



Member Handbook

What you need to know about your benefits

CareAdvantage

Dual Eligible Special Needs Plan (D-SNP)

H6019_EOC_2025_M

Last Updated:

Our CareAdvantage Unit Is Available to Help You

Call us at **1-866-880-0606** (toll free) or **650-616-2174**

Hearing Impaired: TTY **1-800-735-2929** or dial **7-1-1**.

- Call Center Hours are Monday through Sunday
8:00 a.m. to 8:00 p.m.
- Office Hours are Monday through Friday 8:00 a.m. to 5:00 p.m.

Large-print Request

If you would like a large-print copy of this book, please call the CareAdvantage Unit.

Privacy Statement

Health Plan of San Mateo ensures the privacy of your medical record. For questions and more information, please call the CareAdvantage Unit.

Nuestro Departamento de CareAdvantage está a su disposición para ayudarle

Llámenos al **1-866-880-0606** (número telefónico gratuito) o al

650-616-2174. Miembros con dificultades auditivas:

TTY **1-800-855-3000** o marque el **7-1-1**.

- El horario de nuestro centro de atención telefónica es de lunes a domingo, de 8:00 a.m. a 8:00 p.m.
- El horario de oficina es de lunes a viernes, de 8:00 a.m. a 5:00 p.m.

Solicitud de impresión en caracteres grandes

Si desea un ejemplar de este manual en letra grande, por favor llame al Departamento de CareAdvantage.

Declaración de privacidad

Health Plan of San Mateo asegura la privacidad de su expediente médico.

Si tiene alguna pregunta o desea obtener más información, por favor llame al Departamento de CareAdvantage.

我們的 CareAdvantage Unit 為您提供協助

請撥打我們的電話**1-866-880-0606**(免費)

或 **650-616-2174**。有聽力障礙者:

TTY **1-800-735-2929** 或撥 **7-1-1**。

- 電話中心服務時間是週一至週日
上午8:00 至晚上 8:00。
- 辦公室的服務時間是週一至週五
上午 8:00 至下午 5:00。

大字版需求

若需要本手冊的大字版，請致電與 CareAdvantage Unit 聯絡。

隱私權聲明

聖馬刁健康計劃 (HPSM) 致力保障您的病歷穩私權。

如有疑問且需要更多資訊，請致電與 CareAdvantage Unit 聯絡。

Handa kayong Tulungan ng aming Yunit para sa mga Serbisyo sa mga Miyembro

Tawagan kami sa **1-866-880-0606** (walang bayad) o

sa **650-616-2174**. May Kapansanan sa Pandinig:

TTY **1-800-735-2929** o i-dial ang **7-1-1**.

- Bukas ang aming mga call center mula Lunes hanggang
Linggo, 8:00 a.m. hanggang 8:00 p.m.
- Bukas ang aming opisina mula Lunes hanggang Biyernes,
8:00 a.m. hanggang 5:00 p.m.

Humiling ng Libro na Malalaki ang Pagkakalimbag ng mga Letra

Kung gusto ninyong makakuha ng librong ito na malalaki ang mga letra sa pagkakalimbag, pakitawagan ang Yunit ng CareAdvantage.

Pahayag sa Pagiging Pribadong ng Impormasyon

Tinitiyak ng Health Plan of San Mateo ang pagiging pribado ng inyong medikal na rekord. Para sa karagdagang katanungan at impormasyon, pakitawagan ang Mga Serbisyo para sa mga Miyembro.

Сотрудники нашего подразделения CareAdvantage Unit готовы вам помочь

Звоните нам по номеру **1-866-880-0606** (бесплатно) или по

номеру **650-616-2174**. Для участников с нарушением слуха:

телетайп (TTY) **1-800-735-2929** или **7-1-1**.

- Наш центр обработки звонков работает
с 8:00 до 20:00 без выходных.
- Наши часы работы: с 8:00 до 17:00
с понедельника по пятницу.

Если нужен крупный шрифт

Если вы хотели бы получить экземпляр данного справочника, набранный крупным шрифтом, позвоните в подразделение CareAdvantage Unit.

Заявление о соблюдении конфиденциальности

Health Plan of San Mateo гарантирует обеспечение конфиденциальности вашей медицинской документации. Если у вас возникли вопросы или вам требуется дополнительная информация, позвоните в подразделение CareAdvantage Unit.

CareAdvantage Dual Eligible Special Needs Plan (D-SNP) *Member Handbook*

January 1, 2025 – December 31, 2025

Your Health and Drug Coverage under CareAdvantage Dual Eligible Special Needs Plan (D-SNP)

CareAdvantage Dual Eligible Special Needs Plan (D-SNP) is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees. Enrollment in CareAdvantage depends on contract renewal.

Member Handbook Introduction

This *Member Handbook*, otherwise known as the *Evidence of Coverage*, tells you about your coverage under our plan through December 31, 2025. It explains health care services, behavioral health (mental health and substance use disorder) services, prescription drug coverage, and long-term services and supports. Key terms and their definitions appear in alphabetical order in **Chapter 12** of your *Member Handbook*.

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

When this *Member Handbook* says “we,” “us,” “our,” or “our plan,” it means CareAdvantage.

This document is available for free in English, Spanish, Chinese and Tagalog.

You can get this document for free in other formats, such as large print, braille, and/or audio by calling the CareAdvantage Unit at 1-966-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free.

To obtain materials in a language other than English and/or in an alternative format now and in the future, email CareAdvantageSupport@hpsm.org or call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1. Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. Or send a request in writing to:

HEALTH PLAN OF SAN MATEO
CAREADVANTAGE UNIT
801 GATEWAY BLVD. SUITE 100
SOUTH SAN FRANCISCO, CA 94080

Your preferred language and format will be kept on file for future mailings and communications, so you do not need to make a separate request each time.

To change or cancel your preferences, please contact the CareAdvantage Unit.

Notice of Availability

Other languages

You can get this Member Handbook and other plan materials in other languages at no cost to you.

CareAdvantage provides written translations from qualified translators. Request by email at

CareAdvantageSupport@hpsm.org or call 1-866-880-0606 (TTY 1-800-735-2929 or dial 7-1-1). The call is free. Refer to your Member Handbook to learn more about health care language assistance services such as interpreter and translation services.

Other formats

You can get this information in other formats such as braille, 20-point font large print, audio, and accessible electronic formats at no cost to you. Request by email at CareAdvantageSupport@hpsm.org or call 1-866-880-0606 (TTY 1-800-735-2929 or dial 7-1-1). The call is free.

Interpreter services

CareAdvantage provides oral interpretation services, including sign language, from a qualified interpreter, on a 24-hour basis, at no cost to you. You do not have to use a family member or friend as an interpreter. We discourage the use of minors as interpreters unless it is an emergency. Interpreter, linguistic, and cultural services are

available for free. Help is available 24 hours a day, 7 days a week. For help in your language, or to get this Member Handbook in a different language, email CareAdvantageSupport@hpsm.org or call 1-866-880-0606 (TTY 1-800-735-2929 or dial 7-1-1). The call is free.

ATTENTION: If you need help in your language call **1-866-880-0606** (TTY: **1-800-735-2929**). Aids and services for people with disabilities, like documents in braille and large print, are also available. Call **1-866-880-0606** (TTY:**1-800-735-2929**). These services are free of charge.

(TTY: **1-800-735-2929**). تتوفر أيضًا المساعدات والخدمات للأشخاص ذوي الإعاقة، مثل المستندات المكتوبة بطريقة برييل والخط الكبير. اتصل ب-1 (TTY: **1-800-735-2929**). هذه الخدمات مجانية.

հայերեն (Armenian): ՈՒՇԱԴՐՈՒԹՅՈՒՆ: Եթե Ձեզ օգնություն է հարկավոր Ձեր լեզվով, զանգահարեք **1-866-880-0606** (TTY:**1-800-735-2929**): Կան նաև օժանդակ միջոցներ ու ծառայություններ հաշմանդամություն ունեցող անձանց համար, օրինակ՝ Բրայլի գրատիպով ու խոշորատառ տպագրված նյութեր: Չանզանահարեք **1-866-880-0606** (TTY: **1-800-735-2929**): Այդ ծառայություններն անվճար են:

ឃ្លាសម្គាល់ជាភាសាខ្មែរ (Cambodian): ចំណាំ៖ បើអ្នក ត្រូវ ការជំនួយ ជាភាសា របស់អ្នក សូម ទូរស័ព្ទទៅលេខ **1-866-880-0606** (TTY:**1-800-735-2929**)។ ជំនួយ និង សេវាកម្ម សម្រាប់ ជនពិការ ដូចជាឯកសារសរសេរជាអក្សរធំ សម្រាប់ជនពិការភ្នែក ឬឯកសារសរសេរជាអក្សរពុម្ពធំ ក៏អាចរកបានផងដែរ។ ទូរស័ព្ទមកលេខ **1-866-880-0606** (TTY: **1-800-735-2929**)។

中國人 (Chinese): 请注意：如果您需要以您的母语提供帮助，请致电 **1-866-880-0606 (TTY: 1-800-735-2929)**。另外还提供针对残疾人士的帮助和服务，例如盲文和需要较大字体阅读，也是方便取用的。请致电 **1-866-880-0606 (TTY:1-800-735-2929)**。这些服务都是免费的。

(Farsi) خواهيد به زبان خود کمک توجه: اگر می فارسی زبان به مطلب تماس بگیرید. کمکها و خدمات مخصوص افراد دارای معلولیت، مانند نسخه‌های خط **1-866-880-0606 (TTY: 1-800-735-2929)** دریافت کنید، با **1-866-880-0606** بریل و چاپ با حروف بزرگ، نیز موجود است. با **1-866-880-0606 (TTY:1-800-735-2929)** این خدمات رایگان ارائه می‌شوند.

हिंदी (Hindi): ध्यान दें: अगर आपको अपनी भाषा में सहायता की आवश्यकता है तो **1-866-880-0606 (TTY: 1-800-735-2929)** पर कॉल करें। अशक्तता वाले लोगों के लिए सहायता और सेवाएं, जैसे ब्रेल और बड़े प्रिंट में भी दस्तावेज़ उपलब्ध हैं। **1-866-880-0606 (TTY:1-800-735-2929)** पर कॉल करें। ये सेवाएं नि: शुल्क हैं।

Hmoob (Hmong): CEEB TOOM: Yog koj xav tau kev pab txhais koj hom lus hu rau **1-866-880-0606 (TTY:1-800-735-2929)**. Muaj cov kev pab txhawb thiab kev pab cuam rau cov neeg xiam oob qhab, xws li puav leej muaj ua cov ntawv su thiab luam tawm ua tus ntawv loj. Hu rau **1-866-880-0606 (TTY: 1-800-735-2929)**. Cov kev pab cuam no yog pab dawb xwb.

日本(Japanese): 注意日本語での対応が必要な場合は **1-866-880-0606 (TTY:1-800-735-2929)**へお電話ください。点字の資料や文字の拡大表示など、障がいをお持ちの方のためのサービスも用意しています。 **1-866-880-0606 (TTY:1-800-735-2929)**へお電話ください。これらのサービスは無料で提供しています。

한국인 (Korean)

유의사항: 귀하의 언어로 도움을 받고 싶으시면 **1-866-880-0606 (TTY:1-800-735-2929)** 번으로 문의하십시오. 점자나 큰 활자로 된 문서와 같이 장애가 있는 분들을 위한 도움과 서비스도 이용 가능합니다. **1-866-880-0606 (TTY:1-800-735-2929)** 번으로 문의하십시오. 이러한 서비스는 무료로 제공됩니다.

ພາສາລາວ (Lao): ປະກາດ:

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໃຫ້ໂທຫາ ບ **1-866-880-0606 (TTY:1-800-735-2929)**. ຍັງມີຄວາມຊ່ວຍເຫຼືອແລະການບໍລິການສໍາລັບຄົນພິການ ເຊັ່ນເອກະສານທີ່ເປັນອັກສອນນູນແລະມິໂຕພິມໃຫຍ່ ໃຫ້ໂທຫາເບີ **1-866-880-0606 (TTY: 1-800-735-2929)**. ການບໍລິການເຫຼົ່ານີ້ບໍ່ຕ້ອງເສຍຄ່າໃຊ້ຈ່າຍໃດໆ.

Mien: LONGC HNYOUV JANGX LONGX OC: Beiv taux meih qiemx longc mienh tengx faan benx meih nyei waac nor douc waac daaih lorx taux **1-866-880-0606 (TTY: 1-800-735-2929)**. Liouh lorx jauv-louc tengx aengx caux nzie gong bun taux ninh mbuo wuaaic fangx mienh, beiv taux longc benx nzangc-pokc bun hlou mbiutc aengx caux

aamz mborqv benx domh sou se mbenc nzoih bun longc. Douc waac daaih lorx **1-866-880-0606** (TTY: **1-800-735-2929**). Naaiv deix nzie weih gong-bou jauv-louc se benx wang-henh tengx mv zuqc cuotv nyaanh oc.

Português (Portuguese): ATENÇÃO: se precisar de ajuda em seu idioma, ligue para **1-866-880-0606** (TTY: **1-800-735-2929**). Auxílios e serviços para pessoas com deficiência, como documentos em braille e letras grandes, também estão disponíveis. Ligue para **1-866-880-0606** (TTY: **1-800-735-2929**). Tais serviços são gratuitos.

ਪੰਜਾਬੀ (Punjabi): ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਾਲ ਕਰੋ **1-866-880-0606** (TTY: **1-800-735-2929**). ਅਪਾਹਜ਼ ਲੋਕਾਂ ਲਈ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ, ਜਿਵੇਂ ਕਿ ਬ੍ਰੇਲ ਅਤੇ ਮੋਟੀ ਛਪਾਈ ਵਿੱਚ ਦਸਤਾਵੇਜ਼, ਵੀ ਉਪਲਬਧ ਹਨ। ਕਾਲ ਕਰੋ **1-866-880-0606** (TTY: **1-800-735-2929**). ਇਹ ਸੇਵਾਵਾਂ ਮੁਫਤ ਹਨ।

Русский (Russian): ВНИМАНИЕ! Если вам нужна помощь на вашем родном языке, звоните по номеру **1-866-880-0606** (TTY: **1-800-735-2929**). Также предоставляются средства и услуги для людей с ограниченными возможностями, например документы крупным шрифтом или шрифтом Брайля. Звоните по номеру **1-866-880-0606** (линия **1-800-735-2929**). Такие услуги предоставляются бесплатно.

Español (Spanish)

ATENCIÓN: si necesita ayuda en su idioma, llame al **1-866-880-0606** (TTY: **1-800-735-2929**). También ofrecemos asistencia y servicios para personas con discapacidades, como documentos en braille y con letras grandes. Llame al **1-866-880-0606** (TTY:**1-800-735-2929**). Estos servicios son gratuitos.

Tagalog: ATENSIYON: Kung kailangan mo ng tulong sa iyong wika, tumawag sa **1-866-880-0606** (TTY:**1-800-735-2929**). Mayroon ding mga tulong at serbisyo para sa mga taong may kapansanan, tulad ng mga dokumento sa braille at malaking print. Tumawag sa **1-866-880-0606** (TTY:**1-800-735-2929**). Libre ang mga serbisyong ito.

แบบไทย (Thai): โปรดทราบ:

หากคุณต้องการความช่วยเหลือเป็นภาษาของคุณ กรุณาโทรศัพท์ไปที่หมายเลข **1-866-880-0606** (TTY:**1-800-735-2929**) นอกจากนี้ ยังพร้อมให้ความช่วยเหลือและบริการต่างๆ สำหรับบุคคลที่มีความพิการ เช่น เอกสารต่างๆ ที่เป็นอักษรเบรลล์และเอกสารที่พิมพ์ด้วยตัวอักษรขนาดใหญ่ กรุณาโทรศัพท์ไปที่หมายเลข **1-866-880-0606** (TTY:**1-800-735-2929**) ไม่มีค่าใช้จ่ายสำหรับบริการเหล่านี้

українською (Ukrainian): УВАГА! Якщо вам потрібна допомога вашою рідною мовою, телефонуйте на номер **1-866-880-0606** (TTY:**1-800-735-2929**). Люди з обмеженими можливостями також можуть скористатися допоміжними засобами та послугами, наприклад, отримати документи, надруковані шрифтом Брайля та великим шрифтом. Телефонуйте

на номер **1-866-880-0606** (TTY:**1-800-735-2929**). Ці послуги безкоштовні.

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của mình, vui lòng gọi số **1-866-880-0606** (TTY:**1-800-735-2929**). Chúng tôi cũng hỗ trợ và cung cấp các dịch vụ dành cho người khuyết tật, như tài liệu bằng chữ nổi Braille và chữ khổ lớn (chữ hoa). Vui lòng gọi số **1-866-880-0606** (TTY:**1-800-735-2929**). Các dịch vụ này đều miễn phí.

[Plans must include an overall Table of Contents for the Member Handbook after the Member Handbook Introduction and before the Member Handbook Disclaimers.]

Disclaimers

- ❖ CareAdvantage Dual Eligible Special Needs Plan (D-SNP) is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees. Enrollment in CareAdvantage D-SNP depends on contract renewal.
- ❖ Limitations, copays and restrictions may apply. For more information, call the CareAdvantage Unit or read the Member Handbook. This means that you may have to pay for some services and that you need to follow certain rules to have CareAdvantage pay for your services.
- ❖ The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.
- ❖ Benefits and/or copays may change on January 1 of each year.
- ❖ Copays or prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.

- ❖ Coverage under CareAdvantage is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement.

Chapter 1: Getting started as a member

Introduction

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

Table of Contents

- A. Welcome to our plan 12
- B. Information about Medicare and Medi-Cal 12
 - B1. Medicare 12
 - B2. Medi-Cal 12
- C. Advantages of our plan 13
- D. Our plan’s service area 14
- E. What makes you eligible to be a plan member 14
- F. What to expect when you first join our health plan 14
- G. Your care team and care plan 16
 - G1. Care team 16
 - G2. Care plan 16
- H. Your monthly costs for CareAdvantage 16
 - H1. Medicare Prescription Payment Amount 16
- I. Your Member Handbook 17
- J. Other important information you get from us 17
 - J1. Your Member ID Card 17
 - J2. Provider and Pharmacy Directory 18

J3. *List of Covered Drugs*..... 19

J4. *The Explanation of Benefits* 19

K. Keeping your membership record up to date 20

K1. Privacy of personal health information (PHI) 21

A. Welcome to our plan

Our plan provides Medicare and Medi-Cal services to individuals who are eligible for both programs. Our plan includes doctors, hospitals, pharmacies, providers of long-term services and supports, behavioral health providers, and other providers. We also have care coordinators and care teams to help you manage your providers and services. They all work together to provide the care you need.

With CareAdvantage, HPSM will help you manage your health care by:

- Paying for your health care services and prescription drugs
- Giving you access to a large provider network with primary care physicians (PCPs), dentists, specialists, clinics, pharmacies, and hospitals
- Helping you find other health care services you may qualify for and need like behavioral health and long-term services and supports
- Providing care coordination to help you manage your providers and services making sure they all work together to help meet your health goals

B. Information about Medicare and Medi-Cal

B1. Medicare

Medicare is the federal health insurance program for:

- people 65 years of age or over,
- some people under age 65 with certain disabilities, **and**
- people with end-stage renal disease (kidney failure).

B2. Medi-Cal

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

Each state decides:

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

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

Medicare and the state of California approved our plan. You can get Medicare and Medi-Cal services through our plan as long as:

- we choose to offer the plan, **and**
- Medicare and the state of California allow us to continue to offer this plan.

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

C. Advantages of our plan

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

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

- You can work with us for **most** of your health care needs.
- You have a care team that you help put together. Your care team may include yourself, your caregiver, doctors, nurses, counselors, or other health professionals.
- You have access to a care coordinator. This is a person who works with you, with our plan, and with your care team to help make a care plan.
- You're able to direct your own care with help from your care team and care coordinator.
- Your care team and care coordinator work with you to make a care plan designed to meet **your** health needs. The care team helps coordinate the services you need. For example, this means that your care team makes sure:
 - Your doctors know about all the medicines you take so they can make sure you're taking the right medicines and can reduce any side effects that you may have from the medicines.
 - Your test results are shared with all of your doctors and other providers, as appropriate.

New members to CareAdvantage In most instances you will be enrolled in CareAdvantage for your Medicare benefits the 1st day of the month after you request to be enrolled in CareAdvantage. You may still receive your Medi-Cal services from your

previous Medi-Cal health plan for one additional month. After that, you will receive your Medi-Cal services through CareAdvantage. There will be no gap in your Medi-Cal coverage. Please call us at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 am to 8:00 pm if you have any questions.

D. Our plan's service area

Our service area is San Mateo County.

Only people who live in San Mateo County can join our plan.

You cannot stay in our plan if you move outside of our service area. Refer to **Chapter 8** of your Member Handbook for more information about the effects of moving out of our service area.

E. What makes you eligible to be a plan member

You are eligible for our plan as long as you:

- live in our service area (incarcerated individuals are not considered living in the service area even if they are physically located in it), **and**
- are age 21 and older at the time of enrollment, **and**
- have both Medicare Part A and Medicare Part B, **and**
- are a United States citizen or are lawfully present in the United States, **and**
- are currently eligible for Medi-Cal.

If you lose Medi-Cal eligibility but can be expected to regain it within 6 months, then you are still eligible for our plan.

Call the CareAdvantage Unit for more information.

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

When you first join our plan, you get a health risk assessment (HRA) within 90 days before or after your enrollment effective date.

We must complete an HRA for you. This HRA is the basis for developing your care plan. The HRA includes questions to identify your medical, behavioral health, and functional needs.

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

We'll send you more information about this HRA.

If our plan is new for you, you can keep using the doctors you use now for a certain amount of time, even if they are not in our network. We call this continuity of care. If they are not in our network, you can keep your current providers and service authorizations at the time you enroll for up to 12 months if all of the following conditions are met:

- You, your representative, or your provider asks us to let you keep using your current provider.
- We establish that you had an existing relationship with a primary or specialty care provider, with some exceptions. When we say “existing relationship,” it means that you saw an out-of-network provider at least once for a non-emergency visit during the 12 months before the date of your initial enrollment in our plan.
 - We determine an existing relationship by reviewing your available health information or information you give us.
 - We have 30 days to respond to your request. You can ask us to make a faster decision, and we must respond in 15 days. You can make this request by calling 1-866-880-0606. If you are at risk of harm, we must respond within 3 days.
 - You or your provider must show documentation of an existing relationship and agree to certain terms when you make the request.

Note: You can make this request for providers of Durable Medical Equipment (DME) for at least 90 days until we authorize a new rental and have a network provider deliver the rental. Although you cannot make this request for providers of transportation or other ancillary providers, you can make a request for services of transportation or other ancillary services not included in our plan.

After the continuity of care period ends, you will need to use doctors and other providers in the CareAdvantage network, unless we make an agreement with your out-of-network doctor. A network provider is a provider who works with the health plan. Refer to **Chapter 3** of your *Member Handbook* for more information on getting care.

G. Your care team and care plan

G1. Care team

A care team can help you keep getting the care you need. A care team may include your doctor, a care coordinator, or other health person that you choose.

A care coordinator is a person trained to help you manage the care you need. You get a care coordinator when you enroll in our plan. This person also refers you to other community resources that our plan may not provide and will work with your care team to help coordinate your care. Call us at the numbers at the bottom of the page for more information about your care coordinator and care team.

G2. Care plan

Your care team works with you to make a care plan. A care plan tells you and your doctors what services you need and how to get them. It includes your medical, behavioral health, and LTSS or other services.

Your care plan includes:

- your health care goals, **and**
- a timeline for getting the services you need.

Your care team meets with you after your HRA. They ask you about services you need. They also tell you about services you may want to think about getting. Your care plan is created based on your needs and goals. Your care team works with you to update your care plan at least every year.

H. Your monthly costs for CareAdvantage

Our plan has no premium.

Your costs may include the following:

- Medicare Prescription Payment Plan Amount (**Section H1**)

H1. Medicare Prescription Payment Amount

If you're participating in the Medicare Prescription Payment Plan, you'll get a bill from your plan for your prescription drugs (instead of paying the pharmacy). Your monthly bill is based on what you owe for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

Chapter 2 tells more about the Medicare Prescription Payment Plan. If you disagree with the amount billed as part of this payment option, you can follow the steps in **Chapter 9** to make a complaint or appeal.

I. Your Member Handbook

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

You can ask for a *Member Handbook* by calling the CareAdvantage Unit at the numbers at the bottom of the page. You can also refer to the *Member Handbook* found on our website at the web address at the bottom of the page.

The contract is in effect for the months you are enrolled in our plan between January 1, 2025 and December 31, 2025.

J. Other important information you get from us

Other important information we provide to you includes your Member ID Card, information about how to access a *Provider and Pharmacy Directory*, and information about how to access a *List of Covered Drugs*, also known as a *Formulary*.

J1. Your Member ID Card

Under our plan, you have one card for most of your Medicare and Medi-Cal services, including LTSS, certain behavioral health services, and prescriptions. You show this card when you get any services or prescriptions. Here is a sample Member ID Card:

 Member Name: John C Sample Member ID: 123456789 Date of Birth: MM/DD/YYYY Plan Effective Date: MM/DD/YYYY Care Manager Phone #: 650-616-2174 For information about your state-regulated medical and dental benefits call the CareAdvantage Unit at 1-866-880-0606 or visit www.hpsm.org . H6019-001	CareAdvantage Dual Eligible Special Needs Plan (D-SNP) MedicareRx Prescription Drug Coverage RxBin 012353 RxPCN 06850000	In case of emergency, call 9-1-1 or seek appropriate emergency care. CareAdvantage Unit: 1-866-880-0606 (toll free) or 650-616-2174 CareAdvantage Unit TTY: 1-800-735-2929 (toll free) or 7-1-1 Pharmacy Help Desk: 1-888-635-8362 Behavioral Health: 1-800-686-0101 (toll free) 24-Hour Nurse Advice: 1-833-846-8773 (toll free) Website: www.hpsm.org/careadvantage Send claims to: Submit pharmacy manual claims to: SS&C Health Attn: Dept Customer #586 P.O. Box 419019 Kansas City, MO 64141 1-888-635-8362 Submit medical claims to: HPSM Claims Department 801 Gateway Blvd, Suite 100 South San Francisco, CA 94080 HPSM Provider Line: 650-616-2106 Toll-free: 1-833-MY-HPSM-1 (694-7761)
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

If your Member ID Card is damaged, lost, or stolen, call the CareAdvantage Unit at the number at the bottom of the page right away. We will send you a new card.

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

Remember, you need your Medi-Cal card or Benefits Identification Card (BIC) to access the following services:

- specialty mental health services that you may get from the County Mental health plan, Behavioral Health and Recovery Services.
- drugs that are not coverable through CareAdvantage but are instead covered through Medi-Cal Rx such as some over-the-counter drugs and certain vitamins. Visit the Medi-Cal Rx website (medi-calrx.dhcs.ca.gov) for a list of Medi-Cal Rx network pharmacies. You can also call the Medi-Cal Rx Customer Service Center at 1-800-977-2273. When the Medi-Cal BIC card is used to get medications not covered by CareAdvantage, Medi-Cal Rx is responsible for processing the prescription. Visit the Medi-Cal Rx website (medi-calrx.dhcs.ca.gov) for a list of Medi-Cal Rx network pharmacies

J2. Provider and Pharmacy Directory

The *Provider and Pharmacy Directory* lists the providers and pharmacies in our plan's network. While you're a member of our plan, you must use network providers to get covered services.

You can ask for a *Provider and Pharmacy Directory* (electronically or in hard copy form) by calling the CareAdvantage Unit at the numbers at the bottom of the page. Requests for hard copy Provider and Pharmacy Directories will be mailed to you within three business days.

You can also refer to the Provider and Pharmacy Directory at the web address at the bottom of the page.

The Provider and Pharmacy Directory lists the different types of doctors, nurses, and health care professionals by their specialty (for example, allergy or radiology). Each listing will show the basic information about the provider or pharmacy's location, hours, and phone number, and if new patients are being accepted. The listings will also show which language(s) a provider or pharmacy's staff speaks besides English, handicap accessibility, if the location is near public transportation, and have completed cultural competency training.

Definition of network providers

- Our network providers include:
 - doctors, nurses, and other health care professionals that you can use as a member of our plan;
 - clinics, hospitals, nursing facilities, and other places that provide health services in our plan; **and**,
 - LTSS, behavioral health services, home health agencies, durable medical equipment (DME) suppliers, and others who provide goods and services that you get through Medicare or Medi-Cal.

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

Definition of network pharmacies

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

Call the CareAdvantage Unit at the numbers at the bottom of the page for more information. Both the CareAdvantage Unit and our website can give you the most up-to-date information about changes in our network pharmacies and providers.

J3. List of Covered Drugs

The plan has a *List of Covered Drugs*. We call it the “*Drug List*” or “*Formulary*” for short. It tells you which prescription drugs our plan covers.

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

Each year, we send you information about how to access the *Drug List*, but some changes may occur during the year. To get the most up-to-date information about which drugs are covered, call the CareAdvantage Unit or visit our website at the address at the bottom of the page.

J4. The Explanation of Benefits

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

The EOB tells you the total amount you, or others on your behalf, spent on your Medicare Part D prescription drugs and the total amount we paid for each of your Medicare Part D prescription drugs during the month. This EOB is not a bill. The EOB has more information about the drugs you take such as increases in price and other drugs with lower cost-sharing that may be available. You can talk to your prescriber about these lower cost options. **Chapter 6** of your *Member Handbook* gives more information about the EOB and how it helps you track your drug coverage.

You can also ask for an EOB. To get a copy, contact the CareAdvantage Unit at the numbers at the bottom of the page.

K. Keeping your membership record up to date

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

We need this information to make sure that we have your correct information in our records. Our network providers and pharmacies also need correct information about you. **They use your membership record to know what services and drugs you get and how much they cost you.**

Tell us right away about the following:

- changes to your name, your address, or your phone number;
- changes to any other health insurance coverage, such as from your employer, your spouse's employer, or your domestic partner's employer, or workers' compensation;
- any liability claims, such as claims from an automobile accident;
- admission to a nursing facility or hospital;
- care from a hospital or emergency room;
- changes in your caregiver (or anyone responsible for you); **and,**
- if you take part in a clinical research study. (**Note:** You are not required to tell us about a clinical research study you are in or become part of, but we encourage you to do so.)

If any information changes, call the CareAdvantage Unit at the numbers at the bottom of the page.

K1. Privacy of personal health information (PHI)

Information in your membership record may include personal health information (PHI). Federal and state laws require that we keep your PHI private. We protect your PHI. For more details about how we protect your PHI, refer to **Chapter 8** of your *Member Handbook*.

Chapter 2: Important phone numbers and resources

Introduction

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

Contents

A. The CareAdvantage Unit	3
B. Your Care Manager	6
C. Health Insurance Counseling and Advocacy Program (HICAP).....	8
D. Nurse Advice Call Line.....	9
E. Behavioral Health Crisis Line	10
F. Quality Improvement Organization (QIO).....	11
G. Medicare	12
H. Medi-Cal.....	13
I. Medi-Cal Managed Care and Mental Health Office of the Ombudsman	14
J. County Social Services	15
K. County Behavioral Health Services Agency (San Mateo County Behavioral Health and Recovery Services).....	16
L. California Department of Managed Health Care	17
M. Programs to Help People Pay for Their Prescription Drugs.....	18
M1. Extra Help	18
M2. AIDS Drug Assistance Program (ADAP).....	19

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



M3. The Medicare Prescription Payment Plan 19

N. Social Security 20

O. Railroad Retirement Board (RRB)..... 21

P. Group insurance or other insurance from an employer..... 22

Q. Other resources 23

R. HPSM Dental Program 24



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

A. The CareAdvantage Unit

Contact type	
CALL	1-866-880-0606. This call is free. Monday through Sunday, 8:00 a.m. to 8:00 p.m. We have free interpreter services for people who do not speak English.
TTY	1-800-735-2929 or dial 7-1-1. This call is free. This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. Monday through Sunday, 8:00 a.m. to 8:00 p.m.
FAX	650-616-2190
WRITE	CareAdvantage Unit Health Plan of San Mateo 801 Gateway Blvd, Suite 100 South San Francisco, CA 94080
EMAIL	CareAdvantagesupport@hpsm.org
WEBSITE	www.hpsm.org/careadvantage

Contact the CareAdvantage Unit to get help with:

- Questions about the plan
- Questions about claims or billing
- Coverage decisions about your health care
 - A coverage decision about your health care is a decision about:
 - your benefits and covered services **or**
 - the amount we pay for your health services.
 - Call us if you have questions about a coverage decision about your health care.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- To learn more about coverage decisions, refer to **Chapter 9** of your *Member Handbook*.
- Appeals about your health care
 - An appeal is a formal way of asking us to review a decision we made about your coverage and asking us to change it if you think we made a mistake or disagree with the decision.
 - To learn more about making an appeal, refer to **Chapter 9** of your *Member Handbook* or contact Member Services.
- Complaints about your health care
 - You can make a complaint about us or any provider (including a non-network or network provider). A network provider is a provider who works with our plan. You can also make a complaint to us or to the Quality Improvement Organization (QIO) about the quality of the care you received (refer to **Section F**).
 - You can call us and explain your complaint at 1-866-880-0606. If your complaint is about a coverage decision about your health care, you can make an appeal (refer to the section above).
 - You can send a complaint about our plan to Medicare. You can use an online form at www.medicare.gov/MedicareComplaintForm/home.aspx. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
 - You can make a complaint about our plan to the Medicare Medi-Cal Ombuds Program by calling 1-855-501-3077.
 - To learn more about making a complaint about your health care, refer to **Chapter 9** of your *Member Handbook*.
- Coverage decisions about your drugs
 - A coverage decision about your drugs is a decision about:
 - your benefits and covered drugs **or**
 - the amount we pay for your drugs.
 - Non-Medicare covered drugs, such as some over-the-counter (OTC) medications and certain vitamins, may be covered by Medi-Cal Rx. Please visit the Medi-Cal Rx website (www.medi-calrx.dhcs.ca.gov) for



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

more information. You can also call the Medi-Cal Rx Customer Service Center at 1-800-977-2273.

- For more on coverage decisions about your prescription drugs, refer to **Chapter 9** of your *Member Handbook*.
- Appeals about your drugs
 - An appeal is a way to ask us to change a coverage decision.
 - For more on making an appeal about your prescription drugs, refer to **Chapter 9** of your *Member Handbook*.
- Complaints about your drugs
 - You can make a complaint about us or any pharmacy. This includes a complaint about your prescription drugs.
 - If your complaint is about a coverage decision about your prescription drugs, you can make an appeal. (Refer to the section above.)
 - You can send a complaint about our plan to Medicare. You can use an online form at www.medicare.gov/MedicareComplaintForm/home.aspx. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
 - For more on making a complaint about your prescription drugs, refer to **Chapter 9** of your *Member Handbook*.
- Payment for health care or drugs you already paid for
 - For more on how to ask us to pay you back, or to pay a bill you got, refer to **Chapter 7** of your *Member Handbook*.
 - If you ask us to pay a bill and we deny any part of your request, you can appeal our decision. Refer to **Chapter 9** of your *Member Handbook*.
 - CareAdvantage is not responsible for paying you back for a drug that is only coverable under Medi-Cal Rx. If you pay the full cost of a prescription that is covered by Medi-Cal Rx and not CareAdvantage, you may be able to be reimbursed by the pharmacy once Medi-Cal Rx pays for the prescription. Alternatively, you may ask Medi-Cal Rx to pay you back by submitting the “Medi-Cal Out-of-Pocket Expense Reimbursement (Conlan)” claim. More information can be found on the Medi-Cal Rx website: medi-calrx.dhcs.ca.gov/home/.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

B. Your Care Manager

The HPSM Care Management program proactively coordinates complex care to help facilitate the best clinical and functional outcomes for our members. Program staff is knowledgeable of each member's benefits and work to facilitate optimal use of those benefits. A Care Manager is a clinician or other trained person who works for our plan to provide care coordination services for you

Contact Type	
CALL	650-616-2060. This call is free. Monday through Friday, 8:00 a.m. to 5:00 p.m. We have free interpreter services for people who do not speak English.
TTY	1-800-735-2929 or dial 7-1-1. This call is free. This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. Monday through Friday, 8:00 a.m. to 5:00 p.m.
FAX	650-829-2060
WRITE	Integrated Care Management Health Plan of San Mateo 801 Gateway Blvd, Suite 100 South San Francisco, CA 94080
WEBSITE	www.hpsm.org/careadvantage

Contact your care coordinator to get help with:

- questions about your health care
- questions about getting behavioral health (mental health and substance use disorder) services
- questions about dental benefits
- questions about transportation to medical appointments
- questions about Long-term Services and Supports (LTSS), including Community-Based Adult Services (CBAS) and Nursing Facilities (NF)

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



You might be able to get these services:

- Community-Based Adult Services (CBAS)
- skilled nursing care
- physical therapy
- occupational therapy
- speech therapy
- medical social services
- home health care
- In-Home Supportive Services (IHSS) through your county social service agency
- sometimes you can get help with your daily health care and living needs. You must be 18 years older, and you must be enrolled in a Medi-Cal Managed Care Plan like the Health Plan of San Mateo (HPSM).



