [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals).

## **How Molina Dual Options Works with Providers to Make Choices About Your Care**

Some medical services require approval, or authorization, for Molina Dual Options to cover the cost. Molina Dual Options works with your provider to determine whether you need these services. Making choices about your care based on your need and benefits is called Utilization Management (UM). We do not reward providers or others to deny coverage for services you need. Molina Dual Options does not pay extra to providers or Molina Dual Options UM staff to make choices that result in giving less care. For Molina Dual Options members with Long Term Services and Supports (LTSS) needs, someone with LTSS experience, training and education makes decisions about services.

If you have a question about Molina Dual Options UM process or rulings, call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.

We can accept collect calls. If you need help in your language, a bilingual Molina Dual Options staff member or interpreter is available at no cost to you. Molina Dual Options also offers TTY services for members with hearing or speech disabilities. Member Services may also call to talk about UM issues. If Member Services calls you, they will use their name, title, and Molina Dual Options name.

### **Looking at What's New**

Molina Dual Options is always looking at new types of care and services, and new ways to provide them. We review new services for safety and potential added benefits. Every year, we look at updates in:

- Equipment
- Medical services
- Mental health services
- Medicines

### **Language Access Services**

Molina Dual Options can provide written or verbal information in your language, at no cost to you. We can have an interpreter to help you speak with us or your provider in almost any language, including sign language. For an interpreter or written materials in a language other than English, contact Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.



## Mental Health, Behavioral Health, and Substance Use Services

If you suffer from stress, depression, confusion or substance misuse, Molina Dual Options offers services that can help. Ask your PCP or call Member Services (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. Molina Dual Options is here to support you.

## What To Do When You Need After Hours or Emergency Care

### After Hours Care

You may need care when your PCP's office is closed. After hours, call the Nurse Advice Line at (888) 275-8750. Highly trained nurses are available 24/7 to answer your medical questions, help you decide if you should see a provider immediately, or make an appointment for you.

### Emergency Care

Emergency services are for sudden or severe problems that need care right away or put your life or health in danger. Molina Dual Options covers emergency care. Services are not covered outside the United States except emergencies requiring hospitalization in Canada or Mexico. **If you need emergency care, call 911 or go to the nearest hospital.** You don't need prior approval. For urgent matters that don't threaten your life, call the 24/7 Nurse Advice Line at (888) 275-8750.

## About Drug Benefits

To learn about the drugs you need, please speak to your provider. For details about your drug benefits, visit [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals). On the website, you can find:

- A list of generic and brand name drugs that Molina Dual Options covers and does not cover (Drug Formulary)

- Limits on covered drugs like the numbers of refills or drug doses you may get
- How your provider can ask Molina Dual Options to approve certain drugs or for the amount of a drug you need
- Information needed from your provider to get approval for some of your drugs
- Details about your provider's process for generic substitution, therapeutic interchange and step-therapy
- Updates to the drug list
- Any copayments for drugs not on Molina Dual Options approved list of drugs
- How your provider can request an exception for coverage for medications not on the Drug Formulary.

To learn more, call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.

## Protecting Your Privacy

You have rights when it comes to protecting your health information like your name, plan identification number, race, ethnicity, and other markers that identify you. We will not share health information about you that is not allowed by law. We respect and protect your privacy. Molina Dual Options uses and shares data to provide you with health benefits. Your privacy is important to us.

### **Your Protected Health Information (PHI)**

PHI stands for Protected Health Information. This includes your name, member number, race, ethnicity, language needs, or other markers that identify you. Molina Dual Options uses your PHI the following ways.

## **Why does Molina Dual Options use or share your PHI?**

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

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

Molina Dual Options needs your written approval to use or share your PHI for purposes not listed above.

