



4 Things to Do Right Now, page ii

# MEMBER HANDBOOK

Updated: March 2024





# **MARYLAND HEALTHCHOICE PROGRAM**

## MEMBER HANDBOOK

MARCH 2024



Priority Partners  
7231 Parkway Dr., Suite 100  
Hanover, MD 21076

| Welcome to Priority Partners.  
| Welcome to a healthier you.

Dear Priority Partners Member,

Thank you for choosing Priority Partners as your health plan and partner in your well-being. Priority Partners brings you benefits that cover outstanding health care services, many at no cost. We also offer wellness programs to support you as you work toward your health goals.

At Priority Partners, we want you to take an active role in your health care. Here are a few steps you can take right away to get the most from your plan:

1. Make your first appointment with your primary care provider so they can start getting to know your health right away. Always follow your doctor's advice.
2. Sign up for your member portal, **HealthLINK@Hopkins**. You'll use this portal to switch doctors, request a new ID card, view your health care history, and more.
3. Read your member handbook. This guide explains key health care terms, gives details about your benefits, and shows you how to get the care you need.

We'll keep you informed about important benefits, plan updates, and healthy habits. Visit our website, **ppmco.org**, for the most up-to-date information. Also, read helpful tips in *Your Health Matters*, your Priority Partners member newsletter. We'll mail this to you three times a year.

We are excited to get started with you on this new chapter of your journey. A healthier you begins with small steps. Together, we'll turn those small steps into big change.

Sincerely,

Edward Kumian  
Chief Executive Officer, Priority Partners



# LET'S GET STARTED!

## SEE YOUR DOCTOR (SEE PAGE 25)

Your primary care doctor gets to know you and your health needs, provides care, prescribes medicine and refers you to other doctors as needed. Make your first appointment within 90 days of enrolling with us.

## USE OUR WEBSITE: PPMCO.ORG

Learn about benefits, find a doctor, sign up for no-cost programs, and much more. Our videos can give you a place to start. Watch them at [ppmco.org/new-member-information](http://ppmco.org/new-member-information)

Sign up for your online member portal, HealthLINK@Hopkins. Use it to check your claims and referrals, request a new ID card, choose a new doctor, and view your past health care. Learn more at [ppmco.org/healthlink-faq](http://ppmco.org/healthlink-faq)

## KNOW WHERE TO GO FOR CARE (SEE PAGE 26)

When you are sick or hurt, call your doctor first. If your doctor can't see you soon enough, go to an urgent care center. Most centers are open evenings and weekends and can treat sprains, fevers, earaches, back pain, the flu, and more.

For serious injuries and life threatening emergencies, go to the emergency room or call 911.

## TAKE THE HEALTH RISK ASSESSMENT

Fill out our short Health Services Needs Information survey and we will set you up with the resources to keep you and your family healthy. To learn more, go to <https://www.ppmco.org/hsni>

## RENEW YOUR BENEFITS EVERY YEAR (SEE PAGE 3)

You will need to reapply for benefits once a year. The Maryland Department of Health will mail you a letter with instructions. You can reapply online or by phone. If you need help, call Member Services at 800-654-9728.

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## HELPFUL INFORMATION

### Mailing Address

Priority Partners  
7231 Parkway Drive, Suite 100  
Hanover, MD 21076

### Website

[www.ppmco.org](http://www.ppmco.org)

### Customer Service Department

800-654-9728

### TTY for the hearing impaired

888-232-0488

### *my* PERSONAL INFORMATION

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My Doctor (PCP; primary care provider)

---

My Doctor's Phone Number

---

My Member ID Number

---

**Stay informed** about important plan and health information. Call Customer Service and let us know your cell phone number and email address. If we have these methods of contact, we may send you helpful tips and updates.

# LANGUAGE ACCESSIBILITY STATEMENT

Interpreter Services Are Available for Free

Help is available in your language: 1-800-654-9728 (TTY: 1-800-201-7165).

## English

**ATTENTION:** If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-800-654-9728 (TTY: 1-800-201-7165).

## አማርኛ (Amharic)

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚክተለው ቁጥር ይደውሉ 1-800-654-9728 (መስማት ለተሳናቸው፡ 1-800-201-7165)፡፡

## العربية (Arabic)

ملحوظة: إذا كنت تتحدث العربية فإن خدمات المساعدة اللغوية تتوافر لك مجاناً. اتصل برقم 1-800-654-9728 (رقم هاتف الصم والبكم: 1-800-201-7165).

## 繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-654-9728 (TTY: 1-800-201-7165)。

## فارسی Persian (Farsi)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-654-9728 (TTY: 1-800-201-7165) تماس بگیرید.

## Tagalog (Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-654-9728 (TTY: 1-800-201-7165).

## Français (French)

**ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-654-9728 (ATS : 1-800-201-7165).

## ગુજરાતી (Gujarati)

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-654-9728 (TTY: 1-800-201-7165).

## Kreyòl Ayisyen (Haitain Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-654-9728 (TTY: 1-800-201-7165).

## Igbo asusu (Ibo)

IGE NTI: O bụrụ na i na-asụ Igbo, ọrụ enyemaka asụsụ dịrị gị, n'efu. Kpọọ 1-800-654-9728 (TTY: 1-800-201-7165).

## 한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-654-9728 (TTY: 1-800-201-7165)번으로 전화해 주십시오.

**Bàsɔ̀ò-wùdù-po-nyò (Kru/Bassa)**

Dè dɛ nà kɛ dyédé gbo: ɔ jũ ké m̃ [Bàsɔ̀ò-wùdù-po-nyò] jũ ní, ñí, à wuɖu kà kò dò po-poò b̃éin m̃ gbo kpáa. Dá 1-800-654-9728 (TTY: 1-800-201-7165).

**Português (Portuguese)**

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-654-9728 (TTY: 1-800-201-7165).

**Русский (Russian)**

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-654-9728 (телетайп: 1-800-201-7165).

**Español (Spanish)**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-654-9728 (TTY: 1-800-201-7165).

**اُردُو (Urdu)**

توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-800-654-9728 (TTY: 1-800-201-7165)۔

**Tiếng Việt (Vietnamese)**

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-654-9728 (TTY: 1-800-201-7165).

**èdè Yorùbá (Yoruba)**

AKIYESI: Bi o ba nsọ èdè Yorùbú ọfẹ ni iranlọwọ lori èdè wa fun yin o. Ẹ pe ẹrọ-ibanisọrọ yi 1-800-654-9728 (TTY: 1-800-201-7165).

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## LANGUAGE ACCESSIBILITY

### Interpretation Services and Auxiliary Aids

Interpreter services are available for all HealthChoice members regardless of their primary spoken language. Interpreter services also provide assistance to those who are deaf, hard of hearing, or have difficulty speaking.

To request an interpreter, call Managed Care Organization (MCO) Member Services. Individuals who are deaf, hard of hearing, or have difficulty speaking can use the Maryland Relay Service (711). MCOs are required to provide auxiliary aids at no cost to you when requested. Auxiliary aids include assistive listening devices, written material, and modified equipment/devices.

If you need interpreter services for an appointment with a provider, contact your provider's office. It is best to notify them in advance of an appointment to ensure there is enough time to set-up the interpreter service and to avoid a delay in your medical care services. In some situations, the MCO may help facilitate interpreter services for provider appointments. Call MCO Member Services if you have questions.

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# 1. HEALTHCHOICE OVERVIEW

## A. What is Medicaid?

Medicaid, also called Medical Assistance, is a health insurance (coverage of expenses incurred from health services) program that is administered by each state along with the federal government. Maryland Children's Health Program (MCHP), a branch of Medicaid, provides health insurance to children up to age 19. Medicaid provides coverage for:

- Low income families;
- Low income pregnant members;
- Low income children (higher income families may have to pay a premium, or monthly fee);
- Low income adults; and
- Low income individuals with disabilities.

## B. What is HealthChoice?

HealthChoice is Maryland's Medicaid Managed Care program. HealthChoice provides health care to most Maryland Medicaid participants. HealthChoice members must enroll in a Managed Care Organization (MCO). Members get to choose their MCO (also referred to as a plan) as well as a primary care provider (PCP). A PCP can be a physician, physician's assistant or nurse practitioner. The PCP will oversee and coordinate your medical care. Some Medicaid recipients are not eligible for HealthChoice. They will receive their health care benefits through the Medicaid fee-for-service system.

MCOs are health care organizations that provide health care benefits to Medicaid recipients in Maryland. General health care benefits include:

- Physician Services: services provided by an individual licensed to provide inpatient/outpatient health care
- Hospital Services: services provided by licensed facilities to provide inpatient/outpatient benefits
- Pharmacy Services: services to provide prescription drugs and medical supplies

See pages 13–20 for a full listing of HealthChoice benefits.

MCOs contract with a group of licensed and certified health care professionals (providers) to provide covered services to their enrollees, called a network. MCOs are responsible for providing or arranging for the full range of health care services covered by the HealthChoice program. There are some benefits that your MCO is not required to cover, but which the State will cover.

HealthChoice benefits are limited to Maryland residents and generally limited to services provided in the State of Maryland. Benefits are not transferrable to other states. In some cases the MCO may allow you to get services in a nearby state if the provider is closer and in the MCO's network.

## C. How to Renew Medicaid Coverage

To keep HealthChoice, you must have Medicaid. Most people need to reapply yearly. You will receive a notice when it is time to renew. The State may automatically renew some individuals. You will receive a notice telling you what is required. If you lose Medicaid, the State will automatically remove you from HealthChoice.

There are several ways to renew Medicaid:

### **Maryland Health Connection**

- Individuals eligible to apply or renew through Maryland Health Connection include:
  - ✓ Adults under age of 65;
  - ✓ Parent/caretaker relatives;
  - ✓ Pregnant members;
  - ✓ Children, including former foster care children.

You may contact Maryland Health Connection online at <https://www.marylandhealthconnection.gov/> or by calling 1-855-642-8572 (TTY:1-855-642-8573).

### **myDHR**

- Individuals eligible to apply or renew through myDHR include:
  - ✓ Aged, blind, or disabled (ABD);
  - ✓ Current foster care children or juvenile justice;
  - ✓ Receiving Supplemental Security Income (SSI);
  - ✓ Qualified Medicare Beneficiaries (QMB) or Specified Low-income Medicare Beneficiaries (SLMB).

For more information, visit <https://mydhrbenefits.dhr.state.md.us>.

### **Department of Social Services (DSS) or Local Health Department (LHD)**

- All individuals can apply.

To connect with DSS, call 800-332-6347. See page 9 for more information about your LHD.

### **D. HealthChoice/MCO Enrollment**

If you received this MCO Member Manual, you have been successfully enrolled in HealthChoice. The State sent you an enrollment packet explaining how to select an MCO. If you did not choose an MCO, the State automatically assigned you to an MCO in your area. It takes 10–15 days after you chose (or were automatically assigned to) an MCO until you are enrolled in HealthChoice. Until then, you may use the red-and-white Medicaid card from the State.

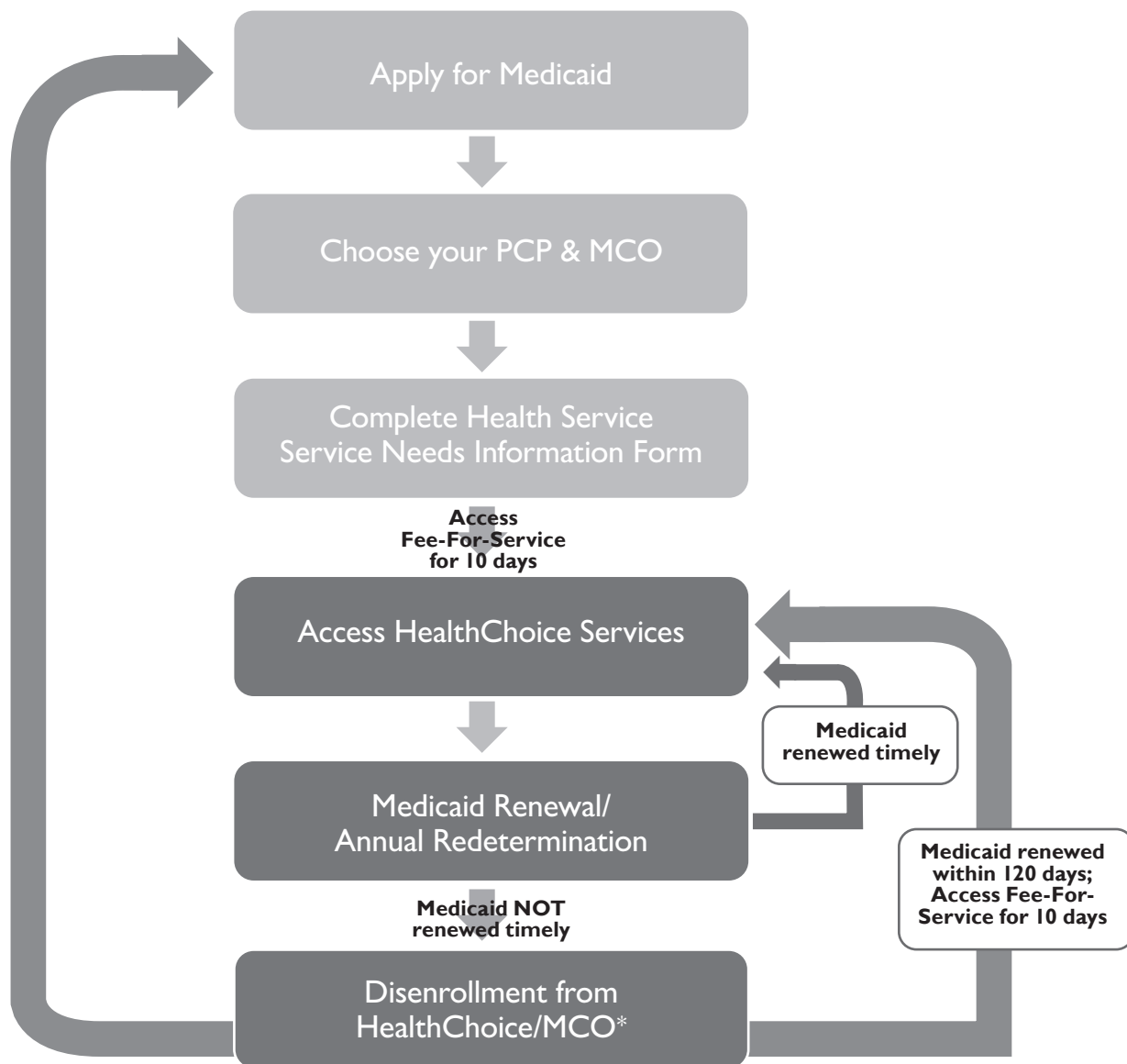
You must use your MCO ID card to obtain services. The MCO will assign you a separate ID number than your Medicaid ID number. Both numbers are available on your member card. The phone number for MCO Customer Service and the HealthChoice Help Line (1-800-284-4510) are both on your card. If you have questions, always call MCO Customer Service first. If you have not received your MCO member ID card or misplaced your card, call MCO Customer Service (see Attachment A).

Communication is key in ensuring your health care needs are met. Help the MCO to better serve you. If you enrolled by phone or online, you were asked to complete the Health Service Needs Information form.

This information helps the MCO to determine what kinds of services you may need and how quickly you need them. If the form has not been completed, we will make efforts to contact you so that we can learn what your needs are.

The MCO will assist you in receiving needed care and services. If you kept your PCP but more than three months has elapsed since your last appointment, call to find out when you are due for a wellness visit. If you selected a new PCP, make an appointment now. It is important that you get to know your PCP. The PCP will help to coordinate your care and services. The MCO will assist you in receiving the needed care and services.