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

C. Health Insurance Counseling and Advocacy Program (HICAP)

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

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

Contact Type	
CALL	1-800-434-0222 Monday through Friday, 8:30 a.m. to 4:30 p.m.
WRITE	HICAP San Mateo County 1710 S. Amphlett Blvd., Suite 100 San Mateo, CA 94402
WEBSITE	www.hicapsanmateocounty.org or www.cahealthadvocates.org/hicap/san-mateo/

Contact HICAP for help with:

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

D. Nurse Advice Call Line

The Nurse Advice Line is a covered service for all HPSM members at no cost to you. You can call this line if you have questions about your health or health care.

If you call the nurse advice line, a licensed Registered Nurse (RN) will give you medical advice when you think you may need medical attention, but you are not sure. A nurse will ask about your symptoms and tell you:

- If you need to go to Urgent Care
- If you can wait to see your doctor (within 24 hours, 3 days, or longer)
- How to take care of your symptoms at home

For questions about HPSM benefits, call the CareAdvantage Unit.

Type	Phone Number
CALL	1-833-846-8773. This call is free. 24 hours a day, 7 days a week. We have free interpreter services for people who do not speak English.
TTY	1-800-735-2929 or dial 7-1-1 This call is free. This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. 24 hours a day, 7 days a week.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

E. Behavioral Health Crisis Line

For assistance in finding mental health and/or substance use services for someone who may be experiencing a mental illness and/or substance use condition, or for someone you are concerned about, call the San Mateo County Behavioral Health and Recovery Services (BHRS) Access Call Center for information, an assessment and a referral based on individual needs.

Type	Phone Number
CALL	1-800-686-0101. This call is free. 24 hours a day, 7 days a week We have free interpreter services for people who do not speak English.
TTY	TTY 7-1-1 TDD: 1-800-943-2833. This call is free. This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. 24 hours a day, 7 days a week

Contact the Behavioral Health Crisis Line for help with:

- questions about behavioral health and substance abuse services
- questions about substance use disorder services
- To request or be screened for Mental health services include some outpatient mental health care and outpatient substance use disorder services.

For questions about your county specialty mental health services, refer to **Section K**.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

F. Quality Improvement Organization (QIO)

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

Contact Type	Contact Information
CALL	1-877-588-1123
TTY	1-855-887-6668 This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.
WRITE	Livanta LLC BFCC-QIO Program 10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701-1105
WEBSITE	http://www.livantaqio.com/

Contact Livanta for help with:

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

G. Medicare

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

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

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

H. Medi-Cal

Medi-Cal is California's Medicaid program. This is a public health insurance program which provides needed health care services for low-income individuals, including families with children, seniors, persons with disabilities, children and youth in foster care, and pregnant women. Medi-Cal is financed by state and federal government funds.

Medi-Cal benefits include medical, dental, behavioral health, and long-term services and supports.

You are enrolled in Medicare and in Medi-Cal. If you have questions about your Medi-Cal benefits, call your plan care coordinator. If you have questions about Medi-Cal plan enrollment, call Health Care Options.

Type	Contact Information
CALL	1-800-223-8383 Monday through Friday, 8 a.m. to 6 p.m.
TTY	7-1-1 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	San Mateo County Human Services Agency 400 Harbor Boulevard, Building 'B' Belmont, CA 94002
WEBSITE	https://www.smcgov.org/hsa/contact-us



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

I. Medi-Cal Managed Care and Mental Health Office of the Ombudsman

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

Contact type	
CALL	1-888-452-8609 This call is free. Monday through Friday, between 8:00 a.m. and 5:00 p.m.
TTY	7-1-1 This call is free.
WRITE	California Department of Healthcare Services Office of the Ombudsman 1501 Capitol Mall MS 4412 PO Box 997413 Sacramento, CA 95899-7413
EMAIL	MMCDOmbudsmanOffice@dhcs.ca.gov
WEBSITE	www.dhcs.ca.gov/services/medi-cal/Pages/MMCDOOfficeoftheOmbudsman.aspx

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



J. County Social Services

If you need help with your In-Home Supportive Services (IHSS) benefits contact your local County Social Services agency.

Contact your county social services agency to apply for In Home Supportive Services, which will help pay for services provided to you so that you can remain safely in your own home. Types of services may include help with preparing meals, bathing, dressing, laundry shopping or transportation.

Contact your county social services agency for any questions about your Medi-Cal eligibility.

In-home Supportive Services (IHSS) are provided through San Mateo County Aging and Adult Services. If you have questions regarding IHSS-related services call the Aging and Adult Services TIES line at 1-800-675-8437. This is San Mateo County's 24-hour information and emergency response line. Dial 7-1-1 for the California Relay Service TTY.

Contact Type	
CALL	1-800-675-8437 This call is free. 24 hours, 7 days a week.
TTY	7-1-1 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	San Mateo County Aging and Adult Services 225 W. 37th Avenue San Mateo, CA 94403
WEBSITE	www.smchealth.org/



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

K. County Behavioral Health Services Agency (San Mateo County Behavioral Health and Recovery Services)

Medi-Cal specialty mental health services and substance use disorder services are available to you through the county if you meet access criteria.

Contact type	
CALL	<p>1-800-686-0101 This call is free.</p> <p>24 hours a day, 7 days a week</p> <p>We have free interpreter services for people who do not speak English.</p>
TTY	<p>7-1-1 TDD: 1-800-943-2833 This call is free.</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Monday through Friday, 8:00 a.m. to 5:00 p.m.</p>
WEBSITE	<p>https://www.smchealth.org/bhrs</p>

Contact the county Behavioral Health agency for help with:

- questions about specialty mental health services provided by the county
- questions about substance use disorder services provided by the county



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

L. California Department of Managed Health Care

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

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

M. Programs to Help People Pay for Their Prescription Drugs

The Medicare.gov website (www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap/5-ways-to-get-help-with-prescription-costs) provides information on how to lower your prescription drug costs. For people with limited incomes, there are also other programs to assist, as described below.

M1. Extra Help

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

Contact Type	
CALL	1-800-MEDICARE (1-800-633-4227) Calls to this number are free, 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This call is free. This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.
WEBSITE	www.medicare.gov

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

- You can contact the CareAdvantage Unit if you want to request assistance in obtaining evidence of your correct copayment level, or if you already have the evidence and you want to provide this evidence to us. When we receive the evidence showing your copayment level, we will update our system so that you will be charged the correct copayment when you get your next prescription. If you overpay your copayment, we will pay you back by sending you a check. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owned by you, we may make the payment directly to the pharmacy. If the state paid on your behalf, we may make payment directly to the state. Please contact the CareAdvantage Unit if you have questions.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



M2. AIDS Drug Assistance Program (ADAP)

ADAP helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV drugs. Medicare Part D prescription drugs that are also on the ADAP formulary qualify for prescription cost-sharing assistance. Note: To be eligible for the ADAP operating in your state, individuals must meet certain criteria, including proof of the state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. If you change plans please notify your local ADAP enrollment worker so you can continue to receive assistance for information on eligibility criteria, covered drugs, or how to enroll in the program, please call the ADAP call center at 1-844-421-7050, Monday through Friday, 8:00 a.m. to 5:00 p.m. (excluding holidays).

M3. The Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it may help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January- December). This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs. "Extra Help" from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in this payment option, regardless of income level, and plans with drug coverage must offer this payment option. Contact us at the phone number at the bottom of the page or visit [Medicare.gov](https://www.Medicare.gov) to find out if this payment option is right for you.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

N. Social Security

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

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

CALL	<p>1-800-772-1213</p> <p>Calls to this number are free.</p> <p>Available 8:00 am to 7:00 pm, Monday through Friday.</p> <p>You can use their automated telephone services to get recorded information and conduct some business 24 hours a day.</p>
TTY	<p>1-800-325-0778</p> <p>This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.</p>
WEBSITE	<p>www.ssa.gov</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

O. Railroad Retirement Board (RRB)

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

Contact type	
CALL	<p>1-877-772-5772</p> <p>Calls to this number are free.</p> <p>If you press "0", you may speak with a RRB representative from 9 a.m. to 3:30 p.m., Monday, Tuesday, Thursday and Friday, and from 9 a.m. to 12 p.m. on Wednesday.</p> <p>If you press "1", you may access the automated RRB Help Line and recorded information 24 hours a day, including weekends and holidays.</p>
TTY	<p>1-312-751-4701</p> <p>This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.</p> <p>Calls to this number are <i>not</i> free.</p>
WEBSITE	<p>www.rrb.gov</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

P. Group insurance or other insurance from an employer

If you (or your spouse or domestic partner) get benefits from your (or your spouse's or domestic partner's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or the CareAdvantage Unit if you have any questions. You can ask about your (or your spouse's or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Q. Other resources

The Medicare Medi-Cal Ombuds Program offers FREE assistance to help people who are struggling to get or maintain health coverage and resolve problems with their health plans.

If you have problems with:

- Medi-Cal
- Medicare
- your health plan
- accessing medical services
- appealing denied services, drugs, durable medical equipment (DME), mental health services, etc.
- medical billing
- IHSS (In-Home Supportive Services)

The Medicare Medi-Cal Ombuds Program assists with complaints, appeals, and hearings. The phone number for the Ombuds Program is 1-855-501-3077.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

R. HPSM Dental Program

Dental services for Health Plan of San Mateo (HPSM) members will be managed by the HPSM Dental. Services includes but is not limited to, :

- initial examinations, X-rays, cleanings, and fluoride treatments
- restorations and crowns
- root canal therapy
- partial and complete dentures, adjustments, repairs, and relines

Dental benefits are available through Medi-Cal Dental Fee-for-Service (FFS), Dental Managed Care (DMC) Programs and Health Plan of San Mateo.

CALL	1-866-880-0606 The call is free. The CareAdvantage Unit is available to assist you from 8:00 a.m. to 8:00 p.m., Monday through Sunday.
TTY	1-800-735-2929 or dial 7-1-1 This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.
WEBSITE	www.hpsm.org/dental



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 3: Using our plan’s coverage for your health care and other covered services

Introduction

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

Table of Contents

A. Information about services and providers	3
B. Rules for getting services our plan covers	3
C. Your Care Manager	5
C1. What a Care Manager is.....	5
C2. How you can contact your Care Manager	5
C3. How you can change your Care Manager	5
D. Care from providers	5
D1. Care from a primary care provider (PCP).....	6
D2. Care from specialists and other network providers.....	8
D3. When a provider leaves our plan.....	10
D4. Out-of-network providers	11
E. Long-term services and supports (LTSS).....	11
F. Behavioral health (mental health and substance use disorder) services	12
F1. Medi-Cal behavioral health services provided outside our plan	12

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



G. Transportation services.....	14
G1. Medical transportation of non-emergency situations	14
G2. Non-medical transportation	15
H. Covered services in a medical emergency, when urgently needed, or during a disaster	17
H1. Care in a medical emergency.....	17
H2. Urgently needed care	19
H3. Care during a disaster	20
I. What to do if you are billed directly for services our plan covers.....	21
I1. What to do if our plan does not cover services	21
J. Coverage of health care services in a clinical research study.....	22
J1. Definition of a clinical research study	22
J2. Payment for services when you participate in a clinical research study	22
J3. More about clinical research studies	23
K. How your health care services are covered in a religious non-medical health care institution.....	23
K1. Definition of a religious non-medical health care institution	23
K2. Care from a religious non-medical health care institution	23
L. Durable medical equipment (DME).....	24
L1. DME as a member of our plan	24
L2. DME ownership if you switch to Original Medicare	24
L3. Oxygen equipment benefits as a member of our plan.....	25
L4. Oxygen equipment when you switch to Original Medicare or another Medicare Advantage (MA) plan.....	25



A. Information about services and providers

Services are health care, long-term services and supports (LTSS), supplies, behavioral health services, prescription and over-the-counter drugs, equipment, and other services.

Covered services are any of these services that our plan pays for. Covered health care, behavioral health, and LTSS are in **Chapter 4** of your Member Handbook. Your covered services for prescription and over-the-counter drugs are in **Chapter 5** of your Member Handbook.

Providers are doctors, nurses, and other people who give you services and care. Providers also include hospitals, home health agencies, clinics, and other places that give you health care services, behavioral health services, medical equipment, and certain LTSS.

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

B. Rules for getting services our plan covers

Our plan covers all services covered by Medicare, and most Medi-Cal services. This includes certain behavioral health and LTSS.

Our plan will generally pay for health care services, behavioral health services, and many LTSS you get when you follow our rules. To be covered by our plan:

- The care you get must be a plan benefit. This means we include it in our Benefits Chart in Chapter 4 of your Member Handbook.
- The care must be medically necessary. By medically necessary, we mean important services that are reasonable and protect life. Medically necessary care is needed to keep individuals from getting seriously ill or becoming disabled and reduces severe pain by treating disease, illness, or injury.
- For medical services, you must have a network primary care provider (PCP) who orders the care or tells you to use another doctor. As a plan member, you must choose a network provider to be your PCP.
 - In most cases your network PCP must give you approval before you can use a provider that is not your PCP or use other providers in our plan's network. This is called a **referral**. If you don't get approval, we may not cover the services.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Some of our plan's PCPs are affiliated with medical groups. When you choose your PCP, you are also choosing the affiliated medical group. This means that your PCP refers you to specialists and services that are also affiliated with their medical group. A medical group is an organization of doctors, specialists and facilities that contract with health plans to provide and coordinate health care services for you.
- You do not need a referral from your PCP for emergency care or urgently needed care, to use a woman's health provider, or for any of the other services listed in section D1 of this chapter.
- You must get your care from network providers. Usually, we won't cover care from a provider who doesn't work with our health plan. This means that you will have to pay the provider in full for the services provided. Here are some cases when this rule does not apply:
 - We cover emergency or urgently needed care from an out-of-network provider (for more information, refer to **Section H** in this chapter).
 - If you need care that our plan covers and our network providers can't give it to you, you can get care from an out-of-network provider. You must obtain an authorization from our plan prior to visit an out-of-network provider (for more information about this, refer to Section D4 in this chapter). In this situation, we cover the care as if you got it from a network provider **or** at no cost to you.
 - We cover kidney dialysis services when you're outside our plan's service area for a short time or when your provider is temporarily unavailable or not accessible. You can get these services at a Medicare-certified dialysis facility. The cost-sharing you pay for dialysis can never exceed the cost-sharing in Original Medicare. If you are outside the plan's service area and obtain the dialysis from a provider that is outside the plan's network, your cost-sharing cannot exceed the cost-sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to obtain services inside the service area from an out-of-network provider the cost-sharing for the dialysis may be higher.
 - When you first join our plan, you can ask to continue using your current providers. With some exceptions, we must approve this request if we can establish that you had an existing relationship with the providers. Refer to **Chapter 1** of your *Member Handbook*. If we approve your request, you can continue using the providers you use now for up to 12

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



months for services. During that time, your care manager will contact you to help you find providers in our network. After 12 months, we will no longer cover your care if you continue to use providers that are not in our network.

New members to CareAdvantage: In most instances, you will be enrolled in CareAdvantage for your Medicare benefits the 1st day of the month after you request to be enrolled in CareAdvantage. You may still receive your Medi-Cal services from your previous Medi-Cal health plan for one additional month. After that, you will receive your Medi-Cal services through CareAdvantage. There will be no gap in your Medi-Cal coverage. Please call us at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1 if you have any questions.

C. Your Care Manager

The HPSM Care Coordination benefit helps you manage and navigate your health care so that you can reach your health care goals. Care Management staff are knowledgeable about your benefits and work to facilitate optimal use of those benefits. Contact HPSM Integrated Care Management to learn more.

C1. What a Care Manager is

A Care Manager is a trained person who works for our plan to provide care coordination and/or care management services for you.

C2. How you can contact your Care Manager

- You can call 650-616-2060. The hours are Monday through Friday, 8:00 a.m. to 5:00 p.m. This call is free.
- TTY users can call 1-800-735-2929 or dial 7-1-1. This call is free.

We have free interpreter services for people who do not speak English.

C3. How you can change your Care Manager

- You can call 1-866-880-0606 to request to change your Care Manager.

D. Care from providers

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



D1. Care from a primary care provider (PCP)

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

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

When you become a CareAdvantage member, you are expected to choose a contracted plan provider to be your PCP. Your PCP is a pediatrician, a general practitioner, a family practitioner, an internist, or in some cases, an OB/GYN doctor, a nurse practitioner or physician's assistant, who meets state requirements and is trained to give you basic medical care. As we explain below, you will get your routine or basic care from your PCP. Your PCP will also coordinate the rest of the covered services you get as a CareAdvantage member. Your PCP will provide most of your care and will help you arrange or coordinate the rest of the covered services you get as a CareAdvantage member. This includes:

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

“Coordinating” your services includes checking or consulting with other CareAdvantage providers about your care and how it is going. In addition, there are special programs and services in CareAdvantage that may be appropriate for you. Your PCP will know best whether to recommend these programs to you. Coordination of your care and taking care of you when you are sick or are doing well is part of providing patient centered care in a “medical home.” That is what we want to provide for each CareAdvantage member. In some cases, your PCP may need to get prior authorization (prior approval) from us for certain services. Since your PCP will provide and coordinate your medical care, you should have all of your past medical records sent to your PCP's office. Chapter 8 tells you how we will protect the privacy of your medical records and personal health information.

Your choice of PCP

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



You may choose your current PCP if you see his or her name in the Provider Directory. You may also choose a new provider from the Provider Directory. The Provider Directory has helpful information about each provider and the offices and clinics where they work. To receive more information to help you make a PCP choice, you can call the provider's office. If there is a particular hospital that you want to use, check first to make sure your PCP uses that hospital. A CareAdvantage Navigator, a representative of the CareAdvantage Unit, can also give you information to help you make a PCP choice. You can change your PCP as explained later in this section.

Option to change your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP may leave our plan's network. If your PCP leaves our network, we can help you find a new PCP in our network.

You can change your PCP using the HPSM Member Portal available on our website at www.hpsm.org/member-portal-login. Choose "Change PCP" from the menu. You can search for a new PCP by name, location, gender and language. Check the "New Patients" box for PCPs who are accepting new patients. To start searching, click the "Search" button to see a list of PCPs that meet your needs.

You can also call the CareAdvantage Unit for help changing your PCP or finding a new PCP who meets your needs. A CareAdvantage Navigator will make sure the PCP you want is accepting new patients. If they are not, you can call the PCP to ask if they will accept you.

If you see specialists or get other covered services that need your PCP's approval (such as home health services or durable medical equipment), tell the CareAdvantage Navigator. The CareAdvantage Navigator will help make sure that you can continue with the specialty care and other services.

The CareAdvantage Unit will change your membership record to show the name of your new PCP and tell you when the change to your new PCP will take effect. You will receive a confirmation letter informing you of the name and contact information of your new PCP.

A PCP change is effective the first day of the following month. Some of our plan's PCPs are affiliated with medical groups. If you change your PCP, you may also be changing medical groups. When you ask for a change, tell the CareAdvantage Unit if you use a specialist or get other covered services that must have PCP approval. The CareAdvantage Unit helps you continue your specialty care and other services when you change your PCP.

Services you can get without approval from your PCP

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



In most cases, you need approval from your PCP before using other providers. This approval is called a **referral**. You can get services like the ones listed below without getting approval from your PCP first:

- emergency services from network providers or out-of-network providers
- urgently needed care from network providers
- urgently needed care from out-of-network providers when you can't get to a network provider (for example, if you're outside our plan's service area)

Note: Urgently needed care must be immediately needed and medically necessary.

Kidney dialysis services that you get at a Medicare-certified dialysis facility when you're outside our plan's service area. If you call the CareAdvantage Unit before you leave the service area, we can help you receive dialysis while you're away.

- Flu shots and COVID-19 vaccinations as well as hepatitis B vaccinations and pneumonia vaccinations as long as you get them from a network provider.
- Routine women's health care and family planning services. This includes breast exams, screening mammograms (X-rays of the breast), Pap tests, and pelvic exams as long as you get them from a network provider

Additionally, if you are an American Indian Member, you may obtain Covered Services from an Indian Health Care Provider of your choice, without requiring a referral from a Network PCP or Prior Authorization.

- Podiatry services provided by a network provider
- Acupuncture provided by a network provider
- Vision exams provided by a network provider
- Hearing exams provided by a network provider
- Chiropractic services for adjustments of the spine to correct alignment provided by a network provider.

D2. Care from specialists and other network providers

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart problems.
- Orthopedists care for patients with bone, joint, or muscle problems.

For some types of referrals, your PCP may need to get approval in advance from CareAdvantage's Medical Director (this is called getting "prior authorization" (PA)). Please refer to Chapter 4 for information about which services require PA.

Because your PCP is there to take care of your overall health, he/she should be aware of all of your health concerns. That is why we strongly recommend that you talk to your PCP first before you go to a specialist. There are some services that you will always be able to get without a written referral.

We explain these previously in Section D. If the specialist wants you to come back for more care, check with your PCP first to be sure that your PCP wants you to have more visits with the specialist.

If there are specific specialists you want to use, find out whether your PCP sends patients to these specialists. Each plan PCP has certain specialists they use for referrals. This means that the PCP you may select may determine the specialists you use. You may generally change your PCP at any time if you want to use a Plan specialist whom your current PCP doesn't refer you to. Under "Option to change your PCP," we tell you how to change your PCP. If there are specific hospitals you want to use, you must first find out whether your PCP uses these hospitals.

A written referral may be for a single visit or it may be a standing referral for more than one visit if you need ongoing services. We must give you a standing referral to a qualified specialist for any of these conditions:

- a chronic (ongoing) condition;
- a life-threatening mental or physical illness;
- a degenerative disease or disability;
- any other condition or disease that is serious or complex enough to require treatment by a specialist.

If you do not get a written referral when needed, the bill may not be paid. For more information, call the CareAdvantage Unit at the number at the bottom of this page.

If we are unable to find you a qualified plan network provider, we must give you a standing service authorization for a qualified specialist for any of these conditions:

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- a chronic (ongoing) condition;
- a life-threatening mental or physical illness;
- a degenerative disease or disability;
- any other condition or disease that is serious or complex enough to require treatment by a specialist.

If you do not get a service authorization from us when needed, the bill may not be paid. For more information, call the CareAdvantage Unit at the phone number printed at the bottom of this page.

D3. When a provider leaves our plan

A network provider you use may leave our plan. If one of your providers leaves our plan, you have certain rights and protections that are summarized below:

- Even if our network of providers change during the year, we must give you uninterrupted access to qualified providers.
- We will notify you that your provider is leaving our plan so that you have time to select a new provider.
 - If your primary care or behavioral health provider leaves our plan, we will notify you if you have seen that provider within the past three years.
 - If any of your other providers leave our plan, we will notify you if you are assigned to the provider, currently receive care from them, or have seen them within the past three months.
- We will help you select a new qualified in-network provider to continue managing your health care needs.
- If you are currently undergoing medical treatment or therapies with your current provider, you have the right to ask, and we work with you to ensure, that the medically necessary treatment or therapies you are getting continues.
- We will provide you with information about the different enrollment periods available to you and options you may have for changing plans.
- If we can't find a qualified network specialist accessible to you, we must arrange an out-of-network specialist to provide your care when an in-network provider or benefit is unavailable or inadequate to meet your

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



medical needs. Prior authorization from the plan is needed before you get care from an out-of-network specialist, or the services may not be covered.

- If you think we haven't replaced your previous provider with a qualified provider or that we aren't managing your care well, you have the right to file a quality of care complaint to the QIO, a quality of care grievance, or both. (Refer to **Chapter 9** for more information.)

If you find out one of your providers is leaving our plan, contact us. We can assist you in finding a new provider and managing your care. You can call the CareAdvantage Unit for help at 1-866- 880-0606

D4. Out-of-network providers

Your PCP may refer you to an out-of-network provider when your medical needs cannot be met through the CareAdvantage provider network. In some cases, your PCP will need to get authorization from CareAdvantage. Your PCP can request authorization from HPSM by completing a Treatment Authorization Request Form and faxing it to HPSM.

For referrals out-of-network your PCP can submit a Request for Authorization Form and fax it to HPSM.

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

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

E. Long-term services and supports (LTSS)

LTSS can help you stay at home and avoid a hospital or skilled nursing facility stay. You have access to certain LTSS through our plan, including skilled nursing facility care, Community Based Adult Services (CBAS), and Community Supports. Another type of LTSS, the In Home Supportive Services program, is available through your county social service agency. To be eligible for LTSS, generally, you must be 18 years old or older and you must be enrolled in a Medi-Cal Managed Care Plan like the Health Plan of San Mateo (HPSM). Other eligibility requirements include having functional, physical

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



and behavioral limitations, that without long term services and supports, you would be unable to remain safely in your own home. Sometimes you can get help with your daily health care and living needs. Members must meet certain eligibility requirements to qualify for each of these programs. Call your HPSM Integrated Care Management at 650-616-2060, Monday through Friday, 8:00 a.m. to 5:00 p.m. for information on eligibility requirement.

F. Behavioral health (mental health and substance use disorder) services

You have access to medically necessary behavioral health services that Medicare and Medi-Cal cover. We provide access to behavioral health services covered by Medicare and Medi-Cal managed care. Our plan does not provide Medi-Cal specialty mental health or county substance use disorder services, but these services are available to you through San Mateo County Behavioral Health and Recovery Services (BHRS).

F1. Medi-Cal behavioral health services provided outside our plan

Medi-Cal specialty mental health services are available to you through the county mental health plan (MHP) if you meet criteria to access specialty mental health services. Medi-Cal specialty mental health services provided by San Mateo County BHRS include:

- mental health services
- medication support services
- day treatment intensive
- day rehabilitation
- crisis intervention
- crisis stabilization
- adult residential treatment services
- crisis residential treatment services
- psychiatric health facility services
- psychiatric inpatient hospital services
- targeted case management

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- peer support services
- community-based mobile crisis intervention services
- therapeutic behavioral services (only available for age under 21)
- therapeutic foster care (only available for age under 21)
- intensive care coordination (only available for age under 21)
- intensive home-based services (only available for age under 21)

Drug Medi-Cal Organized Delivery System services are available to you through San Mateo County BHRS if you meet criteria to receive these services. Drug Medi-Cal services provided by San Mateo County BHRS include:

- intensive outpatient treatment services
- perinatal residential substance use disorder treatment
- outpatient treatment services
- narcotic treatment program
- medications for addiction treatment (also called Medication Assisted Treatment)
- peer support services
- community-based mobile crisis intervention services
- Drug Medi-Cal Organized Delivery System Services include:
 - outpatient treatment services
 - intensive outpatient treatment services
 - medications for addiction treatment (also called Medication Assisted Treatment)
 - residential treatment services
 - withdrawal management services
 - narcotic treatment program
 - recovery services

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- care coordination
- peer support services
- community-based mobile crisis intervention services
- contingency management services

In addition to the services listed above, you may have access to voluntary inpatient detoxification services if you meet the criteria.

You can call the San Mateo County BHRS ACCESS Call Center at 1-800-686-0101 (TTY: 7-1- 1) for more information. The hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.

You should contact the San Mateo County BHRS ACCESS Call Center if you need help getting behavioral health services. BHRS is responsible for initial behavioral health screening to ensure the appropriate level of care and appropriate network of providers. HPSM and BHRS work together to transition referrals across systems of care.

BHRS is responsible for the specialty mental health services listed above and is responsible for the availability of these services and any medical necessity determinations. Any disputes will be managed by the plans in accordance with their Memorandum of Understanding agreement.

If you have a problem with a San Mateo County BHRS provider, you can contact the San Mateo County BHRS ACCESS Call Center at the number listed above, OR you can call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, Monday through Sunday, 8:00 a.m. to 8:00 p.m. to file a grievance.

G. Transportation services

G1. Medical transportation of non-emergency situations

You are entitled to non-emergency medical transportation if you have medical needs that don't allow you to use a car, bus, or taxi to your appointments. Non-emergency medical transportation can be provided for covered services such as medical, dental, mental health, substance use, and pharmacy appointments. If you need non-emergency medical transportation, you can talk to your PCP *or* Specialist and ask for it. Your PCP *or* Specialist will decide the best type of transportation to meet your needs. If you need non-emergency medical transportation, they will prescribe it by completing a form and submitting it to CareAdvantage for approval. Depending on your medical need, the approval is good for one year. Your PCP *or* specialist will reassess your need for non-emergency medical transportation for re-approval every 12 months.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Non-emergency medical transportation is an ambulance, litter van, wheelchair van, or air transport. CareAdvantage allows the lowest cost covered transportation mode and most appropriate non-emergency medical transportation for your medical needs when you need a ride to your appointment. For example, if you can physically or medically be transported by a wheelchair van, CareAdvantage will not pay for an ambulance. You are only entitled to air transport if your medical condition makes any form of ground transportation impossible.

Non-emergency medical transportation must be used when:

- You physically or medically need it as determined by written authorization from your PCP or Specialist because you are not able to use a bus, taxi, car, or van to get to your appointment.
- You need help from the driver to and from your residence, vehicle, or place of treatment due to a physical or mental disability.

To ask for medical transportation that your doctor has prescribed for non-urgent **routine appointments**, call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1 at least five (5) business days (Monday-Friday) before your appointment. For **urgent appointments**, call as soon as possible. Have your Member ID Card ready when you call. You can also call if you need more information.

Medical transportation limits

CareAdvantage covers the lowest cost medical transportation that meets your medical needs from your home to the closest provider where an appointment is available. Medical transportation will not be provided if Medicare or Medi-Cal does not cover the service. If the appointment type is covered by Medi-Cal but not through the health plan, CareAdvantage will help you schedule your transportation. A list of covered services is in Chapter 4 of this handbook. Transportation is not covered outside CareAdvantage network or service area unless pre-authorized.

G2. Non-medical transportation

Non-medical transportation benefits include traveling to and from your appointments for a service authorized by your provider. You can get a ride, at no cost to you, when you are:

- Traveling to and from an appointment for a -service authorized by your provider, or
- Picking up prescriptions and medical supplies.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



CareAdvantage allows you to use a car, taxi, bus, or other public/private way of getting to your non-medical appointment for services authorized by your provider.

CareAdvantage uses American Logistics (AL) to arrange for non-medical transportation. We cover the lowest cost, non-medical transportation type that meets your needs.

Sometimes, you can be reimbursed for rides in a private vehicle that you arrange. CareAdvantage must approve this **before** you get the ride, and only if we confirm that you tried but couldn't get a ride through AL. You can tell us by calling or emailing, or in person. **You cannot be reimbursed for driving yourself.**

Mileage reimbursement requires all of the following:

- The driver's license of the driver.
- The vehicle registration of the driver.
- Proof of car insurance for the driver.

To ask for a ride for services that have been authorized, call American Logistics (AL) at 1-877-356-1080 at least two (2) business days (Monday-Friday) before your appointment. For **urgent appointments**, call as soon as possible. Have your Member ID Card ready when you call. You can also call if you need more information.

Note: American Indian Members may contact their local Indian Health Clinic to ask for non-medical transportation.

Non-medical transportation limits

CareAdvantage provides the lowest cost non-medical transportation that meets your needs from your home to the closest provider where an appointment is available. **You cannot drive yourself or be reimbursed directly.**

Non-medical transportation does **not** apply if:

- An ambulance, litter van, wheelchair van, or other form of non-emergency medical transportation is needed to get to a service.
- You need assistance from the driver to and from the residence, vehicle, or place of treatment due to a physical or medical condition.
- You are in a wheelchair and are unable to move in and out of the vehicle without help from the driver.
- The service is not covered by Medicare or Medi-Cal.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



H. Covered services in a medical emergency, when urgently needed, or during a disaster

H1. Care in a medical emergency

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

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

If you have a medical emergency:

- **Get help as fast as possible.** Call 911 or use the nearest emergency room or hospital. Call for an ambulance if you need it. You do **not** need approval or a referral from your PCP. You do not need to use a network provider. You may get emergency medical care whenever you need it, anywhere in the U.S. or its territories, from any provider with an appropriate state license.
- **As soon as possible, tell our plan about your emergency.** We follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. However, you won't pay for emergency services if you delay telling us. You may find our contact phone number on the back of your CareAdvantage Member ID card.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Covered services in a medical emergency

You may get covered emergency care whenever you need it, anywhere in the United States or its territories.

Medicare covers medical services and drugs that you get in the United States and its territories (for example, Puerto Rico, Guam, etc.). Medicare does not cover medical services or drugs that you get outside of the United States and its territories (for example, Puerto Rico, Guam, etc.) except for emergency services as described below.

If you travel to Canada or Mexico and need emergency services and are admitted to the hospital, you will be covered through our worldwide emergency coverage. If you pay for emergency services requiring hospitalization anywhere in the world, you can ask HPSM to pay you back. HPSM will review your request. If HPSM agrees to pay you back, you will be paid the amount that you requested up to \$25,000. If you need an ambulance to get to the emergency room, our plan covers that. We also cover medical services during the emergency. To learn more, refer to the Benefits Chart in **Chapter 4** of your Member Handbook.

The providers who give you emergency care decide when your condition is stable and the medical emergency is over. They will continue to treat you and will contact us to make plans if you need follow-up care to get better.

Our plan covers your follow-up care. If you get your emergency care from out-of-network providers, we will try to get network providers to take over your care as soon as possible.

Once your emergency medical condition has been treated at a hospital and an emergency no longer exists because your condition is stabilized, the doctor who is treating you may want you to stay in the hospital for a while longer before you can safely leave the hospital. The services you receive after an emergency condition is stabilized are called “post-stabilization services.”

If the hospital where you received emergency services is not part of the CareAdvantage network, the non-contracted hospital will contact us to get approval for your post-stabilization care in the non-contracted hospital. It is important that you always carry your CareAdvantage Member ID Card so the non-contracted hospital can contact us. If the non-contracted hospital does not know you are a CareAdvantage member, you may receive a written notice regarding payment.

If you can safely be moved to a network hospital, we will consult with your physician to arrange and pay for you to be moved from the non-contracted hospital to a CareAdvantage network hospital or nursing facility.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



If we decide that a network hospital or nursing facility can provide the care you need and you do not agree to being transferred, the non-contracted hospital may give you a written notice stating that you will have to pay for all of the post-stabilization services provided to you at the noncontracted hospital after your emergency condition was stabilized. CareAdvantage may not pay for unauthorized post-stabilization care or related transport provided by the non-contracted hospital and providers.

Getting emergency care if it wasn't an emergency

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

After the doctor says it wasn't an emergency, we cover your additional care only if:

- You use a network provider **or**
- The additional care you get is considered "urgently needed care" and you follow the rules for getting it. Refer to the next section.

H2. Urgently needed care

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

Urgently needed care in our plan's service area

In most cases, we cover urgently needed care only if:

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

If it is not possible or reasonable to get to a network provider, given your time, place or circumstances, we cover urgently needed care you get from an out-of-network provider.

For a non-emergency, unforeseen medical illness, injury or a condition that requires immediate medical care, you should contact your primary care physician. Your PCP will give you instructions on how best to access care. You may also access urgently needed services by going to an urgent care center. If an in-network urgent care center is not accessible, you may go to an urgent care center that is not in our network.

Urgently needed care outside our plan's service area

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



When you're outside our plan's service area, you may not be able to get care from a network provider. In that case, our plan covers urgently needed care you get from any provider.

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

Under your Medi-Cal benefit, you will only be covered if you need emergency service and have to be admitted to a hospital in either Canada or Mexico.

Our plan covers worldwide emergency care and emergency transportation. Services outside the United States under the following circumstances:

- You are covered for up to \$25,000 every year when travelling outside the United States for 6 months or less under CareAdvantage Emergency Travel Benefit. Costs exceeding this amount will not be covered.
- Your life or physical functioning would be at risk without immediate care.
- A healthcare professional provides treatment at a healthcare facility.
- After getting care, submit proof of payment and medical records with a Direct Member Reimbursement (DMR) Form for claim review.
- Transportation back to the United States from another country and medication purchased while outside the United States are not covered.