## **What are your privacy rights?**

- To look at your PHI
- To get a copy of your PHI
- To amend your PHI
- To ask us not to use or share your PHI in certain ways
- To get a list of certain people or places we have given your PHI

## **How does Molina Dual Options protect your PHI?**

Your PHI can be written, spoken or digital. Molina Dual Options protects your PHI across our health plan by:

- Instituting protective policies and procedures
- Limiting the Molina Dual Options staff who may see PHI
- Training staff on how to protect and secure PHI, including written and verbal communications
- Requiring written agreement from Molina Dual Options to follow the policies and procedures
- Securing PHI digitally with firewalls and passwords

## **What must Molina Dual Options do by law?**

- Keep your PHI private
- Give you a notice in the event of any breach of your unsecured PHI
- Not use or disclose your genetic information for underwriting purposes
- Not use your race, ethnicity or language data for underwriting or denial of coverage and benefits
- Follow the terms of our Notice of Privacy Practices

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

- Call or write Molina Dual Options and file a complaint
- File a complaint with the U.S. Department of Health and Human Services

The above information is only a summary. See Molina Dual Options Notice of Privacy Practices at [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals) for more information about how we use and share our members' PHI. You also call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time, to ask for a copy.



## Your Rights and Responsibilities as a Molina Dual Options Member

Knowing your rights and responsibilities will help you, your family, your provider and Molina Dual Options ensure that you get the care you need.

You have the right to:

- Receive the facts about Molina Dual Options, our services, our practitioners, and providers who contract with us to provide services, and member rights and responsibilities
- Privacy and to be treated with respect and dignity
- Help make decisions with your practitioner about your health care. You may refuse treatment
- Request and receive a copy of your medical records
- Request a change or correction to your medical records
- Discuss your treatment options with your doctor or other health care provider in a way you understand them. Cost or benefit coverage does not matter
- Voice any grievances or send in appeals about Molina Dual Options or the care you were given
- Use your member rights without fear of negative results
- Receive the members' rights and responsibilities each year
- Suggest changes to Molina Dual Options member rights and responsibilities policy

You also have the responsibility to:

- Provide all the facts that Molina Dual Options, our practitioners and providers need to care for you
- Know your health problems and take part in making mutually agreed-upon treatment goals

- Follow the treatment plan instructions for the care you agree to with your practitioner
- Keep doctor visits and be on time. If you're going to be late or cannot keep a doctor visit, call your provider

Visit [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals) to view your Member Handbook for a complete list of member rights and responsibilities.

## **Getting Care for Special Health Needs**

Molina Dual Options covers care for your special needs. If you have Long Term Services and Supports (LTSS), you also have access to specialists for your health condition and needs.

## **Second Opinions**

If you do not agree with your provider's plan of care, you have the right to a second opinion. You may talk to another Molina Dual Options network provider or we can arrange for you to talk to a provider outside of our network. This service is available at no cost to you. To learn more, call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.

## **Out-of-Network Services**

If a Molina Dual Options provider is not able to give you needed and covered services, Molina Dual Options must cover these services through an out-of-network provider. Your cost will be no greater than it would be if the provider was in our network. Molina Dual Options will coordinate the out-of-network provider's payment. To learn more, call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.

## **Hours of Operations for Services**

Molina Dual Options members can receive needed services 24 hours a day, every day.



## Grievances and Appeals

If you have problems with your medical care or our services, you have the right to file a grievance (complaint) or appeal.

A grievance can be for things like:

- The care you get from your provider or hospital
- The time it takes to get an appointment or be seen by a provider
- Provider availability in your area

You may file an appeal when you do not agree with Molina Dual Options decision to:

- Stop, change, suspend, reduce, or deny a service
- Deny payment for services

You may request an expedited review if the decision puts your life or health at risk. You may also ask for a Fair Hearing with the State Administrative Law Judge if your Molina Dual Options appeal is denied.

Visit [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals) or see your Member Handbook to read about:

- Grievance, appeal and State Fair Hearing processes and rights
- Grievance, appeal and State Fair Hearing timeframes
- Who can file a grievance/appeal

For any grievance questions, call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.

## Your Right to Appeal Denials

### What is a denial?

A denial means that services or bills will not be paid. If Molina Dual Options denies your service or claim, you have the right to find out why your services or bills were denied. You have the right to appeal.

If Molina Dual Options denies your service or claim, you will get a letter telling you about this decision. It will include information about your right to appeal. You can read about these rights in your Member Handbook. You can learn how to file an appeal at [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals). Member Services can also help you file an appeal.

If you are not happy with the result of your appeal, you can ask for an independent review. This means providers outside Molina Dual Options review all the facts in your case and make a decision. Molina Dual Options will accept that finding.