## E. HealthChoice Enrollment Process



*\*The State will disenroll you from HealthChoice and your MCO when Medicaid is NOT renewed in a timely manner.*

## **F. HealthChoice Eligibility/Disenrollment**

You will remain enrolled in the HealthChoice Program and in the MCO unless you fail to renew or are no longer eligible for Medicaid. If your Medicaid is cancelled, the State will automatically cancel your enrollment in the MCO.

Even if you still qualify for Medicaid, other situations will cause the State to cancel your MCO coverage. This happens when:

- You turn age 65, regardless of whether you enroll in Medicare;
- You enroll in Medicare earlier than age 65 because of a disability;
- You are in a nursing facility longer than 90 days or lose Medicaid coverage while in the nursing facility;
- You qualify for long-term care;
- You are admitted to an intermediate care facility for individuals with intellectual disabilities;
- You are incarcerated (that is, a judge has sentenced you to jail or prison); or
- You move to a different state.

If you lose Medicaid eligibility but regain coverage within 120 days, the State will re-enroll you with the same MCO. However, your re-enrollment into the MCO will take 10 days to become effective. Until then, you can use your red-and-white Medicaid card if your provider accepts it.

Always make sure the provider accepts your insurance, otherwise you may be responsible for the bill. Also, remember that Medicaid and HealthChoice are State-run programs. They are not like the federal Medicare program for the elderly and disabled. HealthChoice is only accepted in Maryland and by providers in nearby states that are either part of the MCO's network, or that the MCO has made arrangements with for your care. Even when a nationwide insurance company operates a Maryland MCO, the MCO is only required to cover emergency services when you are out of the State.

## **G. Updating Status and Personal Information**

You must notify the State in which you applied for Medicaid (for example, Maryland Health Connection, the local DSS or myDHR, or the Local Health Department) of any change in your status or if corrections are needed. You must also keep your MCO informed about where you live and how to contact you. Notify the State when:

- |  |  |
|--|--|
| ■ Your mailing address changes (If your mailing address is different from where you live, we also need to know where you live) | ■ You have a baby, adopt a child, or place a child for adoption or in foster care              |
| ■ You move (Remember, you must be a Maryland resident)   | ■ You gain or lose a tax dependent   |
| ■ You need to change or correct your name, date of birth, or Social Security number  | ■ You gain or lose other health insurance  |
| ■ Your income increases  | ■ You are involved in an accident or are injured and another insurance or person may be liable |
| ■ Your disability status changes   | ■ You get married or divorced  |

## 2. IMPORTANT INFORMATION

### A. HealthChoice and State Programs Contact Information

| Help Information   | Phone Number   | Website   |
|--|--|---|
| <b>Enrollment into HealthChoice</b>  | 1-855-642-8572<br>TDD (for hearing impaired)<br>1-855-642-8573   | <a href="https://www.marylandhealthconnection.gov">https://www.marylandhealthconnection.gov</a>   |
| <b>General Questions about HealthChoice</b>  | 410-767-5800 (local)<br>1-800-492-5231 (rest of state)<br>TDD (for hearing impaired)<br>1-800-735-2258 | <a href="https://health.maryland.gov/mmcp/healthchoice/pages/home.aspx">https://health.maryland.gov/mmcp/healthchoice/pages/home.aspx</a>   |
| <b>HealthChoice Help Line (for problems and complaints about access, enrollment process, and quality of care)</b>          | 1-800-284-4510   |   |
| <b>Pregnant members and family planning</b>  | 1-800-456-8900   | <a href="https://mmcp.health.maryland.gov/chp/pages/Home.aspx">https://mmcp.health.maryland.gov/chp/pages/Home.aspx</a>   |
| <b>Healthy Kids, EPSDT</b>   | 410-767-1903   | <a href="https://mmcp.health.maryland.gov/EPSDT/Pages/Home.aspx">https://mmcp.health.maryland.gov/EPSDT/Pages/Home.aspx</a>   |
| <b>Healthy Smiles Dental Program</b>   | 1-855-934-9812   | <a href="https://health.maryland.gov/mmcp/Pages/maryland-healthy-smiles-dental-program.aspx">https://health.maryland.gov/mmcp/Pages/maryland-healthy-smiles-dental-program.aspx</a> |
| <b>Rare and Expensive Case Management Program (REM) - for questions about referrals, eligibility, grievances, services</b> | 1-800-565-8190   | <a href="https://health.maryland.gov/mmcp/longtermcare/Pages/REM-Program.aspx">https://health.maryland.gov/mmcp/longtermcare/Pages/REM-Program.aspx</a>                             |
| <b>Mental Health and substance use disorders- for referrals, provider information, grievances, preauthorization</b>        | 1-800-888-1965   | <a href="https://health.maryland.gov/bha/Pages/HELP.aspx">https://health.maryland.gov/bha/Pages/HELP.aspx</a>   |
| <b>Maryland Health Connection Consumer Support Center</b>  | 1-855-642-8572<br>TDD (for hearing impaired)<br>1-855-642-8573   | <a href="https://www.marylandhealthconnection.gov/">https://www.marylandhealthconnection.gov/</a>   |



## B. Local Health Department Contact Information

| County                  | Main Phone Number      | Transportation Phone Number  | Administrative Care Coordination Unit (ACCU) Phone Number | Website   |
|-------------------------|------------------------|------------------------------|---|---|
| <b>Allegany</b>         | 301-759-5000           | 301-759-5123                 | 301-759-5094  | <a href="https://health.maryland.gov/allegany">https://health.maryland.gov/allegany</a>   |
| <b>Anne Arundel</b>     | 410-222-7095           | 410-222-7152                 | 410-222-7541  | <a href="http://www.aahealth.org">http://www.aahealth.org</a>   |
| <b>Baltimore City</b>   | 410-396-4398           | 410-396-2828                 | 410-640-5000  | <a href="http://health.baltimorecity.gov">http://health.baltimorecity.gov</a>   |
| <b>Baltimore County</b> | 410-887-2243           | 410-887-2828                 | 410-887-8741  | <a href="http://www.baltimorecountymd.gov/agencies/health">http://www.baltimorecountymd.gov/agencies/health</a>                   |
| <b>Calvert</b>          | 410-535-5400           | 410-414-2489                 | 410-535-5400<br>ext. 360                                  | <a href="http://www.calverthealth.org">http://www.calverthealth.org</a>   |
| <b>Caroline</b>         | 410-479-8023           | 410-479-8014                 | 410-479-8189  | <a href="http://dhmh.maryland.gov/carolinecounty">http://dhmh.maryland.gov/carolinecounty</a>                                     |
| <b>Carroll</b>          | 410-876-4940           | 410-876-4813                 | 410-876-4941  | <a href="http://cchd.maryland.gov">http://cchd.maryland.gov</a>   |
| <b>Cecil</b>            | 410-996-5550           | 410-996-5171                 | 410-996-5145  | <a href="http://www.cecilcountyhealth.org">http://www.cecilcountyhealth.org</a>   |
| <b>Charles</b>          | 301-609-6900           | 301-609-6923                 | 301-609-6803<br>301-609-6855<br>301-609-6760              | <a href="http://www.charlescountyhealth.org">http://www.charlescountyhealth.org</a>   |
| <b>Dorchester</b>       | 410-228-3223           | 410-901-2426                 | 410-228-3223  | <a href="http://www.dorchesterhealth.org">http://www.dorchesterhealth.org</a>   |
| <b>Frederick</b>        | 301-600-1029           | 301-600-3101<br>301-600-3364 | 301-600-3124  | <a href="http://health.frederickcountymd.gov">http://health.frederickcountymd.gov</a>   |
| <b>Garrett</b>          | 301-334-7777           | 301-334-7726                 | 301-334-7771  | <a href="http://garretthealth.org">http://garretthealth.org</a>   |
| <b>Harford</b>          | 410-838-1500           | 410-638-1671                 | 410-942-7999  | <a href="http://harfordcountyhealth.com">http://harfordcountyhealth.com</a>   |
| <b>Howard</b>           | 410-313-6300           | 877-312-6571                 | 410-313-7323  | <a href="https://www.howardcountymd.gov/Departments/Health">https://www.howardcountymd.gov/Departments/Health</a>                 |
| <b>Kent</b>             | 410-778-1350           | 410-778-7025                 | 410-778-7035  | <a href="http://kenthd.org">http://kenthd.org</a>   |
| <b>Montgomery</b>       | 311 or<br>240-777-0311 | 240-777-5899<br>240-777-5890 | 240-777-1648<br>240-777-1640<br>240-777-4322              | <a href="http://www.montgomerycountymd.gov/hhs/">http://www.montgomerycountymd.gov/hhs/</a>                                       |
| <b>Prince George's</b>  | 301-883-7879           | 301-856-9555                 | 301-856-9550  | <a href="http://www.princegeorgescountymd.gov/1588/Health-Services">http://www.princegeorgescountymd.gov/1588/Health-Services</a> |

| <b>County</b>       | <b>Main Phone Number</b> | <b>Transportation Phone Number</b> | <b>Administrative Care Coordination Unit (ACCU) Phone Number</b> | <b>Website</b>  |
|---------------------|--------------------------|------------------------------------|--|---|
| <b>Queen Anne's</b> | 410-758-0720             | 443-262-4462                       | 443-262-4456   | <a href="http://www.qahealth.org">www.qahealth.org</a>                      |
| <b>St. Mary's</b>   | 301-475-4330             | 301-475-4296                       | 301-475-4330   | <a href="http://www.smchd.org">http://www.smchd.org</a>                     |
| <b>Somerset</b>     | 443-523-1700             | 443-523-1722                       | 443-523-1700   | <a href="http://somersethealth.org">http://somersethealth.org</a>           |
| <b>Talbot</b>       | 410-819-5600             | 410-819-5609                       | 410-819-5600   | <a href="http://talbothealth.org">http://talbothealth.org</a>               |
| <b>Washington</b>   | 240-313-3200             | 240-313-3264                       | 240-313-3222   | <a href="https://washcohealth.org">https://washcohealth.org</a>             |
| <b>Wicomico</b>     | 410-749-1244             | 410-548-5142                       | 410-543-6942   | <a href="https://www.wicomicohealth.org">https://www.wicomicohealth.org</a> |
| <b>Worcester</b>    | 410-632-1100             | 410-632-0092                       | 410-629-0614   | <a href="http://www.worcesterhealth.org">http://www.worcesterhealth.org</a> |

### 3. RIGHTS AND RESPONSIBILITIES

#### **A. As a HealthChoice member, you have the right to:**

- Receive health care and services that are culturally competent and free from discrimination.
- Have your dignity and privacy treated with respect.
- Receive information, including information on treatment options and alternatives, regardless of cost or benefit coverage, in a manner you can understand.
- Participate in decisions regarding your healthcare, including the right to refuse treatment.
- Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience, or retaliation.
- Request and receive a copy of your medical records and request that they be amended or corrected as allowed.
- Request copies of all documents, records, and other information free of charge, that was used in an adverse benefit determination.
- Exercise your rights, and that the exercise of those rights does not adversely affect the way the Managed Care Organizations (MCO), their providers, or the Maryland Department of Health treat you.
- File appeals and grievances with an MCO.
- File appeals, grievances, and State fair hearings with the State.
- Request that ongoing benefits be continued during an appeal or State fair hearing. However, you may have to pay for the continued benefits if the decision is upheld in the appeal or hearing.
- Receive a second opinion from another doctor within the same MCO, or by an out-of-network provider if the provider is not available within the MCO, if you do not agree with your doctor's opinion about the services that you need. Contact your MCO for help with this.
- Receive other information about how your MCO is managed, including the structure and operation of the MCO as well as physician incentive plans. You may request this information by calling your MCO.
- Receive information about the organization, its services, its practitioners and providers and member rights and responsibilities.
- Make recommendations regarding the organization's member rights and responsibilities policy.

#### **B. As a HealthChoice member, you have the responsibility to:**

- Inform your provider and MCO if you have any other health insurance coverage.
- Treat HealthChoice staff, MCO staff, and health care providers and staff, with respect and dignity.
- Be on time for appointments and notify providers as soon as possible if you need to cancel an appointment.
- Show your membership card when you check in for every appointment. Never allow anyone else to use your Medicaid or MCO card. Report lost or stolen member ID cards to the MCO.

- Call your MCO if you have a problem or a complaint.
- Work with your PCP to create and follow a plan of care that you and your PCP agree on.
- Ask questions about your care and let your provider know if there is something you do not understand.
- To understand your health problems and to work with your provider to create mutually agreed upon treatment goals that you will follow.
- Update the State if there has been a change in your status.
- Provide the MCO and its providers with accurate health information in order to provide proper care.
- Use the emergency department for emergencies only.
- Tell your PCP as soon as possible after you receive emergency care.
- Inform your caregivers about any changes to your Advance Directive.

### **C. Nondiscrimination Statement**

It is the policy of all HealthChoice MCOs not to discriminate on the basis of race, color, national origin, sex, age, or disability. MCOs have adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 1557 of the Affordable Care Act (42 U.S.C. 18116) and its implementing regulations at 45 CFR part 92, issued by the U.S. Department of Health and Human Services. Section 1557 prohibits discrimination on the basis of race, color, national origin, sex, age, or disability in certain health programs and activities. Section 1557 and its implementing regulations may be examined in the office of each MCO's nondiscrimination coordinator who has been designated to coordinate the efforts of each MCO in order to comply with Section 1557.

Any person who believes someone has been subjected to discrimination on the basis of race, color, national origin, sex, age or disability may file a grievance under this procedure. It is against the law for an MCO to retaliate against anyone who opposes discrimination, files a grievance, or participates in the investigation of a grievance.

Procedure:

- Grievances must be submitted to the Section 1557 Coordinator within sixty (60) days of the date the person filing the grievance becomes aware of the alleged discriminatory action.
- A complaint must be in writing, containing the name and address of the person filing it. The complaint must state the problem or action alleged to be discriminatory and the remedy or relief sought.
- The Section 1557 Coordinator (or her/his designee) shall conduct an investigation of the complaint. This investigation may be informal, but it will be thorough, affording all interested persons an opportunity to submit evidence relevant to the complaint. The Section 1557 Coordinators will maintain the files and records relating to such grievances. To the extent possible, and in accordance with applicable law, the Section 1557 Coordinators will take appropriate steps to preserve the confidentiality of files and records relating to grievances and will share them only with those who have a need to know.
- The Section 1557 Coordinators will issue a written decision on the grievance, based on a preponderance of the evidence, no later than 30 days after its filing, including a notice to the complainant of their right to pursue further administrative or legal remedies.

The availability and use of this grievance procedure does not prevent a person from pursuing other legal or administrative remedies, including filing a complaint of discrimination on the basis of race, color, national origin, sex, age, or disability in court or with the U.S. Department of Health and Human Services, Office for Civil Rights. A person can file a complaint of discrimination electronically through the Office for Civil Rights Complaint Portal, which is available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201. Toll free: 800-368-1019 – TDD: 800-537-7697.

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>. Such complaints must be filed within 180 days of the date of the alleged discrimination.

MCOs will make appropriate arrangements to ensure that individuals with disabilities and individuals with limited English proficiency are provided auxiliary aids and services or language assistance services, respectively, if needed to participate in this grievance process. Such arrangements may include, but are not limited to, providing qualified interpreters, providing taped cassettes of material for individuals with low vision, or assuring a barrier-free location for the proceedings. The Section 1557 Coordinators will be responsible for such arrangements.

#### **D. Notice of Privacy Practices**

The Health Insurance Portability and Accountability Act (HIPAA) requires MCOs and providers to report their privacy practices to their members. The Notice of Privacy Practices informs members of their rights to privacy as well as the access and disclosure of their protected health information (PHI). Examples of PHI include medical records, medical claims/billing, and health plan records. If you feel that your privacy rights have been violated, you can file a complaint with your provider, MCO, or the U.S. Department of Health and Human Services.