To learn more, call the CareAdvantage Unit at the number below or visit www.hpsm.org/careadvantage.H3. Care during a disaster

If the governor of California, the U.S. Secretary of Health and Human Services, or the president of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from our plan.

Visit our website for information on how to get care you need during a declared disaster: www.hpsm.org/member/my-health-plan/careadvantage-2024/where-can-i-get-care/emergency-coverage.

During a declared disaster, if you can't use a network provider, you can get care from out-of-network providers at no cost to you. If you can't use a network pharmacy during a declared disaster, you can fill your prescription drugs at an out-of-network pharmacy. Refer to **Chapter 5** of your *Member Handbook* for more information.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

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

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

CareAdvantage is not responsible for paying you back for a drug that is only coverable under Medi-Cal Rx. If you pay the full cost of a prescription that is covered by Medi-Cal Rx and not CareAdvantage, you may be able to be reimbursed by the pharmacy once Medi-Cal Rx pays for the prescription. Alternatively, you may ask Medi-Cal Rx to pay you back by submitting the “Medi-Cal Out-of-Pocket Expense Reimbursement (Conlan)” claim. More information can be found on the Medi-Cal Rx website: medi-calrx.dhcs.ca.gov/home/.

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

If you paid for your covered services or if you got a bill for covered medical services, refer to **Chapter 7** of your Member Handbook to find out what to do.

I1. What to do if our plan does not cover services

Our plan covers all services:

- that are determined medically necessary, **and**
- that are listed in our plan's Benefits Chart (refer to **Chapter 4** of your *Member Handbook*), **and**
- that you get by following plan rules.

If you get services that our plan does not cover, **you pay the full cost yourself**, unless it is covered by another Medi-Cal program outside our plan.

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

Chapter 9 of your Member Handbook explains what to do if you want us to cover a medical service or item. It also tells you how to appeal our coverage decision. Call the CareAdvantage Unit to learn more about your appeal rights.

We pay for some services up to a certain limit. If you go over the limit, you pay the full cost to get more of that type of service. Refer to **Chapter 4** for specific benefit limits. Call the CareAdvantage Unit to find out what the benefit limits are and how much of your benefits you've used.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



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

J1. Definition of a clinical research study

A clinical research study (also called a clinical trial) is a way doctors test new types of health care or drugs. A clinical research study approved by Medicare typically asks for volunteers to be in the study.

Once Medicare approves a study you want to be in, and you express interest, someone who works on the study contacts you. That person tells you about the study and finds out if you qualify to be in it. You can be in the study as long as you meet the required conditions. You must understand and accept what you must do in the study.

While you're in the study, you may stay enrolled in our plan. That way, our plan continues to cover you for services and care not related to the study.

If you want to take part in any Medicare-approved clinical research study, you do **not** need to tell us or get approval from us or your primary care provider. Providers that give you care as part of the study do **not** need to be network providers. Please note that this does not include benefits for which our plan is responsible that include, as a component, a clinical trial or registry to assess the benefit. These include certain benefits specified under national coverage determinations requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies and may be subject to prior authorization and other plan rules.

We encourage you to tell us before you take part in a clinical research study.

If you plan to be in a clinical research study, covered for enrollees by Original Medicare, we encourage you to contact the CareAdvantage Unit to let us know you will take part in a clinical trial.

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

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

- room and board for a hospital stay that Medicare would pay for even if you weren't in a study
- an operation or other medical procedure that is part of the research study

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- treatment of any side effects and complications of the new care

If you're part of a study that Medicare has **not** approved, you pay any costs for being in the study.

J3. More about clinical research studies

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

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

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

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

This benefit is only for Medicare Part A inpatient services (non-medical health care services).

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

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

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

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

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services is limited to non-religious aspects of care.
- If you get services from this institution that are provided to you in a facility:

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
- You must get approval from us before you are admitted to the facility, or your stay will **not** be covered.

Medicare Inpatient Hospital coverage limits apply (refer to the Benefits Chart in Chapter 4, Section D).

L. Durable medical equipment (DME)

L1. DME as a member of our plan

DME includes certain medically necessary items ordered by a provider, such as wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, intravenous (IV) infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

You always own certain items, such as prosthetics.

In this section, we discuss DME you rent. As a member of our plan, you usually will **not** own DME.

In certain limited situations, we transfer ownership of the DME item to you after 13 months of continuous use. Call the CareAdvantage Unit to find out about requirements you must meet and papers you need to provide.

L2. DME ownership if you switch to Original Medicare

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

Note: You can find definitions of Original Medicare and MA Plans in Chapter 12. You can also find more information about them in the *Medicare & You* 2025 handbook. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov/medicare-and-you) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If Medi-Cal is not elected, you will have to make 13 payments in a row under Original Medicare, or you will have to make the number of payments in a row set by the MA plan, to own the DME item if:

- you did not become the owner of the DME item while you were in our plan, **and**

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- you leave our plan and get your Medicare benefits outside of any health plan in the Original Medicare program or an MA plan.

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

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

L3. Oxygen equipment benefits as a member of our plan

If you qualify for oxygen equipment covered by Medicare and you're a member of our plan, we cover:

- rental of oxygen equipment
- delivery of oxygen and oxygen contents
- tubing and related accessories for the delivery of oxygen and oxygen contents
- maintenance and repairs of oxygen equipment

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

L4. Oxygen equipment when you switch to Original Medicare or another Medicare Advantage (MA) plan

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

If oxygen equipment is medically necessary **after you rent it for 36 months**, your supplier must provide:

- oxygen equipment, supplies, and services for another 24 months
- oxygen equipment and supplies for up to 5 years if medically necessary

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



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

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 4: Benefits chart

Introduction

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

New members to CareAdvantage: In most instances you will be enrolled in CareAdvantage for your Medicare benefits the 1st day of the month after you request to be enrolled in CareAdvantage. You may still receive your Medi-Cal services from your previous Medi-Cal health plan for one additional month. After that, you will receive your Medi-Cal services through CareAdvantage. There will be no gap in your Medi-Cal coverage. Please call us at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1 if you have any questions.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Table of Contents

A. Your covered services and your out-of-pocket costs	3
A1. During public health emergencies	3
B. Rules against providers charging you for services	3
C. About our plan’s Benefits Chart	4
D. Our plan’s Benefits Chart	6
E. Our plan’s visitor or traveler benefits	57
F. HPSM Dental	57
G. Community Supports	60
H. Benefits covered outside of our plan	61
H1. California Community Transitions (CCT)	61
H2. Hospice care	61
H3. In-Home Supportive Services (IHSS)	62
H4. 1915(c) Home and Community Based Services (HCBS) Waiver Programs	63
H5. County Behavioral Health Services Provided Outside Our Plan (Mental Health and Substance Use Disorder Services)	66
I. Benefits not covered by our plan, Medicare, or Medi-Cal	68



A. Your covered services and your out-of-pocket costs

This chapter tells you about services our plan covers. You can also learn about services that are not covered. Information about drug benefits is in **Chapter 5** of your *Member Handbook*. This chapter also explains limits on some services.

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

If you need help understanding what services are covered, call the CareAdvantage Unit at 1-866-880-0606

A1. During public health emergencies

In the event of a public health emergency declaration, HPSM will take several steps to help ensure members can access medically necessary care. These steps include, but are not limited to:

- waiving referral requirements
- shortening the time limits for prior authorization or extending the time prior authorizations are valid,
- authorizing the replacement of medical equipment or supplies, and
- allowing access to out of network care if an in-network provider is unavailable due to the emergency.

These steps, called flexibilities, are available to all CareAdvantage members throughout the public health emergency declaration. After a public health emergency declaration expires, flexibilities may not be offered for the entire year. HPSM may offer these flexibilities after a public health emergency declaration has ended. If you have questions about your coverage under a public health emergency declaration, call the CareAdvantage Unit at 1-866-880-0606 for more information.

B. Rules against providers charging you for services

We don't allow our providers to bill you for in network covered services. We pay our providers directly, and we protect you from any charges. This is true even if we pay the provider less than the provider charges for a service.

You should never get a bill from a provider for covered services. If you do, refer to **Chapter 7** of your *Member Handbook* or call the CareAdvantage Unit.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



C. About our plan's Benefits Chart

The Benefits Chart tells you the services our plan pays for. It lists covered services in alphabetical order and explains them.

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

- We provide covered Medicare and Medi-Cal covered services according to the rules set by Medicare and Medi-Cal.
- The services including medical care, behavioral health and substance use services, long-term services and supports, supplies, equipment, and drugs must be “medically necessary.” Medically necessary describes services, supplies, or drugs you need to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing facility. It also means the services, supplies, or drugs meet accepted standards of medical practice.
- For new enrollees, the plan must provide a minimum 90-day transition period, during which time the new MA plan may not require prior authorization for any active course of treatment, even if the course of treatment was for a service that began with an out-of-network provider.
- You get your care from a network provider. A network provider is a provider who works with us. In most cases, care you receive from an out-of-network provider will not be covered unless it is an emergency or urgently needed care or unless your plan or a network provider has given you a referral. **Chapter 3** of your *Member Handbook* has more information about using network and out-of-network providers.
- You have a primary care provider (PCP) or a care team that is providing and managing your care. In most cases, your PCP must give you approval before you can use a provider that is not your PCP or use other providers in the plan's network. This is called a referral. **Chapter 3** of your *Member Handbook* has more information about getting a referral and when you do **not** need one.
- We cover some services listed in the Benefits Chart only if your doctor or other network provider gets our approval first. This is called prior authorization (PA). We mark covered services in the Benefits Chart that need PA with an asterisk (*).

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- If your plan provides approval of a PA request for a course of treatment, the approval must be valid for as long as medically reasonable and necessary to avoid disruptions in care based on coverage criteria, your medical history, and the treating provider's recommendations. If you lose your Medi-Cal benefits, within the 4 months period of deemed continued eligibility, your Medicare benefits in this plan will continue. However, your Medi-Cal service may not be covered. Contact your county eligibility office or Health Care Options for information about your Medi-Cal eligibility. You can keep your Medicare benefits, but not your Medi-Cal benefits.
- All preventive services are free. You will find this apple 🍏 next to preventive services in the Benefits Chart.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

D. Our plan's Benefits Chart

Services that our plan pays for	What you must pay
 <p>Abdominal aortic aneurysm screening</p> <p>We pay for a one-time ultrasound screening for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.</p> <p>Medi-Cal may pay for additional services if medically necessary. To get more information, call the CareAdvantage Unit at 1-866-880-0606.</p>	\$0
<p>Acupuncture</p> <p>We pay for up to two outpatient acupuncture services in any one calendar month, or more often if they are medically necessary.</p> <p>We also pay for up to 12 acupuncture visits in 90 days if you have chronic low back pain, defined as:</p> <ul style="list-style-type: none"> • lasting 12 weeks or longer; • not specific (having no systemic cause that can be identified, such as not associated with metastatic, inflammatory, or infectious disease); • not associated with surgery; and • not associated with pregnancy. <p>In addition, we pay for an additional eight sessions of acupuncture for chronic low back pain if you show improvement. You may not get more than 20 acupuncture treatments for chronic low back pain each year.</p> <p>Acupuncture treatments must be stopped if you don't get better or if you get worse.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
 <p>Alcohol misuse screening and counseling</p> <p>We pay for one alcohol-misuse screening (SABIRT) for adults who misuse alcohol but are not alcohol dependent. This includes pregnant women.</p> <p>If you screen positive for alcohol misuse, you can get up to four brief, face-to-face counseling sessions each year (if you are able and alert during counseling) with a qualified primary care provider (PCP) or practitioner in a primary care setting.</p>	\$0
<p>Ambulance services</p> <p>Covered ambulance services, whether for an emergency or non-emergency situation, include ground and air (airplane and helicopter). The ambulance will take you to the nearest place that can give you care.</p> <p>Your condition must be serious enough that other ways of getting to a place of care could risk your health or life.</p> <p>Ambulance services for other cases (non-emergency) must be approved by us. In cases that are not emergencies, we may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.</p>	\$0
 <p>Annual wellness visit</p> <p>You can get an annual checkup. This is to make or update a prevention plan based on your current risk factors. We pay for this once every 12 months.</p> <p>Note: Your first annual wellness visit can't take place within 12 months of your Welcome to Medicare visit. However, you don't need to have had a Welcome to Medicare visit to get annual wellness visits after you've had Part B for 12 months.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Asthma Preventive Services</p> <p>You can receive asthma education and a home environment assessment for triggers commonly found in the home for people with poorly controlled asthma.</p>	\$0
<p> Bone mass measurement</p> <p>We pay for certain procedures for members who qualify (usually, someone at risk of losing bone mass or at risk of osteoporosis). These procedures identify bone mass, find bone loss, or find out bone quality.</p> <p>We pay for the services once every 24 months, or more often if medically necessary. We also pay for a doctor to look at and comment on the results.</p> <p>Medi-Cal may pay for additional services if medically necessary. To get more information call the CareAdvantage Unit at 1-866-880-0606.</p>	\$0
<p> Breast cancer screening (mammograms)</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • one baseline mammogram between the ages of 35 and 39 • one screening mammogram every 12 months • clinical breast exams once every 24 months 	\$0
<p>Cardiac (heart) rehabilitation services</p> <p>We pay for cardiac rehabilitation services such as exercise, education, and counseling. Members must meet certain conditions and have a doctor's order.</p> <p>We also cover intensive cardiac rehabilitation programs, which are more intense than cardiac rehabilitation programs.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for		What you must pay
	<p>Cardiovascular (heart) disease risk reduction visit (therapy for heart disease)</p> <p>We pay for one visit a year, or more if medically necessary, with your primary care provider (PCP) to help lower your risk for heart disease. During the visit, your doctor may:</p> <ul style="list-style-type: none"> • discuss aspirin use, • check your blood pressure, and/or • give you tips to make sure you are eating well. 	\$0
	<p>Cardiovascular (heart) disease testing</p> <p>We pay for blood tests to check for cardiovascular disease once every five years (60 months). These blood tests also check for defects due to high risk of heart disease.</p>	\$0
	<p>Cervical and vaginal cancer screening</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • for all women: Pap tests and pelvic exams once every 24 months • for women who are at high risk of cervical or vaginal cancer: one Pap test every 12 months • for women who have had an abnormal Pap test within the last three years and are of childbearing age: one Pap test every 12 months • for women aged 30-65: human papillomavirus (HPV) testing or Pap plus HPV testing once every 5 years 	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Chiropractic services</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • adjustments of the spine to correct alignment <p>Medi-Cal covers chiropractic services for children and youths up to the 21st birthday. 24 visits are covered.</p> <p>Services are also covered for adults who receive long-term care in a nursing or intermediate care facility, for adults who receive these services at a hospital outpatient clinic and for pregnant women if the condition might complicate the pregnancy.</p> <p>Services are provided as a self-referral benefit and do not require referral from a PCP, other doctor, or health professional. They must be provided by a CareAdvantage provider.</p> <p>For more information call the CareAdvantage Unit at 1-866-880-0606.</p>	\$0
<p> Colorectal cancer screening</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who are not at high risk for colorectal cancer, and once every 24 months for high risk patients after a previous screening colonoscopy or barium enema. • Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient received a screening colonoscopy. Once every 48 months for high risk patients from the last flexible sigmoidoscopy or barium enema. • Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months. <p style="text-align: center;">This benefit is continued on the next page</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Colorectal cancer screening (continued)</p> <ul style="list-style-type: none"> • Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. • Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. • Barium Enema as an alternative to colonoscopy for patients at high risk and 24 months since the last screening barium enema or the last screening colonoscopy. • Barium Enema as an alternative to flexible sigmoidoscopy for patients not at high risk and 45 years or older. Once at least 48 months following the last screening barium enema or screening flexible sigmoidoscopy. <p>Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare covered non-invasive stool-based colorectal cancer screening test returns a positive result.</p>	
<p>Dental services</p> <p>Certain dental services will be managed by the Health Plan of San Mateo called HPSM Dental. Refer to section F for more information about this benefit.</p> <p>We pay for some dental services when the service is an integral part of specific treatment of a beneficiary's primary medical condition. Some examples include reconstruction of the jaw following fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams preceding kidney transplantation.</p> <p>For help finding a dentist, or for help getting dental services, you can call 1-866-880-0606 (toll-free) (TTY 1-800-735-2929 or dial 7-1-1). You may also visit the HPSM's website at www.hpsm.org/dental for more information.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for		What you must pay
	<p>Depression screening</p> <p>We pay for one depression screening each year. The screening must be done in a primary care setting that can give follow-up treatment and/or referrals.</p>	\$0
	<p>Diabetes screening</p> <p>We pay for this screening (includes fasting glucose tests) if you have any of the following risk factors:</p> <ul style="list-style-type: none"> • high blood pressure (hypertension) • history of abnormal cholesterol and triglyceride levels (dyslipidemia) • obesity • history of high blood sugar (glucose) <p>Tests may be covered in some other cases, such as if you are overweight and have a family history of diabetes.</p> <p>You may qualify for up to two diabetes screenings every 12 months following the date of your most recent diabetes screening test.</p>	\$0
	<p>Diabetic self-management training, services, and supplies</p> <p>We pay for the following services for all people who have diabetes (whether they use insulin or not):</p> <ul style="list-style-type: none"> • Supplies to monitor your blood glucose, including the following: <ul style="list-style-type: none"> ○ a blood glucose monitor ○ blood glucose test strips ○ lancet devices and lancets ○ glucose-control solutions for checking the accuracy of test strips and monitors <p style="text-align: center;">This benefit is continued on the next page</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Diabetic self-management training, services, and supplies (continued)</p> <ul style="list-style-type: none"> • For people with diabetes who have severe diabetic foot disease, we pay for the following: <ul style="list-style-type: none"> ○ one pair of therapeutic custom-molded shoes (including inserts), including the fitting, and two extra pairs of inserts each calendar year, or ○ one pair of depth shoes, including the fitting, and three pairs of inserts each year (not including the non-customized removable inserts provided with such shoes) <p>In some cases, we pay for training to help you manage your diabetes. To find out more, contact the CareAdvantage Unit. Medi-Cal may pay for additional services if medically necessary. To get more information call the CareAdvantage Unit at 1-866-880-0606.</p> <p>Prior authorization is required for non-formulary diabetic supplies.</p>	
<p>Doula Services</p> <p>For individuals who are pregnant we pay for nine visits with a doula during the prenatal and postpartum period as well as support during labor and delivery.</p>	\$0
<p>Durable medical equipment (DME) and related supplies*</p> <p>Refer to Chapter 12 of your <i>Member Handbook</i> for a definition of “Durable medical equipment (DME).”</p> <p>We cover the following items:</p> <ul style="list-style-type: none"> • wheelchairs, including electric wheelchairs • crutches • powered mattress systems • dry pressure pad for mattress <p style="text-align: center;">This benefit is continued on the next page</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Durable medical equipment (DME) and related supplies* (continued)</p> <ul style="list-style-type: none"> • diabetic supplies • hospital beds ordered by a provider for use in the home • intravenous (IV) infusion pumps and pole • speech generating devices • oxygen equipment and supplies • nebulizers • walkers • standard curved handle or quad cane and replacement supplies • cervical traction (over the door) • bone stimulator • dialysis care equipment <p>Other items may be covered.</p> <p>We pay for all medically necessary DME that Medicare and Medi-Cal usually pay for. If our supplier in your area does not carry a particular brand or maker, you may ask them if they can special order it for you.</p>	
<p>Emergency care</p> <p>Emergency care means services that are:</p> <ul style="list-style-type: none"> • given by a provider trained to give emergency services, and • needed to treat a medical emergency. <p>A medical emergency is a medical condition with severe pain or serious injury. The condition is so serious that, if it does not get immediate medical attention, anyone with an average knowledge of health and medicine could expect it to result in:</p> <p style="text-align: center;">This benefit is continued on the next page</p>	<p>\$0</p> <p>If you get emergency care at an out-of-network hospital and need inpatient care after your emergency is stabilized, (e.g., you must return to a network hospital for your care to continue to be paid for. You can stay in the out-of-network hospital for your inpatient care</p>

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Emergency care (continued)</p> <ul style="list-style-type: none"> • serious risk to your health or to that of your unborn child; or • serious harm to bodily functions; or • serious dysfunction of any bodily organ or part. • In the case of a pregnant woman in active labor, when: <ul style="list-style-type: none"> ○ There is not enough time to safely transfer you to another hospital before delivery. ○ A transfer to another hospital may pose a threat to your health or safety or to that of your unborn child. <p>Medicare covers medical services and drugs that you get in the United States and its territories (for example, Puerto Rico, Guam, etc.). Medicare does not cover medical services or drugs that you get outside of the United States and its territories (for example, Puerto Rico, Guam, etc.) except for emergency services as described below.</p> <p>If you travel to Canada or Mexico and need emergency services and are admitted to the hospital, your HPSM Medi-Cal will cover your care. If you pay for emergency services requiring hospitalization in Canada or Mexico, you can ask HPSM to pay you back. HPSM will review your request. If HPSM agrees to pay you back, you will be paid the amount that HPSM would have paid your provider (the Medi-Cal allowable amount). This amount may be less than the amount that you paid the provider.</p>	<p>only if our plan approves your stay.).</p>
<p>Family planning services</p> <p>The law lets you choose any provider – whether a network provider or out-of-network provider – for certain family planning services. This means any doctor, clinic, hospital, pharmacy or family planning office.</p> <p style="text-align: center;">This benefit is continued on the next page</p>	<p>\$0</p>

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Family planning services (continued)</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • family planning exam and medical treatment • family planning lab and diagnostic tests • family planning methods (IUC/IUD, implants, injections, birth control pills, patch, or ring) • family planning supplies with prescription (condom, sponge, foam, film, diaphragm, cap) • limited fertility services such as counseling and education about fertility awareness techniques, and/or preconception health counseling, testing, and treatment for sexually transmitted infections (STIs) • counseling and testing for HIV and AIDS, and other HIV-related conditions • permanent contraception (You must be age 21 or over to choose this method of family planning. You must sign a federal sterilization consent form at least 30 days, but not more than 180 days before the date of surgery.) • genetic counseling <p>We also pay for some other family planning services. However, you must use a provider in our provider network for the following services:</p> <ul style="list-style-type: none"> • treatment for medical conditions of infertility (This service does not include artificial ways to become pregnant.) • treatment for AIDS and other HIV-related conditions • genetic testing 	



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Fitness Membership Program</p> <p>CareAdvantage covers a YMCA membership. The membership includes access to YMCA locations throughout San Mateo/Santa Clara Counties and San Francisco. Locations may include:</p> <ul style="list-style-type: none"> • Exercise equipment, basketball courts, indoor or outdoor fitness studios, and indoor or outdoor swimming pools. • More than 600 in-person and online group exercise classes led by certified instructors in yoga, Pilates, Zumba, cycling, aqua fitness and more. • In-person and online wellness coaching to help you meet your health goals. <p>To get your YMCA Membership you can:</p> <ul style="list-style-type: none"> • Visit a YMCA location near you and show your HPSM CareAdvantage member ID card. • Sign up online by visiting www.hpsm.org/fitness. Find a YMCA location near you and click "enroll today". 	\$0
<p>Fitness Membership Program Rides</p> <p>This benefit covers 12- one-way rides every month for the Fitness Membership Program. Each Ride can only be between home and the select YMCA location. Users must follow all HPSM Ride Benefit rules. See Transportation: Non Medical Transportation section for benefit rules.</p>	\$0



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
 <p>Health and wellness education programs</p> <p>We offer many programs that focus on certain health conditions. These include:</p> <ul style="list-style-type: none"> • Health Education classes; • Nutrition Education classes; • Smoking and Tobacco Use Cessation; and • Nursing Hotline 	\$0
<p>Healthy Foods/Groceries</p> <p>We cover some food products through our Healthy Foods program at no cost to you. You will receive an allowance or spending limit per quarter (every 3 months), to purchase food items at retail stores, or through our vendor’s website. This benefit becomes available on the first day of each quarter; January 1, April 1, July 1, and October 1. Any unused card allowance will rollover to the next quarter.</p> <p>You can use this benefit to get items such as fruits, vegetables, meats and canned foods, and other eligible products included on the vendor’s website, and/or retail stores (based on approved list).</p> <ul style="list-style-type: none"> • \$70 quarterly allowance <p>In order to be eligible for this benefit, you must have certain chronic conditions.</p> <p>Only those members that have a specific Chronic condition would be eligible for the grocery benefits – see Chronic condition list below:</p> <ul style="list-style-type: none"> • Hypertension • Obesity • Arthritis • Glaucoma <p style="text-align: center;">This benefit is continued on the next page</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Healthy Foods/Groceries (continued)</p> <ul style="list-style-type: none"> • Developmental Disorders/Disabilities • Chronic alcohol and other drug dependence • Autoimmune disorders • Cancer • Cardiovascular disorders • Chronic heart failure • Dementia • Diabetes • End-stage liver disease • End-stage renal disease (ESRD) • Severe hematologic disorders • HIV/AIDS • Chronic lung disorders • Chronic and disabling mental health conditions • Neurologic disorders • Stroke <p>Items must be part of authorized list of approved food products.</p>	



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Hearing services*</p> <p>We pay for hearing and balance tests done by your provider. These tests tell you whether you need medical treatment. They are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.</p> <p>We also pay for hearing aids when prescribed by a physician or other qualified provider, including:</p> <ul style="list-style-type: none"> • molds, supplies, and inserts • repairs • an initial set of batteries • six visits for training, adjustments, and fitting with the same vendor after you get the hearing aid • trial period rental of hearing aids • assistive listening devices, surface-worn bone conduction hearing devices • hearing aid-related audiology and post-evaluation services 	\$0
<p> HIV screening</p> <p>We pay for one HIV screening exam every 12 months for people who:</p> <ul style="list-style-type: none"> • ask for an HIV screening test, or • are at increased risk for HIV infection. <p>For women who are pregnant, we pay for up to three HIV screening tests during a pregnancy.</p> <p>We also pay for additional HIV screening(s) when recommended by your provider.</p> <p>Medi-Cal may pay for additional services if medically necessary. To get more information call the CareAdvantage Unit at 1-866-880-0606.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Home health agency care</p> <p>Before you can get home health services, a doctor must tell us you need them, and they must be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>We pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week.) • physical therapy, occupational therapy, and speech therapy • medical and social services • medical equipment and supplies 	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Home infusion therapy</p> <p>Our plan pays for home infusion therapy, defined as drugs or biological substances administered into a vein or applied under the skin and provided to you at home. The following are needed to perform home infusion:</p> <ul style="list-style-type: none"> • the drug or biological substance, such as an antiviral or immune globulin; • equipment, such as a pump; and • supplies, such as tubing or a catheter. <p>Our plan covers home infusion services that include but are not limited to:</p> <ul style="list-style-type: none"> • professional services, including nursing services, provided in accordance with your care plan; • member training and education not already included in the DME benefit; • remote monitoring; and • monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier. 	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Hospice care</p> <p>You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal illness and are expected to have six months or less to live. You can get care from any hospice program certified by Medicare. Our plan must help you find Medicare-certified hospice programs in the plan's service area. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • drugs to treat symptoms and pain • short-term respite care • home care <p>Hospice services and services covered by Medicare Part A or Medicare Part B that relate to your terminal prognosis are billed to Medicare.</p> <ul style="list-style-type: none"> • Refer to Section H of this chapter for more information. <p>For services covered by our plan but not covered by Medicare Part A or Medicare Part B:</p> <ul style="list-style-type: none"> • Our plan covers services not covered under Medicare Part A or Medicare Part B. We cover the services whether or not they relate to your terminal prognosis. You pay <i>nothing</i> for these services. <p>For drugs that may be covered by our plan's Medicare Part D benefit:</p> <ul style="list-style-type: none"> • Drugs are never covered by both hospice and our plan at the same time. For more information, refer to Chapter 5 of your <i>Member Handbook</i>. <p>Note: If you have a serious illness, you may be eligible for palliative care, which provides team-based patient and family-centered care to improve your quality of life. You may receive palliative care at the same time as curative/regular care. Please see Palliative Care section below for more information.</p> <p style="text-align: center;">This benefit is continued on the next page</p>	<p>\$0</p>

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Hospice care (continued)</p> <p>Note: If you need non-hospice care, call your care manager and/or the CareAdvantage Unit to arrange the services. Non-hospice care is care that is not related to your terminal prognosis.</p> <p>Our plan covers hospice consultation services (one time only) for a terminally ill member who has not chosen the hospice benefit.</p>	
<p> Immunizations</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • pneumonia vaccines • flu/influenza shots, once each flu/influenza season in the fall and winter, with additional flu/influenza shots if medically necessary • hepatitis B vaccines if you are at high or intermediate risk of getting hepatitis B • COVID-19 vaccines • human papillomavirus (HPV) vaccine • other vaccines if you are at risk and they meet Medicare Part B coverage rules <p>We pay for other vaccines that meet the Medicare Part D coverage rules. Refer to Chapter 6 of your <i>Member Handbook</i> to learn more.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Inpatient hospital care*</p> <p>We pay for the following services and other medically necessary services not listed here:</p> <ul style="list-style-type: none"> • semi-private room (or a private room if medically necessary) • meals, including special diets • regular nursing services • costs of special care units, such as intensive care or coronary care units • drugs and medications • lab tests • X-rays and other radiology services • needed surgical and medical supplies • appliances, such as wheelchairs • operating and recovery room services • physical, occupational, and speech therapy • inpatient substance abuse services • in some cases, the following types of transplants: corneal, kidney, kidney/pancreas, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. <p style="text-align: center;">This benefit is continued on the next page</p>	<p>\$0</p> <p>You must get approval from our plan to get inpatient care at an out-of-network hospital after your emergency is stabilized.</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Inpatient hospital care* (continued)</p> <p>If you need a transplant, a Medicare-approved transplant center will review your case and decide if you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If local transplant providers are willing to accept the Medicare rate, then you can get your transplant services locally or outside the pattern of care for your community. If our plan provides transplant services outside the pattern of care for our community and you choose to get your transplant there, we arrange or pay for lodging and travel costs for you and one other person.</p> <ul style="list-style-type: none"> • blood, including storage and administration • physician services <p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are you a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!”. This fact sheet is available at es.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Inpatient services in a psychiatric hospital*</p> <p>We pay for mental health care services that require a hospital stay.</p> <ul style="list-style-type: none"> • If you need inpatient services in a freestanding psychiatric hospital, we pay for the first 190 days. After that, the local county mental health agency pays for medically necessary inpatient psychiatric services. Authorization for care beyond the 190 days is coordinated with the local county mental health agency. <ul style="list-style-type: none"> ○ The 190-day limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital • If you are 65 years or older, we pay for services you get in an Institute for Mental Diseases (IMD). 	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Inpatient stay: Covered services in a hospital or skilled nursing facility (SNF) during a non-covered inpatient stay*</p> <p>We do not pay for your inpatient stay if you have used all of your inpatient benefit or if the stay is not reasonable and medically necessary.</p> <p>However, in certain situations where inpatient care is not covered, we may pay for services you get while you're in a hospital or nursing facility. To find out more, contact the CareAdvantage Unit. We pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • doctor services • diagnostic tests, like lab tests • X-ray, radium, and isotope therapy, including technician materials and services • surgical dressings • splints, casts, and other devices used for fractures and dislocations • prosthetics and orthotic devices, other than dental, including replacement or repairs of such devices. These are devices that replace all or part of: <ul style="list-style-type: none"> ○ an internal body organ (including contiguous tissue), or ○ the function of an inoperative or malfunctioning internal body organ. • leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes. This includes adjustments, repairs, and replacements needed because of breakage, wear, loss, or a change in your condition • physical therapy, speech therapy, and occupational therapy <p style="text-align: center;">This benefit is continued on the next page</p>	<p>\$0</p>

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Inpatient stay: Covered services in a hospital or skilled nursing facility (SNF) during a non-covered inpatient stay* (continued)</p> <p>Medi-Cal may pay for additional services if medically necessary. These include medical and surgical services. To get more information call the CareAdvantage Unit at 1-866-880-0606.</p> <p>Prior authorization is required for some services provided during a non-covered inpatient stay.</p>	
<p>Kidney disease services and supplies*</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help you make good decisions about your care. You must have stage IV chronic kidney disease, and your doctor must refer you. We cover up to six sessions of kidney disease education services. • Outpatient dialysis treatments, including dialysis treatments when temporarily out of the service area, as explained in Chapter 3 of your <i>Member Handbook</i>, or when your provider for this service is temporarily unavailable or inaccessible. • Inpatient dialysis treatments if you're admitted as an inpatient to a hospital for special care • Self-dialysis training, including training for you and anyone helping you with your home dialysis treatments • Home dialysis equipment and supplies • Certain home support services, such as necessary visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and to check your dialysis equipment and water supply. <p>Your Medicare Part B drug benefit pays for some drugs for dialysis. For information, refer to "Medicare Part B prescription drugs" in this chart.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for		What you must pay
 <p>Lung cancer screening</p> <p>Our plan pays for lung cancer screening every 12 months if you:</p> <ul style="list-style-type: none"> • are aged 50-77, and • have a counseling and shared decision-making visit with your doctor or other qualified provider, and • have smoked at least 1 pack a day for 20 years with no signs or symptoms of lung cancer or smoke now or have quit within the last 15 years <p>After the first screening, our plan pays for another screening each year with a written order from your doctor or other qualified provider.</p>	\$0	
<p>Medical alert device</p> <p>This benefit will cover one personal medical alert device and monthly monitoring.</p>	\$0	
 <p>Medical nutrition therapy</p> <p>This benefit is for people with diabetes or kidney disease without dialysis. It is also for after a kidney transplant when ordered by your doctor.</p> <p>We pay for three hours of one-on-one counseling services during your first year that you get medical nutrition therapy services under Medicare. We may approve additional services if medically necessary.</p> <p>We pay for two hours of one-on-one counseling services each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a doctor's order. A doctor must prescribe these services and renew the order each year if you need treatment in the next calendar year. We may approve additional services if medically necessary.</p>	\$0	

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
 <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>Our plan pays for MDPP services. MDPP is designed to prevent the onset of Type 2 diabetes in persons diagnosed with prediabetes. It provides practical training in:</p> <ul style="list-style-type: none"> • long-term dietary change, and • increased physical activity, and • ways to maintain weight loss and a healthy lifestyle. 	\$0
<p>Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Medicare. Our plan pays for the following drugs:</p> <ul style="list-style-type: none"> • drugs you don't usually give yourself and are injected or infused while you get doctor, hospital outpatient, or ambulatory surgery center services • insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump) • other drugs you take using durable medical equipment (such as nebulizers) that our plan authorized • the Alzheimer's drug, Leqembi (generic lecanemab) which is given intravenously (IV) • clotting factors you give yourself by injection if you have hemophilia • transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Medicare Part D covers immunosuppressive drugs if Part B does not cover them • osteoporosis drugs that are injected. We pay for these drugs if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot inject the drug yourself <p style="text-align: center;">This benefit is continued on the next page</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Medicare Part B prescription drugs (continued)</p> <ul style="list-style-type: none"> • some antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision • certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does • oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug • certain oral End-Stage Renal Disease (ESRD) drugs if the same drug is available in injectable form and the Part B ESRD benefit covers it • calcimimetic medications under the ESRD payment system, including the intravenous medication Parsabiv, and the oral medication Sensipar • certain drugs for home dialysis, including heparin, the antidote for heparin (when medically necessary) and topical anesthetics • erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have ESRD or you need this drug to treat anemia related to certain other conditions (such as Epogen[®], Procrit[®], Epoetin Alfa, Aranesp[®], Darbepoetin Alfa[®], Mircera[®], or Methoxy polyethylene glycol-epotin beta) • IV immune globulin for the home treatment of primary immune deficiency diseases <p style="text-align: center;">This benefit is continued on the next page</p>	

