

Important Information About Your Molina Healthcare Coverage

Molina Healthcare is proud to be your choice for Marketplace coverage. Keeping you covered is one of our top priorities, and you can lean on Molina to support many payment options for your monthly premiums. We encourage you to register or log into www.MyMolina.com to review your options.

Multiple ways to pay your monthly premium:

1. AutoPay - It's fast, easy and convenient!

- Be worry free and sign up for AutoPay through your MyMolina.com account today! With your approval, Molina will help you make your premium payments automatically, on time.

2. Online Bill Payment -

- Go to www.MolinaPayment.com. Please allow 3 business days for the payment to post to your account.

3. By Phone –

- We accept Visa, MasterCard, Discover or electronic check. Call Member Services: (888) 858-2150 (TTY 711), Monday- Friday 8:00 a.m. - 6:00 p.m. PT. Please allow 3 business days for the payment to post to your account.

4. By Mail –

- Include the payment coupon provided on the invoice notice. Allow 10-15 days for mailing and processing.
- Send payment to Molina Healthcare of California | PO Box 7010 | Pasadena, CA 91109-7010

5. Through MoneyGram –

- Cash payments can be made at MoneyGram. Please allow 3 business days for the payment to post to your account.
- To find a location, call (800) 666-3947, or visit www.MoneyGram.com

Please Note - Payments are not accepted at our Molina locations.

Coverage Termination Warning:

Paying your monthly premiums is important to retaining your Molina Healthcare coverage. Regardless of how you choose to pay them, here are important reminders you should consider!

- Your monthly payment is due by the 25th of every month.
- If your payment is not received timely, your enrollment may be terminated for non-payment of plan premium.
- You will be financially responsible for services rendered after your termination date.
- You will receive a grace period before your coverage is terminated for not paying the amount due.

Important Information About Your Molina Healthcare Coverage

Important Information about your Molina Healthcare Coverage

Your Molina Healthcare coverage is unique to the plan you purchased. Your coverage plan includes the benefits payable by Molina, but also requires out-of-pocket “cost sharing” to be paid by you (or any dependents) under your plan. Cost sharing includes any plan Deductibles, Copayments or Coinsurance to be paid by you as your out-of-pocket expenses until you (or any dependents) reach the “Annual Out of Pocket Maximum” under Your plan.

To understand the cost sharing under your plan, register or login to www.MyMolina.com to review your **Summary of Benefits and Coverage**, or call the customer service phone number on your ID Card. Lean on Molina, we’re here to help!

What are the types of cost sharing, under my Molina Healthcare plan?

- **Deductible** - The dollar amount of cost sharing you pay as an Individual, before Molina will provide payment of Cover Services (A Family deductible, is 2 times the Individual deductible)
- **Copayments** - A specific per service dollar amount You must pay for specified covered services
- **Coinsurance** – The plan percentage of the negotiated rate with Participating Providers that you must pay for specified covered services
- **Annual Out of Pocket Maximum** – The maximum dollar amount of out-of-pocket cost sharing (for deductibles, copayments and coinsurance) you pay for covered services during a plan year (the Family maximum, is 2 times the Individual maximum)

Important Information about Prior Authorization

Certain covered services under your Molina plan require a Prior Authorization (PA) to be obtained for the services to be payable by Molina. For example, some specified medical services or certain prescription drugs need a PA.

If Prior Authorization is needed, your Participating Provider must obtain it **before** providing the service or prescription drug. Otherwise, the service may not be covered. Obtaining a PA is not a guarantee of payment.

We encourage you to register or log into www.MyMolina.com, to review your Evidence of Coverage or Policy, and your Prescription Drug listing to see what medical services or prescription drugs do require PA under your Molina plan. You may also call the customer service phone number on your ID Card, for assistance.

What to Expect if You see a Non-Participating Provider (For Non-Emergency services)

Molina Healthcare provides a broad network of Participating Providers. If there are is not a Participating Provider within a reasonable distance from where you live, lean on Molina to coordinate with you to assure the covered care you need is available. This would include our Prior Authorization for the use of a Non-Participating Provider, at a predetermined fee to be applied to your coverage.

For all other covered non-emergent services, your Molina Healthcare plan requires that you receive services from Participating Providers; otherwise, the services are not covered. If you elect to see a Non-Participating Provider without first obtaining a Prior Authorization from Molina, you may be responsible for all or any portion of the medical expenses you incur.

Important Information About Your Molina Healthcare Coverage

Important Information on Member Cost Shares

Molina will send you an “Explanation of Benefits” (or EOB) following healthcare services you receive. The EOB will provide an explanation of the benefit amount paid to Participating Providers by Molina, and any remaining “cost share” for which you are responsible.

We encourage you to check Your **Summary of Benefits and Coverage** by registering or logging onto www.MyMolina.com. This will allow you to identify your cost sharing and the Annual Out of Pocket Maximum amounts under your Molina plan.

What can I expect if I have an Emergency?

You are covered 24 hours a day, 7 days a week when you need immediate medical attention, that without it, could result in jeopardizing Your health, including a serious impairment. Your Molina plan covers you for emergency care whether you use a Participating or Non-Participating emergency Facility, in or out of your Molina service area.

- Depending upon your Molina plan, your coverage may require an Emergency Room Copayment or Coinsurance after your Medical Deductible. If you are admitted to Hospital as a result of an emergency, Molina will waive your Emergency Room cost share, and inpatient cost share will apply. We encourage you to check your Evidence of Coverage, or Policy, by registering or logging onto www.MyMolina.com, to determine how these services impact payment under your Molina plan.

Services of Non-Participating Emergency Room Providers:

- Certain hospital-based providers (such as Emergency Room Physicians, Anesthesiologists, Radiologists or Pathologists), may not be contracted as Participating Providers. Depending upon the emergency room laws for the state in which you purchased your plan, you may either be protected from or responsible for any balance billing beyond Molina’s allowed amount, for services of these Non-Participating Providers.
- We encourage you to check your Evidence of Coverage Policy, to determine any balance billing requirements for Non-Participating Providers, providing emergency room services. Check your Molina coverage, by registering or logging onto www.MyMolina.com, to determine how these services impact payment under your Molina plan. Or simply call the customer service phone number on your ID Card.