To file a complaint, see the contact information below:

- Provider: call your provider's office
- MCO: call MCO Compliance Department
- U.S. Department of Health and Human Services
  - Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>
  - Email: [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov)
  - In writing:  
Centralized Case Management Operations  
U.S. Department of Health and Human Services  
200 Independence Avenue, S.W.  
Room 509F HHH Bldg.  
Washington, DC 20201

See Attachment B for your MCO's Notice of Privacy Practices



## 4. BENEFITS AND SERVICES

### A. HealthChoice Benefits

The table below lists the basic benefits that all MCOs must offer to HealthChoice members. Review the table carefully as some benefits have limits, you may have to be a certain age, or have a certain kind of problem. Except for pharmacy co-pays (fee member pays for a health care service), you should never be charged for any of these health care services. Your PCP will assist you in coordinating these benefits to best suit your health care needs. You will receive most of these benefits from providers that participate in the MCO's network (participating provider) or you may need a referral to access them. There are some services and benefits you may receive from providers that do not participate with your MCO (non-participating provider) and do not require a referral. These services are known as self-referral services.

MCOs may waive pharmacy co-pays and offer additional benefits such as more frequent eye exams (see Attachment C). Those are called optional benefits and can change from year to year. If you have questions call MCO Customer Service.

| BENEFIT  | WHAT IT IS   | WHO CAN GET THIS BENEFIT                                   | WHAT YOU DO NOT GET WITH THIS BENEFIT |
|--|--|--|---------------------------------------|
| <b>Primary Care Services</b>   | These are all of the basic health services you need to take care of your general health needs, and are usually provided by your PCP. A PCP can be a doctor, advanced practice nurse, or physician assistant. | All members  |                                       |
| <b>Early Periodic Screening Diagnosis Treatment (EPSDT) Services for Children</b><br><a href="https://mmcp.health.maryland.gov/EPSDT/Pages/Home.aspx">https://mmcp.health.maryland.gov/EPSDT/Pages/Home.aspx</a> | Regular well-child check-ups, immunizations (shots), developmental screens and wellness advice. These services provide whatever is needed to take care of sick children and to keep healthy children well.   | Under age 21   |                                       |
| <b>Pregnancy-Related Services</b>  | Medical care during and after pregnancy, including hospital stay, doula support and, when needed, home visits after delivery.  | Members who are pregnant, and for one year after the birth |                                       |

| BENEFIT                               | WHAT IT IS  | WHO CAN GET THIS BENEFIT | WHAT YOU DO NOT GET WITH THIS BENEFIT   |
|---------------------------------------|---|--------------------------|---|
| <b>Family Planning</b>                | Family planning office visits, lab tests, birth control pills and devices (includes latex condoms and emergency contraceptives from the pharmacy, without a doctor's order) and permanent sterilizations.   | All members              |   |
| <b>Primary Mental Health Services</b> | Primary mental health services are basic mental health services provided by your PCP or another provider within the MCO. If you need more than just basic mental health services, your PCP will refer you to or you can call the Public Behavioral Health System at: 1-800-888-1965 for specialty mental health services.   | All members              | You do not get specialty mental health services from the MCO. For treatment of serious emotional problems, your PCP or specialist will refer you or you can call the Public Behavioral Health System at: 1-800-888-1965 |
| <b>Dental Services</b>                | The Maryland Healthy Smiles Dental Program covers a wide range of dental services including regular checkups, teeth cleaning, fluoride treatments, x-rays, fillings, root canals, crowns, extractions, and anesthesia. To find a dentist, replace a member ID or handbook, or to learn more about covered services, call Maryland Healthy Smiles Member Services at 1-855-934-9812. | All members              |   |

| BENEFIT   | WHAT IT IS  | WHO CAN GET THIS BENEFIT   | WHAT YOU DO NOT GET WITH THIS BENEFIT              |
|---|---|--|--|
| <b>Prescription Drug Coverage (Pharmacy Services)</b> | Prescription drug coverage includes prescription drugs (drug dispensed only with a prescription from an authorized prescriber) insulin, needles and syringes, birth control pills and devices, coated aspirin for arthritis, iron pills (ferrous sulfate), and chewable vitamins for children younger than age 12. You can get latex condoms and emergency contraceptives from the pharmacy without a doctor's order. | All members<br>There are no co-pays for children under age 21, pregnant members, individuals in a nursing facility or hospice, or for birth control.   |  |
| <b>Specialist Services</b>                            | Health care services provided by specially trained doctors, advanced practice nurses, or physicians assistants. You may need a referral from your PCP before you can see a specialist.  | All members  |  |
| <b>Laboratory and Diagnostic Services</b>             | Lab tests and X-rays to help find out the cause of an illness.  | All members  |  |
| <b>Home Health Care</b>                               | Health care services received in-home that includes nursing and home health aide care.  | Those who need skilled nursing care (care provided by or under the supervision of a registered nurse) in their home, usually after being in a hospital | No personal care services (help with daily living) |

| BENEFIT                            | WHAT IT IS   | WHO CAN GET THIS BENEFIT   | WHAT YOU DO NOT GET WITH THIS BENEFIT                              |
|------------------------------------|--|--|--|
| <b>Case Management</b>             | A case manager may be assigned to help you plan for and receive health care services. The case manager also keeps track of what services are needed and what has been provided. You must communicate with case manager to receive effective case management. | <ul style="list-style-type: none"> <li>(1) Children with special health care needs;</li> <li>(2) Pregnant and postpartum members;</li> <li>(3) Individuals with HIV/AIDS;</li> <li>(4) Individuals who are homeless;</li> <li>(5) Individuals with physical or developmental disabilities;</li> <li>(6) Children in State-supervised care; and</li> <li>(7) Case management provided by MCO for other members as needed</li> </ul> |  |
| <b>Diabetes Care</b>               | Special services, medical equipment, and supplies for members with diabetes.   | Members who have been diagnosed with diabetes  |  |
| <b>Diabetes Prevention Program</b> | A program to prevent diabetes in members who are at risk.  | Members 18 to 64 years old who are overweight and have elevated blood glucose level or a history of diabetes during pregnancy.   | Not eligible if previously diagnosed with diabetes or if pregnant. |

| BENEFIT                                 | WHAT IT IS  | WHO CAN GET THIS BENEFIT  | WHAT YOU DO NOT GET WITH THIS BENEFIT   |
|---|---|---|---|
| <b>Podiatry</b>                         | Foot care when medically needed.  | All members   | Routine foot care, unless you are under 21 years of age or have diabetes or vascular disease affecting the lower extremities. |
| <b>Vision Care</b>                      | <p>Eye Exams<br/> <i>Under 21: one exam every year.</i><br/> 21 and Older: one exam every two years.</p> <p>Glasses and Contact Lenses<br/> <i>Under 21 only.</i><br/> Contact lenses if there is a medical reason why glasses will not work.</p> | <p>Eye Exams<br/> All members</p> <p>Glasses and Contact Lenses<br/> Members under age 21</p> | More than one pair of glasses per year unless lost, stolen, broken, or new prescription needed.                               |
| <b>Oxygen and Respiratory Equipment</b> | Treatment to help breathing problems.   | All members   |   |
| <b>Hospital Inpatient Care</b>          | Services and care received for scheduled and unscheduled admittance for inpatient hospital stays (hospitalization).   | All members with authorization or as an emergency.  |   |
| <b>Hospital Outpatient Care</b>         | Services and care received from an outpatient hospital setting that does not require inpatient admittance to the hospital. Services include diagnostic and laboratory services, physician visits, and authorized outpatient procedures.           | All members   | MCOs are not required to cover hospital observation services beyond 24 hours  |



| <b>BENEFIT</b>                                | <b>WHAT IT IS</b>   | <b>WHO CAN GET THIS BENEFIT</b>   | <b>WHAT YOU DO NOT GET WITH THIS BENEFIT</b>                    |
|---|---|---|---|
| <b>Emergency Care</b>                         | Services and care received from a hospital emergency facility to treat and stabilize an emergency medical condition.                        | All members   |   |
| <b>Urgent Care</b>                            | Services and care received from an urgent care facility to treat and stabilize an urgent medical need.                                      | All members   |   |
| <b>Hospice Services</b>                       | Home or inpatient services designed to meet the physical, psychological, spiritual, and social needs for people who are terminally ill.     | All members   |   |
| <b>Nursing Facility/<br/>Chronic Hospital</b> | Skilled nursing care or rehab care up to 90 days  | All members   |   |
| <b>Rehabilitation Services/<br/>Devices</b>   | Outpatient services/devices that help a member function for daily living. Services include: Physical, Occupational, and Speech Therapy.     | Members ages 21 and older. Members under 21 are eligible under EPSDT (see section 6E) |   |
| <b>Habilitation Services/<br/>Devices</b>     | Services/devices that help a member function for daily living. Services include Physical Therapy, Occupational Therapy, and Speech Therapy. | Eligible members; benefits may be limited   |   |
| <b>Audiology</b>                              | Assessment and treatment of hearing loss  | All members   | Members over 21 must meet certain criteria for hearing devices. |
| <b>Blood and Blood Products</b>               | Blood used during an operation, etc.  | All members   |   |
| <b>Dialysis</b>                               | Treatment for kidney disease.   | All members   |   |

| BENEFIT  | WHAT IT IS   | WHO CAN GET THIS BENEFIT                                 | WHAT YOU DO NOT GET WITH THIS BENEFIT    |
|--|--|--|--|
| <b>Durable Medical Equipment (DME) and Disposable Medical Supplies (DMS)</b> | DME (can be used repeatedly) include crutches, walkers, and wheelchairs. DMS (can be used only once) are equipment and supplies that have no practical use in the absence of illness, injury, disability, or health condition. DMS include finger stick supplies, dressings for wounds, and incontinence supplies. | All members  |  |
| <b>Transplants</b>   | Medically necessary transplants.   | All members  | No experimental transplant               |
| <b>Clinical Trials</b>   | Members' costs for studies to test the effectiveness of new treatments or drugs.   | Members with few threatening conditions, when authorized |  |
| <b>Plastic and Restorative Surgery</b>                                       | Surgery to correct a deformity from disease, trauma, or congenital or development abnormalities, or to restore body functions.   | All members  | Cosmetic surgery to make you look better |

## B. Self-Referral Services

You will go to your PCP for most of your health care, or your PCP will send you to a specialist who works with the same MCO. For some types of services, you can choose a local provider who does not participate with your MCO. The MCO will still pay the non-participating provider for services if the provider agrees to see you and accept payment from the MCO. Services that work in this way are called self-referral services. The MCO will also pay for any related lab work and medicine received at the same site that you receive the self-referral visit. The following services are self-referral services:

- Emergency services;
- Family planning;
- Pregnancy, under certain conditions, and birthing centers;
- Doctor's check of a newborn baby;
- School-based health centers;

- Assessment for placement in foster care;
- Certain specialists for children;
- Diagnostic evaluation for people with HIV/AIDS;
- Renal dialysis; and
- Covid-19 Lab Tests

### **Emergency Services**

An emergency is a medical condition that is sudden, serious, and puts your health in jeopardy unless immediate care is received. You do not need preauthorization or a referral from your doctor to receive emergency services. Emergency services are health care services provided in a hospital emergency facility from the result of an emergency medical condition. After you are treated or stabilized for an emergency medical condition, you may need additional services to make sure the emergency medical condition does not return. These are called post-stabilization services.

### **Family Planning Services (Birth Control)**

If you choose to do so, you can go to a provider who is not a part of your MCO for family planning services. Family planning includes services such as contraceptive devices/supplies, laboratory testing, and medically necessary office visits. Voluntary sterilization is a family planning service but is not a self-referral service. If you need a voluntary sterilization, you will need preauthorization from your PCP and must use a participating provider of the MCO's network.

### **Pregnancy Services**

If you were pregnant when you joined the MCO, and had already seen a non-participating provider for at least one complete prenatal check-up, then you can choose to keep seeing that non-participating provider all through your pregnancy, delivery, and for one year after the baby is born for follow-up, so long as the non-participating provider agrees to continue to see you.

Doula support is available for prenatal visits, attendance at labor and delivery, and postpartum visits. You also have access to home visiting services. Home visiting services provide support to pregnant members during pregnancy and childbirth, as well as support for parents and children during the postpartum period and up to two or three years of age. Home visiting services include prenatal home visits, postpartum home visits, and infant home visits. Group-based support with CenteringPregnancy is also available to provide education and support with members that are due around the same time as you.

### **Birthing Centers**

Services performed at a birthing center, including an out-of-state center located in a contiguous state (one that borders Maryland).

### **Baby's First Check-Up Before Leaving Hospital**

It is best to select your baby's provider before you deliver. If the MCO provider you selected or another provider within the MCO network does not see your newborn baby for a check-up before the baby is ready to go home from the hospital, the MCO will pay for the on-call provider to do the check-up in the hospital.

## **School-Based Health Center Services**

For children enrolled in schools that have a health center, they can receive a number of services from the school health center. Your child will still be assigned to a PCP. Services include:

- Office visits and treatment for acute or urgent physical illness, including needed medicine;
- Follow-up to EPSDT visits when needed; and
- Self-referred family planning services.

## **Check-Up for Children Entering State Custody**

Children entering foster care or kinship care are required to have a check-up within 30 days. The foster parent can choose a convenient provider to self-refer to for this visit.

## **Certain Providers for Children with Special Health Care Needs**

Children with special healthcare needs may self-refer to providers outside of the MCO network (non-participating provider) under certain conditions. Self-referral for children with special needs is intended to ensure continuity of care, and ensure that appropriate plans of care are in place. Self-referral for children with special health care needs will depend on whether or not the condition that is the basis for the child's special health care needs is diagnosed before or after the child's initial enrollment in an MCO. Medical services directly related to a special needs child's medical condition may be accessed out-of-network only if the following specific conditions are satisfied:

- **New Member:** A child who at the time of initial enrollment was receiving these services as part of a current plan of care may continue to receive these specialty services provided that the pre-existing non-participating provider submits the plan of care for review and approval within 30 days of the child's effective date of enrollment. The approved services must be medically necessary.
- **Established Member:** A child who is already enrolled in a MCO when diagnosed as having a special health care need requiring a plan of care that includes specific types of services may request a specific non-participating provider. The MCO must grant the request unless the MCO has a local participating specialty provider with the same professional training and expertise who is reasonably available and provides the same services.

## **Diagnostic and Evaluation Service (DES)**

If you have HIV/AIDS, you can receive one annual diagnostic and evaluation service (DES) visit. The DES will consist of a medical and psychosocial assessment. You must select the DES provider from an approved list of sites, but the provider does not have to participate with your MCO. The MCO is responsible to assist you with this service. The State and not your MCO will pay for your HIV/AIDS related blood tests.

## **Renal Dialysis**

If you have kidney disease that requires you to have your blood cleaned on a regular basis, then you can select your renal dialysis provider. You will have the option to choose a renal dialysis provider who either does or does not participate with your MCO. People needing this service may be eligible for the Rare and Expensive Case Management (REM) Program. If the MCO denies, reduces, or terminates the services, you can file an appeal.