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Medicare Part B prescription drugs (continued)</p> <ul style="list-style-type: none"> • parenteral and enteral nutrition (IV and tube feeding) <p>We also cover some vaccines under our Medicare Part B and most adult vaccines under our Medicare Part D prescription drug benefit.</p> <p>Chapter 5 of your <i>Member Handbook</i> explains our outpatient prescription drug benefit. It explains rules you must follow to have prescriptions covered.</p> <p>Chapter 6 of your <i>Member Handbook</i> explains what you pay for your outpatient prescription drugs through our plan.</p>	
<p>Nursing facility care</p> <p>A nursing facility (NF) is a place that provides care for people who cannot get care at home but who do not need to be in a hospital.</p> <p>Services that we pay for include, but are not limited to, the following:</p> <ul style="list-style-type: none"> • semiprivate room (or a private room if medically necessary) • meals, including special diets • nursing services • physical therapy, occupational therapy, and speech therapy • respiratory therapy • drugs given to you as part of your plan of care. (This includes substances that are naturally present in the body, such as blood-clotting factors.) • blood, including storage and administration • medical and surgical supplies usually given by nursing facilities <p style="text-align: center;">This benefit is continued on the next page</p>	\$0



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Nursing facility care (continued)</p> <ul style="list-style-type: none"> • lab tests usually given by nursing facilities • X-rays and other radiology services usually given by nursing facilities • use of appliances, such as wheelchairs usually given by nursing facilities • physician/practitioner services • durable medical equipment • dental services, including dentures • vision benefits • hearing exams • chiropractic care • podiatry services <p>You usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment:</p> <ul style="list-style-type: none"> • a nursing facility or continuing care retirement community where you were living right before you went to the hospital (as long as it provides nursing facility care). • a nursing facility where your spouse or domestic partner is living at the time you leave the hospital. 	
<p> Obesity screening and therapy to keep weight down</p> <p>If you have a body mass index of 30 or more, we pay for counseling to help you lose weight. You must get the counseling in a primary care setting. That way, it can be managed with your full prevention plan. Talk to your primary care provider to find out more.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Opioid treatment program (OTP) services</p> <p>Our plan pays for the following services to treat opioid use disorder (OUD):</p> <ul style="list-style-type: none"> • intake activities • periodic assessments • medications approved by the FDA and, if applicable, managing and giving you these medications • substance use disorder counseling • individual and group therapy • testing for drugs or chemicals in your body (toxicology testing) 	\$0
<p>Outpatient diagnostic tests and therapeutic services and supplies</p> <p>We pay for the following services and other medically necessary services not listed here:</p> <ul style="list-style-type: none"> • X-rays • radiation (radium and isotope) therapy, including technician materials and supplies • surgical supplies, such as dressings • splints, casts, and other devices used for fractures and dislocations • lab tests • blood, including storage and administration • other outpatient diagnostic tests 	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Outpatient hospital services*</p> <p>We pay for medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury, such as:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as outpatient surgery or observation services <ul style="list-style-type: none"> » Observation services help your doctor know if you need to be admitted to the hospital as “inpatient.” » Sometimes you can be in the hospital overnight and still be “outpatient.” » You can get more information about being inpatient or outpatient in this fact sheet: es.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf. • Labs and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be needed without it • X-rays and other radiology services billed by the hospital • Medical supplies, such as splints and casts • Preventive screenings and services listed throughout the Benefits Chart • Some drugs that you can’t give yourself <p>Prior authorization is required for some outpatient hospital services.</p>	<p>\$0</p>

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Outpatient mental health care*</p> <p>We pay for mental health services provided by:</p> <ul style="list-style-type: none"> • a state-licensed psychiatrist or doctor • a clinical psychologist • a clinical social worker • a clinical nurse specialist • a licensed professional counselor (LPC) • a licensed marriage and family therapist (LMFT) • a nurse practitioner (NP) • a physician assistant (PA) • any other Medicare-qualified mental health care professional as allowed under applicable state laws <p>We pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • clinic services • day treatment as medically necessary • psychosocial rehab services as medically necessary • partial hospitalization or intensive outpatient programs • individual and group mental health evaluation and treatment • psychological testing when clinically indicated to evaluate a mental health outcome • outpatient services for the purposes of monitoring drug therapy • outpatient laboratory, drugs, supplies and supplements • psychiatric consultation 	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Outpatient rehabilitation services*</p> <p>We pay for physical therapy, occupational therapy, and speech therapy.</p> <p>You can get outpatient rehabilitation services from hospital outpatient departments, independent therapist offices, comprehensive outpatient rehabilitation facilities (CORFs), and other facilities.</p>	\$0
<p>Outpatient substance use disorder services*</p> <p>We pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • alcohol misuse screening and counseling • treatment of drug abuse • group or individual counseling by a qualified clinician • subacute detoxification in a residential addiction program • alcohol and/or drug services in an intensive outpatient treatment center • extended-release Naltrexone (vivitrol) treatment 	\$0
<p>Outpatient surgery*</p> <p>We pay for outpatient surgery and services at hospital outpatient facilities and ambulatory surgical centers.</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Over-the-Counter (OTC) Items</p> <p>CareAdvantage covers some over-the-counter (OTC) drugs when they are written as prescriptions by your provider. We also cover some Over the Counter (OTC) products through our CareAdvantage OTC benefit at no cost to you. For products covered under the CareAdvantage OTC benefit, no prescription is required. Under the CareAdvantage OTC benefit, you will receive an allowance or spending limit every three months (quarterly), to purchase OTC items and supplies at retail stores, through the OTC mail-order catalog, or our vendor's website. This benefit becomes available on the first day of each quarter; January 1, April 1, July 1, and October 1. Any unused card allowance will rollover to the next quarter. You can use this benefit to get items such as acetaminophen, bandages, cold and cough medicines, and other eligible products included in the mail-order catalog, vendor's website, and/or retail stores (based on approved list by CMS).</p> <ul style="list-style-type: none"> • \$95 quarterly allowance <p>Items must be part of CMS authorized list of approved OTC products. For more information about which OTC products we cover through the prescription benefit or through CareAdvantage OTC benefit, please visit our website at www.hpsm.org/careadvantage or call the CareAdvantage Unit.</p> <p>Medi-Cal Rx also covers some OTC drugs. If there is an OTC that we do not cover, it may be covered through Medi-Cal Rx. Please visit the Medi-Cal Rx website (www.medi-calrx.dhcs.ca.gov) for more information. You can also call the Medi-Cal Rx Customer Service Center at 1-800-977-2273. Please bring your Medi-Cal Beneficiary Identification Card (BIC) when getting prescriptions through Medi-Cal Rx.</p>	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Palliative Care</p> <p>Palliative care is covered by our plan. Palliative care is for people with serious illness. It provides patient and family-centered care that improves quality of life by anticipating, preventing, and treating suffering. Palliative Care is not hospice, therefore you do not have to have a life expectancy of six months or less to qualify for palliative care. Palliative care is provided at the same time as curative/regular care.</p> <p>Palliative care includes the following:</p> <ul style="list-style-type: none"> • advance care planning • palliative care assessment and consultation • a plan of care including all authorized palliative and curative care, including mental health and medical social services • services from your designated care team • care coordination • pain and symptom management <p>You may not get hospice care and palliative care at the same time if you are over the age of 21. If you are getting palliative care and meet the eligibility for hospice care, you can ask to change to hospice care at any time.</p>	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Partial hospitalization services and intensive outpatient services*</p> <p>Partial hospitalization is a structured program of active psychiatric treatment. It is offered as a hospital outpatient service or by a community mental health center. It is more intense than the care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office. It can help keep you from having to stay in the hospital.</p> <p>Intensive outpatient service is a structured program of active behavioral (mental) health therapy treatment provided as a hospital outpatient service, a community mental health center, a Federally qualified health center, or a rural health clinic that is more intense than the care received in your doctor's, therapist's, LMFT, or licensed professional counselor's office but less intense than partial hospitalization.</p>	\$0
<p>Physician/provider services, including doctor's office visits*</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • medically necessary health care or surgery services given in places such as: • physician's office • certified ambulatory surgical center • hospital outpatient department • consultation, diagnosis, and treatment by a specialist • basic hearing and balance exams given by your primary care provider, if your doctor orders them to find out whether you need treatment <p style="text-align: center;">This benefit is continued on the next page</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Physician/provider services, including doctor’s office visits (continued)</p> <ul style="list-style-type: none"> • telehealth services for monthly end-stage renal disease (ESRD) related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or at home • telehealth services to diagnose, evaluate, or treat symptoms of a stroke • telehealth services for members with a substance use disorder or co-occurring mental health disorder • telehealth services for diagnosis, evaluation, and treatment of mental health disorders if: • you have an in-person visit within 6 months prior to your first telehealth visit • you have an in-person visit every 12 months while receiving these telehealth services • exceptions can be made to the above for certain circumstances • telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers. <p style="text-align: center;">This benefit is continued on the next page</p>	



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Physician/provider services, including doctor's office visits (continued)</p> <ul style="list-style-type: none"> • virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if <ul style="list-style-type: none"> ○ you're not a new patient and ○ the check-in isn't related to an office visit in the past 7 days and ○ the check-in doesn't lead to an office visit within 24 hours or the soonest available appointment • Evaluation of video and/or images you send to your doctor and interpretation and follow-up by your doctor within 24 hours if: <ul style="list-style-type: none"> ○ you're not a new patient and ○ the evaluation isn't related to an office visit in the past 7 days and ○ the evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment • Consultation your doctor has with other doctors by phone, the Internet, or electronic health record if you're not a new patient • Second opinion before surgery • Non-routine dental care. Covered services are limited to: <ul style="list-style-type: none"> ○ surgery of the jaw or related structures ○ setting fractures of the jaw or facial bones ○ pulling teeth before radiation treatments of neoplastic cancer ○ services that would be covered when provided by a physician <p style="text-align: center;">This benefit is continued on the next page</p>	



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Physician/provider services, including doctor's office visits (continued)</p> <p>Prior authorization is required for ambulatory surgical center services and outpatient hospital department services.</p> <p>Medi-Cal may pay for additional outpatient physician and mid-level practitioner services if medically necessary. To get more information call the CareAdvantage Unit at 1-866-880-0606.</p>	
<p>Podiatry services</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • diagnosis and medical or surgical treatment of injuries and diseases of the foot (such as hammer toe or heel spurs) • routine foot care for members with conditions affecting the legs, such as diabetes 	\$0
<p> Prostate cancer screening exams</p> <p>For men age 50 and over, we pay for the following services once every 12 months:</p> <ul style="list-style-type: none"> • a digital rectal exam • a prostate specific antigen (PSA) test 	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Prosthetic and orthotic devices and related supplies*</p> <p>Prosthetic devices replace all or part of a body part or function. These include but are not limited to:</p> <ul style="list-style-type: none"> • testing, fitting, or training in the use of prosthetic and orthotic devices • colostomy bags and supplies related to colostomy care • enteral and parenteral nutrition, including feeding supply kits, infusion pump, tubing and adaptor, solutions, and supplies for self-administered injections • pacemakers • braces • prosthetic shoes • artificial arms and legs • breast prostheses (including a surgical brassiere after a mastectomy) • prostheses to replace all or part of an external facial body part that was removed or impaired as a result of disease, injury, or congenital defect • incontinence cream and diapers <p>We pay for some supplies related to prosthetic and orthotic devices. We also pay to repair or replace prosthetic and orthotic devices.</p> <p>We offer some coverage after cataract removal or cataract surgery. Refer to “Vision care” later in this chart for details.</p> <p>We will not pay for prosthetic dental devices.</p> <p>Medi-Cal may pay for additional durable medical equipment not covered under Medicare based upon individual need and prior authorization. To get more information call the CareAdvantage Unit at 1-866-880-0606.</p> <p>You should talk to your provider and get a referral for prosthetic devices and related supplies.</p>	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Pulmonary rehabilitation services*</p> <p>We pay for pulmonary rehabilitation programs for members who have moderate to very severe chronic obstructive pulmonary disease (COPD). You must have an order or pulmonary rehabilitation from the doctor or provider treating the COPD.</p> <p>We pay for respiratory services for ventilator-dependent patients.</p> <p>Medi-Cal may also cover medically necessary rehabilitation services including respiratory care for ventilator-dependent members if medically necessary. To get more information call the CareAdvantage Unit at 1-866-880-0606.</p>	\$0
<p> Sexually transmitted infections (STIs) screening and counseling</p> <p>We pay for screenings for chlamydia, gonorrhea, syphilis, and hepatitis B. These screenings are covered for pregnant women and for some people who are at increased risk for an STI. A primary care provider must order the tests. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also pay for up to two face-to-face, high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. Each session can be 20 to 30 minutes long. We pay for these counseling sessions as a preventive service only if given by a primary care provider. The sessions must be in a primary care setting, such as a doctor's office.</p>	\$0
<p>Skilled nursing facility (SNF) care*</p>	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>We pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • a semi-private room, or a private room if it is medically necessary • meals, including special diets • nursing services • physical therapy, occupational therapy, and speech therapy • drugs you get as part of your plan of care, including substances that are naturally in the body, such as blood-clotting factors • blood, including storage and administration • medical and surgical supplies given by nursing facilities • lab tests given by nursing facilities • X-rays and other radiology services given by nursing facilities • appliances, such as wheelchairs, usually given by nursing facilities • physician/provider services <p>You usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment:</p> <ul style="list-style-type: none"> • a nursing facility or continuing care retirement community where you lived before you went to the hospital (as long as it provides nursing facility care) • a nursing facility where your spouse or domestic partner lives at the time you leave the hospital 	
 Smoking and tobacco use cessation	\$0

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>If you use tobacco, do not have signs or symptoms of tobacco-related disease, and want or need to quit:</p> <ul style="list-style-type: none"> We pay for two quit attempts in a 12-month period as a preventive service. This service is free for you. Each quit attempt includes up to four face-to-face counseling visits. <p>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</p> <ul style="list-style-type: none"> We pay for two counseling quit attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits. 	
<p>Supervised exercise therapy (SET)</p> <p>We pay for SET for members with symptomatic peripheral artery disease (PAD) who have a referral for PAD from the physician responsible for PAD treatment.</p> <p>Our plan pays for:</p> <ul style="list-style-type: none"> up to 36 sessions during a 12-week period if all SET requirements are met an additional 36 sessions over time if deemed medically necessary by a health care provider <p>The SET program must be:</p> <ul style="list-style-type: none"> 30 to 60-minute sessions of a therapeutic exercise-training program for PAD in members with leg cramping due to poor blood flow (claudication) in a hospital outpatient setting or in a physician's office delivered by qualified personnel who make sure benefit exceeds harm and who are trained in exercise therapy for PAD under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist trained in both basic and advanced life support techniques 	\$0



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Transportation: Non-emergency medical transportation</p> <p>This benefit allows for transportation that is the most cost effective and accessible. This can include: ambulance, litter van, wheelchair van medical transportation services, and coordinating with para transit.</p> <p>The forms of transportation are authorized when:</p> <ul style="list-style-type: none"> • your medical and/or physical condition does not allow you to travel by bus, passenger car, taxicab, or another form of public or private transportation, and • prior authorization may be required, depending on the service <p>Non-Emergency Medical Transport (NEMT) services include ambulance, litter/gurney van and wheelchair van medical transportation for non-emergency care. HPSM requires prior authorization of NEMT services.</p> <ul style="list-style-type: none"> • The provider rendering care for the member has to complete the prior authorization form and physician certification statement (PCS) and submit to HPSM. • The treating physician can submit a request for NEMT services for a period of up to 12 months if recurring transportation is needed to support the member's treatment plan. <p>Retro-active authorization for NEMT services is allowed. Retro-active authorization requests are subject to denial e.g., for lack of medical necessity.</p>	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Transportation: Non-medical transportation (HPSM Ride Benefit)</p> <p>This benefit allows for transportation to medical services by passenger car, taxi, or other forms of public/private transportation.</p> <p>Transportation is required for the purpose of obtaining needed medical care, including travel to dental appointments and to pick up prescription drugs.</p> <p>This benefit does not limit your non-emergency medical transportation benefit.</p> <p>NMT provides rides for members to go to outpatient healthcare related services such as doctor's appointments, Dental appointments, behavioral health services, physical therapy, clinical labs, pharmacies (to pick up prescriptions ordered by your provider and paid for by HPSM), etc.</p> <p>Rides to non-healthcare related services such as grocery stores, gyms, schools, etc., are not covered</p> <p>To get more information call the CareAdvantage Unit at 1-866-880-0606.</p> <p>To request a ride:</p> <ol style="list-style-type: none"> 1. Call HPSM's contract provider, American Logistics (AL) at 1-877-356-1080, at least two (2) business days before your appointment 2. Or call as soon as you can when you have an unexpected appointment (including after hours). 3. TTY users call 1-800-735-2929 or dial 7-1-1. 4. AL's call center hours are Monday through Friday 8:00 a.m. to 5:00 p.m. 5. Taxi ride requests must be made at least 2 business days prior to the requested scheduled pick-up time. 6. Rides must be cancelled at least 2 hours prior to pickup time. <p style="text-align: center;">This benefit is continued on the next page</p>	<p>\$0</p>

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Transportation: Non-medical transportation (continued)</p> <ol style="list-style-type: none"> 7. All ride requests must go through AL. Rides will only be authorized through companies/drivers contracted with AL. Other forms of NMT will not be covered. 8. The CareAdvantage Unit must pre-authorize the following rides prior to scheduling: <ol style="list-style-type: none"> a. Rides that start and/or end outside of San Mateo, San Francisco and/or Santa Clara Counties. b. Rides that are more than 50 miles one-way regardless of the destination County. c. If both the pickup and drop-off addresses are outside of San Mateo County. ○ Members will not be reimbursed for unauthorized (not approved by AL) rides. ○ 9. CareAdvantage will cover up to 12 one-way rides or 6 roundtrip rides to your local YMCA, per year. <p><u>Using NMT</u></p> <ol style="list-style-type: none"> 1. When you call AL for a ride, AL will ask you: <ol style="list-style-type: none"> a. Your HPSM ID number, the date and time that the ride is needed, the pick-up and destination address, your cell phone number and if you need a round-trip ride. <ul style="list-style-type: none"> • Schedule your pick-up time at least seventyfive (75) minutes prior to your appointment time so that you arrive within fifteen (15) minutes of your scheduled appointment time. b. If the ride is for a health-related purpose <ul style="list-style-type: none"> • Rides that are not for a health-related purpose will be denied. c. If you have another means of transportation to your appointment. d. If your appointment is at a doctor or dental office, pharmacy, rehabilitation therapy center, diagnostic testing center, etc. 	

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p style="text-align: center;">This benefit is continued on the next page</p> <p>Transportation: Non-medical transportation (continued)</p> <p>e. If you want a return ride home (this is called the willcall ride). AL will map the destination address to verify that the location is a medical/health-related location.</p> <p>f. What type of transportation you want:</p> <ul style="list-style-type: none"> • Curb-to-curb: To use this service, you must have a cell phone that can receive text messages from your driver, and you must be able to wait outside at the curb for your ride. • Door-to-door: Use this service if you are ambulatory but need help from the driver to get in and/or out of the vehicle and/or assistance getting into a building. <ul style="list-style-type: none"> ○ Door-to-door will also be used if you don't have a cell phone that can receive text messages from a driver. • The driver will only wait for you for up to 5 minutes at your pick-up location, so please be on time and ready for your ride. • The driver will be scheduled to pick you up at least seventy-five (75) minutes before your appointment time, so that you arrive at least fifteen (15) minutes of your scheduled appointment time. <p>2. You may have to share a vehicle with another HPSM member going to the same destination</p> <p>3. If you schedule a round-trip ride, you must call AL when you are ready to be picked up for the return trip. The return ride is called a "will-call" ride.</p> <p>4. One other person may go with you in the vehicle. When you call AL to schedule a ride, tell AL that someone will be going with you.</p>	

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p style="text-align: center;">This benefit is continued on the next page</p> <p>Transportation: Non-medical transportation (continued)</p> <ol style="list-style-type: none"> 5. If you need to cancel a ride, you must call AL at least two (2) hours prior to the scheduled pick-up time. This will avoid a no-show ride 6. Due to unforeseen traffic or other reasons, your ride may arrive later than the scheduled pick-up time. 7. For initial pick-up rides (the outbound ride) to the appointment scheduled ahead of time, a ride is considered to be late if the driver arrives more than fifteen (15) minutes after your scheduled pick-up time. 8. For rides home from an appointment (the also known as “will-call rides”), a ride is considered to be late if the driver arrives more than forty-five (45) minutes after your called to AL to ask for the willcall return ride <p>NMT does not apply if:</p> <ol style="list-style-type: none"> 1. An ambulance, litter van, wheelchair van, or other form of NEMT is medically needed to get to a covered service 2. You need assistance from the driver to and from the residence, vehicle or place of treatment due to a physical or medical condition. 3. You are in a wheelchair and/or cannot ambulate in and out of the vehicle without assistance from the driver. 4. The service is not covered by Medicare or Medi-Cal. <p style="text-align: center;">This benefit is continued on the next page</p>	

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
<p>Transportation: Non-medical transportation (continued)</p> <p>HPSM checks NMT ride activity to make sure that the rides are used the right way. HPSM will check if you have taken rides:</p> <ul style="list-style-type: none"> ○ To non-health care locations. ○ To health care locations when you did not have an appointment. ○ To appointments after health care office business hours. ○ To pharmacies but you did not have prescriptions paid for by HPSM to pick up ○ That you did not take when the driver arrived (no show rides). <p>If you misuse your rides, you will be placed on a restricted ride list. You will have to get HPSM approval before you can schedule a ride. AL will call your providers to verify that you have an appointment and/or prescriptions to pickup. If you are on the restricted ride list, AL will not schedule a ride for you without confirmation.</p>	



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p>Urgently needed care</p> <p>Urgently needed care is care given to treat:</p> <ul style="list-style-type: none"> • a non-emergency that requires immediate medical care, or • an unforeseen illness, or • an injury, or • a condition that needs care right away. <p>If you require urgently needed care, you should first try to get it from a network provider. However, you can use out-of-network providers when you can't get to a network provider because given your time, place, or circumstances, it is not possible, or it is unreasonable, to obtain services from network providers (for example, when you are outside the plan's service area and you require medically needed immediate services for an unseen condition but it is not a medical emergency).</p> <p>Urgent care is not covered outside of the United States.</p>	<p>\$0</p>



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Services that our plan pays for	What you must pay
<p> Vision care</p> <p>We pay for the following services:</p> <ul style="list-style-type: none"> • one routine eye exam every year and • up to \$175 for eyeglasses (frames and lenses) or for contact lenses every year <p>We pay for outpatient doctor services for the diagnosis and treatment of diseases and injuries of the eye. For example, this includes annual eye exams for diabetic retinopathy for people with diabetes and treatment for age-related macular degeneration.</p> <p>For people at high risk of glaucoma, we pay for one glaucoma screening each year. People at high risk of glaucoma include:</p> <ul style="list-style-type: none"> • people with a family history of glaucoma • people with diabetes • African-Americans who are age 50 and over • Hispanic Americans who are 65 or over <p>We pay for one pair of glasses or contact lenses after each cataract surgery when the doctor inserts an intraocular lens.</p> <p>If you have two separate cataract surgeries, you must get one pair of glasses after each surgery. You cannot get two pairs of glasses after the second surgery, even if you did not get a pair of glasses after the first surgery.</p>	<p>\$0</p>

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Services that our plan pays for	What you must pay
 <p>“Welcome to Medicare” preventive visit</p> <p>We cover the one-time “Welcome to Medicare” preventive visit. The visit includes:</p> <ul style="list-style-type: none"> • a review of your health, • education and counseling about the preventive services you need (including screenings and shots), and • referrals for other care if you need it. <p>Note: We cover the “Welcome to Medicare” preventive visit only during the first 12 months that you have Medicare Part B. When you make your appointment, tell your doctor’s office you want to schedule your “Welcome to Medicare” preventive visit.</p>	\$0

E. Our plan’s visitor or traveler benefits

If you are out of the plan’s service area for more than 6 months at a time but do not permanently move, we usually must disenroll you from our plan. However, while you are out of the area, we offer a worldwide emergency visitor/traveler’s benefit. This benefit covers up to \$25,000 for emergency care and emergency services.

If you are in a visitor/traveler area, you can stay enrolled in the plan until 6 months from the start of your trip. If you don’t return to our plan’s service area by the end of the 6th month, we will end your membership in our plan.

F. HPSM Dental

Dental services for Health Plan of San Mateo (HPSM) members will be managed by the HPSM Dental.

Services include, but are not limited to:

- Initial examinations, X-rays, cleanings, and fluoride treatments

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



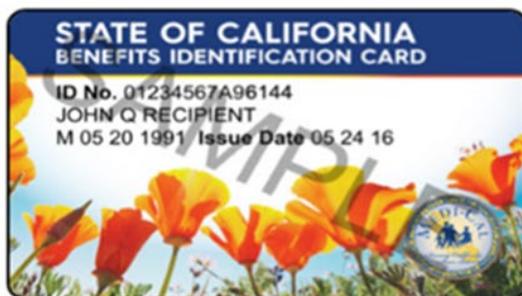
- Restorations and crowns
- Root canal therapy
- Dentures, adjustments, repairs, and relines

For more information, or if you need help finding a dentist who accepts the HPSM Dental network, please contact the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1. Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. You can also visit the website at www.hpsm.org/dental for more information.

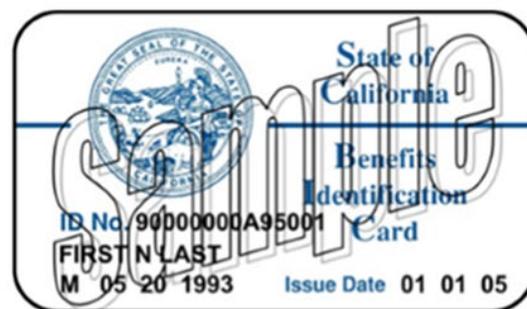
To get dental services you will need to have an HPSM Member ID card and a Medi-Cal Benefits Identification Card (BIC). Your dentist may want to use your Medi-Cal BIC to confirm your Medi-Cal eligibility. The BIC is a plastic card. It has a “poppy flower” or a “blue and white” design.

 <p>CareAdvantage Dual Eligible Special Needs Plan (D-SNP)</p> <p>Member Name: John C Sample</p> <p>Member ID: 123456789</p> <p>Date of Birth: MM/DD/YYYY</p> <p>Plan Effective Date: MM/DD/YYYY</p> <p>Care Manager Phone #: 650-616-2174</p> <p>For information about your state-regulated medical and dental benefits call the CareAdvantage Unit at 1-866-880-0606 or visit www.hpsm.org.</p> <p>H6019-001</p>	<p>In case of emergency, call 9-1-1 or seek appropriate emergency care.</p> <p>CareAdvantage Unit: 1-866-880-0606 (toll free) or 650-616-2174 CareAdvantage Unit TTY: 1-800-735-2929 (toll free) or 7-1-1 Pharmacy Help Desk: 1-888-635-8362 Behavioral Health: 1-800-686-0101 (toll free) 24-Hour Nurse Advice: 1-833-846-8773 (toll free) Website: www.hpsm.org/careadvantage</p> <p>Send claims to:</p> <table border="0"> <tr> <td>Submit pharmacy manual claims to:</td> <td>Submit medical claims to:</td> </tr> <tr> <td>SS&C Health</td> <td>HPSM Claims Department</td> </tr> <tr> <td>Attn: Dept Customer #586</td> <td>801 Gateway Blvd, Suite 100</td> </tr> <tr> <td>P.O. Box 419019</td> <td>South San Francisco, CA 94080</td> </tr> <tr> <td>Kansas City, MO 64141</td> <td>HPSM Provider Line: 650-616-2106</td> </tr> <tr> <td>1-888-635-8362</td> <td>Toll-free: 1-833-MY-HPSM-1 (694-7761)</td> </tr> </table>	Submit pharmacy manual claims to:	Submit medical claims to:	SS&C Health	HPSM Claims Department	Attn: Dept Customer #586	801 Gateway Blvd, Suite 100	P.O. Box 419019	South San Francisco, CA 94080	Kansas City, MO 64141	HPSM Provider Line: 650-616-2106	1-888-635-8362	Toll-free: 1-833-MY-HPSM-1 (694-7761)
Submit pharmacy manual claims to:	Submit medical claims to:												
SS&C Health	HPSM Claims Department												
Attn: Dept Customer #586	801 Gateway Blvd, Suite 100												
P.O. Box 419019	South San Francisco, CA 94080												
Kansas City, MO 64141	HPSM Provider Line: 650-616-2106												
1-888-635-8362	Toll-free: 1-833-MY-HPSM-1 (694-7761)												

BIC Poppy Design



BIC “blue and white” Design



If you do not have your Medi-Cal BIC, you can ask for a new one. Just call San Mateo County Human Services Agency (toll-free) at 1-800-223-8383 or visit <https://hsa.smcgov.org/medi-cal-health-insurance>.

Dental Benefits

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



In order to use your HPSM Dental benefits, you have to select an HPSM Network dentist. HPSM Dental will only pay for services you get from providers who are in HPSM Dental's network. You will have to pay for any dental services you get from dentists who are not enrolled in the HPSM network.

You can find a dentist online at any time by visiting www.hpsm.org/dental. You can also request a Dental Provider List by emailing CareAdvantageSupport@hpsm.org or calling the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1. Monday through Sunday, 8:00 a.m. to 8:00 p.m.

Below is a quick reference guide for the most common services available to members. More information can be found at www.hpsm.org/dental.

Services	Babies	Kids	Teens	Pregnancy	Adults	Seniors
Exam*	✓	✓	✓	✓	✓	✓
X-rays	✓	✓	✓	✓	✓	✓
Teeth cleaning	✓	✓	✓	✓	✓	✓
Fluoride varnish	✓	✓	✓	✓	✓	✓
Fillings	✓	✓	✓	✓	✓	✓
Tooth removal	✓	✓	✓	✓	✓	✓
Emergency services	✓	✓	✓	✓	✓	✓
Sedation	✓	✓	✓		✓	✓
Molar sealants**		✓	✓			
Root canal		✓	✓	✓	✓	✓
Orthodontics (braces)***			✓			
Crowns****			✓	✓	✓	✓
Partial and full dentures			✓	✓	✓	✓
Denture relines			✓	✓	✓	✓
Scaling and root planing			✓	✓	✓	✓

**Free or low-cost checkups every six months for members under the age of 21 and every 12 months for members over 21*

***Permanent molar sealants are covered members up to age 21*

****For those who qualify*

*****Crowns on molars or premolars (back teeth) may be covered in some cases*

There is no limit for covered, medically necessary dental services. Your dentist can help you pick the best treatment and what services you can have through your HPSM Dental coverage. During your first dental visit, show your CareAdvantage D-SNP member ID card to your dentist.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Cost of Dental Services

There is no cost for your HPSM Dental services. If you have other dental coverage, HPSM Dental will be your secondary coverage.

G. Community Supports

You may get supports under your Individualized Care Plan. Community Supports are medically appropriate and cost-effective alternative services or settings to those covered under the Medi-Cal State Plan. These services are optional for members. If you qualify, these services may help you live more independently. They do not replace benefits that you already receive under Medi-Cal. *Community Supports – services offered include the following:*

- *Housing and Transition Navigation Services – includes developing an individualized housing support plan based on a housing assessment that addresses identified barriers and your preferences*
- *Housing Deposits – identifying, securing or funding one-time services and modifications to establish basic household services such as security deposit, first month coverage of utilities, one-time cleaning, etc.*
- *Housing Tenancy and Sustaining Services – services and supports that help you maintain a stable long-term housing once tenancy is secured*
- *Nursing Facility Transition/Diversion to Assisted Living Facilities – services that assist your transition back into a home-like setting in the community*
- *Community Transition Services/Nursing Facility Transitions to a Home – services that help you transition to your own home in the community*
- *Environmentally Accessibility Adaptations (Home) – services that provide physical changes or installation of equipment/s inside your home that help improve your daily activities and ensure your safety*
- *Meals/Medically Tailored Meals – meals and food services, i.e. groceries, delivered to your home that meet your specific medical needs and preferences*

If you need help or would like to find out which Community Supports may be available for you, call the CareAdvantage Unit at 1-866-880-0606 (TTY 1-800- 735-2929 or dial 7-1-1) or call your health care provider.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

H. Benefits covered outside of our plan

We don't cover the following services, but they are available through Original Medicare or Medi-Cal fee-for service.

H1. California Community Transitions (CCT)

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

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

For CCT transition coordination services

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

For services not related to your CCT transition

The provider bills us for your services. Our plan pays for the services provided after your transition. You pay nothing for these services.

While you get CCT transition coordination services, we pay for services listed in the Benefits Chart in **Section D**.

No change in drug coverage benefit

The CCT program does **not** cover drugs. You continue to get your normal drug benefit through our plan. For more information, refer to **Chapter 5** of your *Member Handbook*.

Note: If you need non-CCT transition care, call your care manager to arrange the services. Non-CCT transition care is care **not** related to your transition from an institution or facility.

H2. Hospice care

You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal illness and

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



are expected to have six months or less to live. You can get care from any hospice program certified by Medicare. The plan must help you find Medicare-certified hospice programs. Your hospice doctor can be a network provider or an out-of-network provider.

Refer to the Benefits Chart in **Section D** for more information about what we pay for while you are getting hospice care services.

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

- The hospice provider bills Medicare for your services. Medicare pays for hospice services related to your terminal prognosis. You pay nothing for these services.

For services covered by Medicare Part A or Medicare Part B that are not related to your terminal prognosis

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

For drugs that may be covered by our plan's Medicare Part D benefit

- Drugs are never covered by both hospice and our plan at the same time. For more information, refer to **Chapter 5** of your *Member Handbook*.

Note: If you have a serious illness, you may be eligible for palliative care, which provides team-based patient and family-centered care to improve your quality of life. You may receive palliative care at the same time as curative/regular care. Please see Palliative Care section above for more information.

Note: If you need non-hospice care, call your care manager to arrange the services. Non-hospice care is care not related to your terminal prognosis.

H3. In-Home Supportive Services (IHSS)

- The IHSS Program will help pay for services provided to you so that you can remain safely in your own home. IHSS is considered an alternative to out-of-home care, such as nursing homes or board and care facilities.
- The types of services which can be authorized through IHSS are housecleaning, meal preparation, laundry, grocery shopping, personal care services (such as bowel and bladder care, bathing, grooming and paramedical services), accompaniment to medical appointments, and protective supervision for the mentally impaired.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Your care manager can help you apply for IHSS with your county social service agency. IHSS are provided through San Mateo County Aging and Adult Services TIES line at 1-800-675-8437 or dial 7-1-1 for the California Relay Service TTY. This call is free. Or visit website www.smchealth.org/home-supportive-services.

H4. 1915(c) Home and Community Based Services (HCBS) Waiver Programs

Assisted Living Waiver (ALW)

- The Assisted Living Waiver (ALW) offers Medi-Cal eligible beneficiaries the choice of residing in an assisted living setting as an alternative to long-term placement in a nursing facility. The goal of the ALW is to facilitate nursing facility transition back into a homelike and community setting or prevent skilled nursing admissions for beneficiaries with an imminent need for nursing facility placement.
- Members who are enrolled in ALW can remain enrolled in ALW while also receiving benefits provided by our plan. Our plan works with your ALW Care Coordination Agency to coordinate the services you receive.
- Your care manager can help you apply for the ALW. You can also call Institute on Aging at 650-424-1411 or visit www.ioaging.org.

HCBS Waiver for Californians with Developmental Disabilities (HCBS-DD)

California Self-Determination Program (SDP) Waiver for Individuals with Developmental Disabilities

- There are two 1915(c) waivers, the HCBS-DD Waiver and SDP Waiver, that provide services to people who have been diagnosed with a developmental disability that begins before the individual's 18th birthday and is expected to continue indefinitely. Both waivers are a way to fund certain services that allow persons with developmental disabilities to live at home or in the community rather than residing in a licensed health facility. Costs for these services are funded jointly by the federal government's Medicaid program and the State of California. Your care manager can help connect you to DD Waiver services.

Home and Community-Based Alternative (HCBA) Waiver

- The HCBA Waiver provides care management services to persons at risk for nursing home or institutional placement. The care management

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



services are provided by a multidisciplinary Care Management Team comprised of a nurse and social worker. The team coordinates Waiver and State Plan services (such as medical, behavioral health, In-Home Supportive Services, etc.), and arranges for other long-term services and supports available in the local community. Care management and Waiver services are provided in the participant's community-based residence. This residence can be privately owned, secured through a tenant lease arrangement, or the residence of a participant's family member.

- Members who are enrolled in the HCBA Waiver can remain enrolled in the HCBA Waiver while also receiving benefits provided by our plan. Our plan works with your HCBA waiver agency to coordinate the services you receive.
- Your care manager can help you apply for the HCBA. You can also call Institute on Aging at 650-424-1411 or visit www.ioaging.org.