Learn more about filing an appeal from Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. - 8 p.m. local time.

## Your Right to an Advance Directive

All Molina Dual Options members have the right to accept or refuse treatment offered by a provider. But what if you

are not able to tell the provider what you want? To avoid decisions that may be made against your will, it is important to have an Advance Directive.

An Advance Directive is a legal form that tells medical providers the kind of care you want if you cannot speak for yourself. You can write an Advance Directive before you have an emergency. This keeps other people from making important health decisions for you if you are not well enough to make your own. There are different types of Advance Directive forms. Some examples are:

- Power of Attorney for Health Care
- Living Will

It is your choice to complete an Advance Directive. No one can deny you care based on whether or not you have an Advance Directive. For help making decisions about your care, talk with someone you trust, like a family member or friend. You can also talk with your lawyer or PCP if you have questions or would like to complete an Advance Directive form.



Call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time for details on how to obtain Advance Directive forms that comply with applicable state laws.

If you have signed an Advance Directive and you believe the provider has not followed your instructions, you may file a complaint. Visit [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals) or call Member Services for details.

## Visit the Molina Dual Options Website

Visit [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals) and choose your state. Our website has information about:

- Benefits and services included and excluded from coverage and restrictions
- Copayments and other charges for which you are responsible (if they apply)
- What to do if you get a bill for a claim
- Frequently Asked Questions (FAQs) and answers
- Pharmacy details like drugs we don't cover, drug limits or quotas, how to request an exception for drugs not on the Drug Formulary, generic substitution, therapeutic interchange (different drugs that have the same effects) and step-therapy protocols (covering use of one drug before we will cover use of another)
- Preventive health guidelines and vaccination schedules
- How to obtain specialty care and hospital services
- Practitioner and provider availability
- UM procedures including preservice review, urgent concurrent review, post-service review, and how to file an appeal

To receive printed copies of anything on [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals), call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. Your Member Handbook, also on the website, is a good resource too.

## Member Portal

[MyMolina.com](https://www.mymolina.com) is our secure member web portal. It lets you manage your health from your computer. The member portal is easy to use. Here are some of the things that you can do:

- Initial Health Screen (health appraisal)—this is a tool that can help you and your PCP look for ways to improve your health
- Search for a local pharmacy
- Get self-help to:
  - Avoid drinking alcohol
  - Eat healthy
  - Manage weight (BMI)
  - Identify depression
  - Identify lack of motivation
  - Manage stress
  - Promote physical activity
  - Stop tobacco use
  - Test for cancer
  - Get vaccines
- Request or print a Member ID card
- Select or change doctors
- See your health records
- Find out how to get referrals
- Get health advice from the 24-Hour Nurse Advice line via secure email
- Send email to Member Services

To learn more or to sign up for the member portal:

1. Call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.  
or
2. Create an account by following these easy steps:
  - Step 1: Go to [MyMolina.com](https://www.mymolina.com)
  - Step 2: Enter your Member ID number, date of birth and zip code
  - Step 3: Enter your email address
  - Step 4: Create a password



## Online Provider Directory

To search for provider online, go to [MolinaHealthcare.com/Duals](https://MolinaHealthcare.com/Duals). Click on **“Find a Doctor or Pharmacy.”** The provider directory includes:

- Names, addresses and phone numbers of Molina Dual Options providers
- Providers’ board certification status. You can also check the American Board of Medical Specialties at [abms.org](https://abms.org) to see if a provider is board-certified
- Office hours for all sites
- Providers accepting new patients
- Languages spoken by the provider or staff
- Hospital information including name, location and accreditation status

If you cannot access the Internet or need more information (like your provider’s medical school or residency), Member Services can send you a printed copy of the online provider directory. Call (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time for help.

Molina Dual Options Medicare–Medicaid Plan is a health plan that contracts with both Medicare and South Carolina Healthy Connections Medicaid to provide benefits of both programs to enrollees.

You can get this document for free in other formats, such as large print, braille, or audio. Call (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free.

Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, ethnicity, national origin, religion, gender, sex, age, mental or physical disability, health status, receipt of healthcare, claims experience, medical history, genetic information, evidence of insurability, geographic location.