### C. Benefits Not Offered by MCOs but Offered by the State

Benefits in the table below are not covered by the MCO. If you need these services, you can get them through the State using your red-and-white Medicaid or dental card. If you have questions on how to access these benefits, call the HealthChoice Help Line at: 1-800-284-4510.

| Benefit  | Description  |
|--|--|
| <b>Dental Services</b>   | General dentistry, including regular and emergency treatment, is offered. Dental services are provided by the Maryland Healthy Smiles Dental Program administered by SKYGEN USA. If you are eligible for the Dental Services Program, you will receive information and a dental card from SKYGEN USA. If you have not received your dental ID card or have questions about your dental benefits, call the Maryland Healthy Smiles Dental Program at: 1-855-934-9812.                             |
| <b>Occupational, Physical, and Speech Therapies for Children Under the Age of 21</b> | The State pays for these services if medically needed. For help in finding a provider, you can call the State's hotline at: 1-800-492-5231.  |
| <b>Speech Augmenting Devices</b>   | Equipment that helps people with speech impairments to communicate.  |
| <b>Behavioral Health</b>   | Substance use disorder and specialty mental health services are provided through the Public Behavioral Health System. You can reach them by calling: 1-800-888-1965.   |
| <b>Intermediate Care Facility (ICF) and Mental Retardation (MR) Services</b>         | This is treatment in a care facility for people who have an intellectual disability and need this level of care.   |
| <b>Skilled Personal Care Services</b>  | This is skilled help with daily living activities.   |
| <b>Medical Day Care Services</b>   | This is help to improve daily living skills in a center licensed by the state or Local Health Department, which includes medical and social services.  |
| <b>Nursing Facility and Long-Term Care Services</b>                                  | The MCO does not cover care in a nursing home, chronic rehabilitation hospital, or chronic hospital after the first 90 days. If you lose Medicaid coverage while you are in a nursing facility, you will not be re-enrolled in the MCO. If this happens, you will need to apply for Medicaid under long-term care coverage rules. If you still meet the State's requirements after you are disenrolled from the MCO or after the MCO has paid the first 90 days, the State would be responsible. |
| <b>HIV/AIDS</b>  | Certain diagnostic services for HIV/AIDS are paid for by the State (viral load testing and genotypic, phenotypic, or other HIV/AIDS resistance testing).   |

| Benefit                        | Description   |
|--------------------------------|---|
| <b>Abortion Services</b>       | <p>This medical procedure to end certain kinds of pregnancies is covered by the State only if:</p> <ul style="list-style-type: none"> <li>■ The patient will have serious physical or mental health problems, or could die, if the patient has the baby;</li> <li>■ The patient is pregnant because of rape or incest, and reported the crime; or</li> <li>■ The baby will have very serious health problems.</li> </ul> <p>Members eligible for HealthChoice only because of their pregnancy are not eligible for abortion services.</p>   |
| <b>Transportation Services</b> | <p><b>Emergency Medical Transportation</b><br/> Medical services while transporting the member to a health care facility in response to a 911 call. This service is provided by local fire companies. If you are having an emergency medical condition, call 911.</p> <p><b>Non-Emergency Medical Transportation</b><br/> MCOs are not required to provide transportation for non-emergency medical visits. The exception is when you are sent to a far-away county to get treatment that you could get in a closer county.</p> <p>Certain MCOs may provide some transportation services such as bus tokens, van services, and taxis to medical appointments. Call your MCO to see if they provide any transportation services.</p> <p>LHDs provide non-emergency medical transportation to qualified individuals. The transportation provided is only to Medicaid covered services. Transportation through the LHD is meant for individuals who have no other means of getting to their appointments. If you select a MCO that is not offered within your service area, both the LHD and MCO are not required to provide non-emergency medical transportation services.</p> <p>For assistance with transportation from your Local Health Department, call the LHD's transportation program. For assistance with transportation from your local health department, call the local health department's transportation program.</p> |

#### **D. Additional Services Offered by MCOs and Not by the State**

At the beginning of each year, MCOs must tell the State if they will offer additional services. Additional services are also called optional benefits. The MCO is not required to provide additional services, and the State does not cover them. If there is ever a change to the MCO's additional service(s), you will be notified in writing. However, if the MCO changes or stops offering additional services, this is not an approved reason to change MCOs. Optional services and limitations of each service can vary between each MCO. Transportation to optional services may or may not be provided by the MCO. To find out the optional services and limitations provided by your MCO, see Attachment C or call MCO Customer Service.

## **Community Health Engagement Programs**

Priority Partners hosts and attends events like food drops, farmers markets, resource fairs and educational webinars every month. Visit [ppmco.org/about-us/community-health-advocates/events](http://ppmco.org/about-us/community-health-advocates/events) to learn about events.

You can also find community resources in your area at [ppmco.org/about-us/community-health-advocates/community-resources](http://ppmco.org/about-us/community-health-advocates/community-resources).

List of Resources:

- Food
- Housing
- Goods
- Transit
- Health
- Money
- Care
- Education
- Work
- Legal

## **E. Excluded Benefits and Services Not Covered by the MCO or the State**

Below are the benefits and services that MCOs and the State are not required to cover (called excluded services). The State requires MCOs to exclude most of these services. See Attachment C or call MCO Customer Service to find out their additional benefits and services.

Benefits and Services Not Covered:

- Orthodontist services for people 21 years and older or children who do not have a serious problem that makes it difficult for them to speak or eat.
- Non-prescription drugs (except coated aspirin for arthritis, insulin, iron pills, and chewable vitamins for children younger than age 12).
- Routine foot care for adults 21 years and older who do not have diabetes or vascular problems.
- Special (orthopedic) shoes and supports for people who do not have diabetes or vascular problems.
- Shots for travel outside the continental United States or medical care outside the United States.
- Diet and exercise programs to help you lose weight.
- Cosmetic surgery to make you look better, but which you do not need for any medical reason.
- Fertility treatment services, including services to reverse a voluntary sterilization.



- Private hospital rooms for people without a medical reason such as having a contagious disease.
- Private duty nursing for people 21 years old and older.
- Autopsies.
- Anything experimental unless part of an approved clinical trial.
- Anything for which you do not have a medical need.

## **F. Change of Benefits and Service Locations**

### **Change of Benefits**

There may be times when HealthChoice benefits and services are denied, reduced, or terminated because they are not or are no longer medically necessary. This is called an adverse benefit determination. If this situation occurs, you will receive a letter in the mail prior to any change of benefits or services. If you do not agree with this decision, you will be given the opportunity to file a complaint.

### **Loss of Benefits**

Loss of HealthChoice benefits will depend on your Medicaid eligibility. Failure to submit necessary Medicaid re-determination paperwork or to meet Medicaid eligibility criteria are causes for disenrollment from HealthChoice. If you become ineligible for Medicaid, the State will disenroll you from the MCO and you will lose your HealthChoice benefits. If you regain eligibility within 120 days, you will automatically be re-enrolled with the same MCO.

### **Change of Health Care Locations**

When there is a change in a health care provider's location you will be notified in writing. If the provider is a PCP, and the location change is too far from your home, you can call MCO Customer Service to switch to a PCP in your area.

## 5. INFORMATION ON PROVIDERS

### A. What is a Primary Care Provider (PCP), Specialist, and Specialty Care?

Your PCP is the main coordinator of your care and assists you in managing your health care needs and services. Go to your PCP for routine check-ups, medical advice, immunizations, and referrals for specialists when needed. A PCP can be a doctor, nurse practitioner, or physician assistant, and will typically work in the field of General Medicine, Family Medicine, Internal Medicine, or Pediatrics.

When you need a service not provided by your PCP, you will be referred to a Specialist. A Specialist is a doctor, nurse practitioner, or physician assistant that has additional training to focus on providing services in a specific area of care. The care you receive from a Specialist is called specialty care. To receive specialty care, you may need a referral from your PCP. There are some specialty care services that do not need a referral; these are known as self-referral services. For female members, if your PCP is not a women's health specialist, you have the right to see a women's health specialist within your MCO network without a referral.

Your providers will not be penalized for advising or advocating on your behalf.

### B. Selecting or Changing Providers

When you first enroll in an MCO, you need to select a PCP that is a part of the MCO's network. If you do not have a PCP or need assistance choosing a PCP, call MCO Customer Service. If you do not choose a PCP, the MCO will choose one for you. If you are not satisfied with your PCP, you can change your PCP at any time by calling the MCO Customer Service. They will assist you in changing your PCP and inform you of when you can begin seeing your new PCP.

If other members of your household are HealthChoice members, they will need to choose a PCP too. HealthChoice members in a household can all choose the same PCP, or each member can choose a different PCP. It is recommended that HealthChoice members who are under 21 years of age select an EPSDT provider. EPSDT providers are trained and certified to identify and treat health problems before they become complex and costly. MCO Customer Service will be able to tell you which providers are EPSDT-certified.

To view a list of participating providers within a MCO, provider directories are available on the MCO's website. If you would like a paper copy of the provider directory mailed to you, contact MCO Customer Service.

### C. Termination of a Provider

There may be times when a PCP or provider no longer contracts or works with a MCO. If that happens to your PCP or provider, you will be notified in writing and/or you will receive a phone call from the MCO.

- If the MCO terminates your PCP, you will be asked to select a new PCP and may be given the opportunity to switch MCOs if that PCP participates with a different MCO.
- If your PCP terminates the contract with your MCO, you will be asked to select a new PCP within your MCO.
- If you do not choose a new PCP, your current MCO will choose a PCP for you. After a PCP is selected, you will receive a new MCO ID card in the mail with the updated PCP information.

## 6. GETTING INTO CARE

### A. Making or Canceling an Appointment

New members are encouraged to schedule their initial appointment within the first 90 days. To make an appointment with your PCP or another provider, call the provider's office. Your PCP's name and number will be located on the front of the ID card the MCO provided to you. You can also call MCO Customer Services, and they will provide you with the name and number of your PCP or other provider. To ensure the provider's office staff can have your records ready and has availability in their schedule, make an appointment prior going to the provider's office. When making an appointment:

- Inform the staff who you are;
- Inform staff why you are calling; and
- Inform staff if you think you need immediate attention.

Giving this information can help determine how quickly you need to be seen.

The day of the appointment, arrive on time. Arriving on time allows for the provider to spend the most amount of time with you and prevents long waiting times. For all appointments, bring your:

- Medicaid card;
- MCO ID card; and
- A photo ID.

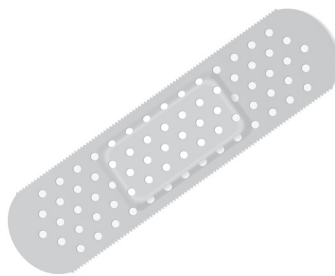
To cancel an appointment with your PCP or another provider, call the provider's office as soon as you know you cannot make the appointment. Canceling appointments allows providers to see other patients. Reschedule the appointment as soon as you can to stay up-to-date with your health care needs.

### B. Referral to a Specialist or Specialty Care

Your PCP oversees your care. If your PCP feels that you need specialty care, they will refer you to a specialist. Depending on your MCO, a referral may be needed from your PCP prior to making an appointment with a specialist. Call MCO Customer Service for their referral requirements.

### C. After Hours, Urgent Care, and Emergency Room Care

Know Where to Go: Depending on your health needs, it is important to choose the right place at the right time. Use the guide on the next page to help choose the right place based on your health needs.



| Doctor's Office  | Urgent Care Center  | Emergency Room   |
|--|---|--|
| <ul style="list-style-type: none"> <li>■ Check-ups</li> <li>■ Health screenings</li> <li>■ Cough/cold</li> <li>■ Fever</li> <li>■ Lingering pain</li> <li>■ Unexplained weight loss</li> </ul> | <ul style="list-style-type: none"> <li>■ Minor illness/injury</li> <li>■ Flu/fever</li> <li>■ Vomiting/diarrhea</li> <li>■ Sore throats, earaches or eye infections</li> <li>■ Sprains/strains</li> <li>■ Possible broken bones</li> <li>■ Sports injuries</li> </ul> | <ul style="list-style-type: none"> <li>■ Unconsciousness</li> <li>■ Difficulty breathing</li> <li>■ Serious head, neck or back injury</li> <li>■ Chest pain/pressure</li> <li>■ Severe bleeding</li> <li>■ Poison exposure</li> <li>■ Severe burns</li> <li>■ Convulsions/seizures</li> <li>■ Severely broken bones</li> <li>■ Sexual assault</li> </ul> |

### After Hours

If you need non-emergency care after normal business hours, call your PCP's office. The number can be found on the front of your MCO member ID card. Your doctor or their answering service will be able to answer your questions, provide you instructions, and arrange any necessary services.

### Urgent Care

If you have an illness or injury that could turn into an emergency within 48 hours if not treated, go to an Urgent Care Center. Be sure to go to an in-network Urgent Care Center. Preauthorization is not required, but make sure the Urgent Care Center participates with the MCO or you may be billed. If you are unsure if you should go to an Urgent Care Center, call your PCP's office. The number can be found on the front of your MCO member ID card.

### Emergency Room Care

An emergency medical condition is when you require immediate medical attention to avoid serious impairment or dysfunction to your health. If you have an emergency medical condition and need emergency room care (services provided by a hospital emergency facility), call 911 or go to the closest hospital emergency department. You will be able to self-refer to any emergency department. Preauthorization is not required.

If you are unsure if you should go to the emergency department, call your PCP's office. After you are treated for an emergency medical condition, you may need additional services to make sure the emergency medical condition does not return. These are called post-stabilization services. The MCO will work with the hospital staff to decide if you need these services. If you would like additional information about how this is decided, contact your MCO.

If your PCP and MCO are unaware of your emergency room care visit, call them as soon as you can after you receive emergency services so they can arrange for any follow-up care you may need.

### **Telehealth Care Options**

Priority Partners members have access to telehealth care using Johns Hopkins OnDemand Virtual Care.\* This service allows members to connect with a health care professional within minutes using a cell phone, computer or tablet. Members can use OnDemand to get medical care 24/7 from anywhere in the U.S. when they are unable to see their PCP, no appointment needed. Use of this service is intended for minor but urgent common ailments such as a cough or sore throat, rash, seasonal allergies, cold and flu symptoms, pink eye, sinus infection and more. OnDemand is not for medical emergencies. Learn more and create an account at [hopkinsmedicine.org/ondemand](https://hopkinsmedicine.org/ondemand).

Telehealth is another option for routine health care, such as a well-visit. Many doctors and health care professionals are able to offer a telehealth exam instead of visiting their office or clinic. Telehealth offers a private, convenient option, allowing members to schedule appointments at a time and location of their choice, such as the comfort of their own home. It is a convenient choice for members who want to receive care anywhere, have shorter wait times or reduce travel, time off work or child care concerns. Members who would like to have a video appointment should call their doctor's office to ask if they use telehealth when scheduling their next well-visit.

*\*This service is for adults and children ages 3 and older. Individuals under the age of 18 must be accompanied by an adult. Do not use Johns Hopkins OnDemand for emergency medical matters. Call 911 if you are experiencing a medical emergency.*

### **D. Out of Service Area Coverage**

Not all MCOs operate in all areas of the State. If you need non-emergency care while out of the MCOs service area, call your PCP or MCO Customer Service. Both numbers are on your MCO card. If you move and your new residence is in a different Maryland county that your MCO does not service, you can change your MCO by calling Maryland Health Connection (855-642-8572). If you decide to stay with your MCO, you may need to provide your own transportation to an in-network provider in another county.

HealthChoice is only accepted in Maryland and by providers in nearby states when they are part of the MCO's network or your care has been arranged by the MCO. Remember that when you travel out of the State of Maryland, the MCO is only required to cover emergency services and post-stabilization services.

### **E. Wellness Care for Children: Healthy Kids – Early Periodic Screening, Diagnosis, and Treatment (EPSDT)**

It is important for infants, children, and adolescents up to age 21 to receive regular check-ups. The Healthy Kids/EPSDT program helps to identify, treat, and prevent health problems before they become complex and costly. EPSDT is a comprehensive benefit that covers medically necessary medical, dental, vision, and hearing services. Many of the EPSDT services will be covered by the MCO, but services such as dental, behavioral health, and therapies will be covered through fee-for-service Medicaid (see page 22).

Healthy Kids is the preventative well-child component of EPSDT. The State will certify your child's PCPs to ensure that they know the Healthy Kids/EPSDT requirements, are prepared to perform the required screenings, and have the required vaccines so your child receives immunizations at the appropriate times. We highly recommend that you select a PCP for your child who is EPSDT certified. If you choose a provider that is not EPSDT certified, the MCO will notify you. You can switch your child's PCP at any time. Contact MCO Customer Service if you have any questions or need assistance switching your child's PCP.