Medi-Cal Waiver Program (MCWP)

- The Medi-Cal Waiver Program (MCWP) provides comprehensive case management and direct care services to persons living with HIV as an alternative to nursing facility care or hospitalization. Case management is a participant centered, team approach consisting of a registered nurse and social work case manager. Case managers work with the participant and primary care provider(s), family, caregiver(s), and other service providers, to assess care needs to keep the participant in their home and community.
- The goals of the MCWP are to: (1) provide home and community-based services for persons with HIV who may otherwise require institutional services; (2) assist participants with HIV health management; (3) improve access to social and behavioral health support and (4) coordinate service providers and eliminate duplication of services.
- Members who are enrolled in the MCWP Waiver can remain enrolled in the MCWP Waiver while also receiving benefits provided by our plan. Our plan works with your MCWP waiver agency to coordinate the services you receive.
- Your care manager can help you apply for the MCWP. MCWP is not offered in San Mateo County. See list county and agencies where the MCWP is provided:
https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_MCWP_Provider_List.aspx

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Multipurpose Senior Services Program (MSSP)

- The Multipurpose Senior Services Program (MSSP) provides both social and health care management services to assist individuals remain in their own homes and communities.
- While most of the program participants also receive In-Home Supportive Services, MSSP provides on-going care coordination, links participants to other needed community services and resources, coordinates with health care providers, and purchases some needed services that are not otherwise available to prevent or delay institutionalization. The total annual combined cost of care management and other services must be lower than the cost of receiving care in a skilled nursing facility.
- A team of health and social service professionals provides each MSSP participant with a complete health and psychosocial assessment to determine needed services. The team then works with the MSSP participant, their physician, family, and others to develop an individualized care plan. Services include:
 - care management
 - adult day care
 - minor home repair/maintenance
 - supplemental in-home chore, personal care, and protective supervision services
 - respite services
 - transportation services
 - counseling and therapeutic services
 - meal services
 - communication services.
- Members who are enrolled in the MSSP Waiver can remain enrolled in the MSSP Waiver while also receiving benefits provided by our plan. Our plan works with your MSSP provider to coordinate the services you receive.

Your care manager can help you apply for MSSP. You can also call Institute on Aging at 650-424-1411 or visit www.ioaging.org.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

H5. County Behavioral Health Services Provided Outside Our Plan (Mental Health and Substance Use Disorder Services)

You have access to medically necessary behavioral health services that Medicare and Medi-Cal cover. We provide access to behavioral health services covered by Medicare and Medi-Cal managed care. Our plan does not provide Medi-Cal specialty mental health or county substance use disorder services, but these services are available to you through county behavioral health agencies.

Medi-Cal specialty mental health services are available to you through the county mental health plan (MHP) if you meet criteria to access specialty mental health services. Medi-Cal specialty mental health services provided by your county MHP include:

- mental health services
- medication support services
- day treatment intensive
- day rehabilitation
- crisis intervention
- crisis stabilization
- adult residential treatment services
- crisis residential treatment services
- psychiatric health facility services
- psychiatric inpatient hospital services
- targeted case management
- peer support services
- community-based mobile crisis intervention services
- therapeutic behavioral services (only available for age under 21)
- therapeutic foster care (only available for age under 21)
- intensive care coordination (only available for age under 21)
- intensive home-based services (only available for age under 21)



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Drug Medi-Cal Organized Delivery System services are available to you through your county behavioral health agency if you meet criteria to receive these services. Drug Medi-Cal services provided by your county include:

- intensive outpatient treatment services
- perinatal residential substance use disorder treatment
- outpatient treatment services
- narcotic treatment program
- medications for addiction treatment (also called Medication Assisted Treatment)
- peer support services
- community-based mobile crisis intervention services

Drug Medi-Cal Organized Delivery System Services include:

- outpatient treatment services
- intensive outpatient treatment services
- medications for addiction treatment (also called Medication Assisted Treatment)
- residential treatment services
- withdrawal management services
- narcotic treatment program
- recovery services
- care coordination
- peer support services
- community-based mobile crisis intervention services
- contingency management services

In addition to the services listed above, you may have access to voluntary inpatient detoxification services if you meet the criteria. You can call the San Mateo County BHRS ACCESS Call Center at 1-800-686-0101 (TTY: 7-1- 1) for more information. The hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

You should contact the San Mateo County BHRS ACCESS Call Center if you need help getting behavioral health services. BHRS is responsible for initial behavioral health screening to ensure the appropriate level of care and appropriate network of providers. HPSM and BHRS work together to transition referrals across systems of care.

BHRS is responsible for the specialty mental health services listed above and is responsible for the availability of these services and any medical necessity determinations. Any disputes will be managed by the plans in accordance with their Memorandum of Understanding agreement.

If you have a problem with a San Mateo County BHRS provider, you can contact the San Mateo County BHRS ACCESS Call Center at the number listed above, OR you can call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, Monday through Sunday, 8:00 a.m. to 8:00 p.m. to file a grievance.

I. Benefits not covered by our plan, Medicare, or Medi-Cal

This section tells you about benefits excluded by our plan. “Excluded” means that we do not pay for these benefits. Medicare and Medi-Cal do not pay for them either.

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

We do not pay for excluded medical benefits listed in this section (or anywhere else in this *Member Handbook*) except under specific conditions listed. Even if you receive the services at an emergency facility, the plan will not pay for the services. If you think that our plan should pay for a service that is not covered, you can request an appeal. For information about appeals, refer to **Chapter 9** of your *Member Handbook*.

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

- services considered not “reasonable and medically necessary,” according to Medicare and Medi-Cal, unless listed as covered services
- experimental medical and surgical treatments, items, and drugs, unless Medicare, a Medicare-approved clinical research study, or our plan covers them. Refer to **Chapter 3** of your *Member Handbook* for more information on clinical research studies. Experimental treatment and items are those that are not generally accepted by the medical community.
- surgical treatment for morbid obesity, except when medically necessary and Medicare pays for it

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- a private room in a hospital, except when medically necessary
- private duty nurses
- personal items in your room at a hospital or a nursing facility, such as a telephone or television
- full-time nursing care in your home
- fees charged by your immediate relatives or members of your household
- meals delivered to your home
- elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary
- cosmetic surgery or other cosmetic work, unless it is needed because of an accidental injury or to improve a part of the body that is not shaped right. However, we pay for reconstruction of a breast after a mastectomy and for treating the other breast to match it
- chiropractic care, other than manual manipulation of the spine consistent with coverage guidelines
- routine foot care, except as described in Podiatry services in the Benefits Chart in **Section D**
- orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease
- supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease
- radial keratotomy, LASIK surgery, and other low-vision aids
- reversal of sterilization procedures
- naturopath services (the use of natural or alternative treatments)
- services provided to veterans in Veterans Affairs (VA) facilities. However, when a veteran gets emergency services at a VA hospital and the VA cost-sharing is more than the cost-sharing under our plan, we will reimburse the veteran for the difference. You are still responsible for your cost-sharing amounts.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 5: Getting your outpatient prescription drugs

Introduction

This chapter explains rules for getting your outpatient prescription drugs. These are drugs that your provider orders for you that you get from a pharmacy or by mail-order. They include drugs covered under Medicare Part D. **Chapter 6** of your *Member Handbook* tells you what you pay for these drugs. Key terms and their definitions appear in alphabetical order in the last chapter of your Member Handbook.

We also cover the following drugs, although they are not discussed in this chapter:

- **Drugs covered by Medicare Part A.** These generally include drugs given to you while you are in a hospital or nursing facility.
- **Drugs covered by Medicare Part B.** These include some chemotherapy drugs, some drug injections given to you during an office visit with a doctor or other provider, and drugs you are given at a dialysis clinic. To learn more about what Medicare Part B drugs are covered, refer to the Benefits Chart in **Chapter 4** of your *Member Handbook*.
- **Drugs covered under Medi-Cal.** These include some over-the-counter (OTC) medications and certain vitamins. Please visit the MediCal Rx website (www.medi-calrx.dhcs.ca.gov) for more information. You can also call the Medi-Cal Rx Customer Service Center at 1-800-977-2273.
- In addition to the plan's Medicare Part D and medical benefits coverage, your drugs may be covered by Original Medicare if you are in Medicare hospice. For more information, please refer to **Chapter 5**, Section F "If you are in a Medicare-certified hospice program."

Rules for our plan's outpatient drug coverage

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

You must have a provider (doctor, dentist, or other prescriber) write your prescription, which must be valid under applicable state law. This person often is your primary care provider (PCP). It could also be another provider if your PCP has referred you for care.

Your prescriber must **not** be on Medicare's Exclusion or Preclusion Lists or any similar Medi-Cal lists.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



You generally must use a network pharmacy to fill your prescription. Or you can fill your prescription through the plan’s mail-order service. Your prescribed drug must be on our plan’s *List of Covered Drugs*. We call it the “*Drug List*” for short. (Refer to **Section B** of this chapter.)

- If it is not on the *Drug List*, we may be able to cover it by giving you an exception.
- Refer to **Chapter 9** to learn about asking for an exception.
- Please also note that the request to cover your prescribed drug will be evaluated under both Medicare and Medi-Cal standards.

Your drug must be used for a medically accepted indication. This means that use of the drug is either approved by the Food and Drug Administration (FDA) or supported by certain medical references. Your prescriber may be able to help identify medical references to support the requested use of the prescribed drug.

Your drug may require approval before we will cover it. Refer to **Section C** in this chapter.

Table of Contents

A. Getting your prescriptions filled.....	4
A1. Filling your prescription at a network pharmacy.....	4
A2. Using your Member ID Card when you fill a prescription.....	4
A3. What to do if you change your network pharmacy.....	4
A4. What to do if your pharmacy leaves the network.....	4
A5. Using a specialized pharmacy.....	5
A6. Using mail-order services to get your drugs.....	5
A7. Getting a long-term supply of drugs.....	6
A8. Using a pharmacy not in our plan’s network.....	7
A9. Paying you back for a prescription.....	7
B. Our plan’s <i>Drug List</i>	7

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



B1. Drugs on our <i>Drug List</i>	8
B2. How to find a drug on our <i>Drug List</i>	8
B3. Drugs not on our <i>Drug List</i>	9
B4. <i>Drug List</i> cost-sharing tiers	10
C. Limits on some drugs	10
D. Reasons your drug might not be covered	12
D1. Getting a temporary supply	12
D2. Asking for a temporary supply	13
D3. Asking for an exception	14
E. Coverage changes for your drugs.....	14
F. Drug coverage in special cases	17
F1. In a hospital or a skilled nursing facility for a stay that our plan covers.....	17
F2. In a long-term care facility.....	17
F3. In a Medicare-certified hospice program.....	17
G. Programs on drug safety and managing drugs	18
G1. Programs to help you use drugs safely	18
G2. Programs to help you manage your drugs	18
G3. Drug management program for safe use of opioid medications	19



A. Getting your prescriptions filled

A1. Filling your prescription at a network pharmacy

In most cases, we pay for prescriptions only when filled at any of our network pharmacies. A network pharmacy is a drug store that agrees to fill prescriptions for our plan members. You may use any of our network pharmacies.

To find a network pharmacy, look in the *Provider and Pharmacy Directory*, visit our website or contact the CareAdvantage Unit.

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

To fill your prescription, **show your Member ID Card** at your network pharmacy. The network pharmacy bills us for our share of the cost of your covered prescription drug. You may need to pay the pharmacy a copay when you pick up your prescription.

Remember, you need your Medi-Cal card or Benefits Identification Card (BIC) to access Medi-Cal Rx covered drugs.

If you don't have your Member ID Card or BIC with you when you fill your prescription, ask the pharmacy to call us to get the necessary information, or you can ask the pharmacy to look up your plan enrollment information.

If the pharmacy can't get the necessary information, you may have to pay the full cost of the prescription when you pick it up. Then you can ask us to pay you back for our share. **If you can't pay for the drug, contact the CareAdvantage Unit right away.** We will do everything we can to help.

- To ask us to pay you back, refer to **Chapter 7** of your *Member Handbook*.
- If you need help getting a prescription filled, contact the CareAdvantage Unit

A3. What to do if you change your network pharmacy

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

If you need help changing your network pharmacy, contact the CareAdvantage Unit.

A4. What to do if your pharmacy leaves the network

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

To find a new network pharmacy, look in the *Provider and Pharmacy Directory*, visit our website, or contact the CareAdvantage Unit.

A5. Using a specialized pharmacy

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

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care facility, such as a nursing facility.
 - Usually, long-term care facilities have their own pharmacies. If you're a resident of a long-term care facility, we make sure you can get the drugs you need at the facility's pharmacy.
 - If your long-term care facility's pharmacy is not in our network or you have difficulty getting your drugs in a long-term care facility, contact the CareAdvantage Unit .
- Pharmacies that serve the Indian Health Care Provider (IHCP) and Urban Indian Organization (UIO) Pharmacies Indian Health Service/Tribal/Urban Indian Health Program. Except in emergencies, only Native Americans or Alaska Natives may use these pharmacies.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. (Note: This scenario should happen rarely.)

To find a specialized pharmacy, look in the Provider and Pharmacy Directory, visit our website, or contact the CareAdvantage Unit.

A6. Using mail-order services to get your drugs

Our plan's mail-order service allows you to order up to a 90-day supply. A 90-day supply has the same copay as a one-month supply.

Filling prescriptions by mail

To get information about filling your prescriptions by mail, please visit our website at www.hpsm.org/careadvantage or call the CareAdvantage Unit for more information.

Usually, a mail-order prescription arrives within 7-10 days. If there is a delay in getting your prescription through the mail, you can call the CareAdvantage Unit and ask for a temporary supply at a local pharmacy.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Mail-order processes

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

1. New prescriptions the pharmacy gets from you

The pharmacy automatically fills and delivers new prescriptions it gets from you.

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

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

- This gives you an opportunity to make sure the pharmacy is delivering the correct drug (including strength, amount, and form) and, if needed, allows you to stop or delay the order before you are billed and it is shipped.
- Respond each time the pharmacy contacts you, to let them know what to do with the new prescription and to prevent any delays in shipping.

3. Refills on mail-order prescriptions

For refills, contact your pharmacy 14 days before your current prescription will run out to make sure your next order is shipped to you in time.

Let the pharmacy know the best ways to contact you so they can reach you to confirm your order before shipping. HPSM mail-order pharmacy services through a partnership with Postal Prescription Services (PPS). Call PPS at 1-800-552-6694 or visit www.ppsrx.com to set up an account and starts refills your prescription by mail-order.

A7. Getting a long-term supply of drugs

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

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

You can use our plan's network mail-order services to get a long-term supply of maintenance drugs. Refer to **Section A6** to learn about mail-order services.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



A8. Using a pharmacy not in our plan's network

Generally, we pay for drugs filled at an out-of-network pharmacy only when you aren't able to use a network pharmacy. We have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. In these cases, check with the CareAdvantage Unit first to find out if there's a network pharmacy nearby.

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

- When trying to fill a specialized drug that is otherwise not available in an in-network pharmacy (although this is rare).
- When trying to fill a drug that has a limited distribution source required by law (although this is rare).
- When filling a drug in an emergency situation when in-network pharmacies are not readily accessible, available or not operational (for example, in a natural disaster).

A9. Paying you back for a prescription

If you must use an out-of-network pharmacy, you must generally pay the full cost instead of a copay when you get your prescription. You can ask us to pay you back for our share of the cost.

CareAdvantage is not responsible for paying you back for a drug that is only coverable under Medi-Cal Rx. If you pay the full cost of a prescription that is covered by Medi-Cal Rx and not CareAdvantage, you may be able to be reimbursed by the pharmacy once Medi-Cal Rx pays for the prescription. Alternatively, you may ask Medi-Cal Rx to pay you back by submitting the "Medi-Cal Out-of-Pocket Expense Reimbursement (Conlan)" claim. More information can be found on the Medi-Cal Rx website: medi-calrx.dhcs.ca.gov/home/.

To learn more about this, refer to **Chapter 7** of your *Member Handbook*.

B. Our plan's Drug List

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

We select the drugs on the *Drug List* with the help of a team of doctors and pharmacists. The *Drug List* also tells you the rules you need to follow to get your drugs.

We generally cover a drug on our plan's *Drug List* when you follow the rules we explain in this chapter.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

B1. Drugs on our *Drug List*

Our *Drug List* includes drugs covered under Medicare Part D.

Most of the prescription drugs you get from a pharmacy are covered by your plan. Other drugs, such as some over-the-counter (OTC) medications and certain vitamins, may be covered by Medi-Cal Rx. Please visit the Medi-Cal Rx website (medi-calrx.dhcs.ca.gov) for more information. You can also call the Medi-Cal Rx Customer Service Center at 800-977-2273. Please bring your Medi-Cal Beneficiary Identification Card (BIC) when getting your prescriptions through Medi-Cal Rx.

Our *Drug List* includes brand name drugs, generic drugs, and biological products (which may include biosimilars).

A brand name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Biological products are drugs that are more complex than typical drugs. On our *Drug List*, when we refer to “drugs” this could mean a drug or a biological product.

Generic drugs have the same active ingredients as brand name drugs. Biological products have alternatives that are called biosimilars. Generally, generic drugs and biosimilars work just as well as brand name drugs or original biological products and usually cost less. There are generic drug substitutes available for many brand name drugs and biosimilar alternatives for some original biological products. Some biosimilars are interchangeable biosimilars and, depending on state law, may be substituted for the original biological product at the pharmacy without needing a new prescription, just like generic drugs can be substituted for brand name drugs.

Refer to **Chapter 12** for definitions of the types of drugs that may be on the *Drug List*.

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

B2. How to find a drug on our *Drug List*

To find out if a drug you take is on our *Drug List*, you can:

- Check the most recent *Drug List* we sent you in the mail.
- Visit our plan’s website at www.hpsm.org/careadvantage The *Drug List* on our website is always the most current one.
- Call the CareAdvantage Unit to find out if a drug is on our *Drug List* or to ask for a copy of the list.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- Drugs that are not covered by Part D may be covered by Medi-Cal Rx. Please visit the Medi-Cal Rx website (medi-calrx.dhcs.ca.gov/) for more information
- Use our “Real Time Benefit Tool” at www.hpsm.org/careadvantage or call the CareAdvantage Unit. With this tool you can search for drugs on the *Drug List* to get an estimate of what you will pay and if there are alternative drugs on the *Drug List* that could treat the same condition.

B3. Drugs not on our *Drug List*

We don't cover all prescription drugs. Some drugs are not on our *Drug List* because the law doesn't allow us to cover those drugs. In other cases, we decided not to include a drug on our *Drug List*.

Our plan does not pay for the kinds of drugs described in this section. These are called **excluded drugs**. If you get a prescription for an excluded drug, you may need to pay for it yourself. If you think we should pay for an excluded drug because of your case, you can make an appeal. Refer to **Chapter 9** of your *Member Handbook* for more information about appeals.

Here are three general rules for excluded drugs:

1. Our plan's outpatient drug coverage (which includes Medicare Part D) cannot pay for a drug that Medicare Part A or Medicare Part B already covers. Our plan covers drugs covered under Medicare Part A or Medicare Part B for free, but these drugs aren't considered part of your outpatient prescription drug benefits.
2. Our plan cannot cover a drug purchased outside the United States and its territories.
3. Use of the drug must be approved by the FDA or supported by certain medical references as a treatment for your condition. Your doctor or other provider may prescribe a certain drug to treat your condition, even though it wasn't approved to treat the condition. This is called “off-label use.” Our plan usually doesn't cover drugs prescribed for off-label use.

Also, by law, Medicare or Medi-Cal cannot cover the types of drugs listed below.¹

- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms*
- Drugs used for cosmetic purposes or to promote hair growth

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Prescription vitamins and mineral products, except prenatal vitamins and fluoride* preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for the treatment of anorexia, weight loss or weight gain*
- Outpatient drugs made by a company that says you must have tests or services done only by them

*Select products may be covered by Medi-Cal. Please visit the Medi-Cal Rx website (www.medi-calrx.dhcs.ca.gov) for more information.

¹Note: CareAdvantage does cover a limited number of drugs in these categories under our supplemental or OTC benefit. You can visit our website at www.hpsm.org/careadvantage for more information and a list of the drugs covered.

B4. Drug List cost-sharing tiers

Every drug on our *Drug List* is in one of 2 tiers. A tier is a group of drugs of generally the same type (for example, brand name, generic, or OTC drugs). In general, the higher the cost-sharing tier, the higher your cost for the drug.

- Tier 1 includes generic drugs. Tier 1 generic drugs are lower cost than tier 2 brand name drugs. This is the lowest tier.
- Tier 2 includes brand name drugs. Tier 2 brand drugs cost more than tier 1 generic drugs. This is the highest tier.

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

Chapter 6 of your *Member Handbook* tells the amount you pay for drugs in each tier.

C. Limits on some drugs

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

If there is a special rule for your drug, it usually means that you or your provider must take extra steps for us to cover the drug. For example, your provider may have to tell us your diagnosis or provide results of blood tests first. If you or your provider

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



thinks our rule should not apply to your situation, ask us to make an exception. We may or may not agree to let you use the drug without taking extra steps.

To learn more about asking for exceptions, refer to **Chapter 9** of your *Member Handbook*.

1. Limiting use of a brand name drug or original biological products when a generic or interchangeable biosimilar version is available

Generally, a generic drug or interchangeable biosimilar works the same as a brand name drug or original biological product and usually costs less. In most cases, if there is a generic or interchangeable biosimilar version of a brand name drug or original biological product available, our network pharmacies give you the generic or interchangeable biosimilar version.

- We usually do not pay for the brand name drug or original biological product when there is an available generic version.
- However, if your provider told us the medical reason that the generic drug or interchangeable biosimilar won't work for you *or* wrote "No substitutions" on your prescription for a brand name drug *or original biological product or* told us the medical reason that the generic drug, interchangeable biosimilar, or other covered drugs that treat the same condition will not work for you, then we cover the brand name drug.
- Your copay may be greater for the brand name drug or original biological product than for the generic drug or interchangeable biosimilar.

2. Getting plan approval in advance

For some drugs, you or your prescriber must get approval from our plan before you fill your prescription. If you don't get approval, we may not cover the drug.

3. Trying a different drug first

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

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

4. Quantity limits

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



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

To find out if any of the rules above apply to a drug you take or want to take, check our *Drug List*. For the most up-to-date information, call the CareAdvantage Unit or check our website at www.hpsm.org/careadvantage. If you disagree with our coverage decision based on any of the above reasons you may request an appeal. Please refer to **Chapter 9** of the *Member Handbook*.

D. Reasons your drug might not be covered

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

- Our plan doesn't cover the drug you want to take. The drug may not be on our *Drug List*. We may cover a generic version of the drug but not the brand name version you want to take. A drug may be new, and we haven't reviewed it for safety and effectiveness yet.
- Our plan covers the drug, but there are special rules or limits on coverage. As explained in the section above Section C, some drugs our plan covers have rules that limit their use. In some cases, you or your prescriber may want to ask us for an exception.

There are things you can do if we don't cover a drug the way you want us to cover it.

D1. Getting a temporary supply

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

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

1. The drug you've been taking:
 - is no longer on our *Drug List* or
 - was never on our *Drug List* or
 - is now limited in some way.
2. You must be in one of these situations:



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- You were in our plan last year.
 - We cover a temporary supply of your drug **during the first 90 days of the calendar year.**
 - This temporary supply is for up to 30 days.
 - If your prescription is written for fewer days, we allow multiple refills to provide up to a maximum of 30 days of medication. You must fill the prescription at a network pharmacy.
 - Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
- You are new to our plan.
 - We cover a temporary supply of your drug **during the first 90 days of your membership in our plan.**
 - This temporary supply is for up to 30 days.
 - If your prescription is written for fewer days, we allow multiple refills to provide up to a maximum of 30 days of medication. You must fill the prescription at a network pharmacy.
 - Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
- You have been in our plan for more than 90 days, live in a long-term care facility, and need a supply right away.
 - We cover one 31-day supply, or less if your prescription is written for fewer days. This is in addition to the temporary supply above.
 - If you are transitioning between different levels of care (for example, into or out of a long-term care facility or hospital) and you have recently filled a prescription for a new drug, we will cover a new 30-day transition supply of the drug for you to use in your new setting. This will take care of any restrictions that could exist due to refilling your prescription too soon.

D2. Asking for a temporary supply

To ask for a temporary supply of a drug, call the CareAdvantage Unit.

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- Change to another drug.

Our plan may cover a different drug that works for you. Call the CareAdvantage Unit to ask for a list of drugs we cover that treat the same medical condition. The list can help your provider find a covered drug that may work for you.

OR

- Ask for an exception.

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

D3. Asking for an exception

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

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

To learn more about asking for an exception, refer to **Chapter 9** of your *Member Handbook*.

If you need help asking for an exception, contact the CareAdvantage Unit.

E. Coverage changes for your drugs

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

- Decide to require or not require prior approval (PA) for a drug (permission from us before you can get a drug).
- Add or change the amount of a drug you can get (quantity limits).



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- Add or change step therapy restrictions on a drug (you must try one drug before we cover another drug).

For more information on these drug rules, refer to **Section C**.

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

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

What happens if coverage changes for a drug you are taking?

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

- Check our current *Drug List* online at www.hpsm.org/careadvantage **or**
- Call the CareAdvantage Unit at the number at the bottom of the page to check our current *Drug List*.

Changes we may make to the *Drug List* that affect you during the current plan year

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

- A new generic drug becomes available. Sometimes, a new generic drug or biosimilar comes on the market that works as well as a brand name drug or original biological product on the *Drug List* now. When that happens, we may remove the brand name drug or original biological product and add the new generic drug or biosimilar, but your cost for the new drug will stay the same or will be lower.

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

- We may not tell you before we make this change, but we will send you information about the specific change we made once it happens.
- You or your provider can ask for an “exception” from these changes. We will send you a notice with the steps you can take to ask for an



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

exception. Please refer to **Chapter 9** of this handbook for more information on exceptions.]

A drug is taken off the market. If the FDA says a drug you are taking is not safe or effective or the drug's manufacturer takes a drug off the market, we may immediately take it off our *Drug List*. If you are taking the drug, we will send you a notice after we make the change. If you get notified, please contact your doctor or pharmacist and ask what to do next.

We may make other changes that affect the drugs you take. We tell you in advance about these other changes to our *Drug List*. These changes might happen if:

- The FDA provides new guidance or there are new clinical guidelines about a drug.

When these changes happen, we:

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

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

- If there is a similar drug on our *Drug List* you can take instead **or**
- If you should ask for an exception from these changes to continue covering the drug or the version of the drug you have been taking. To learn more about asking for exceptions, refer to **Chapter 9** of your *Member Handbook*.

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

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

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

If any of these changes happen for a drug you are taking (except for the changes noted in the section above), the change won't affect your use until January 1 of the next year.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

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

F. Drug coverage in special cases

F1. In a hospital or a skilled nursing facility for a stay that our plan covers

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

To learn more about drug coverage and what you pay, refer to **Chapter 6** of your *Member Handbook*.

F2. In a long-term care facility

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

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

F3. In a Medicare-certified hospice program

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

- You may be enrolled in a Medicare hospice and require certain drugs (e.g., pain, anti-nausea drugs, laxative, or anti-anxiety drugs) that your hospice does not cover because it is not related to your terminal prognosis and conditions. In that case, our plan must get notification from the prescriber or your hospice provider that the drug is unrelated before we can cover the drug.
- To prevent delays in getting any unrelated drugs that our plan should cover, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



If you leave hospice, our plan covers all of your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, take documentation to the pharmacy to verify that you left hospice.

Refer to earlier parts of this chapter that tell about drugs our plan covers. Refer to **Chapter 4** of your *Member Handbook* for more information about the hospice benefit.

G. Programs on drug safety and managing drugs

G1. Programs to help you use drugs safely

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

- may not be needed because you take another similar drug that does the same thing
- may not be safe for your age or gender
- could harm you if you take them at the same time
- have ingredients that you are or may be allergic to
- have unsafe amounts of opioid pain medications

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

G2. Programs to help you manage your drugs

Our plan has a program to help members with complex health needs. In such cases, you may be eligible to get services, at no cost to you, through a medication therapy management (MTM) program. This program is voluntary and free. This program helps you and your provider make sure that your medications are working to improve your health. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all of your medications and talk with you about:

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Then, they will give you:

- A written summary of this discussion. The summary has a medication action plan that recommends what you can do for the best use of your medications.
- A personal medication list that includes all medications you take, how much you take, and when and why you take them.
- Information about safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your prescriber about your action plan and medication list.

- Take your action plan and medication list to your visit or anytime you talk with your doctors, pharmacists, and other health care providers.
- Take your medication list with you if you go to the hospital or emergency room.

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

If you have questions about these programs, contact the CareAdvantage Unit

G3. Drug management program for safe use of opioid medications

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

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

- Requiring you to get all prescriptions for those medications from certain pharmacies and/or from certain prescribers
- Limiting the amount of those medications we cover for you

If we think that one or more limitations should apply to you, we send you a letter in advance. The letter will tell you if we will limit coverage of these drugs for you, or if you'll



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

be required to get the prescriptions for these drugs only from a specific provider or pharmacy.

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

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

The DMP may not apply to you if you:

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



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

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

Introduction

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

- Medicare Part D prescription drugs, **and**
- Drugs and items covered under Medi-Cal Rx, **and**
- Drugs and items covered by our plan as additional benefits

Because you are eligible for Medi-Cal, you get “Extra Help” from Medicare to help pay for your Medicare Part D prescription drugs. We have included or sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also known as the “Low Income Subsidy Rider” or the LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call the CareAdvantage Unit and ask for the “LIS Rider.”

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

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

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

- Our *List of Covered Drugs*.
 - We call this the “*Drug List*.” It tells you:
 - Which drugs we pay for
 - Which of the 2 tiers each drug is in
 - If there are any limits on the drugs

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- If you need a copy of our *Drug List*, call the CareAdvantage Unit. You can also find the most current copy of our *Drug List* on our website at www.hpsm.org/careadvantage.
- Most of the prescription drugs you get from a pharmacy are covered by CareAdvantage. Other drugs, such as some over-the-counter (OTC) medications and certain vitamins, may be covered by Medi-Cal Rx. Please visit the Medi-Cal Rx website (medi-calrx.dhcs.ca.gov/) for more information. You can also call the Medi-Cal Rx Customer Service Center at 800-977-2273. Please bring your Medi-Cal Beneficiary Identification Card (BIC) when getting prescriptions through Medi-Cal Rx.”
- **Chapter 5** of your *Member Handbook*.
 - It tells how to get your outpatient prescription drugs through our plan.
 - It includes rules you need to follow. It also tells which types of prescription drugs our plan does not cover.
 - When you use the plan’s “Real Time Benefit Tool” to look up drug coverage (refer to Chapter 5, Section B2), the cost shown is provided in “real time,” meaning the cost displayed in the tool reflects a moment in time to provide an estimate of the out-of-pocket costs you are expected to pay. You can call or the CareAdvantage Unit for more information.
- Our *Provider and Pharmacy Directory*.
 - In most cases, you must use a network pharmacy to get your covered drugs. Network pharmacies are pharmacies that agree to work with us.
 - The *Provider and Pharmacy Directory* lists our network pharmacies. Refer to **Chapter 5** of your Member Handbook more information about network pharmacies.

Table of Contents

A. The <i>Explanation of Benefits</i> (EOB)	4
---------------------------------------------------	---

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



B. How to keep track of your drug costs	5
C. Drug Payment Stages for Medicare Part D drugs	7
C1. Our cost sharing tiers	7
C2. Your pharmacy choices	7
C3. Getting a long-term supply of a drug	8
C4. What you pay	8
D. Stage 1: The Initial Coverage Stage	9
D1. Your pharmacy choices	10
D2. Getting a long-term supply of a drug	10
D3. What you pay	10
D4. End of the Initial Coverage Stage	11
E. Stage 2: The Catastrophic Coverage Stage	12
F. Your drug costs if your doctor prescribes less than a full month's supply	12
G. Prescription cost-sharing assistance for persons with HIV/AIDS	13
G1. The AIDS Drug Assistance Program (ADAP)	13
G2. If you are not enrolled in ADAP	13
G3. If you are enrolled in ADAP	13
H. Vaccinations	13
H1. What you need to know before you get a vaccination	14
H2. What you pay for a vaccination covered by Medicare Part D	14



A. The *Explanation of Benefits* (EOB)

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

- Your **out-of-pocket costs**. This is the amount of money you, or others on your behalf, pay for your prescriptions. This includes what you paid when you get a covered Part D drug, any payments for your drugs made by family or friends, any payments made for your drugs by “Extra Help” from Medicare, employer or union health plans, TRICARE, Indian Health Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).
- Your **total drug costs**. This is the total of all payments made for your covered Part D drugs. It includes what the plan paid, and what other programs or organizations paid for your covered Part D drugs.

When you get prescription drugs through our plan, we send you a summary called the *Explanation of Benefits*. We call it the EOB for short. The EOB is not a bill. The EOB has more information about the drugs you take such as increases in price and other drugs with lower cost sharing that may be available. You can talk to your prescriber about these lower cost options. The EOB includes:

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

We offer coverage of drugs not covered under Medicare.

- Payments made for these drugs do not count towards your total out-of-pocket costs.
- We also pay for some over-the-counter drugs. You do not have to pay anything for these drugs. Certain OTC products are covered with a prescription from your doctor while others may be available at no cost through CareAdvantage OTC benefit. For products covered under the

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



CareAdvantage OTC benefit, no prescription is required. For more information, please visit our website at www.hpsm.org/careadvantage or call the CareAdvantage Unit.

- Most of the prescription drugs you get from a pharmacy are covered by the plan. Other drugs, such as some over-the-counter (OTC) medications and certain vitamins, may be covered by Medi-Cal Rx. Please visit Medi-Cal Rx website (www.medi-calrx.dhcs.ca.gov) for more information. You can also call the Medi-Cal customer service center at 800-977-2273. Please bring your Medi-Cal beneficiary identification card (BIC) when getting prescriptions through Medi-Cal Rx.
- To find out which drugs our plan covers, refer to our *Drug List*.

B. How to keep track of your drug costs

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

1. Use your Member ID Card.

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

2. Make sure we have the information we need.

Give us copies of receipts for covered drugs that you paid for. You can ask us to pay you back for our share of the cost of the drug.

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

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

For more information about asking us to pay you back for *our* share of the cost of a drug, refer to **Chapter 7** of your *Member Handbook*.

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by an AIDS drug assistance program (ADAP), the Indian Health Service, and most charities count toward your out-of-pocket costs. This can help you qualify for catastrophic coverage. When you reach the Catastrophic Coverage Stage, our plan pays all of the costs of your Medicare Part D drugs for the rest of the year.

4. Check the EOBs we send you.

When you get an EOB in the mail, make sure it is complete and correct.

- **Do you recognize the name of each pharmacy?** Check the dates. Did you get drugs that day?
- **Did you get the drugs listed?** Do they match those listed on your receipts? Do the drugs match what your doctor prescribed?

For more information, you can call the CareAdvantage Unit or read the CareAdvantage *Member Handbook*. You can also find the Member Handbook on our website at www.hpsm.org/careadvantage.

What if you find mistakes on this summary?

If something is confusing or doesn't seem right on this EOB, please call us at the CareAdvantage Unit. You can also find answers to many questions on our website: www.hpsm.org/careadvantage.

What about possible fraud?

If this summary shows drugs you're not taking or anything else that seems suspicious to you, please contact us.

- Call the CareAdvantage Unit.
- Or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- If you suspect that a provider who gets Medi-Cal has committed fraud, waste, or abuse, it is your right to report it by calling the confidential toll-free number 1-800-822-6222. Other methods of reporting Medi-Cal fraud may be found at: www.dhcs.ca.gov/individuals/Pages/StopMedi-CalFraud.aspx.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



If you think something is wrong or missing, or if you have any questions, call the CareAdvantage Unit. Keep these EOBs. They are an important record of your drug expenses.

C. Drug Payment Stages for Medicare Part D drugs

There are two payment stages for your Medicare Part D prescription drug coverage under our plan. How much you pay depends on which stage you are in when you get a prescription filled or refilled. These are the two stages:

Stage 1: Initial Coverage Stage	Stage 2: Catastrophic Coverage Stage
<p>During this stage, we pay part of the costs of your drugs, and you pay your share. Your share is called the copay.</p> <p>You begin in this stage when you fill your first prescription of the year.</p>	<p>During this stage, we pay all of the costs of your drugs through December 31, 2025.</p> <p>You begin this stage when you have paid a certain amount of out-of-pocket costs.</p>

C1. Our cost sharing tiers

Cost-sharing tiers are groups of drugs with the same copay. Every drug on our *Drug List* is in one of 2 cost-sharing tiers. In general, the higher the tier number, the higher the copay. To find the cost-sharing tiers for your drugs, refer to our *Drug List*.

- Tier 1 drugs have the lowest copay. Tier 1 drugs are generic drugs. The copay is \$0, \$1.60, or \$4.90, depending on your income.
- Tier 2 drugs have the highest copay. They are brand name drugs. The copay is \$0, \$4.80, or \$12.15 depending on your income.

C2. Your pharmacy choices

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

- a network pharmacy, **or**
- an out-of-network pharmacy. In limited cases, we cover prescriptions filled at out-of-network pharmacies. Refer to **Chapter 5** of your *Member Handbook* to find out when we do that.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



A mail-order pharmacy. Refer to **Chapter 9** of the *Member Handbook* to learn about how to file an appeal if you are told a drug will not be covered. To learn more about these pharmacy choices, refer to **Chapter 5** of your *Member Handbook* and our *Provider and Pharmacy Directory*.

C3. Getting a long-term supply of a drug

For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is up to a 90-day supply. It costs you the same as a one-month supply. For details on where and how to get a long-term supply of a drug, refer to **Chapter 5** of your *Member Handbook* or our *Provider and Pharmacy Directory*.

C4. What you pay

You may pay a copay when you fill a prescription. If your covered drug cost less than the copay, you pay the lower price.

Contact the CareAdvantage Unit to find out how much your copay is for any covered drug.

You pay nothing for Medicaid drugs covered under Medi-Cal Rx, excluded drugs covered under our enhanced benefit, and OTC drugs covered under CareAdvantage.

Your share of the cost when you get a one-month or long-term supply of a covered prescription drug from:



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

	A network pharmacy	Our plan's mail-order service	A network long-term care pharmacy	An out-of-network pharmacy
	A one-month or up to a 90-day supply	A one-month or up to a 90-day supply	Up to a 31-day supply	Up to a 90-day supply. Coverage is limited to certain cases. Refer to Chapter 5 of your <i>Member Handbook</i> for details.
Cost-sharing Tier 1 <i>(generic drugs)</i>	You pay \$0, \$1.60, or \$4.90	You pay \$0, \$1.60, or \$4.90	You pay \$0, \$1.60, or \$4.90	You pay \$0, \$1.60, or \$4.90
Cost-sharing Tier 2 <i>(brand drugs)</i>	You pay \$0, \$4.80, or \$12.15	You pay \$0, \$4.80, or \$12.15	You pay \$0, \$4.80, or \$12.15	You pay \$0, \$4.80, or \$12.15
CareAdvantage covered OTC products	You pay \$0	You pay \$0	You pay \$0	You pay \$0

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

D. Stage 1: The Initial Coverage Stage

During the Initial Coverage Stage, we pay a share of the cost of your covered prescription drugs, and you pay your share. Your share is called the copay. The copay depends on the cost-sharing tier the drug is in and where you get it.

Cost-sharing tiers are groups of drugs with the same copay. Every drug on our plan's *Drug List* is in one of two (2) cost-sharing tiers. In general, the higher the tier number, the higher the copay. To find the cost-sharing tiers for your drugs, refer to our *Drug List*.

- Tier 1 drugs have the lowest copay. They may be generic drugs or non-Medicare drugs that we cover. The copay is from \$0 to \$4.90, depending on your income.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Tier 2 drugs have the highest copay. They are brand name drugs. The copay is from \$0 to \$12.15, depending on your income.

D1. Your pharmacy choices

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

- A network pharmacy **or**
- An out-of-network pharmacy.

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

To learn more about these choices, refer to **Chapter 5** of your *Member Handbook* and to our *Provider and Pharmacy Directory*.

D2. Getting a long-term supply of a drug

For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is up to a 90-day supply. It cost you the same as a one-month supply.

For details on where and how to get a long-term supply of a drug, refer to **Chapter 5** of your *Member Handbook* or our plan’s *Provider and Pharmacy Directory*.

D3. What you pay

During the Initial Coverage Stage, you may pay a copay each time you fill a prescription. If your covered drug costs less than the copay, you pay the lower price.

Contact the CareAdvantage Unit to find out how much your copay is for any covered drug.

During the Initial Coverage Stage, you pay nothing for Medicaid drugs covered under Medi-Cal Rx, excluded drugs covered under our enhanced benefit, and OTC drugs covered under CareAdvantage.

Your share of the cost when you get a one-month or long-term supply of a covered prescription drug from:



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

	A network pharmacy	Our plan's mail-order service	A network long-term care pharmacy	An out-of-network pharmacy
	A one-month or up to a 90-day supply	A one-month or up to a 90-day supply	Up to a 31-day supply	Up to a 90-day supply. Coverage is limited to certain cases. Refer to Chapter 5 of your <i>Member Handbook</i> for details.
Cost-sharing Tier 1 <i>(generic drugs)</i>	You pay \$0, \$1.60, or \$4.90	You pay \$0, \$1.60, or \$4.90	You pay \$0, \$1.60, or \$4.90	You pay \$0, \$1.60, or \$4.90
Cost-sharing Tier 2 <i>(brand drugs)</i>	You pay \$0, \$4.80, or \$12.15	You pay \$0, \$4.80, or \$12.15	You pay \$0, \$4.80, or \$12.15	You pay \$0, \$4.80, or \$12.15
CareAdvantage OTC products	You pay \$0	You pay \$0	You pay \$0	You pay \$0

For information about which pharmacies can give you long-term supplies, refer to our *Provider and Pharmacy Directory*.

D4. End of the Initial Coverage Stage

The Initial Coverage Stage ends when your total out-of-pocket costs reach \$2,000. At that point, the Catastrophic Coverage Stage begins. We cover all your drug costs from then until the end of the year.

Your EOB helps you keep track of how much you have paid for your drugs during the year. We let you know if you reach the \$2,000 limit. Many people do not reach it in a year.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



E. Stage 2: The Catastrophic Coverage Stage

When you reach the out-of-pocket limit of \$2,000 for your prescription drugs, the Catastrophic Coverage Stage begins. You stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, you pay nothing for your Part D covered drugs.

During the catastrophic phase, you pay nothing for Medicaid drugs covered under Medi-Cal Rx, excluded drugs covered under our enhanced benefit, and OTC drugs covered under CareAdvantage.

F. Your drug costs if your doctor prescribes less than a full month's supply

Usually, you pay a copay to cover a full month's supply of a covered drug. However, your doctor can prescribe less than a month's supply of drugs.

- There may be times when you want to ask your doctor about prescribing less than a month's supply of a drug (for example, when you are trying a drug for the first time that is known to have serious side effects).
- If your doctor agrees, you do not pay for the full month's supply for certain drugs.

When you get less than a month's supply of a drug, the amount you pay is based on the number of days of the drug that you get. We calculate the amount you pay per day for your drug (the "daily cost-sharing rate") and multiply it by the number of days of the drug you get.

- Here's an example: Let's say the copay for your drug for a full month's supply (a 30-day supply) is \$1.35. This means that the amount you pay for your drug is less than \$0.05 per day. If you get a 7 days' supply of the drug, your payment is less than \$0.05 per day multiplied by 7 days, for a total payment less than \$0.35.
- Daily cost-sharing allows you to make sure a drug works for you before you pay for an entire month's supply.
- You can also ask your provider to prescribe less than a full month's supply of a drug to help you:
 - Better plan when to refill your drugs,

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Coordinate refills with other drugs you take, **and**
- Take fewer trips to the pharmacy.

G. Prescription cost-sharing assistance for persons with HIV/AIDS

G1. The AIDS Drug Assistance Program (ADAP)

The ADAP helps eligible individuals living with HIV/AIDS access life-saving HIV medications. Outpatient Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the California Department of Public Health, Office of AIDS for individuals enrolled in ADAP.

G2. If you are not enrolled in ADAP

For information on eligibility criteria, covered drugs, or how to enroll in the program, call 1-844-421-7050 or check the ADAP website at www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_adap_eligibility.aspx.

G3. If you are enrolled in ADAP

ADAP can continue to provide ADAP clients with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. To be sure you continue getting this assistance, notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. If you need help finding the nearest ADAP enrollment site and/or enrollment worker, call 1-844-421-7050 or check the website listed above.

H. Vaccinations

Important Message About What You Pay for Vaccines: Some vaccines are considered medical benefits and are covered under Medicare Part B. Other vaccines are considered Medicare Part D drugs. You can find these vaccines listed in the plan's *List of Covered Drugs (Formulary)*. Our plan covers most adult Medicare Part D vaccines at no cost to you. Refer to your plan's *List of Covered Drugs (Formulary)* or contact The CareAdvantage Unit for coverage and cost sharing details about specific vaccines.

There are two parts to our coverage of Medicare Part D vaccinations:

1. The first part of coverage is for the cost of **the vaccine itself**. The vaccine is a prescription drug.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



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

H1. What you need to know before you get a vaccination

We recommend that you call the CareAdvantage Unit if you plan to get a vaccination.

- We can tell you about how our plan covers your vaccination and explain your share of the cost.
- We can tell you how to keep your costs down by using network pharmacies and providers. Network pharmacies and providers agree to work with our plan. A network provider works with us to ensure that you have no upfront costs for a Medicare Part D vaccine.

H2. What you pay for a vaccination covered by Medicare Part D

What you pay for a vaccination depends on the type of vaccine (what you are being vaccinated for).

- Some vaccines are considered health benefits rather than drugs. These vaccines are covered at no cost to you. To learn about coverage of these vaccines, refer to the Benefits Chart in **Chapter 4** of your *Member Handbook*.
- Other vaccines are considered Medicare Part D drugs. You can find these vaccines on our plan's *Drug List*. You may have to pay a copay for Medicare Part D vaccines. If the vaccine is recommended for adults by an organization called the **Advisory Committee on Immunization Practices (ACIP)** then the vaccine will cost you nothing.

Here are three common ways you might get a Medicare Part D vaccination.

1. You get the Medicare Part D vaccine and your shot at a network pharmacy.
 - For most adult Part D vaccines, you will pay nothing.
 - For other Part D vaccines, you pay nothing for the vaccine.
2. You get the Medicare Part D vaccine at your doctor's office, and your doctor gives you the shot.
 - You pay nothing to the doctor for the vaccine.
 - Our plan pays for the cost of giving you the shot.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- The doctor's office should call our plan in this situation so we can make sure they know you only have to pay nothing a copay for the vaccine.
3. You get the Medicare Part D vaccine medication at a pharmacy, and you take it to your doctor's office to get the shot.
- For most adult Part D vaccines, you will pay nothing for the vaccine itself.
 - For other Part D vaccines, you pay nothing for the vaccine.
 - Our plan pays for the cost of giving you the shot.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 7: Asking us to pay our share of a bill you received for covered services or drugs

Introduction

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

Table of Contents

A. Asking us to pay for your services or drugs	2
B. Sending us a request for payment	6
C. Coverage decisions	6
D. Appeals	7



A. Asking us to pay for your services or drugs

We do not allow CareAdvantage providers to bill you for these services or drugs. We pay our providers directly, and we protect you from any charges.

If you get a bill for the full cost of health care or drugs, do not pay the bill and send the bill to us. To send us a bill, refer to Section B.

- If we cover the services or drugs, we will pay the provider directly.
- If we cover the services or drugs and you already paid more than your share of the cost; it is your right to be paid back.
 - If you paid for services covered by Medicare, we will pay you back.
- If you paid for Medi-Cal services you already received, you may qualify to be reimbursed (paid back) if you meet all of the following conditions:
 - The service you received is a Medi-Cal covered service that we are responsible for paying. We will not reimburse you for a service that is not covered by CareAdvantage
 - You received the covered service after you became an eligible CareAdvantage member.
 - You ask to be paid back within one year from the date you received the covered service.
 - You provide proof that you paid for the covered service, such as a detailed receipt from the provider.
 - You received the covered service from a Medi-Cal enrolled provider in CareAdvantage's network. You do not need to meet this condition if you received emergency care, family planning services, or another service that Medi-Cal allows out-of-network providers to perform without pre-approval (prior authorization).
- If the covered service normally requires pre-approval (prior authorization), you need to provide proof from the provider that shows a medical need for the covered service.
- CareAdvantage will tell you if they will reimburse you in a letter called a Notice of Action. If you meet all of the above conditions, the Medi-Cal-enrolled provider should pay you back for the full amount you paid. If the provider refuses to pay you back, CareAdvantage will pay you back for the full amount you paid. We will

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



reimburse you within 45 working days of receipt of the claim. If the provider is enrolled in Medi-Cal, but is not in our network and refuses to pay you back, CareAdvantage will pay you back, but only up to the amount that FFS Medi-Cal would pay. CareAdvantage will pay you back for the full out-of-pocket amount for emergency services, family planning services, or another service that Medi-Cal allows to be provided by out-of-network providers without pre-approval. If you do not meet one of the above conditions, we will not pay you back.

- We will not pay you back if:
 - You asked for and received services that are not covered by Medi-Cal, such as cosmetic services.
 - The service is not a covered service for CareAdvantage.
 - You went to a doctor who does not take Medi-Cal and you signed a form that said you want to be seen anyway and you will pay for the services yourself.
 - You pay the full cost of a prescription that is covered by Medi-Cal Rx and not CareAdvantage. However, you may be able to be reimbursed by the pharmacy once Medi-Cal Rx pays for the prescription. Alternatively, you may ask Medi-Cal Rx to pay you back by submitting the “Medi-Cal Out-of-Pocket Expense Reimbursement (Conlan)” claim. More information can be found on the Medi-Cal Rx website: medi-calrx.dhcs.ca.gov/home/.
- If we do not cover the services or drugs, we will tell you.

Contact the CareAdvantage Unit if you have any questions. If you do not know what you should have paid, or if you get a bill and you don't know what to do about it, we can help. You can also call if you want to tell us information about a request for payment you already sent to us.

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

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

Ask the provider to bill us.

- If you pay the full amount when you get the care, ask us to pay you back for our share of the cost. Send us the bill and proof of any payment you made.
- You may get a bill from the provider asking for payment that you think you don't owe. Send us the bill and proof of any payment you made.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- If the provider should be paid, we will pay the provider directly.
- If you already paid more than your share of the cost for the Medicare service, we will figure out how much you owed and pay you back for our share of the cost.

2. When a network provider sends you a bill

Network providers must always bill us. It's important to show your Member ID Card when you receive any services or prescriptions; however, sometimes network providers make mistakes, and ask you to pay for your services or more than your share of the costs. **Call The CareAdvantage Unit** at the number at the bottom of this page **if you get any bills.**

- Because we pay the entire cost for your services, you are not responsible for paying any costs. Providers should not bill you anything for these services.
- Whenever you get a bill from a network provider that you think is more than you should pay send us the bill. We will contact the provider directly and take care of the problem.
- If you already paid a bill from a network provider for Medicare-covered services, but you feel that you paid too much, send us the bill and proof of any payment you made. We will pay you back for your covered services.

3. If you are retroactively enrolled in our plan

Sometimes your enrollment in the plan can be retroactive. (This means that the first day of your enrollment has passed. It may have even been last year.)

- If you were enrolled retroactively and you paid a bill after the enrollment date, you can ask us to pay you back.
- Send us the bill and proof of any payment you made.

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

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

- In only a few cases, we will cover prescriptions filled at out-of-network pharmacies. Send us a copy of your receipt when you ask us to pay you back for our share of the cost.
- Refer to **Chapter 5** of your *Member Handbook* to learn more about out-of-network pharmacies.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- We may not pay you back the difference between what you paid for the drug at the out-of-network pharmacy and the amount that we would pay at an in-network pharmacy.

5. When you pay the full Medicare Part D prescription cost because you don't have your Member ID Card with you

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

- If the pharmacy can't get the information right away, you may have to pay the full prescription cost yourself or return to the pharmacy with your Member ID Card.
- Send us a copy of your receipt when you ask us to pay you back for our share of the cost.
- We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

6. When you pay the full Medicare Part D prescription cost for a drug that's not covered

You may pay the full prescription cost because the drug isn't covered.

- The drug may not be on our *List of Covered Drugs (Drug List)* on our website, or it may have a requirement or restriction that you don't know about or don't think applies to you. If you decide to get the drug, you may need to pay the full cost.
 - If you don't pay for the drug but think we should cover it, you can ask for a coverage decision (refer to **Chapter 9** of your *Member Handbook*).
 - If you and your doctor or other prescriber think you need the drug right away, (within 24 hours), you can ask for a fast coverage decision (refer to **Chapter 9** of your *Member Handbook*).
- Send us a copy of your receipt when you ask us to pay you back. In some cases, we may need to get more information from your doctor or other prescriber to pay you back for our share of the cost of the drug. We may not pay you back the full cost you paid if the price you paid is higher than our negotiated price for the prescription.

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



If we deny your request for payment, you can appeal our decision. To learn how to make an appeal, refer to **Chapter 9** of your *Member Handbook*.

B. Sending us a request for payment

Send us your bill and proof of any payment you made for Medicare services or call us. Proof of payment can be a copy of the check you wrote or a receipt from the provider. **It's a good idea to make a copy of your bill and receipts for your records.** You must send your information to us within 365 days of the date you received the service, item, or drug.

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

CareAdvantage Unit
Health Plan of San Mateo
801 Gateway Blvd, #100
South San Francisco, CA 94080

C. Coverage decisions

When we get your request for payment, we make a coverage decision. This means that we decide if our plan covers your service, item, or drug. We also decide the amount of money, if any, you must pay.

- We will let you know if we need more information from you.
- If we decide that our plan covers the service, item, or drug and you followed all the rules for getting it, we will pay our share of the cost for it. If you already paid for the service or drug, we will mail you a check for our share of the cost. If you paid the full cost of a drug, you might not be reimbursed the full amount you paid (for example, if you obtained a drug at an out-of-network pharmacy or if the cash price you paid is higher than our negotiated price). If you haven't paid, we will pay the provider directly.

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

- If we decide not to pay for our share of the cost of the service or drug, we will send you a letter with the reasons. The letter also explains your rights to make an appeal.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- To learn more about coverage decisions, refer to **Chapter 9**.

D. Appeals

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

The formal appeals process has detailed procedures and deadlines. To learn more about appeals, refer to **Chapter 9** of your *Member Handbook*:

- To make an appeal about getting paid back for a health care service, refer to **Section F**.
 - To make an appeal about getting paid back for a drug, refer to **Section G**.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929, or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 8: Your rights and responsibilities

Introduction

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

Table of Contents

A. Your right to get services and information in a way that meets your needs	2
B. Our responsibility for your timely access to covered services and drugs	3
C. Our responsibility to protect your personal health information (PHI)	4
C1. How we protect your PHI	5
C2. Your right to look at your medical records	5
D. Our responsibility to give you information	5
E. Inability of network providers to bill you directly	7
F. Your right to leave our plan	7
G. Your right to make decisions about your health care	7
G1. Your right to know your treatment choices and make decisions	7
G2. Your right to say what you want to happen if you are unable to make health care decisions for yourself	8
G3. What to do if your instructions are not followed	9
H. Your right to make complaints and ask us to reconsider our decisions	9
H1. What to do about unfair treatment or to get more information about your rights	10
I. Your responsibilities as a plan member	10

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



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

We must ensure **all** services are provided to you in a culturally competent and accessible manner. We must also tell you about our plan's benefits and your rights in a way that you can understand. We must tell you about your rights each year that you are in our plan.

- To get information in a way that you can understand, call the CareAdvantage Unit. Our plan has free interpreter services available to answer questions in different languages.
- Our plan can also give you materials in languages other than English including Spanish, Chinese, Tagalog and in formats such as large print, braille, or audio. To obtain materials in one of these alternative formats, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. Or by email CareAdvantagesupport@hpsm.org or write to:

Health Plan of San Mateo
CareAdvantage Unit
801 Gateway Blvd., Suite 100
South San Francisco, CA 94080

- Your preferred language and format will be kept on file for future mailings, so you do not need to make a request each time.
- To change or cancel your preference, please contact the CareAdvantage Unit.
- All member materials are also available online at www.hpsm.org/member/resources.

If you have trouble getting information from our plan because of language problems or a disability and you want to file a complaint, call:

- Medicare at 1-800-MEDICARE (1-800-633-4227). You can call 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- Medi-Cal Office of Civil Rights at 916-440-7370. TTY users should call 711.
- U.S Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019. TTY users should call 1-800-537-7697.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



B. Our responsibility for your timely access to covered services and drugs

You have rights as a member of our plan.

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Chapter 9 of your *Member Handbook* tells what you can do if you think you aren't getting your services or drugs within a reasonable amount of time. It also tells what you can do if we denied coverage for your services or drugs and you don't agree with our decision.

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

We protect your PHI as required by federal and state laws.

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

You have rights when it comes to your information and controlling how your PHI is used. We provide you with a written notice that advises you about these rights and explains how we protect the privacy of your PHI. The notice is called the "Notice of Privacy Practice."

Members who may consent to receive sensitive services are not required to obtain any other member's authorization to receive sensitive services or to submit a claim for sensitive services. CareAdvantage will direct communications regarding sensitive services to a member's alternate designated mailing address, email address, or telephone number or, in the absence of a designation, in the name of the member at the address or telephone number on file. CareAdvantage will not disclose medical information related to sensitive services to any other member without written authorization from the member receiving care. CareAdvantage will accommodate requests for confidential communication in the form and format requested, if it is readily producible in the requested form and format, or at alternative locations. A member's request for confidential communications related to sensitive services will be valid until the member revokes the request or submits a new request for confidential communications.

To request confidential communications, you must make your request in writing.

Your written requests can be sent by:

Mail: CareAdvantage Unit
Health Plan of San Mateo
801 Gateway Blvd., Suite 100
South San Francisco, CA 94080

Email: CareAdvantagesupport@hpsm.org

Fax: 1-650-616-2190

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



C1. How we protect your PHI

We make sure that no unauthorized people look at or change your records.

Except for the cases noted below, we don't give your PHI to anyone not providing your care or paying for your care. If we do, we must get written permission from you first. You, or someone legally authorized to make decisions for you, can give written permission.

Sometimes we don't need to get your written permission first. These exceptions are allowed or required by law:

- We must release PHI to government agencies checking on our plan's quality of care.
- We may release PHI if ordered by a court, but only if it is allowed by California law.
- We must give Medicare your PHI. If Medicare releases your PHI for research or other uses, they do it according to federal laws.

C2. Your right to look at your medical records

- You have the right to look at your medical records and to get a copy of your records.
- You have the right to ask us to update or correct your medical records. If you ask us to do this, we work with your health care provider to decide if changes should be made.
- You have the right to know if and how we share your PHI with others.

If you have questions or concerns about the privacy of your PHI, call the CareAdvantage Unit.

D. Our responsibility to give you information

As a member of our plan, you have the right to get information from us about our plan, our network providers, and your covered services.

If you don't speak English, we have interpreter services to answer questions you have about our plan. To get an interpreter, call the CareAdvantage Unit. This is a free service

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



to you. We translate materials into Spanish, Chinese and Tagalog We can also give you information in large print, braille, or audio.

If you want information about any of the following, call the CareAdvantage Unit:

- How to choose or change plans
- Our plan, including:
 - financial information
 - how plan members have rated us
 - the number of appeals made by members
 - how to leave our plan
- Our network providers and our network pharmacies, including:
 - how to choose or change primary care providers
 - qualifications of our network providers and pharmacies
 - how we pay providers in our network
- Covered services and drugs, including:
 - services (refer to **Chapters 3 and 4** of your *Member Handbook*) and drugs (refer to **Chapters 5 and 6** of your *Member Handbook*) covered by our plan
 - limits to your coverage and drugs
 - rules you must follow to get covered services and drugs
- Why something is not covered and what you can do about it (refer to **Chapter 9** of your *Member Handbook*), including asking us to:
 - put in writing why something is not covered
 - change a decision we made
 - pay for a bill you got

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



E. Inability of network providers to bill you directly

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

F. Your right to leave our plan

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

- You have the right to get most of your health care services through Original Medicare or another Medicare Advantage (MA) plan.
 - You can get your Medicare Part D prescription drug benefits from a prescription drug plan or from another MA plan.
 - Refer to **Chapter 10** of your *Member Handbook*:
 - For more information about when you can join a new MA or prescription drug benefit plan.
 - For information about how you will get your Medi-Cal benefits if you leave our plan.
-

G. Your right to make decisions about your health care

You have the right to full information from your doctors and other health care providers to help you make decisions about your health care.

G1. Your right to know your treatment choices and make decisions

Your providers must explain your condition and your treatment choices in a way that you can understand. You have the right to:

- **Know your choices.** You have the right to be told about all treatment options.
 - **Know the risks.** You have the right to be told about any risks involved. We must tell you in advance if any service or treatment is part of a research experiment. You have the right to refuse experimental treatments.
-

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- **Get a second opinion.** You have the right to use another doctor before deciding on treatment.
- **Say no.** You have the right to refuse any treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to. You have the right to stop taking a prescribed drug. If you refuse treatment or stop taking a prescribed drug, we will not drop you from our plan. However, if you refuse treatment or stop taking a drug, you accept full responsibility for what happens to you.
- **Ask us to explain why a provider denied care.** You have the right to get an explanation from us if a provider denied care that you think you should get.
- **Ask us to cover a service or drug that we denied or usually don't cover.** This is called a coverage decision. **Chapter 9** of your *Member Handbook* tells how to ask us for a coverage decision.

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

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

- Fill out a written form **giving someone the right to make health care decisions for you.**
- **Give your doctors written instructions** about how to handle your health care if you become unable to make decisions for yourself, including care you do **not** want.

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

You are not required to have an advance directive, but you can. Here's what to do if you want to use an advance directive:

- **Get the form.** You can get the form from your doctor, a lawyer, a legal services agency, or a social worker. Pharmacies and provider offices often have the forms. You can find a free form online and download it. You can also contact the CareAdvantage Unit to ask for the form.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- **Fill out the form and sign it.** The form is a legal document. You should consider having a lawyer or someone else you trust, such as a family member or your PCP, help you complete it.
- **Give copies to people who need to know.** You should give a copy of the form to your doctor. You should also give a copy to the person you name to make decisions for you. You may want to give copies to close friends or family members. Keep a copy at home.
- If you are being hospitalized and you have a signed advance directive, **take a copy of it to the hospital.**
 - The hospital will ask if you have a signed advance directive form and if you have it with you.
 - If you don't have a signed advance directive form, the hospital has forms and will ask if you want to sign one.

You have the right to:

- Have your advance directive placed in your medical records.
- Change or cancel your advance directive at any time.
- Learn about changes to advance directive laws. CareAdvantage will tell you about changes to the state law no later than 90 days after the change.

Call the CareAdvantage Unit for more information.

G3. What to do if your instructions are not followed

If you signed an advance directive and you think a doctor or hospital didn't follow the instructions in it, you can make a complaint with the Medical Board of California. For information about how to file a complaint, call 1-800-633-2322.

H. Your right to make complaints and ask us to reconsider our decisions

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

You have the right to get information about appeals and complaints that other plan members have filed against us. Call the CareAdvantage Unit to get this information.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



H1. What to do about unfair treatment or to get more information about your rights

If you think we treated you unfairly – and it is **not** about discrimination for reasons listed in **Chapter 11** of your *Member Handbook* – or you want more information about your rights, you can call:

- The CareAdvantage Unit.
- The Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222. For more details about HICAP, refer to **Chapter 2** Section C.
- The Ombuds Program at 1-888-452-8609. For more details about this program, refer to **Chapter 2** of your *Member Handbook*.
- Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. (You can also read or download “Medicare Rights & Protections,” found on the Medicare website at www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf.)

I. Your responsibilities as a plan member

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

- **Read the *Member Handbook*** to learn what our plan covers and the rules to follow to get covered services and drugs. For details about your:
 - Covered services, refer to **Chapters 3 and 4** of your *Member Handbook*. Those chapters tell you what is covered, what is not covered, what rules you need to follow, and what you pay.
 - Covered drugs, refer to **Chapters 5 and 6** of your *Member Handbook*.
- **Tell us about any other health or prescription drug coverage** you have. We must make sure you use all of your coverage options when you get health care. Call the CareAdvantage Unit if you have other coverage.
- **Tell your doctor and other health care providers** that you are a member of our plan. Show your Member ID Card when you get services or drugs.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- **Help your doctors** and other health care providers give you the best care.
 - Give them information they need about you and your health. Learn as much as you can about your health problems. Follow the treatment plans and instructions that you and your providers agree on.
 - Make sure your doctors and other providers know about all of the drugs you take. This includes prescription drugs, over-the-counter drugs, vitamins, and supplements.
 - Ask any questions you have. Your doctors and other providers must explain things in a way you can understand. If you ask a question and you don't understand the answer, ask again.
- **Work with your care coordinator** including completing an annual health risk assessment.
- **Be considerate.** We expect all plan members to respect the rights of others. We also expect you to act with respect in your doctor's office, hospitals, and other provider offices.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - Medicare Part A and Medicare Part B premiums. For most CareAdvantage members, Medi-Cal pays for your Medicare Part A premium and for your Medicare Part B premium.
 - For some of your drugs covered by the plan, you must pay your share of the cost when you get the drug. This will be a copayment. **Chapter 6** tells what you must pay for your drugs.
 - **If you get any services or drugs that are not covered by our plan, you must pay the full cost.** (Note: If you disagree with our decision to not cover a service or drug, you can make an appeal. Please refer to **Chapter 9** Section E2 to learn how to make an appeal.)
- **Tell us if you move.** If you plan to move, tell us right away. Call the CareAdvantage Unit.
 - **If you move outside of our service area, you cannot stay in our plan.** Only people who live in our service area can be members of this

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- plan. **Chapter 1** of your *Member Handbook* advises you about our service area.
- We can help you find out if you're moving outside our service area
 - Tell Medicare and Medi-Cal your new address when you move. Refer to **Chapter 2** of your *Member Handbook* for phone numbers for Medicare and Medi-Cal.
 - **If you move and stay in our service area, San Mateo County, we still need to know.** We need to keep your membership record up to date and know how to contact you.
- **Tell us if you have a new phone number** or a better way to contact you.
 - **Call the CareAdvantage Unit for help if you have questions or concerns.**



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

Introduction

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

- You have a problem with or complaint about your plan.
- You need a service, item, or medication that your plan said it won't pay for.
- You disagree with a decision your plan made about your care.
- You think your covered services are ending too soon.
- You have a problem or complaint with your long-term services and supports, which include Community-Based Adult Services (CBAS) and Nursing Facility (NF) services.

This chapter is in different sections to help you easily find what you are looking for. **If you have a problem or concern, read the parts of this chapter that apply to your situation.**

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

Table of Contents

A. What to do if you have a problem or concern.....	4
A1. About the legal terms.....	4
B. Where to get help.....	4
B1. For more information and help.....	4

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



C. Understanding Medicare and Medi-Cal complaints and appeals in our plan	6
D. Problems with your benefits	6
E. Coverage decisions and appeals	6
E1. Coverage decisions	7
E2. Appeals.....	7
E3. Help with coverage decisions and appeals.....	8
E4. Which section of this chapter can help you.....	9
F. Medical care.....	9
F1. Using this section.....	9
F2. Asking for a coverage decision	10
F3. Making a Level 1 Appeal.....	12
F4. Making a Level 2 Appeal.....	16
F5. Payment problems	22
G. Medicare Part D prescription drugs.....	24
G1. Medicare Part D coverage decisions and appeals	24
G2. Medicare Part D exceptions	25
G3. Important things to know about asking for an exception	27
G4. Asking for a coverage decision, including an exception	27
G5. Making a Level 1 Appeal.....	30
G6. Making a Level 2 Appeal	32
H. Asking us to cover a longer hospital stay.....	34
H1. Learning about your Medicare rights	35
H2. Making a Level 1 Appeal	36
H3. Making a Level 2 Appeal	38
I. Asking us to continue covering certain medical services	39

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



I1. Advance notice before your coverage ends	39
I2. Making a Level 1 Appeal	39
I3. Making a Level 2 Appeal	41
J. Taking your appeal beyond Level 2	42
J1. Next steps for Medicare services and items	42
J2. Additional Medi-Cal appeals	44
J3. Appeal Levels 3, 4 and 5 for Medicare Part D Drug Requests	44
K. How to make a complaint	45
K1. What kinds of problems should be complaints	45
K2. Internal complaints	47
K3. External complaints	49



A. What to do if you have a problem or concern

This chapter explains how to handle problems and concerns. The process you use depends on the type of problem you have. Use one process for **coverage decisions and appeals** and another for **making complaints**, also called grievances.

To ensure fairness and promptness, each process has a set of rules, procedures, and deadlines that we and you must follow.

A1. About the legal terms

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

For example, we say:

- “Making a complaint” instead of “filing a grievance”
- “Coverage decision” instead of “organization determination”, “benefit determination”, “at-risk determination”, or “coverage determination”
- “Fast coverage decision” instead of “expedited determination”
- “Independent Review Organization” (IRO) instead of “Independent Review Entity” (IRE)

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

B. Where to get help

B1. For more information and help

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

Help from the Health Insurance Counseling and Advocacy Program

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Help from the Medicare Medi-Cal Ombuds Program

You can call the Medicare Medi-Cal Ombuds Program and speak with an advocate about your health coverage questions. They offer free legal help. The Ombuds Program is not connected with us or with any insurance company or health plan. Their phone number is 1-855-501-3077, and their website is www.healthconsumer.org.

Help and information from Medicare

For more information and help, you can contact Medicare. Here are two ways to get help from Medicare:

- Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.
- Visit the Medicare website (www.medicare.gov).

Help and information from Medi-Cal

Help from the California Department of Health Care Services

The California Department of Health Care Services (DHCS) Medi-Cal Managed Care Ombudsman can help. They can help if you have problems joining, changing, or leaving a health plan. They can also help if you moved and are having trouble getting your Medi-Cal transferred to your new county. You can call the Ombudsman Monday through Friday, between 8:00 a.m. and 5:00 p.m. at 1-888-452-8609.

Help from the California Department of Managed Health Care

Contact the California Department of Managed Health Care (DMHC) for free help. The DMHC is responsible for overseeing health plans. The DMHC helps people with appeals about Medi-Cal services or billing problems. The phone number is **1-888-466-2219**. Individuals who are deaf, hard of hearing, or speech-impaired can use the toll-free TDD number, **1-877-688-9891**. You can also visit DMHC's website at www.dmhc.ca.gov. The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at **1-866-880-0606** and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



for treatments that are experimental or investigational in nature, and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number (**1-888-466-2219**) and a TDD line (**1-877-688-9891**) for the hearing and speech impaired. The Department's internet website www.dmhc.ca.gov has complaint forms, IMR application forms and instructions online.

C. Understanding Medicare and Medi-Cal complaints and appeals in our plan

You have Medicare and Medi-Cal. Information in this chapter applies to **all** of your Medicare and Medi-Cal managed care benefits. This is sometimes called an “integrated process” because it combines, or integrates, Medicare and Medi-Cal processes.

Sometimes Medicare and Medi-Cal processes cannot be combined. In those situations, you use one process for a Medicare benefit and another process for a Medi-Cal benefit. **Section F4** explains these situations.

D. Problems with your benefits

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

Is your problem or concern about your benefits or coverage?	
This includes problems about whether particular medical care (medical items, services and/or Part B prescription drugs) are covered or not, the way they are covered, and problems about payment for medical care.	
<p>Yes.</p> <p>My problem is about benefits or coverage.</p> <p>Refer to Section E, “Coverage decisions and appeals.”</p>	<p>No.</p> <p>My problem is not about benefits or coverage.</p> <p>Refer to Section K, “How to make a complaint.”</p>

E. Coverage decisions and appeals

The process for asking for a coverage decision and making an appeal deals with problems related to your benefits and coverage for your medical care (services, items

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



and Part B prescription drugs, including payment). To keep things simple, we generally refer to medical items, services, and Part B prescription drugs as **medical care**.

E1. Coverage decisions

A coverage decision is a decision we make about your benefits and coverage or about the amount we pay for your medical services or drugs. For example, your plan network doctor makes a (favorable) coverage decision for you whenever you receive medical care from them (refer to **Chapter 4, Section G** of your *Member Handbook*).