The table below shows the ages that children need well-child visits. If your child's PCP recommends more visits they will also be covered. During well-child visits the PCP will check your child's health and all aspects of development. The PCP will also check for problems through screening. Some screenings for health problems are done through blood work while others are done by asking questions. Additional screens may be required based on age and risk. The PCP will also offer advice and tell you what to expect. Make sure you keep appointments for well-child exams. Do not miss immunizations, and make sure children get their blood tested for lead. Lead in the blood causes serious problems, so testing is required for all children regardless of risk. This applies even if your child has both Medicaid and other insurance.

| <b>Age</b>                   | <b>Well-Child Exam<br/>Assess Development<br/>Health Education</b> | <b>Childhood<br/>Immunizations</b><br><i>(*influenza<br/>recommended every<br/>year starting at 6<br/>months of age)</i> | <b>Blood Lead test</b><br><i>(*additional if at risk)</i> |
|------------------------------|--|--|---|
| <b>Birth</b>                 | X  | X  |   |
| <b>3-5 days</b>              | X  |  |   |
| <b>1 month</b>               | X  |  |   |
| <b>2 months</b>              | X  | X  |   |
| <b>4 months</b>              | X  | X  |   |
| <b>6 months</b>              | X  | X  |   |
| <b>9 months</b>              | X  |  |   |
| <b>12 months (1 year)</b>    | X  | X  | X   |
| <b>15 months</b>             | X  | X  |   |
| <b>18 months (1.5 years)</b> | X  | X  |   |
| <b>24 months (2 years)</b>   | X  |  | X   |
| <b>30 months (2.5 years)</b> | X  |  |   |
| <b>36 months (3 years)</b>   | X  |  |   |
| <b>4-20 years</b>            | X (yearly)   | X (ages 4-6, 9-12 and 16)  |   |

## F. Wellness Care for Adults

Wellness visits with your doctor are important. Your PCP will examine you, provide or recommend screenings based on your age and needs, review your health history and discuss your current medications. Your PCP will coordinate the services you need to keep you healthy. During your visit, let your PCP know if anything has changed since your last visit, if you have any questions, and how you are doing with your plan of care. When speaking with your PCP, always give the most honest and up-to-date information about your physical, social, and mental health so that you can get the care that best meets your needs.

The table below shows adult preventive care recommendations:

| <b>Service</b>   | <b>Frequency and Population</b>   |
|--|---|
| <b>Blood Pressure Check</b>                                    | Yearly  |
| <b>Cholesterol</b>   | Every five years starting at age 35 for men and 45 for women, starting at age 20 if at increased risk   |
| <b>Diabetes</b>  | Adults aged 40–70 years who are overweight or obese   |
| <b>Colon Cancer Screening</b>                                  | Age 45–75, frequency depends on test used: stool based yearly to every three years; flexsigmoid every five years; CT colonography every five years; or colonoscopy every 10 years   |
| <b>Sexually Transmitted Disease Screening</b>                  | HIV: Once for all adults regardless of risk, additionally based on risk<br>Hepatitis C (HCV): Once for anyone born between 1945–1965, others based on risk<br>Hepatitis B: Adults at increased risk<br>Chlamydia/Gonorrhea: Yearly for members with internal reproductive organs age 16–24 if sexually active, based on risk for age 25 and older<br>Syphilis: Adults at increased risk |
| <b>Influenza Vaccine</b>                                       | Yearly  |
| <b>Tdap (Tetanus, Diphtheria, Acellular Pertussis) Vaccine</b> | Once as an adult (if not received at age 11–12), during every pregnancy   |
| <b>Td (Tetanus) Vaccine</b>                                    | Every 10 years, additional doses if dictated by risk  |
| <b>Shingles (Zoster) Vaccine</b>                               | Once for all adults age 60 and older  |
| <b>Pneumococcal Vaccine (PPSV23)</b>                           | Once for everyone age 2–64 with diabetes, lung disease, or heart disease; smokers; people with alcoholism; or other risk factors (talk to your doctor to determine your risk)   |
| <b>Breast Cancer Screening (via Mammogram)</b>                 | Every two years age 50–75, risk based between 40–50   |
| <b>Lung Cancer Screening</b>                                   | Yearly for adults age 55–80 with a 30 pack-a-year smoking history who are actively smoking or who quit smoking less than 15 years ago, screening done using Low Dose CT (LDCT) scan   |
| <b>Cervical Cancer Screening</b>                               | For members with internal reproductive organs; every three years for ages 21–29 and every five years for ages 30–65   |
| <b>Substance Use/Misuse: Alcohol, Tobacco, Other</b>           | Adult 18 and older; yearly or more frequently depending on risk   |



*\*All recommendations are based on U.S. Preventive Services Task Force (USPSTF). Excludes recommendations for patients 65 and older since they are not eligible for HealthChoice.*

## **G. Case Management**

If there is a time when you have a chronic health care need or an episode of care that affects your health status, the MCOs will assign a case manager to assist in coordinating your care. Case managers are nurses or licensed social workers trained to work with your providers to ensure your health care needs are being met. Communication with your case manager is important in order for them to help develop and implement a person-centered plan of care. Case managers will work with you over the phone or may provide case management in-person.

## **H. Care for Members During Pregnancy and After Delivery**

When you are pregnant or believe you may be pregnant, it is very important that you call the MCO. They will help you get prenatal care (care that members receive during pregnancy). Prenatal care consists of regular check-ups with an obstetrician (OB doctor) or certified nurse midwife to monitor your health and the health of your unborn baby.

If you are pregnant, the MCO will assist you in scheduling an appointment for prenatal care within 10 days of your request. If you already started prenatal care before you enrolled in the MCO, you may be able to keep seeing the same prenatal care provider through your pregnancy, delivery, and one year after the baby is born.

The MCO may also connect you with a case manager. The case manager will work with you and your prenatal care provider to help you get necessary services, education and support. If you have other health problems or were pregnant before and had health problems, the MCO will offer extra help.

The State will automatically enroll your newborn in your MCO. If you qualified for Medicaid because you were pregnant, your Medicaid and HealthChoice coverage will last for 12 months after pregnancy. Coverage will end one year after delivery.

If you have questions, call the Help Line for Pregnant Members at: 1-800-456-8900 or MCO Maternity Services. For additional information, read the section titled “Special Services for Pregnant Members” (see Section 7.1.) and Attachment D.

## **I. Family Planning (Birth Control)**

Family planning services provide individuals with the information and means they need to prevent unplanned pregnancy and maintain reproductive health. You are eligible to receive family planning services without a referral. The MCO will pay a non-participating provider for services as long as the provider agrees to see you and accept payment from the MCO. Additionally, MCOs are not allowed to charge co-pays for family planning services. Family planning services include but not limited to:

- Birth control,
- Pregnancy testing, and
- Voluntary sterilizations (in network with a preauthorization).

Call MCO Maternity Services or the State’s Help Line at: 1-800-456-8900 for additional information on family planning and self-referral services.

## **J. Dental Care**

Maryland Medicaid will provide coverage of dental services to adults under the Maryland Healthy Smiles Dental Program. There are no premiums, deductibles, or copays for covered services. There is no maximum benefit amount each year. Members should never pay for covered services out of pocket. Maryland Healthy Smiles Dental Program services include but are not limited to:

- Regular checkups
- Teeth cleaning
- Fluoride treatments
- X-rays
- Fillings
- Root canals
- Crowns
- Pulling teeth- extractions
- Anesthesia

Call Healthy Smiles Dental Program at 1-855-934-9812 if you have questions or need help finding a dental provider.

## **K. Vision Care**

If you are under the age of 21, you are eligible for:

- Eye exams;
- Glasses once a year; or
- Eye contact lenses if medically necessary over glasses.

If you are age 21 and over, you are eligible for:

- Eye exams every two years. (See Attachment C for additional adult vision benefits offered by your MCO.)

Call Member Services at 1-800-428-8789 if you have questions or need help finding a vision care provider.

## **L. Health Education/Outreach**

You have access to health education programs offered by your MCO. Health education programs provide information and resources to help you become active in your health and medical care. Programs are delivered in multiple formats and cover different health topics. See Attachment E or call the MCO Health Education Unit at 800-957-9760 or email [healtheducation@jhhc.com](mailto:healtheducation@jhhc.com) to find out what health education programs are available, when they occur, and how you can stay informed about them.

MCOs will also provide outreach services to members they have identified who may have barriers to access their health care. The MCO's outreach plan targets individuals who are difficult to reach or non-compliant with a plan of care. If the MCO cannot contact you or you have missed appointments, you may be referred to the Administrative Care Coordination Unit (ACCU) at your Local Health Department.

ACCUs are not employed by MCOs. The State contracts with ACCUs to help you understand how the Medicaid and HealthChoice Programs work. If you are contacted by the ACCU from the Local Health Department, they will tell you the reason they called. If they cannot contact you by phone, they may come to your house. The goal of the ACCU is to help you get and stay connected to appropriate medical care and services.

## **M. Behavioral Health Services**

If you have a mental health or substance use problem, call your PCP or MCO Customer Service. Your PCP may treat you or may refer you to the Public Behavioral Health System. A range of behavioral health services are covered by the State's Behavioral Health System. You can access these services without a referral from your PCP by calling the Public Behavioral Health System at: 1-800-888-1965. This toll-free help line is open 24 hours a day, 7 days a week. Staff members are trained to handle your call and will help you get the services you need. Behavioral health services include but are not limited to:

- Case management;
- Emergency crisis/mobile crisis services;
- Inpatient psychiatric services;
- Outpatient mental health centers; and
- Residential treatment centers.

If the Public Behavioral Health System finds that you do not need a specialist to handle your behavioral health needs, your PCP (with your permission) will be informed so that you can receive any needed follow-up care.

## Appointment Access Standards

Priority Partners members want and deserve timely access to quality health care. The Maryland Code of Regulations (COMAR) and the Code of Federal Regulations (CFR) establish clearly defined appointment access standards. All in-network providers must meet these standards when scheduling appointments for members. Priority Partners members have the right to appointments within the following timeframes:

| Service  | Appointment Wait Time (no more than)   |
|--|--|
| Initial Appointments                                     | Members must be scheduled for an initial health appointment within ninety (90) days of enrollment unless one of the exceptions set forth in the HealthChoice Provider Manual applies.  |
| Initial Prenatal Appointments                            | Initial prenatal appointments should occur ten (10) days from request, or from the date Priority Partners receives a Health Risk Assessment (HRA) for the new member, unless the member continues care with an established provider and the provider concludes that no initial appointment is necessary. |
| Family Planning Appointments                             | Ten (10) days from the date the member requests an appointment.  |
| High Risk Enrollee Appointments                          | Fifteen (15) days from request.  |
| Urgent Care Appointments                                 | Forty-eight (48) hours from request.   |
| Routine, Preventive Care, or Specialty Care Appointments | Thirty (30) days from initial request, or where applicable, from authorization from PCP  |
| Initial Newborn Visits                                   | Fourteen (14) days from date of discharge from hospital.   |
| Initial Newborn Visits if a Home Visit Has Been Provided | Thirty (30) days from date of discharge from hospital.   |
| Regular Optometry, Lab or X-Ray Appointments             | Thirty (30) days from date of request.   |
| Urgent Lab or X-Ray Appointments                         | Forty-eight (48) hours from date of request.   |
| Member Inquiry to Use Emergency Facility                 | Within thirty (30) minutes.  |
| Office Visit   | Waiting time to be seen may not exceed 1 hour after the scheduled appointment time.  |

### Appointment Wait Time (not more than)

Fifteen (15) days from request

Waiting time to be seen may not exceed 1 hour after the scheduled appointment time.

Priority Partner's Provider Relations department monitors appointment access standards through quarterly reports. We compare the reports against regulatory and accreditation standards, and will initiate actions as needed when we identify improvement opportunities.

If you believe your providers are not meeting these standards, please call Customer Service to file a complaint.

## 7. SPECIAL SERVICES

### A. Services for Special Needs Populations

The State has named certain groups as needing special support from the MCO. These groups are called “special needs populations” and include:

- Pregnant members and members who have just given birth;
- Children with special health care needs;
- Children in State-supervised care;
- Adults or children with a physical or developmental disability;
- Adults and children with HIV/AIDS; and
- Adults and children who are homeless.

The MCO has a process to let you know if you are in a special needs population. If you have a question about your special needs call the MCO Special Needs Coordinator.

### Services Every Special Needs Population Receives

If you or a family member is in one or more special needs populations, you are eligible to receive the following services. You will need to work and communicate with the MCO to help you get the right amount and kind of care:

- **Case Manager:** A case manager will be a nurse or a social worker or other professional who may be assigned to your case soon after you join a MCO. This person will help you and your PCP develop a patient-centered plan that addresses the treatment and services you need. The case manager will:
  - Help develop the plan of care;
  - Ensure the plan of care is updated at least every 12 months or as needed;
  - Keep track of the health care services; and
  - Help those who give you treatment to work together.
- **Specialists:** Having special needs means you will see providers who have the most experience with your condition. Your PCP and your case manager will work together to be sure to send you to the right specialists. This will include specialists for supplies and equipment you might need.
- **Follow-Up When Visits are Missed:** If your PCP or specialist finds that you keep missing appointments, they will let us know and someone will try to get in touch with you by mail, by telephone, or by a visit to your home to remind you to call for another appointment. If you still miss appointments, you may be visited by someone from the Local Health Department near where you live.
- **Special Needs Coordinator:** MCOs are required to have a Special Needs Coordinator on staff. The Special Needs Coordinator will educate you about your condition and will suggest places in your area where you can get support from people who know about your needs.

As a member of a special needs population, the MCO will work with you to coordinate all of the services above. Some groups will receive other special services. The following are other special services specific to the special needs population:

### **Pregnant Members and Members Who Have Just Given Birth:**

- **Appointments:** The MCO will assist in scheduling an appointment for prenatal care within 10 days of your request.
- **Prenatal Risk Assessment:** Pregnant members will have a prenatal risk assessment at the time of their first prenatal care visit. This information will be shared with the Local Health Department and the MCO. The MCO will offer a range of services to help you take care of yourself and to help make sure your baby is born healthy. The Local Health Department may also contact you and offer help and advice. They will have information about local resources.
- **Link to a Pediatric Care Provider:** The MCO will assist you in choosing a pediatric care provider. This may be a pediatrician, family practitioner, or nurse practitioner.
- **Length of Hospital Stay:** The length of the hospital stay after delivery is 48 hours for an uncomplicated vaginal delivery or 96 hours for an uncomplicated cesarean delivery. If you elect to be discharged earlier, a home visit will be offered within 24 hours after discharge. If you must remain in the hospital after childbirth for medical reasons, you may request that your newborn remain in the hospital while you are hospitalized. Additional hospitalization up to four days is covered for your newborn.
- **Follow-up:** The MCO will schedule the newborn for a follow-up visit two weeks after discharge if no home visit has occurred or within 30 days after discharge if there has been a home visit.
- **Dental:** Good oral health is important for a healthy pregnancy. All HealthChoice recipients are eligible to receive dental services through the State's Maryland Healthy Smiles Dental Program. Call Healthy Smiles at: 1-855-934-9812 if you have questions about your dental benefits.
- **Substance Use Disorder Services:** If you request treatment for a substance use disorder you will be referred to the Public Behavioral Health System within 24 hours of your request.
- **HIV Testing and Counseling:** Pregnant members will be offered a test for HIV and will receive information on HIV infection and its effect on the unborn child.
- **Nutrition Counseling:** Pregnant members will be offered nutritional information to teach them to eat healthy.
- **Smoking Counseling:** Pregnant members will receive information and support on ways to stop smoking
- **EPSDT Screening Appointments:** Pregnant adolescents up to age 21 should receive all EPSDT screening services in addition to prenatal care.
- **See Attachment D for additional services the MCO offers for pregnant members.**

### **Children with Special Health Care Needs**

- **Work with Schools:** The MCO will work closely with schools that provide education and family services programs to children with special needs.