You or your doctor can also contact us and ask for a coverage decision. You or your doctor may be unsure whether we cover a specific medical service or if we may refuse to provide medical care you think you need. **If you want to know if we will cover a medical service before you get it, you can ask us to make a coverage decision for you.**

We make a coverage decision whenever we decide what is covered for you and how much we pay. In some cases, we may decide a service or drug is not covered or is no longer covered for you by Medicare or Medi-Cal. If you disagree with this coverage decision, you can make an appeal.

E2. Appeals

If we make a coverage decision and you are not satisfied with this decision, you can “appeal” the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made.

When you appeal a decision for the first time, this is called a Level 1 Appeal. In this appeal, we review the coverage decision we made to check if we followed all rules properly. Different reviewers than those who made the original unfavorable decision handle your appeal.

In most cases, you must start your appeal at Level 1. If your health problem is urgent or involves an immediate and serious threat to your health, or if you are in severe pain and need an immediate decision, you may ask for an IMR Medical Review from the Department of Managed Health Care at www.dmhca.ca.gov. Refer to **Section F4** for more information.

When we complete the review, we give you our decision. Under certain circumstances, explained later in this chapter, you can ask for an expedited or “fast coverage decision” or “fast appeal” of a coverage decision.

If we say **No** to part or all of what you asked for, we will send you a letter. If your problem is about coverage of a Medicare medical care, the letter will tell you that we sent your case to the Independent Review Organization (IRO) for a Level 2 Appeal. If

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



your problem is about coverage of a Medicare Part D or Medi-Cal service or item, the letter will tell you how to file a Level 2 Appeal yourself. Refer to **Section F4** for more information about Level 2 Appeals. If your problem is about coverage of a service or item covered by both Medicare and Medi-Cal, the letter will give you information regarding both types of Level 2 Appeals.

If you are not satisfied with the Level 2 Appeal decision, you may be able to go through additional levels of appeal.

E3. Help with coverage decisions and appeals

You can ask for help from any of the following:

- **The CareAdvantage Unit** at the numbers at the bottom of the page.
- **Medicare Medi-Cal Ombuds Program at 1-855-501-3077.**
- **Health Insurance Counseling and Advocacy Program (HICAP)** at 1-800-434-0222.
- **The Help Center at the Department of Managed Health Care (DMHC)** for free help. The DMHC is responsible for overseeing health plans. The DMHC helps people with appeals about Medi-Cal services or billing problems. The phone number is **1-888-466-2219**. Individuals who are deaf, hard of hearing, or speech-impaired can use the toll-free TDD number, **1-877-688-9891**. You can also visit DMHC's website at www.dmhc.ca.gov.
- **Your doctor or other provider.** Your doctor or other provider can ask for a coverage decision or appeal on your behalf.
- **A friend or family member.** You can name another person to act for you as your “representative” and ask for a coverage decision or make an appeal.
- **A lawyer.** You have the right to a lawyer, but **you are not required to have a lawyer** to ask for a coverage decision or make an appeal.
 - Call your own lawyer, or get the name of a lawyer from the local bar association or other referral service. Some legal groups will give you free legal services if you qualify.
 - Ask for a legal aid attorney from the Medicare Medi-Cal Ombuds Program at 1-855-501-3077.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Fill out the Appointment of Representative form if you want a lawyer or someone else to act as your representative. The form gives someone permission to act for you.

Call the CareAdvantage Unit at the numbers at the bottom of the page and ask for the “Appointment of Representative” form. You can also get the form by visiting www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf or on our website at www.hpsm.org/member/your-representation. **You must give us a copy of the signed form.**

E4. Which section of this chapter can help you

There are four situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We give details for each one in a separate section of this chapter. Refer to the section that applies:

- **Section F**, “Medical care”
- **Section G**, “Medicare Part D prescription drugs”
- **Section H**, “Asking us to cover a longer hospital stay”
- **Section I**, “Asking us to continue covering certain medical services” (This section only applies to these services: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services.)

If you’re not sure which section to use, call the CareAdvantage Unit at the numbers at the bottom of the page. If you need other help or information, go to **Chapter 2** of the *Member Handbook*.

F. Medical care

This section explains what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care.

This section is about your benefits for medical care that is described in **Chapter 4** of your *Member Handbook*. In some cases, different rules may apply to a Medicare Part B prescription drug. When they do, we explain how rules for Medicare Part B prescription drugs differ from rules for medical services and items.

F1. Using this section

This section explains what you can do in any of the following situations:

1. You think we cover medical care you need but are not getting.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



What you can do: You can ask us to make a coverage decision. Refer to **Section F2**.

2. We didn't approve the medical care your doctor or other health care provider wants to give you, and you think we should.

What you can do: You can appeal our decision. Refer to **Section F3**.

3. You got medical care that you think we cover, but we will not pay.

What you can do: You can appeal our decision not to pay. Refer to **Section F5**.

4. You got and paid for medical care you thought we cover, and you want us to pay you back.

What you can do: You can ask us to pay you back. Refer to **Section F5**.

5. We reduced or stopped your coverage for certain medical care, and you think our decision could harm your health.

What you can do: You can appeal our decision to reduce or stop the medical care. Refer to **Section F4**.

- If the coverage is for hospital care, home health care, skilled nursing facility care, or CORF services, special rules apply. Refer to **Section H** or **Section I** to find out more.
- For all other situations involving reducing or stopping your coverage for certain medical care, use this section (**Section F**) as your guide.

6. You are experiencing delays in care or you cannot find a doctor.

What you can do: You can file a complaint. Refer to **Section K2**.

F2. Asking for a coverage decision

When a coverage decision involves your medical care, it's called an **"integrated organization determination"**.

You, your doctor, or your representative can ask us for a coverage decision by:

- calling: 1-866-880-0606, TTY: 1-800-735-2929 or dial 7-1-1.
- faxing: 1-650-616-2190.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- writing: CareAdvantage Unit
Health Plan of San Mateo
801 Gateway Blvd., Suite 100
South San Francisco, CA 94080

Standard coverage decision

When we give you our decision, we use the “standard” deadlines unless we agree to use the “fast” deadlines. A standard coverage decision means we give you an answer about a:

- Medical service or item within 14 calendar days after we get your request. For Knox-Keene plans, within 5 business days, and no later than 14 calendar days after we get your request.
- Medicare Part B prescription drug within 72 hours after we get your request.

Fast coverage decision

The legal term for “fast coverage decision” is “**expedited determination.**”

When you ask us to make a coverage decision about your medical care and your health requires a quick response, ask us to make a “fast coverage decision.” A fast coverage decision means we will give you an answer about a:

- Medical service or item within 72 hours after we get your request, or sooner if your medical condition requires a quicker response.
- Medicare Part B prescription drug within 24 hours after we get your request.

To get a fast coverage decision, you must meet two requirements:

- You are asking for coverage for medical items and/or services that you **did not get**. You can’t ask for a fast coverage decision about payment for items or services you already got.
- Using the standard deadlines **could cause serious harm to your health** or hurt your ability to function.

We automatically give you a fast coverage decision if your doctor tells us your health requires it. If you ask without your doctor’s support, we decide if you get a fast coverage decision.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- If we decide that your health doesn't meet the requirements for a fast coverage decision, we send you a letter that says so and we use the standard deadlines instead. The letter tells you:
 - We automatically give you a fast coverage decision if your doctor asks for it.
 - How you can file a "fast complaint" about our decision to give you a standard coverage decision instead of a fast coverage decision. For more information about making a complaint, including a fast complaint, refer to **Section K**.

If we say No to part or all of your request, we send you a letter explaining the reasons.

- If we say **No**, you have the right to make an appeal. If you think we made a mistake, making an appeal is a formal way of asking us to review our decision and change it.
- If you decide to make an appeal, you will go on to Level 1 of the appeals process (refer to **Section F3**).

In limited circumstances we may dismiss your request for a coverage decision, which means we won't review the request. Examples of when a request will be dismissed include:

- if the request is incomplete,
- if someone makes the request on your behalf but isn't legally authorized to do so, **or**
- if you ask for your request to be withdrawn.

If we dismiss a request for a coverage decision, we will send you a notice explaining why the request was dismissed and how to ask for a review of the dismissal. This review is called an appeal. Appeals are discussed in the next section.

F3. Making a Level 1 Appeal

To start an appeal, you, your doctor, or your representative must contact us. Call us at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.

Ask for a standard appeal or a fast appeal in writing or by calling us at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- If your doctor or other prescriber asks to continue a service or item you are already getting during your appeal, you may need to name them as your representative to act on your behalf.
- If someone other than your doctor makes the appeal for you, include an Appointment of Representative form authorizing this person to represent you. You can get the form by visiting www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf or on our website at www.hpsm.org/member/your-representation.
- We can accept an appeal request without the form, but we can't begin or complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal:
 - We dismiss your request, and
 - We send you a written notice explaining your right to ask the IRO to review our decision to dismiss your appeal.
- You must ask for an appeal within 65 calendar days from the date on the letter we sent to tell you our decision.
- If you miss the deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good reasons are things like you had a serious illness or we gave you the wrong information about the deadline. Explain the reason why your appeal is late when you make your appeal.
- You have the right to ask us for a free copy of the information about your appeal. You and your doctor may also give us more information to support your appeal.

If your health requires it, ask for a fast appeal.

The legal term for “fast appeal” is “**expedited reconsideration.**”

- If you appeal a decision we made about coverage for care that you did not get, you and/or your doctor decide if you need a fast appeal.

We automatically give you a fast appeal if your doctor tells us your health requires it. If you ask without your doctor's support, we decide if you get a fast appeal.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- If we decide that your health doesn't meet the requirements for a fast appeal, we send you a letter that says so and we use the standard deadlines instead. The letter tells you:
 - We automatically give you a fast appeal if your doctor asks for it.
 - How you can file a "fast complaint" about our decision to give you a standard appeal instead of a fast appeal. For more information about making a complaint, including a fast complaint, refer to **Section K**.

If we tell you we are stopping or reducing services or items that you already get, you may be able to continue those services or items during your appeal.

- If we decide to change or stop coverage for a service or item that you get, we send you a notice before we take action.
- If you disagree with our decision, you can file a Level 1 Appeal.
- We continue covering the service or item if you ask for a Level 1 Appeal within 10 calendar days of the date on our letter or by the intended effective date of the action, whichever is later.
 - If you meet this deadline, you will get the service or item with no changes while your Level 1 appeal is pending.
 - You will also get all other services or items (that are not the subject of your appeal) with no changes.
 - If you do not appeal before these dates, then your service or item will not be continued while you wait for your appeal decision.

We consider your appeal and give you our answer.

- When we review your appeal, we take another careful look at all information about your request for coverage of medical care.
- We check if we followed all the rules when we said **No** to your request.
- We gather more information if we need it. We may contact you or your doctor to get more information.

There are deadlines for a fast appeal.

- When we use the fast deadlines, we must give you our answer **within 72 hours after we get your appeal, or sooner if your health requires a**

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



quicker response. We will give you our answer sooner if your health requires it.

- If we don't give you an answer within 72 hours, we must send your request to Level 2 of the appeals process. An IRO then reviews it. Later in this chapter Section F4, we tell you about this organization and explain the Level 2 appeals process. If your problem is about coverage of a Medi-Cal service or item, you can file a Level 2 – State Hearing with the state yourself as soon as the time is up. In California a State Hearing is called State Hearing. To file a State Hearing, refer to State Hearing later in this chapter.
- **If we say Yes to part or all of your request,** we must authorize or provide the coverage we agreed to provide within 72 hours after we get your appeal, or sooner if your health requires it.
- **If we say No to part or all of your request,** we send your appeal to the IRO for a Level 2 Appeal.

There are deadlines for a standard appeal.

- When we use the standard deadlines, we must give you our answer **within 30 calendar days** after we get your appeal for coverage for services you didn't get.
- If your request is for a Medicare Part B prescription drug you didn't get, we give you our answer **within 7 calendar days** after we get your appeal or sooner if your health requires it.
 - If we don't give you an answer by the deadline, we must send your request to Level 2 of the appeals process. An IRO then reviews it. Later in this chapter, we tell you about this organization and explain the Level 2 appeals process. If your problem is about coverage of a Medi-Cal service or item, you can file a Level 2 – State Hearing with the state yourself as soon as the time is up. In California a State Hearing is called State Hearing. To file a State Hearing, refer to State Hearing later in this chapter.

If we say Yes to part or all of your request, we must authorize or provide the coverage we agreed to provide within 30 calendar days of the date we got your appeal request, or as fast as your health condition requires and within 72 hours of the date we change our decision, or within 7 calendar days of the date we got your appeal if your request is for a Medicare Part B prescription drug.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information,** visit www.hpsm.org/careadvantage.



If we say **No** to part or all of your request, **you have additional appeal rights:**

- If we say **No** to part or all of what you asked for, we send you a letter.
- If your problem is about coverage of a Medicare service or item, the letter tells you that we sent your case to the IRO for a Level 2 Appeal.
- If your problem is about coverage of a Medi-Cal service or item, the letter tells you how to file a Level 2 Appeal yourself.

F4. Making a Level 2 Appeal

If we say **No** to part or all of your Level 1 Appeal, we will send you a letter. This letter tells you if Medicare, Medi-Cal, or both programs usually cover the service or item.

- If your problem is about a service or item that **Medicare** usually covers, we automatically send your case to Level 2 of the appeals process as soon as the Level 1 Appeal is complete.
- If your problem is about a service or item that **Medi-Cal** usually covers, you can file a Level 2 Appeal yourself. The letter tells you how to do this. We also include more information later in this chapter.
- If your problem is about a service or item that **both Medicare and Medi-Cal** may cover, you automatically get a Level 2 Appeal with the IRO. In addition to the automatic Level 2 Appeal, you can also ask for a State Hearing and an Independent Medical Review with the state. However, an Independent Medical Review is not available if you have already presented evidence in a State Hearing

If you qualified for continuation of benefits when you filed your Level 1 Appeal, your benefits for the service, item, or drug under appeal may also continue during Level 2. Refer to **Section F3** for information about continuing your benefits during Level 1 Appeals.

- If your problem is about a service usually covered only by Medicare, your benefits for that service don't continue during the Level 2 appeals process with the IRO.
- If your problem is about a service usually covered only by Medi-Cal, your benefits for that service continue if you submit a Level 2 Appeal within 10 calendar days after getting our decision letter.

When your problem is about a service or item Medicare usually covers

The IRO reviews your appeal. It's an independent organization hired by Medicare.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



The formal name for the “Independent Review Organization” (IRO) is the “**Independent Review Entity**”, sometimes called the “**IRE**”.

- This organization isn’t connected with us and isn’t a government agency. Medicare chose the company to be the IRO, and Medicare oversees their work.
- We send information about your appeal (your “case file”) to this organization. You have the right to a free copy of your case file.
- You have a right to give the IRO additional information to support your appeal.
- Reviewers at the IRO take a careful look at all information related to your appeal.

If you had a fast appeal at Level 1, you also have a fast appeal at Level 2.

- If you had a fast appeal to us at Level 1, you automatically get a fast appeal at Level 2. The IRO must give you an answer to your Level 2 Appeal **within 72 hours** of getting your appeal.

If you had a standard appeal at Level 1, you also have a standard appeal at Level 2.

- If you had a standard appeal to us at Level 1, you automatically get a standard appeal at Level 2.
- If your request is for a medical item or service, the IRO must give you an answer to your Level 2 Appeal **within 30 calendar days** of getting your appeal.
- If your request is for a Medicare Part B prescription drug, the IRO must give you an answer to your Level 2 Appeal **within 7 calendar days** of getting your appeal.

If the IRO gives you their answer in writing and explains the reasons.

- **If the IRO says Yes to part or all of a request for a medical item or service**, we must promptly implement the decision:
 - Authorize the medical care coverage **within 72 hours**, or
 - Provide the service within **5 working days** after we get the IRO’s decision for **standard requests**, or

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Provide the service **within 72 hours** from the date we get the IRO's decision for **expedited requests**.
- **If the IRO says Yes to part or all of a request for a Medicare Part B prescription drug, we must authorize or provide the Medicare Part B prescription drug under dispute:**
 - **Within 72 hours** after we get the IRO's decision for **standard requests, or**
 - **Within 24 hours** from the date we get the IRO's decision for **expedited requests**.
- **If the IRO says No to part or all of your appeal**, it means they agree that we should not approve your request (or part of your request) for coverage for medical care. This is called "upholding the decision" or "turning down your appeal."
 - If your case meets the requirements, you choose whether you want to take your appeal further.
 - There are three additional levels in the appeals process after Level 2, for a total of five levels.
 - If your Level 2 Appeal is turned down and you meet the requirements to continue the appeals process, you must decide whether to go on to Level 3 and make a third appeal. The details about how to do this are in the written notice you get after your Level 2 Appeal.
 - An Administrative Law Judge (ALJ) or attorney adjudicator handles a Level 3 Appeal. Refer to **Section J** for more information about Level 3, 4, and 5 Appeals.

When your problem is about a service or item Medi-Cal usually covers

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

(1) Independent Medical Review

You can file a complaint with or ask for an Independent Medical Review (IMR) from the Help Center at the California Department of Managed Health Care (DMHC). By filing a complaint, the DMHC will review our decision and make a determination. An IMR is available for any Medi-Cal covered service or item that is medical in nature. An IMR is a review of your case by experts who are not part of our plan or a part of the DMHC. If the

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



IMR is decided in your favor, we must give you the service or item you requested. You pay no costs for an IMR.

You can file a complaint or apply for an IMR if our plan:

- Denies, changes, or delays a Medi-Cal service or treatment because our plan determines it is not medically necessary.
- Will not cover an experimental or investigational Medi-Cal treatment for a serious medical condition.
- Disputes whether a surgical service or procedure was cosmetic or reconstructive in nature.
- Will not pay for emergency or urgent Medi-Cal services that you already received.
- Has not resolved your Level 1 Appeal on a Medi-Cal service within 30 calendar days for a standard appeal or 72 hours, or sooner, if your health requires it, for a fast appeal.

NOTE: If your provider filed an appeal for you, but we do not get your Appointment of Representative form, you will need to refile your appeal with us before you can file for a Level 2 IMR with the Department of Managed Health Care unless your appeal involves an imminent and serious threat to your health, including but not limited to, severe pain, potential loss of life, limb, or major bodily function.

You are entitled to both an IMR and a State Hearing, but you are not entitled to an IMR if you have already presented evidence in a State Hearing or had a State Hearing on the same issue.

In most cases, you must file an appeal with us before requesting an IMR. Refer to page 12 for information, about our Level 1 appeal process. If you disagree with our decision, you can file a complaint with the DMHC or ask the DMHC Help Center for an IMR.

If your treatment was denied because it was experimental or investigational, you do not have to take part in our appeal process before you apply for an IMR.

If your problem is urgent or involves an immediate and serious threat to your health or if you are in severe pain, you may bring it immediately to the DMHC's attention without first going through our appeal process.

You must **apply for an IMR within 6 months** after we send you a written decision about your appeal. The DMHC may accept your application after 6 months for good

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



reason, such as you had a medical condition that prevented you from asking for the IMR within 6 months, or you did not get adequate notice from us of the IMR process.

To ask for an IMR:

- Fill out the Independent Medical Review Application/Complaint Form available at: www.dmhc.ca.gov/FileaComplaint/IndependentMedicalReviewComplaintForms.aspx or call the DMHC Help Center at **1-888-466-2219**. TTY users should call **1-877-688-9891**.
- If you have them, attach copies of letters or other documents about the service or item that we denied. This can speed up the IMR process. Send copies of documents, not originals. The Help Center cannot return any documents.
- Fill out the Authorized Assistant Form if someone is helping you with your IMR. You can get the form at www.dmhc.ca.gov/FileaComplaint/IndependentMedicalReviewComplaintForms.aspx or call the Department's Help Center at **1-888-466-2219**. TTY users should call **1-877-688-9891**.
- Mail or fax your forms and any attachments to:

Help Center
Department of Managed Health Care
980 Ninth Street, Suite 500
Sacramento, CA 95814-2725
FAX: 916-255-5241
- You may also submit your Independent Medical Review Application/Complaint Form and Authorized Assistant form online: www.dmhc.ca.gov/FileaComplaint.aspx

If you qualify for an IMR, the DMHC will review your case and send you a letter within 7 calendar days telling you that you qualify for an IMR. After your application and supporting documents are received from your plan, the IMR decision will be made within 30 calendar days. You should receive the IMR decision within 45 calendar days of the submission of the completed application.

If your case is urgent and you qualify for an IMR, the DMHC will review your case and send you a letter within 48 hours of receipt of a completed application telling you that you qualify for an IMR. After your application and supporting documents are received from your plan, the IMR decision will be made within 3 calendar days. You should

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



receive the IMR decision within 7 calendar days of the submission of the completed application. If you are not satisfied with the result of the IMR, you can still ask for a State Hearing.

An IMR can take longer if the DMHC does not receive all of the medical records needed from you or your treating doctor. If you are using a doctor who is not in your health plan's network, it is important that you get and send us your medical records from that doctor. Your health plan is required to get copies of your medical records from doctors who are in the network.

If the DMHC decides that your case is not eligible for IMR, the DMHC will review your case through its regular consumer complaint process. Your complaint should be resolved within 30 calendar days of the submission of the completed application. If your complaint is urgent, it will be resolved sooner.

(2) State Hearing

You can ask for a State Hearing for Medi-Cal covered services and items. If your doctor or other provider asks for a service or item that we will not approve, or we will not continue to pay for a service or item you already have and we said no to your Level 1 appeal, you have the right to ask for a State Hearing.

In most cases **you have 120 days to ask for a State Hearing** after the "Appeal Decision Letter" notice is mailed to you.

NOTE: If you ask for a State Hearing because we told you that a service you currently get will be changed or stopped, **you have fewer days to submit your request** if you want to keep getting that service while your State Hearing is pending. Read "Will my benefits continue during Level 2 appeals" on page 15 for more information.

There are two ways to ask for a State Hearing:

1. You may complete the "Request for State Hearing" on the back of the notice of action. You should provide all requested information such as your full name, address, telephone number, the name of the plan or county that took the action against you, the aid program(s) involved, and a detailed reason why you want a hearing. Then you may submit your request one of these ways:
 - To the county welfare department at the address shown on the notice.
 - To the California Department of Social Services:

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



State Hearings Division
P.O. Box 944243, Mail Station 9-17-433
Sacramento, California 94244-2430

- To the State Hearings Division at fax number 916-309-3487 or toll-free at 1-833-281-0903.
2. You can call the California Department of Social Services at 1-800-743-8525. TTY users should call 1-800-952-8349. If you decide to ask for a State Hearing by phone, you should be aware that the phone lines are very busy.

Whether you complete the “Request for State Hearing” form by mail, fax, or request a State Hearing by phone, you must make the Level 2 appeal yourself. HPSM will not file the appeal for you. The State Hearing Division will review your appeal and inform you of its decision as stated below.

The State Hearings Division gives you their decision in writing and explain the reasons.

- If the State Hearings Division says **Yes** to part or all of a request for a medical item or service, we must authorize or provide the service or item **within 72 hours** after we get their decision.
- If the State Hearings Division says **No** to part or all of your appeal, it means they agree that we should not approve your request (or part of your request) for coverage for medical care. This is called “upholding the decision” or “turning down your appeal.”

If the IRO or State Hearing decision is **No** for all or part of your request, you have additional appeal rights.

If your Level 2 Appeal went to the **IRO**, you can appeal again only if the dollar value of the service or item you want meets a certain minimum amount. An ALJ or attorney adjudicator handles a Level 3 Appeal. **The letter you get from the IRO explains additional appeal rights you may have.**

The letter you get from the State Hearings Division describes the next appeal option.

Refer to **Section J** for more information about your appeal rights after Level 2.

F5. Payment problems

We do not allow our network providers to bill you for covered services and items. This is true even if we pay the provider less than the provider charges for a covered service or item. You are never required to pay the balance of any bill. The only amount you should be asked to pay is the copay for Medicare Part D prescription drugs.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



If you get a bill that is more than your copay for covered services and items, send the bill to us. You should not pay the bill yourself. We will contact the provider directly and take care of the problem. If you do pay the bill, you can get a refund from our plan if you followed the rules for getting services or item.

For more information, refer to **Chapter 7** of your *Member Handbook*. It describes situations when you may need to ask us to pay you back or pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

If you ask to be paid back, you are asking for a coverage decision. We will check if the service or item you paid for is covered and if you followed all the rules for using your coverage.

- If the service or item you paid for is covered and you followed all the rules, we will send you our share of the cost for the service or item typically within 30 calendar days, but no later than 60 calendar days after we get your request.
- If you haven't paid for the service or item yet, we will send the payment directly to the provider. When we send the payment, it's the same as saying **Yes** to your request for a coverage decision.
- If the service or item is not covered or you did not follow all the rules, we will send you a letter telling you we won't pay for the service or item and explaining why.

If you don't agree with our decision not to pay, **you can make an appeal**. Follow the appeals process described in **Section F3**. When you follow these instructions, note:

- If you make an appeal for us to pay you back, we must give you our answer within 30 calendar days after we get your appeal.
- If you ask us to pay you back for medical care you got and paid for yourself, you can't ask for a fast appeal.

If our answer to your appeal is **No** and **Medicare** usually covers the service or item, we will send your case to the IRO. We will send you a letter if this happens.

- If the IRO reverses our decision and says we should pay you, we must send the payment to you or to the provider within 30 calendar days. If the answer to your appeal is **Yes** at any stage of the appeals process after Level 2, we must send the payment to you or to the health care provider within 60 calendar days.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- If the IRO says **No** to your appeal, it means they agree that we should not approve your request. This is called “upholding the decision” or “turning down your appeal.” You will get a letter explaining additional appeal rights you may have. Refer to **Section J** for more information about additional levels of appeal.

If our answer to your appeal is **No** and Medi-Cal usually covers the service or item, you can file a Level 2 Appeal yourself. Refer to **Section F4** for more information.

G. Medicare Part D prescription drugs

Your benefits as a member of our plan include coverage for many prescription drugs. Most of these are Medicare Part D drugs. There are a few drugs that Medicare Part D doesn't cover that Medi-Cal may cover. **This section only applies to Medicare Part D drug appeals.** We'll say “drug” in the rest of this section instead of saying “Medicare Part D drug” every time.

To be covered, the drug must be used for a medically accepted indication. That means the drug is approved by the Food and Drug Administration (FDA) or supported by certain medical references. Refer to **Chapter 5** of your *Member Handbook* for more information about a medically accepted indication.

G1. Medicare Part D coverage decisions and appeals

Here are examples of coverage decisions you ask us to make about your Medicare Part D drugs:

- You ask us to make an exception, including asking us to:
 - Cover a Medicare Part D drug that is not on our plan's Drug List or
 - Set aside a restriction on our coverage for a drug (such as limits on the amount you can get)
- You ask us if a drug is covered for you (such as when your drug is on our plan's Drug List but we must approve it for you before we cover it)

NOTE: If your pharmacy tells you that your prescription can't be filled as written, the pharmacy gives you a written notice explaining how to contact us to ask for a coverage decision.

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

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- You ask us to pay for a drug you already bought. This is asking for a coverage decision about payment.

If you disagree with a coverage decision we made, you can appeal our decision. This section tells you both how to ask for coverage decisions and how to make an appeal. Use the chart below to help you.

Which of these situations are you in?			
<p>You need a drug that isn't on our Drug List or need us to set aside a rule or restriction on a drug we cover.</p> <p>You can ask us to make an exception. (This is a type of coverage decision.)</p> <p>Start with Section G2, then refer to Sections G3 and G4.</p>	<p>You want us to cover a drug on our Drug List, and you think you meet plan rules or restrictions (such as getting approval in advance) for the drug you need.</p> <p>You can ask us for a coverage decision.</p> <p>Refer to Section G4.</p>	<p>You want to ask us to pay you back for a drug you already got and paid for.</p> <p>You can ask us to pay you back. (This is a type of coverage decision.)</p> <p>Refer to Section G4.</p>	<p>We told you that we won't cover or pay for a drug in the way that you want.</p> <p>You can make an appeal. (This means you ask us to reconsider.)</p> <p>Refer to Section G5.</p>

G2. Medicare Part D exceptions

If we don't cover a drug in the way you would like, you can ask us to make an "exception." If we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber needs to explain the medical reasons why you need the exception.

Asking for coverage of a drug not on our Drug List or for removal of a restriction on a drug is sometimes called asking for a **"formulary exception."**

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Here are some examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. Covering a drug that is not on our *Drug List*

- If we agree to make an exception and cover a drug that is not on our *Drug List*, you pay the copay that applies to drugs in Tier 2 for brand name drugs or Tier 1 for generic drugs.
- You can't get an exception to the required copay amount for the drug.

2. Removing a restriction for a covered drug

- Extra rules or restrictions apply to certain drugs on our *Drug List* (refer to **Chapter 5** of your *Member Handbook* for more information).
- Extra rules and restrictions for certain drugs include:
 - Being required to use the generic version of a drug instead of the brand name drug.
 - Getting our approval in advance before we agree to cover the drug for you. This is sometimes called "prior authorization (PA)."
 - Being required to try a different drug first before we agree to cover the drug you ask for. This is sometimes called "step therapy."
 - Quantity limits. For some drugs, there are restrictions on the amount of the drug you can have.
- If we agree to an exception for you and set aside a restriction, you can ask for an exception to the copay amount you're required to pay.

3. Changing coverage of a drug to a lower cost-sharing tier. Every drug on our *Drug List* is in one of two cost-sharing tiers. In general, the lower the cost-sharing tier number, the less your required copay amount is.

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

- Our *Drug List* often includes more than one drug for treating a specific condition. These are called "alternative" drugs.
- If an alternative drug for your medical condition is in a lower cost-sharing tier than the drug you take, you can ask us to cover it at the cost-sharing

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



amount for the alternative drug. This would lower your copay amount for the drug.

- If we approve your tiering exception request and there is more than one lower cost-sharing tier with alternative drugs you can't take, you usually pay the lowest amount.

G3. Important things to know about asking for an exception

Your doctor or other prescriber must tell us the medical reasons.

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

Our *Drug List* often includes more than one drug for treating a specific condition. These are called "alternative" drugs. If an alternative drug is just as effective as the drug you ask for and wouldn't cause more side effects or other health problems, we generally do **not** approve your exception request. If you ask us for a tiering exception, we generally do **not** approve your exception request unless all alternative drugs in the lower cost-sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say Yes or No to your request.

- If we say **Yes** to your exception request, the exception usually lasts until the end of the calendar year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say **No** to your exception request, you can make an appeal. Refer to **Section G5** for information on making an appeal if we say **No**.

The next section tells you how to ask for a coverage decision, including an exception.

G4. Asking for a coverage decision, including an exception

- Ask for the type of coverage decision you want by calling 1-866-880-0606, writing, or faxing us. You, your representative, or your doctor (or other prescriber) can do this. Please include your name, contact information, and information about the claim.
- You or your doctor (or other prescriber) or someone else acting on your behalf can ask for a coverage decision. You can also have a lawyer act on your behalf.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Refer to **Section E3** to find out how to name someone as your representative.
- You don't need to give written permission to your doctor or other prescriber to ask for a coverage decision on your behalf.
- If you want to ask us to pay you back for a drug, refer to **Chapter 7** of your *Member Handbook*.
- If you ask for an exception, give us a "supporting statement." The supporting statement includes your doctor or other prescriber's medical reasons for the exception request.
- Your doctor or other prescriber can fax or mail us the supporting statement. They can also tell us by phone and then fax or mail the statement.

If your health requires it, ask us for a "fast coverage decision."

We use the "standard deadlines" unless we agree to use the "fast deadlines."

- A **standard coverage decision** means we give you an answer within 72 hours after we get your doctor's statement.
- A **fast coverage decision** means we give you an answer within 24 hours after we get your doctor's statement.

A "fast coverage decision" is called an **"expedited coverage determination."**

You can get a fast coverage decision if:

- It's for a drug you didn't get. You can't get a fast coverage decision if you are asking us to pay you back for a drug you already bought.
- Your health or ability to function would be seriously harmed if we use the standard deadlines.

If your doctor or other prescriber tells us that your health requires a fast coverage decision, we agree and give it to you. We send you a letter that tells you.

- If you ask for a fast coverage decision without support from your doctor or other prescriber, we decide if you get a fast coverage decision.
- If we decide that your medical condition doesn't meet the requirements for a fast coverage decision, we use the standard deadlines instead.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- We send you a letter that tells you we will use the standard deadline. The letter also tells you how to make a complaint about our decision.
- You can file a fast complaint and get a response within 24 hours. For more information making complaints, including fast complaints, refer to **Section K**.

Deadlines for a fast coverage decision

- If we use the fast deadlines, we must give you our answer within 24 hours after we get your request. If you ask for an exception, we give you our answer within 24 hours after we get your doctor's supporting statement. We give you our answer sooner if your health requires it.
- If we don't meet this deadline, we send your request to Level 2 of the appeals process for review by an IRO. Refer to **Section G6** for more information about a Level 2 Appeal.
- If we say **Yes** to part or all of your request, we give you the coverage within 24 hours after we get your request or your doctor's supporting statement.
- If we say **No** to part or all of your request, we send you a letter with the reasons. The letter also tells you how you can make an appeal.

Deadlines for a standard coverage decision about a drug you didn't get

- If we use the standard deadlines, we must give you our answer within 72 hours after we get your request. If you ask for an exception, we give you our answer within 72 hours after we get your doctor's supporting statement. We give you our answer sooner if your health requires it.
- If we don't meet this deadline, we send your request to Level 2 of the appeals process for review by an IRO.
- If we say **Yes** to part or all of your request, we give you the coverage within 72 hours after we get your request or your doctor's supporting statement for an exception.
- If we say **No** to part or all of your request, we send you a letter with the reasons. The letter also tells you how to make an appeal.

Deadlines for a standard coverage decision about a drug you already bought



- We must give you our answer within 14 calendar days after we get your request.
- If we don't meet this deadline, we send your request to Level 2 of the appeals process for review by an IRO.
- If we say **Yes** to part or all of your request, we pay you back within 14 calendar days.
- If we say **No** to part or all of your request, we send you a letter with the reasons. The letter also tells you how to make an appeal.

G5. Making a Level 1 Appeal

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

- Start your **standard** or **fast appeal** by calling 1-866-880-0606, writing, or faxing us. You, your representative, or your doctor (or other prescriber) can do this. Please include your name, contact information, and information regarding your appeal.
- You must ask for an appeal **within 65 calendar days** from the date on the letter we sent to tell you our decision.
- If you miss the deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good reasons are things like you had a serious illness or we gave you the wrong information about the deadline. Explain the reason why your appeal is late when you make your appeal.
- You have the right to ask us for a free copy of the information about your appeal. You and your doctor may also give us more information to support your appeal.

If your health requires it, ask for a fast appeal.

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

- If you appeal a decision we made about a drug you didn't get, you and your doctor or other prescriber decide if you need a fast appeal.



- Requirements for a fast appeal are the same as those for a fast coverage decision. Refer to **Section G4** for more information.

We consider your appeal and give you our answer.

- We review your appeal and take another careful look at all of the information about your coverage request.
- We check if we followed the rules when we said **No** to your request.
- We may contact you or your doctor or other prescriber to get more information.

Deadlines for a fast appeal at Level 1

- If we use the fast deadlines, we must give you our answer **within 72 hours** after we get your appeal.
 - We give you our answer sooner if your health requires it.
 - If we don't give you an answer within 72 hours, we must send your request to Level 2 of the appeals process. Then an IRO reviews it. Refer to **Section G6** for information about the review organization and the Level 2 appeals process.
- If we say **Yes** to part or all of your request, we must provide the coverage we agreed to provide within 72 hours after we get your appeal.
- If we say **No** to part or all of your request, we send you a letter that explains the reasons and tells you how you can make an appeal.

Deadlines for a standard appeal at Level 1

- If we use the standard deadlines, we must give you our answer **within 7 calendar days** after we get your appeal for a drug you didn't get.
- We give you our decision sooner if you didn't get the drug and your health condition requires it. If you believe your health requires it, ask for a fast appeal.
 - If we don't give you a decision within 7 calendar days, we must send your request to Level 2 of the appeals process. Then an IRO reviews it. Refer to **Section G6** for information about the review organization and the Level 2 appeals process.

If we say **Yes** to part or all of your request:

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- We must **provide the coverage** we agreed to provide as quickly as your health requires, but **no later than 7 calendar days** after we get your appeal.
- We must **send payment to you** for a drug you bought **within 30 calendar days** after we get your appeal.