- **Access to Certain Non-Participating Providers:** Children with special health care needs may self-refer to providers outside of the MCO's network under certain conditions. Self-referral for children with special needs is intended to ensure continuity of care, and to ensure that appropriate plans of care are in place. Self-referral for children with special health care needs will depend on whether or not the condition that is the basis for the child's special health care needs is diagnosed before or after the child's initial enrollment in an MCO. Medical services directly related to a special-needs child's medical condition may be accessed out-of-network if specific conditions are satisfied.

### **Children in State-Supervised Care**

- **State-Supervised Care – Foster and Kinship Care:** The MCO will ensure that children in State-supervised care (foster care or kinship care) get the services that they need from providers by having one person at the MCO be responsible for organizing all services. If a child in State-supervised care moves out of the area and needs another MCO, the State and the current MCO will work together to quickly find the child new providers close to where the child has moved, or if needed, the child can change to another MCO.
- **Screening for Abuse or Neglect:** Any child thought to have been abused physically, mentally, or sexually will be referred to a specialist who is able to determine if abuse has occurred. In the case of possible sexual abuse, the MCO will ensure that the child is examined by someone who knows how to find and keep important evidence.

### **Adults and Children with Physical and Developmental Disabilities**

- **Materials Prepared in a Way You Can Understand:** The MCO has materials reviewed by people with experience in the needs of people with disabilities. This means that the information will be presented using the right methods so that people with disabilities can understand, whether in writing or by voice translation.
- **DDA Services:** Members who currently receive services through the Developmental Disabilities Administration (DDA) or under the DDA waiver can continue to receive those services.
- **Medical Equipment and Assistive Technology:** MCO providers have the experience and training for both adults and children to provide medical equipment and assistive technology services.
- **Case Management:** Case managers are experienced in working with people with disabilities.

### **Adults and Children with HIV/AIDS**

- **HIV/AIDS Case Management:** The MCO has special case managers trained in dealing with HIV/AIDS issues and in linking persons with the services that they need.
- **DES Assessment Visits Once Every Year:** Members diagnosed with HIV/AIDS receive one DES visit per year, which the MCO is responsible for facilitating on the member's behalf.
- **Substance Use Disorder Services:** Individuals with HIV/AIDS who need treatment for a substance use disorder will be referred to the Public Behavioral Health System within 24 hours of request.

### **Adults and Children Who Are Homeless**

The MCO will attempt to identify individuals who are homeless and link them with a case manager and appropriate health care services. It can be difficult for MCOs to identify when members become homeless. If you find yourself in this situation, contact the MCO Special Needs Coordinator.



## **B. Rare and Expensive Case Management Program (REM)**

The Rare and Expensive Case Management Program, REM for short, is a program provided by the State for children and adults who have very expensive and very unusual medical problems. The REM program offers Medicaid benefits plus other specialty services needed for special medical problems. Your Primary Care Provider (PCP) and MCO will have a list of the REM diagnoses and will let you know if you or any of your children should consider entering the REM program. The MCO and your PCP will know if you have one of the diagnoses that may qualify you for the REM program.

Your PCP or MCO will let you know if you or any of your children should consider entering the REM Program. You will be informed by telephone, by mail, or by a visit from a REM case manager. If you do not want to transfer to the REM program, you can stay in the MCO. Once a member is in the REM Program, they will no longer be enrolled in an MCO. This change will happen automatically.

Once you are enrolled in REM, you will be assigned a REM case manager. The REM case manager will work with you to transition your care from the MCO. They will help you select the right provider. If possible, they will help you arrange to see the same PCP and specialists. If your child is under age 21 and was getting medical care from a specialty clinic or other setting before going into the REM Program, you may choose to continue receiving those services. Call the REM Program at: 1-800-565-8190 if you have additional questions.

## 8. UTILIZATION MANAGEMENT

### A. Medical Necessity

You are eligible to receive HealthChoice benefits when needed as described in the benefits and services section of this manual. Some benefits may have limitations or restrictions. All HealthChoice benefits and services need to be medically necessary for you to receive them.

For a benefit or service to be considered medically necessary it must be:

- Directly related to diagnostic, preventive, curative, palliative, rehabilitative, or ameliorative treatment of an illness, injury, disability, or health condition;
- Consistent with current accepted standards of good medical practice;
- The most cost-efficient service that can be provided without sacrificing effectiveness or access to care; and
- Not primarily for the convenience of the member, the member's family, or the provider.

### B. Preauthorization/Prior Approval

There will be times when services and medications need preauthorization (also called prior approval or prior authorization) before you can receive that specific service or medication. Preauthorization is the process where a qualified health care professional reviews and determines if a service is medically necessary.

Site of Service Preauthorization: Some procedures require preauthorization when performed in an outpatient hospital, when the service is appropriate for an ambulatory surgery center.

If the preauthorization is approved, then you can receive the service or medication. You will be notified in writing of the decision within 14 calendar days, or 28 calendar days if there was a request for an extension.

If the preauthorization is denied or reduced in amount, duration, or scope, then that service or medication will not be covered by the MCO. You will be notified in writing of the decision within 14 calendar days, or 28 calendar days if there was a request for an extension. You will be given the right to file an appeal for the denied preauthorization. (See Section 10: Complaints, Grievances, and Appeals.).

There may be times where an expedited authorization is required to avoid potentially serious health complications. In these situations, the MCO must make its decision within 72 hours. If an extension is requested for an expedited authorization, then the MCO has up to 14 calendar days to make their decision.

See Attachment F for the MCO's current policy.

### C. Continuity of Care Notice

If you are currently receiving treatment and fit in to one of the following categories, then you have special rights in Maryland:

- You are new to HealthChoice;
- You switched from another MCO; or
- You switched from another company's health benefit plan.

If your old company gave you preauthorization to have surgery or to receive other services, you may not need to receive a new approval from your current MCO to proceed with the surgery or to continue receiving the same services. Also, if you are seeing a doctor or other health care provider who is a participating provider with your old company or MCO, and that provider is a non-participating provider under your new plan, you may continue to see your provider for a limited period of time as though the provider were a participating provider with us. The rules on how you can qualify for these special rights are described below.

### **Preauthorization for Health Care Services**

- If you previously were covered under another company's plan, a preauthorization for services that you received under your old plan may be used to satisfy a preauthorization requirement for those services if they are covered under your new plan with us.
- To use the old preauthorization under this new plan, you will need to contact your current MCO Member Services to let them know that you have a preauthorization for the services and provide us with a copy of the preauthorization. Your parent, guardian, designee, or health care provider may also contact us on your behalf about the preauthorization.
- There is a time limit for how long you can rely on this preauthorization. For all conditions other than pregnancy, the time limit is 90 days or until the course of treatment is completed, whichever is sooner. The 90-day limit is measured from the date your coverage starts under the new plan. For pregnancy, the time limit lasts through the pregnancy and the first visit to a health practitioner after the baby is born.
- Your special right to use a preauthorization does not apply to:
  - Dental services;
  - Mental health services;
  - Substance use disorder services; or
  - Benefits or services provided through the Maryland Medicaid fee-for-service program.
- If you do not have a copy of the preauthorization, contact your former company and request a copy. Under Maryland law, your former company must provide a copy of the preauthorization within 10 days of your request.

### **Right to Use Non-Participating Providers**

- If you have been receiving services from a health care provider who was a participating provider with your former company, and that provider is a non-participating provider under your new health plan with us, you may be able to continue to see your provider as though the provider were a participating provider. You must contact your current MCO to request the right to continue to see the non-participating provider. Your parent, guardian, designee, or health care provider may also contact us on your behalf to request the right for you to continue to see the non-participating provider.

- This right applies only if you are being treated by the non-participating provider for covered services for one or more of the following types of conditions:
  - Acute conditions;
  - Serious chronic conditions;
  - Pregnancy; or
  - Any other condition upon which we and the out-of-network provider agree.
- Examples of conditions listed above include bone fractures, joint replacements, heart attacks, cancer, HIV/AIDS, and organ transplants.
- There is a time limit for how long you can continue to see a non-network provider. For all conditions other than pregnancy, the time limit is 90 days or until the course of treatment is completed, whichever is sooner. The 90-day limit is measured from the date your coverage starts under the new plan. For pregnancy, the time limit lasts through the pregnancy and the first visit to a health care provider after the baby is born.

**Example of how the right to use non-participating providers works:**

You broke your arm while covered under Company A's health plan and saw a Company A network provider to set your arm. You changed health plans and are now covered under Company B's plan. Your provider is a non-participating provider with Company B. You now need to have the cast removed and want to see the original provider who put on the cast.

In this example, you or your representative needs to contact Company B so that Company B can pay your claim as if you are still receiving care from a participating provider. If the non-participating provider will not accept Company B's rate of payment, the provider may decide not to provide services to you.

Your special right to use a non-participating provider does not apply to:

- Dental services;
- Mental health services;
- Substance use disorder services; or
- Benefits or services provided through the Maryland Medicaid fee-for-service program.

**Appeal Rights:**

If your current MCO denies your right to use a preauthorization from your old company or your right to continue to see a provider who was a participating provider with your old company, you may appeal this denial by contacting the MCO Complaints and Grievances Department.

If your current MCO denies your appeal, you may file a complaint with the Maryland Medicaid Program by calling the HealthChoice Help Line at: 1-800-284-4510.

If you have any questions about this procedure call the MCO Complaints and Grievances Department or the HealthChoice Help Line at: 1-800-284-4510.

## **D. Coordination of Benefits: What to Do If You Have Other Insurance**

You are required to notify the MCO if you received medical care after an accident or injury. MCOs are required by the State to seek payment from other insurance companies. If you have other medical insurance, make sure you inform the MCO and tell your provider. They will need the name of the other insurance policy, the policy holder's name, and the membership number. The State checks insurance companies to identify individuals that have both Medicaid/HealthChoice and other insurance.

Medicaid/HealthChoice is not a supplemental health insurance plan. Your other health insurance will always be your primary insurance, which means that participating providers must bill your other insurance first. It is likely that your primary insurance will have paid more than the MCO's allowed amount and therefore the provider cannot collect additional money from you or from the MCO. Talk with MCO Customer Service to better understand your options. Since other insurers will likely have co-pays and deductibles, in most cases MCOs will require you to use participating providers.

## **E. Out of Network Services**

There may be times that you need a covered service that the MCO's network cannot provide. If this situation occurs, you may be able to receive this service from a provider that is out of the MCO's network (a non-participating provider). You will need preauthorization from your MCO to receive this service out of network. If your preauthorization is denied, you will be given the right to file an appeal.

## **F. Preferred Drug List**

If you need medications, your PCP or specialist will use Priority Partners' preferred drug list (also called a formulary) to prescribe medicines for you. A formulary is a listing of medicines from which you and your provider may choose that are safe, effective and cost-saving. If you want to know what medicines are on Priority Partners' formulary, call Caremark Customer Care at 800-552-8159 or access drug lists on their website at [Caremark.com](http://Caremark.com). Some medicines in the formulary, as well as any medicine not on the list, will require prior authorization before Priority Partners will cover it. If Priority Partners denies prior authorization for the medicine, you will have the right to file an appeal.

A copy of the formulary can be found on Priority Partners' website at [ppmco.org/plan-benefits/prescriptions](http://ppmco.org/plan-benefits/prescriptions), or you can request a paper copy by calling Caremark Customer Care at 800-552-8159.

### **Formulary Copays**

Medications listed in the Priority Partners formulary, as well as authorized non-preferred generic medications, have the following copays:

- \$3 per prescription for new and refill for non-preferred brand name drugs
- \$1 per prescription for new and refill generic drugs and preferred brand name drugs
- \$1 per prescription for new and refill HIV/AIDS drugs

Please note that certain Priority Partners member groups (individuals under the age of 21, pregnant women, individuals in hospice care, Native Americans) are eligible for a \$0 copay on their medications. Copays do not apply to family planning drugs.

## **G. New Technology and Telehealth**

As new and advanced health care technology emerges, MCOs have processes in place to review and determine if these innovations will be covered. Each MCO has its own policy on the review of new medical technology, treatments, procedures, and medications. To find out an MCO's policy and procedure on reviewing new technologies for health care, contact the MCO's Member Services.

MCOs are required to provide telehealth services as medically necessary. Telehealth services use video and audio technology to improve health care access. Providing telehealth services can improve:

- Education and understanding of a diagnosis;
- Treatment recommendations; and
- Treatment planning.

## 9. BILLING

### A. Explanation of Benefits or Denial of Payment Notices

From time to time you may receive a notice from the MCO that your provider's claim has been paid or denied.

Explanation of Benefits (EOB) or Denial of Payment notices are not a bill. The notices may list the type of service, date of service, amount billed, and amount paid by the MCO on your behalf. The purpose of the notice is to summarize which provider charges are a covered service or benefit. If you feel that there is an error, like finding a service that you never received, contact the MCO Customer Service.

If you are copied on a notice that your provider was not paid, you are not responsible for payment. Your provider should not charge you. If you have questions call MCO Customer Service.

### B. What to Do if You Receive a Bill

- Do not pay for a service that is not your responsibility, as you may not be reimbursed. Only providers can receive payment from Medicaid or MCOs. If you receive a medical bill for a covered benefit:
  - First – Contact the provider who sent the bill.
  - If you are told you did not have coverage on the date you received care or that the MCO did not pay, call MCO Customer Service.
  - The MCO will determine if there has been an error or what needs to be done to resolve the problem.
  - If the MCO does not resolve the problem, contact the HealthChoice Help Line (800-284-4510).
- Contact the provider who sent the bill. If you are told you did not have coverage on the date you received care or that the MCO did not pay, call MCO Customer Service. The MCO will determine if there has been an error or what needs to be done to resolve the problem. If the MCO does not resolve the problem, contact the HealthChoice Help Line at: 1-800-284-4510.
- Providers are required to verify eligibility. Providers must bill the MCO. If the service is covered by the State and not the MCO, the Eligibility Verification System (EVS) will tell them where to send the bill.
- With few exceptions, Medicaid and HealthChoice providers are not allowed to bill members. Small pharmacy co-pays and co-pays for optional services such as eyeglasses for adults are examples of services you could be billed for.



## 10. COMPLAINTS, GRIEVANCES AND APPEALS

### A. Adverse Benefit Determination, Complaints and Grievances

#### Adverse Benefit Determination

An adverse benefit determination is when a MCO does any of the following:

- Denies or limits a requested service based on type or level of service meeting medical necessity, appropriateness, setting, or effectiveness;
- Reduces, suspends, or terminates a previously authorized service;
- Denies partial or full payment of a service (a denial, in whole or in part, of a payment for a service because the claim is not "clean" is not an adverse benefit determination).
- Fails to make an authorization decision or to provide services in a timely manner;
- Fails to resolve a grievance or appeal in a timely manner;
- Does not allow members living in a rural area with only one MCO to obtain services outside the network; or
- Denies a member's request to dispute a financial liability, including cost sharing, co-pays, coinsurance, and other member financial liabilities.

Once an MCO makes an adverse benefit determination, you will be notified in writing at least 10 days before the adverse benefit determination goes into effect. You will be given the right to file an appeal and can request a free copy of all of the information the MCO used when making its determination.

#### Complaints

If you disagree with the MCO or provider about an adverse benefit determination, this is called a complaint. Examples of adverse determinations for which you can file a complaint include reducing or stopping a service you are receiving, being denied a medication not on the preferred drug list, or having a preauthorization for a procedure denied.

#### Grievances

If your complaint is about something other than an adverse benefit determination, this is called a grievance. Examples of adverse determinations for which you can file grievances include quality of care, not being allowed to exercise your rights, not being able to find a doctor, trouble getting an appointment, or not being treated fairly by someone who works at the MCO or at your doctor's office. See Attachment F for the MCO's internal complaint procedure.

### B. Appeals

If your complaint is about a service that you or a provider feels you need but that the MCO will not cover, you can ask the MCO to review your request again. This request for a review is called an appeal.

If you want to file an appeal, you have to file it within 60 days from the date on the letter saying the MCO will not cover the service you wanted.

Your doctor can also file an appeal for you if you sign a form giving the doctor permission to do so. Your doctor won't be penalized for acting on your behalf. Other people can also help you file an appeal, such as a family member or a lawyer.

When you file an appeal, be sure to let the MCO know of any new information you have that will help them make a decision. The MCO will send you a letter letting you know that they received your appeal within five business days. While your appeal is being reviewed, you can still send or deliver any additional information that you think will help the MCO decide..

When reviewing your appeal, the MCO reviewers:

- Will be different from the medical professionals who made the previous decision;
- Will not be a subordinate of the reviewers who made the previous decision;
- Will have the appropriate clinical knowledge and expertise to perform the review;
- Will review all information submitted by the member or representative regardless of whether this information was submitted for the previous decision; and
- Will make a decision about your appeal within 30 calendar days.

The appeal process may take up to 44 days if you ask for more time to submit information or if the MCO needs to get additional information from other sources. The MCO will call and send you a letter within two days if they need additional information.

If your doctor or MCO feels that your appeal should be reviewed quickly due to the seriousness of your condition, you will receive a decision about your appeal within 72 hours.

If your appeal does not need to be reviewed quickly, the MCO will try to call you and send you a letter letting you know that your appeal will be reviewed within 30 days.

If your appeal is about a service that was already authorized, and the time period has not expired, and you are already receiving the service, you may be able to keep getting the service while your appeal is under review. You will need to contact the MCO's Customer Service and request to keep getting services while your appeal is being reviewed. You will need to contact Customer Service within 10 days from when the MCO sent the determination notice or before the intended effective date of the determination. If you do not win your appeal, you may have to pay for the services that you received while the appeal was being reviewed.

Once the review is complete, you will receive a letter informing you of the decision. If the MCO decides that you should not receive the denied service, the letter will tell you how to ask for a State Fair Hearing.

If you file a grievance and it is:

- About an urgent medical problem that you are having, it will be solved within 24 hours.
- About a medical problem but it is not urgent, it will be solved within 5 days.
- Not about a medical problem, it will be solved within 30 days.

See Attachment F for the MCO's current policy.

### **C. How to File a Complaint, Grievance, or Appeal**

To submit a complaint or grievance, you can contact the MCO's Complaints and Grievances Department. If you need auxiliary aids or interpreter services, let the Complaints and Grievances Department representative know (hearing impaired members can use the Maryland Relay Service, 711). The MCO's customer service representatives can assist you with filing a complaint, grievance, or appeal.

You can request to file an appeal verbally by calling the MCO's member services line or in writing. To file the appeal in writing, the MCO can send you a simple form that you can complete, sign, and mail back. The MCO can also assist you in completing the form if you need help. You will also be given the opportunity to give the MCO your testimony and factual arguments prior to the appeal resolution.

See Attachment F for the MCOs internal complaint procedure. If you need a copy of the MCOs official internal complaint procedure, call the MCO Complaints and Grievances Department.

## **D. The State's Complaint/Appeal Process**

### **Getting Help from the HealthChoice Help Line**

If you have a question or complaint about your health care and the MCO has not solved the issue to your satisfaction, you can ask the State for help. The HealthChoice Help Line at: 1-800-284-4510 is open Monday through Friday between 8:00 a.m. and 5:00 p.m. When you call the Help Line, you can ask your question or explain your problem to one of the Help Line staff, who will:

- Answer your questions;
- Work with the MCO to resolve your problem; or
- Send your complaint to a Complaint Resolution Unit nurse who may:
  - Ask the MCO to provide information about your case within five days;
  - Work with your provider and MCO to assist you in getting what you need;
  - Help you to get more community services, if needed; or
  - Provide guidance on the MCOs appeal process and when you can request a State Fair Hearing.

### **Asking the State to Review the MCO's Decision**

If you appealed the MCO's initial decision and you received a written denial, you have the opportunity for the State to review your decision. This is called an appeal.

You can contact the HealthChoice Help Line at: 1-800-284-4510 and tell the representative that you would like to appeal the MCO's decision. Your request will be sent to a nurse in the Complaint Resolution Unit. The Complaint Resolution Unit will attempt to resolve your issue with us in 10 business days. If it cannot be resolved in 10 business days, you will be contacted and provided with more options.

When the Complaint Resolution Unit is finished working on your request, you will be notified of their findings.

- If the State thinks the MCO should provide the requested service, it can order the MCO to give you the service; or
- If the State thinks that the MCO does not have to give you the service, you will be told that the State agrees with the MCO.
- If you do not agree with the State's decision, you will be given the opportunity to request a State Fair Hearing.

## **Types of State Decisions You Can Appeal**

You have the right to appeal three types of decisions made by the State. When the State:

- Agrees with the MCO that we should not cover a requested service;
- Agrees with the MCO that a service you are currently receiving should be stopped or reduced; or
- Denies your request to enroll in the REM Program.

## **Continuing Services During the Fair Hearing**

There are times when you may be able to keep getting a service while the State reviews your fair hearing. This can happen if your fair hearing is about a service that was already authorized, the time period for the authorization has not expired, and you were already receiving the service. Call the HealthChoice Help Line at: 1-800-284-4510 for more information. If you do not win your fair hearing, you may have to pay for the services that you received while the appeal was being reviewed.

## **Fair Hearings**

To appeal one of the MCO's decisions, you must request that the State file a notice of appeal with the Office of Administrative Hearings on your behalf. The request for a State Fair Hearing must be submitted no later than 120 days from the date of the MCO's notice of resolution. The Office of Administrative Hearings will set a date for the hearing based on the type of decision being appealed.

If the Office of Administrative Hearings decides against you, you may appeal to the Circuit Court.

## **E. Reversed Appeal Resolutions**

If the State reverses a denial, termination, reduction, or delay in services, that were not provided during the appeal process, the MCO will have to provide the services no later than 72 hours from the date it receives the reverse appeal notice.

If the MCO reverses a denial, termination reduction, or delay in services that a member was receiving during the appeal or fair hearing process, the MCO will pay for the services received during the appeal or fair hearing process.

If you need to appeal a service covered by the State, follow the directions provided in the adverse determination letter.

## **F. Making Suggestions for Changes in Policies and Procedures**

If you have an idea for ways to improve a process or want to bring a topic to the MCO's attention, call MCO Member Services. MCOs are interested in both hearing from you and learning about ways to enhance your experience receiving health care.

Each MCO is required to have a consumer advisory board. The role of the consumer advisory board is to provide member input to the MCO. The consumer advisory board is made up of members, members' families, guardians, caregivers, and member representatives who meet regularly throughout the year. If you would like more information about the consumer advisory board, call MCO Member Services.

You may be contacted about services you receive from the MCO. If contacted, provide accurate information as this helps to determine the access and quality of care provided to HealthChoice members.

## 11. CHANGING YOUR MCO

### A. 90 Day Rules

- The first time you enroll in the HealthChoice Program, you have one opportunity to request to change MCOs. You must make this request within the first 90 days. You can make this one time change even if you originally selected the MCO.
- If you are out of the MCO for more than 120 days and the State automatically assigned you to the MCO, you can request to change MCOs. You must make this request within 90 days.

### B. Once Every 12 Months

You may change your MCO if you have been with the same MCO for 12 or more months.

### C. When There is an Approved Reason to Change MCOs

You may change your MCO and join another MCO near where you live for any of the following reasons at any time:

- You move to another county where your current MCO does not offer care;
- You become homeless and find that there is another MCO closer to where you live or have shelter, which would make getting to appointments easier;
- You or any member of your family has a doctor in a different MCO and the adult member wishes to keep all family members together in the same MCO (This does not apply to newborns. Newborns must remain in the MCO that the mother was in at the time of delivery for the first 90 days.); or
- You have a foster child placed in your home and you or your family members receive care by a doctor in a different MCO than the foster child, the foster child being placed can switch to the foster family's MCO.
- If the MCO terminates your PCP contract for reasons other than listed below, then you will be notified by the state:
  - Your MCO has been purchased by another MCO;
  - The provider and the MCO cannot agree on a contract for certain financial reasons; or
  - Quality of care.

### D. How to Change Your MCO

Contact Maryland Health Connection (855-642-8572). Note that:

- MCOs are not allowed to authorize changes. Only the State can change your MCO.
- If you are hospitalized or in a nursing facility you may not allow you to change MCOs.
- If you lose Medicaid eligibility but are approved again within 120 days, you will automatically be enrolled with the same MCO that you had prior to losing eligibility.

## 12. REPORTING FRAUD, WASTE AND ABUSE

### A. Types of Fraud, Waste and Abuse

Medicaid fraud is the intentional deception or misrepresentation by a person who is aware that this action could result in an unauthorized benefit for themselves or others. Waste is overusing or inappropriate use of Medicaid resources. Abuse is the practice of causing unnecessary cost to the Medicaid program. Fraud, waste, and abuse require immediate reporting and can occur at all levels in the health care system. Examples of Medicaid fraud, waste, and abuse include but are not limited to:

- Member examples:
  - Falsely reporting your income and or assets to qualify for Medicaid;
  - Permanently living in another State while receiving Maryland Medicaid benefits;
  - Lending your member ID card or using another member's ID card to obtain health services; and
  - Selling or making changes to a prescription medicine.
- Provider examples:
  - Providing services that are not medically necessary;
  - Billing for services that were not provided;
  - Billing multiple times for the same service; and
  - Altering medical records to cover up fraudulent activity.

### B. How to Report Fraud, Waste and Abuse

If you suspect or know that fraud, waste, or abuse is occurring, report it immediately. Reporting fraud, waste, and abuse will not affect how you will be treated by the MCO. You have the choice to remain anonymous when you make the report. Provide as much information as possible; this will assist those investigating the report. There are many ways to report fraud, waste, and abuse:

- Call or write a letter to JHHC Program and Payment Integrity.
- Contact the Maryland Department of Health, Office of the Inspector General:
  - 1-866-770-7175
  - [http://Health.maryland.gov/oig/Pages/Report\\_Fraud.aspx](http://Health.maryland.gov/oig/Pages/Report_Fraud.aspx)
- Contact the U.S. Department of Health and Human Services, Office of the Inspector General:
  - 1-800-447-8477
  - <https://oig.hhs.gov/fraud/report-fraud/index.asp>

## ATTACHMENT A:

### MANAGED CARE ORGANIZATION CONTACT INFORMATION

|  |   |
|--|---|
| <b>Priority Partners Member Services</b>                         | 1-800-654-9728  |
|  | TTY: 1-888-232-0488   |
| <b>Priority Partners Website</b>                                 | <a href="http://www.ppmco.org">www.ppmco.org</a>  |
| <b>Priority Partners Online Member Portal</b>                    | <a href="http://www.ppmco.org">www.ppmco.org</a>  |
| <b>Priority Partners Nondiscrimination Concerns</b>              | <p>Write to:<br/>Priority Partners<br/>Attention: Compliance Department<br/>7231 Parkway Drive, Suite 100<br/>Hanover, MD 21076</p> <p>Call:<br/>410-424-4996 (<i>local</i>)<br/>1-844-422-6957</p>   |
| <b>Priority Partners Complaints, Grievance, Appeals Concerns</b> | <p>Write to:<br/>Priority Partners<br/>Attention: Appeals Department<br/>7231 Parkway Drive, Suite 100<br/>Hanover, MD 21076</p> <p>Call:<br/>1-800-654-9728</p>  |
| <b>Priority Partners Fraud and Abuse Concerns</b>                | <p>Write to:<br/>JHHC Program and Payment Integrity<br/>Attention: Fraud, Waste and Abuse<br/>7231 Parkway Drive, Suite 100<br/>Hanover, MD 21076</p> <p>Call:<br/>410-424-4971<br/>Fax: 410-424-2708<br/>Email: <a href="mailto:FWA@jhhc.com">FWA@jhhc.com</a></p> |



## ATTACHMENT B:

### PRIORITY PARTNERS' NOTICE OF PRIVACY PRACTICE

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

#### **Safeguarding Your Protected Health Information**

Priority Partners Managed Care Organization (PPMCO) is committed to protecting your health information. In order to provide treatment or to pay for your healthcare, PPMCO will ask for certain health information and that health information will be put into your record. The record usually contains your symptoms, examination and test results, diagnoses, and treatment. That information, referred to as your health or medical record, and legally regulated as health information may be used for a variety of purposes. PPMCO is required to follow the privacy practices described in this Notice, although PPMCO reserves the right to change our privacy practices and the terms of this Notice at any time effective for health information we already have about you as well as any information we receive in the future. You may request a copy of the new notice from PPMCO Customer Service at 1-800-654-9728.

#### **How PPMCO May Use and Disclose Your Protected Health Information**

The PPMCO workforce will only use your health information when doing their jobs. For uses beyond what PPMCO normally does, PPMCO must have your written authorization unless the law permits or requires it. The following are some examples of our possible uses and disclosures of your health information.

#### **Uses and Disclosures Relating to Treatment, Payment, or Health Care Operations:**

For treatment: PPMCO may use or share your health information to approve or deny treatment and to determine if your medical treatment is appropriate. For example, PPMCO health care providers may need to review your treatment plan with your healthcare provider for medical necessity or for coordination of care.

To obtain payment: PPMCO may use and share your health information in order to bill and collect payment for your health care services and to determine your eligibility to participate in our services. For example, your health care provider may send claims for payment of medical services provided to you.

For health care operations: PPMCO may use and share your health information for PPMCO operations. For example, PPMCO may use or share your information for case management and care coordination, to evaluate the quality of services provided, or to our state or federal auditors and regulators.

Health information exchange. PPMCO may share information that we obtain or create about you with other health care entities, such as your health care providers, as permitted by law, through Health Information Exchanges (HIEs) in which we participate. For example, information about your participation in a care management program may be shared with your treating provider for care coordination purposes if they participate in the HIE as well. Exchange of health information can provide you with faster access and better coordination of care, and assist entities in making more informed decisions.

The Chesapeake Regional Information System for Our Patients, Inc. (CRISP), is a regional HIE in which PPMCO participates. PPMCO may receive information about you through CRISP for treatment, payment, health care operations, or research purposes. You may opt out of CRISP and disable access to your health information available through CRISP by contacting CRISP at 1-877-952-7477 or completing and submitting an Opt-Out form to CRISP by mail, fax, or through their website at [crisphealth.org](http://crisphealth.org). Even if you opt-out of CRISP, public health reporting and Controlled Dangerous Substances information, as part of the Maryland Prescription Drug Monitoring Program (PDMP), will still be available to providers through CRISP as permitted by law.

PPMCO also participates in other HIEs, including an HIE that allow us to share and receive your information through our electronic record system. You may choose to opt-out of these other HIEs by calling 1-800-557-6916.

**Other Uses and Disclosures of health information required or allowed by law:**

Information purposes: Unless you provide us with alternative instructions, PPMCO may send appointment reminders and other materials about the program to your home.

Required by law: PPMCO may disclose health information when a law requires us to do so.

Public health activities: PPMCO may disclose health information when PPMCO is required to collect or report information about disease or injury, or to report vital statistics to other divisions in the department and other public health authorities.

Health oversight activities: PPMCO may disclose your health information to the Maryland Department of Health and Mental Hygiene and other agencies for oversight activities. Examples of these oversight activities are audits, inspections, investigations, accreditations, and licensure.

Coroners, Medical Examiners, Funeral Directors and Organ Donations: PPMCO may disclose health information relating to a death to coroners, medical examiners or funeral directors, and to authorized organizations relating to organ, eye, or tissue procurement, donations or transplants.

Research purposes: In certain circumstances, and under supervision of an Institutional Review Board or other designated privacy board, PPMCO may disclose health information to assist medical research.

Avert threat to health or safety: In order to avoid a serious threat to health or safety, PPMCO may disclose health information as necessary to law enforcement or other persons who can reasonably prevent or lessen the threat of harm.

Abuse and neglect: PPMCO will disclose your health information to appropriate authorities if we reasonably believe that you are a possible victim of abuse, neglect, domestic violence, or some other crime. PPMCO may disclose your health information to the extent necessary to avert a serious threat to your health or safety or the health or safety of others.

Specific government functions: PPMCO may disclose health information of military personnel and veterans in certain situations, to correctional facilities in certain situations, to government benefit programs relating to eligibility and enrollment, and for national security reasons, such as protection of the President.

Families, friends or others involved in your care: Unless you say no, PPMCO may share your health information with people as it is directly related to their involvement in your care. PPMCO may share your health information if related to payment of your care. Unless you say no, PPMCO may also share health information with people to notify them about your location, general condition, or death.

**Worker's compensation:** PPMCO may disclose health information to worker's compensation programs that provide benefits for work-related injuries or illnesses without regard to fault.

**Lawsuits, disputes and claims:** If you are involved in a lawsuit, a dispute, or a claim, PPMCO may disclose your health information in response to a court or administrative order, subpoena, discovery request, investigation of a claim filed on your behalf, or other lawful process.

**Law enforcement:** PPMCO may disclose your health information to a law enforcement official for purposes that are required by law or in response to a subpoena.

**Government programs providing public benefits:** PPMCO may disclose your health information relating to eligibility for or enrollment in PPMCO to another agency administering a government program providing public benefits, as long as sharing the health information or maintaining the health information in a single or combined data system is required or otherwise authorized by law.

**Genetic information:** PPMCO will not use or share any genetic information about you for underwriting purposes or deciding if you are eligible to participate in PPMCO.

**Additional uses or disclosures:** Other uses and disclosures of your health information not covered by this Notice will be made only with your written permission. This includes most uses and disclosures for marketing

purposes. Additionally, with some exceptions, PPMCO will not receive anything of value in exchange for your health information without your written permission. If you give us permission to use or share your health information, you may withdraw that permission, in writing, at any time. However, we cannot take back any disclosures we may have already made before you withdrew your permission.

### **You have a Right to:**

**Be notified in the event of a breach:** You have the right to be notified if your health information has been "breached," which means that your health information has been used or disclosed in a way that is not consistent with the law and results in it being compromised.

**Request restrictions:** You have a right to request a restriction or limitation on the health information PPMCO uses or discloses about you. PPMCO will accommodate your request if possible, but is not legally required to agree to the requested restriction. If PPMCO agrees to a restriction, the agreement must be in writing, and PPMCO will follow it except in emergency situations or if otherwise permitted or required by law.

**Request Confidential Communications:** You have the right to ask that PPMCO send you information at an alternative address or by alternative means. PPMCO must agree to your request as long as it is reasonably easy for us to do so.

**Inspect and copy:** You have a right to see your health information upon your written request. If you want copies of your health information, you may be charged a fee for copying, depending on your circumstances. You have a right to choose what portions of your information you want copied and to have prior information on the cost of copying.

**Request amendment:** You may request in writing that PPMCO correct or add to your health record. PPMCO may deny the request if PPMCO determines that the health information is: (1) correct and complete; (2) not part of our records; or (3) not permitted to be disclosed. If you request an amendment to records that we did not create, we will consider your request only if the creator of the records is unavailable. If PPMCO approves the request for amendment, PPMCO will amend the health information and inform you, and, with your assistance, will tell others that need to know about the amendment in the health information.

Accounting of disclosures: You have a right to request a list of the disclosures made of your health information in the six years prior to your request. This list will not include every disclosure made, including those disclosures of your health information for treatment, payment, and operations. There will be no charge for up to one such list each year.

**Notice:** You have the right to receive a paper copy of this Notice and/or an electronic copy by email upon request.

### **For More Information**

This document is available in other languages and alternate formats that meet the guidelines for the Americans with Disabilities Act. If you have questions and would like more information, you may contact PPMCO Customer Service at 1-800-654-9728.

### **Exercise of Rights, Questions, or Complaints**

If you would like to obtain an appropriate request form to (i) inspect and/or receive a copy of your health information, (ii) request an amendment to your health information, (iii) request an accounting of disclosures of your health information, or (iv) request a disclosure of your health information, or for other questions, please contact:

Priority Partners MCO  
c/o Johns Hopkins HealthCare LLC  
Compliance Department  
6704 Curtis Court  
Glen Burnie MD 21060  
Phone: 410-424-4996

If you believe your privacy rights have not been followed as directed by applicable law or as explained in this Notice, you may file a complaint with us using the contact information below. You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services. PPMCO will take no retaliatory action against you if you make such complaints.

Johns Hopkins Privacy Office  
1812 Ashland Avenue  
Suite 300  
Baltimore, MD 21205

Phone: 410-614-9900  
Fax: 443-529-1548  
Email: [hipaa@jhmi.edu](mailto:hipaa@jhmi.edu)

### **Non-Discrimination Notice**

Priority Partners MCO complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-654-9728 (TTY: 1-800-201-7165).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-654-9728 (TTY: 1-800-201-7165)。

Effective Date: This notice is effective on November 15, 2016.

## ATTACHMENT C:

### ADDITIONAL SERVICES OFFERED BY PRIORITY PARTNERS

| Benefit               | What It Is  | Who Can Get This Benefit | Limitations   |
|-----------------------|---|--------------------------|---|
| Adult Vision Services | One vision exam per year at a network provider.<br><br>One pair of glasses or one pair of contact lenses every two years. | Adults age 21 and older  | Contact lenses, orthoptic or vision training, and any associated supplemental testing; any eye examination or corrective eye wear required by an employer as a condition of employment. More than one pair of glasses every two years.<br><br>\$19 frames; \$100 contacts |

## ATTACHMENT D:

### PRENATAL/POSTPARTUM PROGRAMS

#### **Care for Members During Pregnancy After and Delivery**

If you are pregnant, you must take special care of yourself and your baby. As soon as you think or know you are pregnant, see your doctor.

If you have been going to a doctor for pregnancy before joining Priority Partners, you can continue to see that doctor. If you want to change doctors, you may call Customer Service at: 1-800-654-9728 for assistance. Your doctor will tell you how often you need to come in while you are pregnant and after your baby is born. It is important to keep all your medical appointments and follow the doctor's directions.

Priority Partners offers a free maternity case management program, Maternal Child Health, to expectant Members. This program will help you manage your health during pregnancy. Call: 1-800-261-2396 ext. 5355 for more information.

Priority Partners will reimburse you up to \$125 for childbirth classes. Classes must be at a facility that has been approved by Priority Partners. For more information about this benefit call a Maternal Child Health representative at: 1-800-261-2396 ext. 5355.

## ATTACHMENT E:

### HEALTH EDUCATION PROGRAMS

You will get a regular newsletter from Priority Partners with tips and articles on how to stay healthy. Your doctor will also give you information to read as well as tell you about activities that you may attend at no charge. Priority Partners wants to help you stay healthy by getting tests for high blood pressure, cancer, and glaucoma in addition to your regular care. Watch for your member newsletter or call Customer Service at: 1-800-654-9728 for more information.

The health education team at Priority Partners offers different programs and workshops to help our members. Below is a list of each program and workshop. To sign up for a program or workshop, call: 1-800-957-9760 or email: [healtheducation@jhhc.com](mailto:healtheducation@jhhc.com). To view the health education calendar, visit: <https://www.ppmco.org/health-and-wellness/health-education/>.

#### **Education is offered in the areas of:**

- Diabetes
- Pre-diabetes
- COPD (Chronic Obstructive Pulmonary Disease)
- Asthma
- Blood Pressure
- Heart Disease
- Nutrition
- Weight Management
- Physical Activity
- Quitting Smoking
- Sleep
- Stress Management



# ATTACHMENT F:

## MCO INTERNAL COMPLAINT/APPEALS PROCEDURE

### **Priority Partners Enrollee Services and Hotline Information**

Priority Partners Customer Service is available to our members from 8 a.m. to 5 p.m., Monday through Friday. Call 410-424-4500 or 1-800-654-9728 (after hours there is an answering machine). We also have a TTY line for our hearing-impaired members. That number is 410-424-4643 or 1-888-232-0488.

### **Priority Partners Internal Grievance Procedures**

We are very glad that you chose Priority Partners, so if you are ever unhappy with our services, we want to know right away. What you tell us is very important because it helps to make our services better for all our members. If you have a complaint you can contact us at: 1-800-654-9728. We also have a TTY line for our hearing-impaired members. That number is 410-424-4643 or 1-888-232-0488.

### **Appeals**

If your complaint is about a service you or your provider feels you need but we will not cover, you can ask us to review your request again. This is called an appeal.

If you want to file an appeal you have to file it within 90 days from the date that you receive the letter saying that we would not cover the service you wanted.

You can call to file your appeal or you may send your appeal in writing. We have a simple form you can use to file your appeal. Just call 1-800-654-9728 to get one. We will mail or fax the appeal form to you and provide assistance if you need help completing it.

Once you complete the form, you should mail it to:

Priority Partners  
Attention: Appeals Department  
7231 Parkway Drive, Suite 100  
Hanover, MD 21076

Your doctor can also file an appeal for you if you sign a form giving him or her permission. Other people can also help you file an appeal, like a family member or a lawyer.

When you file an appeal, be sure to let us know any new information that you have that will help us make our decision. We will send you a letter letting you know that we received your appeal within 5 business days. While your appeal is being reviewed, you can still send or deliver any additional information that you think will help us make our decision.

When reviewing your appeal, we will:

- Use doctors who know about the type of illness you have.
- Not use the same people who denied your request for a service.
- Make a decision about your appeal within 30 days.

The appeal process may take up to 44 days if you ask for more time to submit information or we need to get additional information from other sources. We will send you a letter if we need additional information.

If your doctor or Priority Partners feels that your appeal should be reviewed quickly due to the seriousness of your condition, you will receive a decision about your appeal within three business days.

If we do not feel that your appeal needs to be reviewed quickly, we will try to call you and send you a letter letting you know that your appeal will be reviewed within 30 days.

If your appeal is about a service that was already authorized and you were already receiving, you may be able to keep getting the service while we review your appeal. Contact us at: 1-800-654-9728 if you would like to keep getting services while your appeal is reviewed. If you do not win your appeal, you may have to pay for the services that you received while the appeal was being reviewed.

Once we complete our review, we will send you a letter letting you know our decision. If we decide that you should not receive the denied service, that letter will tell you how to file another appeal or ask for a State Fair Hearing.

## **Grievances**

If your complaint is about something other than not receiving a service, this is called a grievance. Examples of grievances would be, not being able to find a doctor, trouble getting an appointment, or not being treated fairly by someone who works at Priority Partners or at your doctor's office.

If your grievance is:

- About an urgent medical problem that you are having, it will be solved within 24 hours.
- About a medical problem but it is not urgent, it will be solved within 5 days.
- Not about a medical problem, it will be solved within 30 days.

If you receive a bill for medical services that you believe should be covered by Priority Partners, call Customer Service at: 1-800-654-9728.

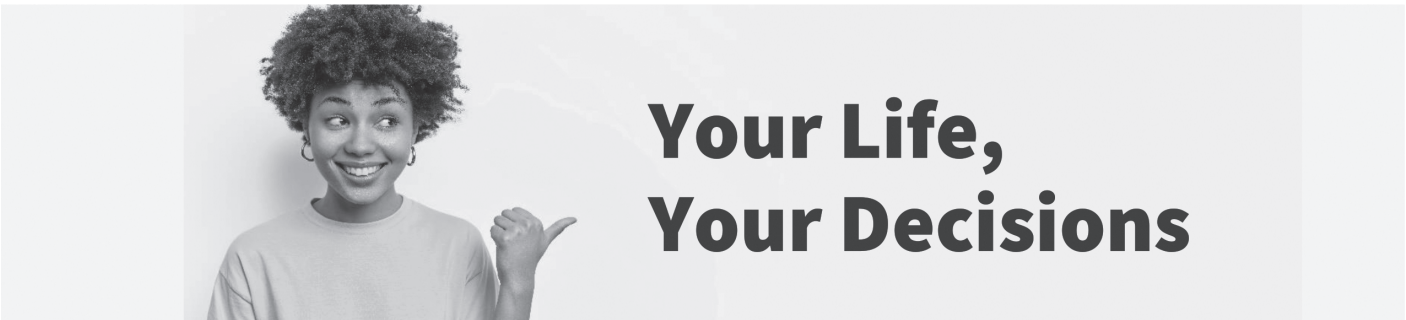
If you would like a copy of our official complaint procedure or if you need help filing a complaint, please call Customer Service at: 1-800-654-9728.

# ATTACHMENT G:

## ADVANCE DIRECTIVES



Randolph S. Sergent, Esq., Chairman  
Ben Steffen, Executive Director



### *Advance Directives Information Sheet*

Regardless of age or health status, a medical crisis could leave you too ill or injured to communicate decisions about your health care. Thinking about the types of treatment you would or wouldn't like and potential outcomes is important before a medical crisis occurs. Start the conversation with family, friends, health care providers, an attorney, or religious advisor.

#### **ADVANCE CARE PLANNING – DISCUSS**

Advance care planning is an ongoing conversation with people you trust to discuss your personal preferences and decisions that might need to be made in a medical crisis, not just end-of-life care. Advance care planning requires careful consideration of your values, religious beliefs, preferences for treatment, and acceptable outcomes, which are documented in an advance directive or a Medical Orders for Life-Sustaining Treatment (MOLST) form. An advance directive is not the same as a MOLST form; to learn more about the Maryland MOLST form, visit [marylandmolst.org](http://marylandmolst.org). These conversations make your wishes known so they can be honored in the event you have limited or no capacity to make decisions for yourself. This eases burden on family and loved ones and helps prevent conflicts about your care. Identifying who can speak on your behalf is important – in Maryland, this individual is called a health care agent. If you don't appoint a health care agent, your next of kin will be designated under law to make decisions for you if you can't speak for yourself.

#### **ADVANCE DIRECTIVE – RECORD**

You have the option to create an advance directive, a useful and legal way to direct your medical care when you can't speak for yourself. You can appoint a health care agent to make decisions on your behalf and specify your treatment preferences in future situations, such as when to use life-sustaining treatments. Pick someone you trust to make these serious decisions and talk to that person to make sure they accept the responsibility. Include their name and contact information and any back-up health care agents in your advance directive. Various advance directive forms are available from health care providers, religious organizations, estate planners, lawyers, and others. There is no one form that must be used; you can personalize your advance directive to fit your wishes. Make sure to provide a copy of your advance directive to your family, health care providers, lawyer, or anyone else who should be aware of your decisions. **Remember – you are not required to have an advance directive, and you can revoke your advance directive and complete a new one at any time.**

#### **ELECTRONIC DOCUMENTATION – SHARE**

An advance directive can be most effective if you make it available in electronic form that is easily accessible by a health care provider. Talk to your health care provider about storing a copy of your advance directive and health care agent information in their secure electronic health record system. You may be able to add and update this information outside of clinical visits using the health care provider's patient portal, a secure online website where you can view your health record and communicate with your care team. You can also use a State Recognized electronic advance directives service to create, upload, share, and update your advance directive and health care agent information; learn more about how health care providers involved in your care can access your information at [crisphealth.org/for-patients/#advance-directives](http://crisphealth.org/for-patients/#advance-directives).

*More information about how to get started with your advance directive, including sample forms, is available on the Maryland Attorney General's website: [www.marylandattorneygeneral.gov/Pages/HealthPolicy/AdvanceDirectives.aspx](http://www.marylandattorneygeneral.gov/Pages/HealthPolicy/AdvanceDirectives.aspx)*