If we say **No** to part or all of your request:

- We send you a letter that explains the reasons and tells you how you can make an appeal.
- We must give you our answer about paying you back for a drug you bought **within 14 calendar days** after we get your appeal.
 - If we don't give you a decision within 14 calendar days, we must send your request to Level 2 of the appeals process. Then an IRO reviews it. Refer to **Section G6** for information about the review organization and the Level 2 appeals process.
- If we say **Yes** to part or all of your request, we must pay you within 30 calendar days after we get your request.
- If we say **No** to part or all of your request, we send you a letter that explains the reasons and tells you how you can make an appeal.

G6. Making a Level 2 Appeal

If we say **No** to your Level 1 Appeal, you can accept our decision or make another appeal. If you decide to make another appeal, you use the Level 2 Appeal appeals process. The **IRO** reviews our decision when we said **No** to your first appeal. This organization decides if we should change our decision.

The formal name for the “Independent Review Organization” (IRO) is the “**Independent Review Entity**”, sometimes called the “**IRE**”.

To make a Level 2 Appeal, you, your representative, or your doctor or other prescriber must contact the IRO **in writing** and ask for a review of your case.

- If we say **No** to your Level 1 Appeal, the letter we send you includes **instructions about how to make a Level 2 Appeal** with the IRO. The instructions tell who can make the Level 2 Appeal, what deadlines you must follow, and how to reach the organization.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- When you make an appeal to the IRO, we send the information we have about your appeal to the organization. This information is called your “case file”. **You have the right to a free copy of your case file.** If you need help requesting a free copy of your case file, call 1-866-880-0606.
- You have a right to give the IRO additional information to support your appeal.

The IRO reviews your Medicare Part D Level 2 Appeal and gives you an answer in writing. Refer to **Section F4** for more information about the IRO.

Deadlines for a fast appeal at Level 2

If your health requires it, ask the IRO for a fast appeal.

- If they agree to a fast appeal, they must give you an answer **within 72 hours** after getting your appeal request.
- If they say **Yes** to part or all of your request, we must provide the approved drug coverage **within 24 hours** after getting the IRO’s decision.

Deadlines for a standard appeal at Level 2

If you have a standard appeal at Level 2, the IRO must give you an answer:

- **within 7 calendar days** after they get your appeal for a drug you didn’t get.
- **within 14 calendar days** after getting your appeal for repayment for a drug you bought.

If the IRO says **Yes** to part or all of your request:

- We must provide the approved drug coverage **within 72 hours** after we get the IRO’s decision.
- We must pay you back for a drug you bought within 30 calendar days after we get the IRO’s decision.
- If the IRO says **No** to your appeal, it means they agree with our decision not to approve your request. This is called “upholding the decision” or “turning down your appeal”.

If the IRO says **No** to your Level 2 Appeal, you have the right to a Level 3 Appeal if the dollar value of the drug coverage you ask for meets a minimum dollar value. If the dollar value of the drug coverage you ask for is less than the required minimum, you can’t

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



make another appeal. In that case, the Level 2 Appeal decision is final. The IRO sends you a letter that tells you the minimum dollar value needed to continue with a Level 3 Appeal.

If the dollar value of your request meets the requirement, you choose if you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2.
- If the IRO says **No** to your Level 2 Appeal and you meet the requirement to continue the appeals process, you:
 - Decide if you want to make a Level 3 Appeal.
 - Refer to the letter the IRO sent you after your Level 2 Appeal for details about how to make a Level 3 Appeal.

An ALJ or attorney adjudicator handles Level 3 Appeals. Refer to **Section J** for information about Level 3, 4, and 5 Appeals.

H. Asking us to cover a longer hospital stay

When you're admitted to a hospital, you have the right to get all hospital services that we cover that are necessary to diagnose and treat your illness or injury. For more information about our plan's hospital coverage, refer to **Chapter 4** of your *Member Handbook*.

During your covered hospital stay, your doctor and the hospital staff work with you to prepare for the day when you leave the hospital. They also help arrange for care you may need after you leave.

- The day you leave the hospital is called your "discharge date."
- Your doctor or the hospital staff will tell you what your discharge date is.

If you think you're being asked to leave the hospital too soon or you are concerned about your care after you leave the hospital, you can ask for a longer hospital stay. This section tells you how to ask.

Notwithstanding the appeals discussed in this **Section H**, you may also file a complaint with and ask the DMHC for an Independent Medical Review to continue your hospital stay. Please refer to **Section F4** to learn how to file a complaint with and ask the DMHC for an Independent Medical Review. You can ask for an Independent Medical Review in addition to or instead of a Level 3 Appeal.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



H1. Learning about your Medicare rights

Within two days after you're admitted to the hospital, someone at the hospital, such as a nurse or caseworker, will give you a written notice called "An Important Message from Medicare about Your Rights." Everyone with Medicare gets a copy of this notice whenever they are admitted to a hospital.

If you don't get the notice, ask any hospital employee for it. If you need help, call the CareAdvantage Unit at the numbers at the bottom of the page. You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

- **Read the notice** carefully and ask questions if you don't understand. The notice tells you about your rights as a hospital patient, including your rights to:
 - Get Medicare-covered services during and after your hospital stay. You have the right to know what these services are, who will pay for them, and where you can get them.
 - Be a part of any decisions about the length of your hospital stay.
 - Know where to report any concerns you have about the quality of your hospital care.
 - Appeal if you think you're being discharged from the hospital too soon.
- **Sign the notice** to show that you got it and understand your rights.
 - You or someone acting on your behalf can sign the notice.
 - Signing the notice **only** shows that you got the information about your rights. Signing does **not** mean you agree to a discharge date your doctor or the hospital staff may have told you.
- **Keep your copy** of the signed notice so you have the information if you need it.

If you sign the notice more than two days before the day you leave the hospital, you'll get another copy before you're discharged.

You can look at a copy of the notice in advance if you:

- Call the CareAdvantage Unit at the numbers at the bottom of the page

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Call Medicare at 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- Visit www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.

H2. Making a Level 1 Appeal

If you want us to cover your inpatient hospital services for a longer time, make an appeal. The Quality Improvement Organization (QIO) reviews the Level 1 Appeal to find out if your planned discharge date is medically appropriate for you.

The QIO is a group of doctors and other health care professionals paid by the federal government. These experts check and help improve the quality for people with Medicare. They are not part of our plan.

In California, the QIO is Livanta. Call them at 1-877-588-1123. Contact information is also in the notice, “An Important Message from Medicare about Your Rights,” and in **Chapter 2**.

Call the QIO before you leave the hospital and no later than your planned discharge date.

- **If you call before you leave**, you can stay in the hospital after your planned discharge date without paying for it while you wait for the QIO’s decision about your appeal.
- **If you do not call to appeal**, and you decide to stay in the hospital after your planned discharge date, you may pay all costs for hospital care you get after your planned discharge date.
- Because hospital stays are covered by both Medicare and Medi-Cal, if the Quality Improvement Organization will not hear your request to continue your hospital stay, or you believe that your situation is urgent, involves an immediate and serious threat to your health, or you are in severe pain, you may also file a complaint with or ask the California Department of Managed Health Care (DMHC) for an Independent Medical Review. Please refer to **Section F4** to learn how to file a complaint and ask the DMHC for an Independent Medical Review.

Ask for help if you need it. If you have questions or need help at any time:

- Call the CareAdvantage Unit at the numbers at the bottom of the page.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Call the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.

Ask for a fast review. Act quickly and contact the QIO to ask for a fast review of your hospital discharge.

The legal term for “**fast review**” is “**immediate review**” or “**expedited review**.”

What happens during fast review

- Reviewers at the QIO ask you or your representative why you think coverage should continue after the planned discharge date. You aren’t required to write a statement, but you may.
- Reviewers look at your medical information, talk with your doctor, and review information that the hospital and our plan gave them.
- By noon of the day after reviewers tell our plan about your appeal, you get a letter with your planned discharge date. The letter also gives reasons why your doctor, the hospital, and we think that is the right discharge date that’s medically appropriate for you.

The legal term for this written explanation is the “**Detailed Notice of Discharge**.” You can get a sample by calling the CareAdvantage Unit at the numbers at the bottom of the page or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY users should call 1-877-486-2048.) You can also refer to a sample notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.

Within one full day after getting all of the information it needs, the QIO will give you their answer to your appeal.

If the QIO says **Yes** to your appeal:

- We will provide your covered inpatient hospital services for as long as the services are medically necessary.

If the QIO says **No** to your appeal:

- They believe your planned discharge date is medically appropriate.
- Our coverage for your inpatient hospital services will end at noon on the day after the QIO gives you their answer to your appeal.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- You may have to pay the full cost of hospital care you get after noon on the day after the QIO gives you their answer to your appeal.
- You can make a Level 2 Appeal if the QIO turns down your Level 1 Appeal **and** you stay in the hospital after your planned discharge date.

H3. Making a Level 2 Appeal

For a Level 2 Appeal, you ask the QIO to take another look at the decision they made on your Level 1 Appeal. Call them at 1-877-588-1123.

You must ask for this review **within 60 calendar days** after the day the QIO said **No** to your Level 1 Appeal. You can ask for this review **only** if you stay in the hospital after the date that your coverage for the care ended.

QIO reviewers will:

- Take another careful look at all of the information related to your appeal.
- Tell you their decision about your Level 2 Appeal within 14 calendar days of receipt of your request for a second review.

If the QIO says **Yes** to your appeal:

- We must pay you back for our share of hospital care costs since noon on the day after the date the QIO turned down your Level 1 Appeal.
- We will provide your covered inpatient hospital services for as long as the services are medically necessary.

If the QIO says **No** to your appeal:

- They agree with their decision about your Level 1 Appeal and won't change it.
- They give you a letter that tells you what you can do if you want to continue the appeals process and make a Level 3 Appeal.
- You may also file a complaint with or ask the DMHC for an Independent Medical Review to continue your hospital stay. Please refer to **Section E4** to learn how to file a complaint with and ask the DMHC for an Independent Medical Review.

An ALJ or attorney adjudicator handles Level 3 Appeals. Refer to **Section J** for information about Level 3, 4, and 5 Appeals.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



I. Asking us to continue covering certain medical services

This section is only about three types of services you may be getting:

- home health care services
- skilled nursing care in a skilled nursing facility, **and**
- rehabilitation care as an outpatient at a Medicare-approved CORF. This usually means you're getting treatment for an illness or accident or you're recovering from a major operation.

With any of these three types of services, you have the right to get covered services for as long as the doctor says you need them.

When we decide to stop covering any of these, we must tell you **before** your services end. When your coverage for that service ends, we stop paying for it.

If you think we're ending the coverage of your care too soon, **you can appeal our decision**. This section tells you how to ask for an appeal.

I1. Advance notice before your coverage ends

We send you a written notice that you'll get at least two days before we stop paying for your care. This is called the "Notice of Medicare Non-Coverage." The notice tells you the date when we will stop covering your care and how to appeal our decision.

You or your representative should sign the notice to show that you got it. Signing the notice **only** shows that you got the information. Signing does **not** mean you agree with our decision.

I2. Making a Level 1 Appeal

If you think we're ending coverage of your care too soon, you can appeal our decision. This section tells you about the Level 1 Appeal process and what to do.

- **Meet the deadlines.** The deadlines are important. Understand and follow the deadlines that apply to things you must do. Our plan must follow deadlines too. If you think we're not meeting our deadlines, you can file a complaint. Refer to **Section K** for more information about complaints.
- **Ask for help if you need it.** If you have questions or need help at any time:
 - Call the CareAdvantage Unit at the numbers at the bottom of the page.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Call the HICAP at 1-800-434-0222.
- **Contact the QIO.**
 - Refer to **Section H2** or refer to **Chapter 2** of your *Member Handbook* for more information about the QIO and how to contact them.
 - Ask them to review your appeal and decide whether to change our plan's decision.
- **Act quickly and ask for a “fast-track appeal.** Ask the QIO if it's medically appropriate for us to end coverage of your medical services.

Your deadline for contacting this organization

- You must contact the QIO to start your appeal by noon of the day before the effective date on the “Notice of Medicare Non-Coverage” we sent you.
- If the Quality Improvement Organization will not hear your request to continue coverage of your health care services or you believe that your situation is urgent or involves an immediate and serious threat to your health or if you are in severe pain, you may file a complaint with and ask the California Department of Managed Health Care (DMHC) for an Independent Medical Review. Please refer to **Section F4** to learn how to file a complaint with and ask the DMHC for an Independent Medical Review.

The legal term for the written notice is “**Notice of Medicare Non-Coverage**”. To get a sample copy, call the CareAdvantage Unit at the numbers at the bottom of the page or call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or get a copy online at www.cms.gov/Medicare/Medicare-General-Information/BNI/FFS-Expedited-Determination-Notices.

What happens during a fast-track appeal

- Reviewers at the QIO ask you or your representative why you think coverage should continue. You aren't required to write a statement, but you may.
- Reviewers look at your medical information, talk with your doctor, and review information that our plan gave them.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Our plan also sends you a written notice that explains our reasons for ending coverage of your services. You get the notice by the end of the day the reviewers inform us of your appeal.

The legal term for the notice explanation is “**Detailed Explanation of Non-Coverage**”.

- Reviewers provide their decision within one full day after getting all the information they need.

If the QIO says **Yes** to your appeal:

- We will provide your covered services for as long as they are medically necessary.

If the QIO says **No** to your appeal:

- Your coverage ends on the date we told you.
- We stop paying our share of the costs of this care on the date in the notice.
- You pay the full cost of this care yourself if you decide to continue the home health care, skilled nursing facility care, or CORF services after the date your coverage ends
- You decide if you want to continue these services and make a Level 2 Appeal.

13. Making a Level 2 Appeal

For a Level 2 Appeal, you ask the QIO to take another look at the decision they made on your Level 1 Appeal. Call them at 1-877-588-1123.

You must ask for this review **within 60 calendar days** after the day the QIO said **No** to your Level 1 Appeal. You can ask for this review **only** if you continue care after the date that your coverage for the care ended.

QIO reviewers will:

- Take another careful look at all of the information related to your appeal.
- Tell you their decision about your Level 2 Appeal within 14 calendar days of receipt of your request for a second review.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



If the QIO says **Yes** to your appeal:

- We pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- We will provide coverage for the care for as long as it is medically necessary.

If the QIO says **No** to your appeal:

- They agree with our decision to end your care and will not change it.
- They give you a letter that tells you what you can do if you want to continue the appeals process and make a Level 3 Appeal.
- You may file a complaint with and ask the DMHC for an Independent Medical Review to continue coverage of your health care services. Please refer to **Section F4** to learn how to ask the DMHC for an Independent Medical Review. You can file a complaint with and ask the DMHC for an Independent Medical Review in addition to or instead of a Level 3 Appeal.

An ALJ or attorney adjudicator handles Level 3 Appeals. Refer to **Section J** for information about Level 3, 4, and 5 Appeals.

J. Taking your appeal beyond Level 2

J1. Next steps for Medicare services and items

If you made a Level 1 Appeal and a Level 2 Appeal for Medicare services or items, and both of your appeals were turned down, you may have the right to additional levels of appeal.

If the dollar value of the Medicare service or item you appealed does not meet a certain minimum dollar amount, you cannot appeal any further. If the dollar value is high enough, you can continue the appeals process. The letter you get from the IRO for your Level 2 Appeal explains who to contact and what to do to ask for a Level 3 Appeal.

Level 3 Appeal

Level 3 of the appeals process is an ALJ hearing. The person who makes the decision is an ALJ or an attorney adjudicator who works for the federal government.

If the ALJ or attorney adjudicator says **Yes** to your appeal, we have the right to appeal a Level 3 decision that is favorable to you.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- If we decide **to appeal** the decision, we send you a copy of the Level 4 Appeal request with any accompanying documents. We may wait for the Level 4 Appeal decision before authorizing or providing the service in dispute.
- If we decide **not to appeal** the decision, we must authorize or provide you with the service within 60 calendar days after getting the ALJ or attorney adjudicator's decision.
 - If the ALJ or attorney adjudicator says **No** to your appeal, the appeals process may not be over.
- If you decide **to accept** this decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 Appeal.

Level 4 Appeal

The Medicare Appeals Council (Council) reviews your appeal and gives you an answer. The Council is part of the federal government.

If the Council says **Yes** to your Level 4 Appeal or denies our request to review a Level 3 Appeal decision favorable to you, we have the right to appeal to Level 5.

- If we decide **to appeal** the decision, we will tell you in writing.
- If we decide **not to appeal** the decision, we must authorize or provide you with the service within 60 calendar days after getting the Council's decision.

If the Council says **No** or denies our review request, the appeals process may not be over.

- If you decide **to accept** this decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you may be able to continue to the next level of the review process. The notice you get will tell you if you can go on to a Level 5 Appeal and what to do.

Level 5 Appeal

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- A Federal District Court judge will review your appeal and all of the information and decide **Yes** or **No**. This is the final decision. There are no other appeal levels beyond the Federal District Court.

J2. Additional Medi-Cal appeals

You also have other appeal rights if your appeal is about services or items that Medi-Cal usually covers. The letter you get from the State Hearings Division will tell you what to do if you want to continue the appeals process.

J3. Appeal Levels 3, 4 and 5 for Medicare Part D Drug Requests

This section may be appropriate for you if you made a Level 1 Appeal and a Level 2 Appeal, and both of your appeals have been turned down.

If the value of the drug you appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. The written response you get to your Level 2 Appeal explains who to contact and what to do to ask for a Level 3 Appeal.

Level 3 Appeal

Level 3 of the appeals process is an ALJ hearing. The person who makes the decision is an ALJ or an attorney adjudicator who works for the federal government.

If the ALJ or attorney adjudicator says **Yes** to your appeal:

- The appeals process is over.
- We must authorize or provide the approved drug coverage within 72 hours (or 24 hours for an expedited appeal) or make payment no later than 30 calendar days after we get the decision.

If the ALJ or attorney adjudicator says **No** to your appeal, the appeals process may not be over.

- If you decide **to accept** this decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 Appeal.

Level 4 Appeal

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



The Council reviews your appeal and gives you an answer. The Council is part of the federal government.

If the Council says **Yes** to your appeal:

- The appeals process is over.
- We must authorize or provide the approved drug coverage within 72 hours (or 24 hours for an expedited appeal) or make payment no later than 30 calendar days after we get the decision.

If the Council says **No** to your appeal, the appeals process may not be over.

- If you decide **to accept** this decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you may be able to continue to the next level of the review process. The notice you get will tell you if you can go on to a Level 5 Appeal and what to do.

Level 5 Appeal

- A Federal District Court judge will review your appeal and all of the information and decide **Yes** or **No**. This is the final decision. There are no other appeal levels beyond the Federal District Court.

K. How to make a complaint

K1. What kinds of problems should be complaints

The complaint process is used for certain types of problems only, such as problems related to quality of care, waiting times, coordination of care, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • You are unhappy with the quality of care, such as the care you got in the hospital.
Respecting your privacy	<ul style="list-style-type: none"> • You think that someone did not respect your right to privacy or shared confidential information about you.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Complaint	Example
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • A health care provider or staff was rude or disrespectful to you. • Our staff treated you poorly. • You think you are being pushed out of our plan.
Accessibility and language assistance	<ul style="list-style-type: none"> • You cannot physically access the health care services and facilities in a doctor or provider's office. • Your doctor or provider does not provide an interpreter for the non-English language you speak (such as American Sign Language or Spanish). • Your provider does not give you other reasonable accommodations you need and ask for.
Waiting times	<ul style="list-style-type: none"> • You have trouble getting an appointment or wait too long to get it. • Doctors, pharmacists, or other health professionals, the CareAdvantage Unit, or other plan staff keep you waiting too long.
Cleanliness	<ul style="list-style-type: none"> • You think the clinic, hospital or doctor's office is not clean.
Information you get from us	<ul style="list-style-type: none"> • You think we failed to give you a notice or letter that you should have received. • You think written information we sent you is too difficult to understand.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Complaint	Example
Timeliness related to coverage decisions or appeals	<ul style="list-style-type: none"> • You think we don't meet our deadlines for making a coverage decision or answering your appeal. • You think that, after getting a coverage or appeal decision in your favor, we don't meet the deadlines for approving or giving you the service or paying you back for certain medical services. • You don't think we sent your case to the IRO on time.

There are different kinds of complaints. You can make an internal complaint and/or an external complaint. An internal complaint is filed with and reviewed by our plan. An external complaint is filed with and reviewed by an organization not affiliated with our plan. If you need help making an internal and/or external complaint, you can call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.

The legal term for a “complaint” is a “**grievance.**”

The legal term for “making a complaint” is “**filing a grievance.**”

K2. Internal complaints

To make an internal complaint, call the CareAdvantage Unit at 1-866-880-0606. You can make the complaint at any time unless it is about a Medicare Part D drug. If the complaint is about a Medicare Part D drug, you must make it **within 60 calendar** days after you had the problem you want to complain about.

- If there is anything else you need to do, the CareAdvantage Unit will tell you.
- You can also write your complaint and send it to us. If you put your complaint in writing, we will respond to your complaint in writing.
- To start your grievance, you, your doctor other provider, or your representative must contact us. You can call the CareAdvantage Unit at 1-

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.

- You can ask us for a “standard grievance” or a “fast grievance.”
- If you are asking for a standard grievance or fast grievance, put your grievance in writing or call us.
- You can submit a written grievance to the following address:

Grievance and Appeals Unit
Health Plan of San Mateo
801 Gateway Blvd., Suite 100
South San Francisco, CA 94080

- You can submit your grievance online at: grievance.hpsm.org/
- You may also file your grievance by calling us at 1-888-576-7227, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.
- We will send you a letter within 5 calendar days of receiving your grievance letting you know that we received it.

The legal term for “fast complaint” is “expedited grievance.”

If possible, we answer you right away. If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.

- We answer most complaints within 30 calendar days. If we don’t make a decision within 30 calendar days because we need more information, we notify you in writing. We also provide a status update and estimated time for you to get the answer.
- If you make a complaint because we denied your request for a “fast coverage decision” or a “fast appeal,” we automatically give you a “fast complaint” and respond to your complaint within 24 hours.
- If you make a complaint because we took extra time to make a coverage decision or appeal, we automatically give you a “fast complaint” and respond to your complaint within 24 hours.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



If we don't agree with some or all of your complaint, we will tell you and give you our reasons. We respond whether we agree with the complaint or not.

K3. External complaints

Medicare

You can tell Medicare about your complaint or send it to Medicare. The Medicare Complaint Form is available at:

www.medicare.gov/MedicareComplaintForm/home.aspx. You do not need to file a complaint with <plan name> before filing a complaint with Medicare.

Medicare takes your complaints seriously and uses this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the health plan is not addressing your problem, you can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. The call is free.

Medi-Cal

You can file a complaint with the California Department of Health Care Services (DHCS) Medi-Cal Managed Care Ombudsman by calling 1-888-452-8609. TTY users can call 7-1-1. Call Monday through Friday between 8:00 a.m. and 5:00 p.m.

You can file a complaint with the California Department of Managed Health Care (DMHC). The DMHC is responsible for regulating health plans. You can call the DMHC Help Center for help with complaints about Medi-Cal services. For non-urgent matters, you may file a complaint with the DMHC if you disagree with the decision in your Level 1 appeal or if the plan has not resolved your complaint after 30 calendar days. However, you may contact the DMHC without filing a Level 1 appeal if you need help with a complaint involving an urgent issue or one that involves an immediate and serious threat to your health, if you are in severe pain, if you disagree with our plan's decision about your complaint, or if our plan has not resolved your complaint after 30 calendar days.

Here are two ways to get help from the Help Center:

- Call **1-888-466-2219**. Individuals who are deaf, hard of hearing, or speech-impaired can use the toll-free TTY number, **1-877-688-9891**. The call is free.
- Visit the Department of Managed Health Care's website (www.dmhc.ca.gov).

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606 TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Office for Civil Rights (OCR)

You can make a complaint to the Department of Health and Human Services (HHS) OCR if you think you have not been treated fairly. For example, you can make a complaint about disability access or language assistance. The phone number for the OCR is 1-800-368-1019. TTY users should call 1-800-537-7697. You can visit www.hhs.gov/ocr for more information.

You may also contact the local OCR office at:

Regional Manager Office for Civil Rights
U.S. Department of Health and Human Services
90 7th Street, Suite 4-100
San Francisco, CA 94103

Customer Response Center:
1-800-368-1019
Fax: 202-619-3818
TTY: 1-800-537-7697
Email: ocrmail@hhs.gov

You may also have rights under the Americans with Disability Act (ADA) and under any applicable state law. You can contact the Office of the Ombudsman at 1-888-452-8609 or refer to Chapter 2 of your *Member Handbook*.

QIO

When your complaint is about quality of care, you have two choices:

- You can make your complaint about the quality of care directly to the QIO.
- You can make your complaint to the QIO and to our plan. If you make a complaint to the QIO, we work with them to resolve your complaint.

The QIO is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. To learn more about the QIO, refer to **Section H2** or refer to **Chapter 2** of your *Member Handbook*.

In California, the QIO is called Livanta. The phone number for Livanta is 1-877-588-1123.



Chapter 10: Ending your membership in our plan

Introduction

This chapter explains how you can end your membership with our plan and your health coverage options after you leave our plan. If you leave our plan, you will still be in the Medicare and Medi-Cal programs as long as you are eligible. Key terms and their definitions appear in alphabetical order in the last chapter of your *Member Handbook*.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Table of Contents

A. When you can end your membership in our plan	3
B. How to end membership in our plan	4
C. How to get Medicare and Medi-Cal services separately	5
C1. Your Medicare services	5
C2. Your Medi-Cal services	8
D. Your medical items, services and drugs until your membership in our plan ends	9
E. Other situations when your membership in our plan ends	9
F. Rules against asking you to leave our plan for any health-related reason	11
G. Your right to make a complaint if we end your membership in our plan	11
H. How to get more information about ending your plan membership	11

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



A. When you can end your membership in our plan

Most people with Medicare can end their membership during certain times of the year. Since you have Medi-Cal, you have some choices to end your membership with our plan any month of the year.

In addition, you may end your membership in our plan during the following periods each year:

- The **Annual Enrollment Period**, which lasts from October 15 to December 7. If you choose a new plan during this period, your membership in our plan ends on December 31 and your membership in the new plan starts on January 1.
- The **Medicare Advantage (MA) Open Enrollment Period**, which lasts from January 1 to March 31 and also for new Medicare beneficiaries who are enrolled in a plan, from the month of entitlement to Part A and Part B until the last day of the 3rd month of entitlement. If you choose a new plan during this period, your membership in the new plan starts the first day of the next month.

There may be other situations when you are eligible to make a change to your enrollment. For example, when:

- you move out of our service area,
- your eligibility for Medi-Cal or Extra Help changed, **or**
- if you recently moved into, currently are getting care in, or just moved out of a nursing facility or a long-term care hospital.

Your membership ends on the last day of the month that we get your request to change your plan. For example, if we get your request on January 18, your coverage with our plan ends on January 31. Your new coverage begins the first day of the next month (February 1, in this example).

If you leave our plan, you can get information about your:

- Medicare options in the table in **Section C1**.
- Medi-Cal options and services in **Section C2**.

You can get more information about how you can end your membership by calling: CareAdvantage Unit at the number at the bottom of this page. The number for TTY users is listed too.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- California Health Insurance Counseling and Advocacy Program (HICAP), at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP. Health Care Options at 1-844-580-7272, Monday through Friday from 8:00 a.m. to 6:00 p.m. TTY users should call 1-800-430-7077.
- Medi-Cal Managed Care Ombudsman at 1-888-452-8609, Monday through Friday from 8:00 a.m. to 5:00 p.m. or e-mail MMCDOmbudsmanOffice@dhcs.ca.gov.

NOTE: If you're in a drug management program (DMP), you may not be able to change plans. Refer to **Chapter 5** of your *Member Handbook* for information about drug management programs.

B. How to end membership in our plan

If you decide to end your membership you can enroll in another Medicare plan or switch to Original Medicare. However, if you want to switch from our plan to Original Medicare but you have not selected a separate Medicare prescription drug plan, you must ask to be disenrolled from our plan. There are two ways you can ask to be disenrolled:

- You can make a request in writing to us. Contact the CareAdvantage Unit at the number at the bottom of this page if you need more information on how to do this.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users (people who have difficulty with hearing or speaking) should call 1-877-486-2048. When you call 1-800-MEDICARE, you can also enroll in another Medicare health or drug plan. More information on getting your Medicare services when you leave our plan is in the chart on page 5.
- Section C below includes steps that you can take to enroll in a different plan, which will also end your membership in our plan.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



C. How to get Medicare and Medi-Cal services separately

You have choices about getting your Medicare and Medi-Cal services if you choose to leave our plan.

C1. Your Medicare services

You have three options for getting your Medicare services listed below any month of the year. You have an additional option listed below during certain times of the year including the **Annual Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section A**. By choosing one of these options, you automatically end your membership in our plan.

<p>1. You can change to:</p> <p>A Medicare Medi-Cal Plan (Medi-Medi Plan) is a type of Medicare Advantage plan. It is for people who have both Medicare and Medi-Cal, and combines Medicare and Medi-Cal benefits into one plan. Medi-Medi Plans coordinate all benefits and services across both programs, including all Medicare and Medi-Cal covered services.</p> <p>Note: The term Medi-Medi Plan is the name for integrated dual eligible special needs plans (D-SNPs) in California.</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP/. <p>OR</p> <p>Enroll in a new Medi-Medi Plan.</p> <p>You are automatically disenrolled from our Medicare plan when your new plan's coverage begins.</p> <p>Your Medi-Cal plan will change to match your Medi-Medi Plan.</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



<p>2. You can change to:</p> <p>Original Medicare with a separate Medicare prescription drug plan</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none">• Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP/. <p>OR</p> <p>Enroll in a new Medicare prescription drug plan.</p> <p>You are automatically disenrolled from our plan when your Original Medicare coverage begins.</p>
---------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

3. You can change to:**Original Medicare without a separate Medicare prescription drug plan**

NOTE: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you do not want to join.

You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP/.

Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

- Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP/.

You are automatically disenrolled from our plan when your Original Medicare coverage begins.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

<p>4. You can change to:</p> <p>Any Medicare health plan during certain times of the year including the Annual Enrollment Period and the Medicare Advantage Open Enrollment Period or other situations described in Section A.</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/HICAP/. <p>OR</p> <p>Enroll in a new Medicare plan.</p> <p>You are automatically disenrolled from our Medicare plan when your new plan's coverage begins.</p> <p>Your Medi-Cal Plan may change.</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

C2. Your Medi-Cal services

For questions about how to get your Medi-Cal services after you leave our plan, contact Health Care Options at 1-844-580-7272, Monday through Friday from 8:00 a.m. to 6:00 p.m. TTY users should call 1-800-430-7077. Ask how joining another plan or returning to Original Medicare affects how you get your Medi-Cal coverage. If you have questions about your Medi-Cal eligibility, you can contact the following:

- If you have *Medi-Cal through the San Mateo County Human Services Agency*, you should contact 1-800-223-8383.
- If you have *Medi-Cal through SSI benefits*, you should contact your local *Social Security Administration office* at 1-800-772-1213.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

D. Your medical items, services and drugs until your membership in our plan ends

If you leave our plan, it may take time before your membership ends and your new Medicare and Medi-Cal coverage begins. During this time, you keep getting your prescription drugs and health care through our plan until your new plan begins.

- Use our network providers to receive medical care.
- Use our network pharmacies including through our mail-order pharmacy services to get your prescriptions filled.
- If you are hospitalized on the day that your membership in CareAdvantage ends, our plan will cover your hospital stay until you are discharged. This will happen even if your new health coverage begins before you are discharged.

E. Other situations when your membership in our plan ends

These are cases when we must end your membership in our plan:

- If there is a break in your Medicare Part A and Medicare Part B coverage.
- If you no longer qualify for Medi-Cal. Our plan is for people who qualify for both Medicare and Medi-Cal. Note: if you no longer qualify for Medi-Cal you can temporarily continue in our plan with Medicare benefits, please see information below on deeming period. If you don't have Medi-Cal coverage through HPSM, we will end your CareAdvantage enrollment as of the first day of the fifth (5th) month after your Medi-Cal ended. For example, if your Medi-Cal ended June 1, we will disenroll you from CareAdvantage if your Medi-Cal is still not active on October 1. If this happens, you will be automatically enrolled in Original Medicare.
- If you move out of our service area, San Mateo County.
- If you are away from our service area for more than six months. You can stay enrolled in the plan until 6 months from the start of your trip. If you don't return to our plan's service area by the end of the 6th month, we will end your membership in our plan.
 - If you move or take a long trip, call the CareAdvantage Unit to find out if where you're moving or traveling to is in our plan's service area which is San Mateo County.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- Refer to **Chapter 4** of your *Member Handbook* for information on getting care through our visitor or traveler benefits when you're away from our plan's service area.
- If you go to jail or prison for a criminal offense.
- If you lie about or withhold information about other insurance you have for prescription drugs.
- If you are not a United States citizen or are not lawfully present in the United States.
 - You must be a United States citizen or lawfully present in the United States to be a member of our plan.
 - The Centers for Medicare & Medicaid Services (CMS) notify us if you're not eligible to remain a member on this basis.
 - We must disenroll you if you don't meet this requirement.
- If you no longer qualify for Medi-Cal or your circumstances have changed that make you no longer eligible for CareAdvantage, you may continue to get your benefits from CareAdvantage for an additional 4-month period. This additional time will allow you to correct your eligibility information if you believe that you are still eligible. You will get a letter from us about the change in your eligibility with instructions to correct your eligibility information.
 - To stay a member of CareAdvantage, you must qualify again by the last day of the 4-month period.
 - If you do not qualify by the end of the 4-month period, you'll be disenrolled from CareAdvantage.

We can make you leave our plan for the following reasons only if we get permission from Medicare and Medi-Cal first:

- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

- If you let someone else use your Member ID Card to get medical care. (Medicare may ask the Inspector General to investigate your case if we end your membership for this reason.)

F. Rules against asking you to leave our plan for any health-related reason

We cannot ask you to leave our plan for any reason related to your health. If you think we're asking you to leave our plan for a health-related reason, **call Medicare** at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

G. Your right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership. You can also refer to **Chapter 9** of your *Member Handbook* for information about how to make a complaint.

H. How to get more information about ending your plan membership

If you have questions or would like more information on ending your membership, you can call the CareAdvantage Unit at the number at the bottom of this page.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 11: Legal notices

Introduction

This chapter includes legal notices that apply to your membership in our plan. Key terms and their definitions appear in alphabetical order in the last chapter of your *Member Handbook*.

Table of Contents

A. Notice about laws.....	2
B. Notice about nondiscrimination.....	2
C. Notice about Medicare as a second payer and Medi-Cal as a payer of last resort	3
D. Notice about Medi-Cal estate recovery	3



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

A. Notice about laws

Many laws apply to this *Member Handbook*. These laws may affect your rights and responsibilities even if the laws are not included or explained in the *Member Handbook*. The main laws that apply are federal and state laws about the Medicare and Medi-Cal programs. Other federal and state laws may apply too.

B. Notice about nondiscrimination

We don't discriminate or treat you differently because of your race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. In addition, we do not unlawfully discriminate, exclude people, or treat them differently because of ancestry, ethnic group identification, gender identity, marital status, or medical condition.

If you want more information or have concerns about discrimination or unfair treatment:

- Call the Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019. TTY users can call 1-800-537-7697. You can also visit www.hhs.gov/ocr for more information.
- Call the Department of Health Care Services, Office for Civil Rights at 916-440-7370. TTY users can call 711 (Telecommunications Relay Service). If you believe that you have been discriminated against and want to file a discrimination grievance, contact HPSM's Civil Rights Coordinator. You can file a grievance in writing, in person, or electronically. Call HPSM's Civil Rights Coordinator at 1-888-576-7227, TTY 1-800-735-2929 or dial 7-1-1. You can also fill out a complaint form or send to:

Health Plan of San Mateo
Attn: HPSM Civil Rights Coordinator
801 Gateway Boulevard, Suite 100
South San Francisco, CA 94080

Complaint forms are available at: grievance.hpsm.org

If your grievance is about discrimination in the Medi-Cal program, you can also file a complaint with the Department of Health Care Services, Office of Civil Rights, by phone, in writing, or electronically:

- By phone: Call 916-440-7370. If you cannot speak or hear well, please call 7-1-1 (Telecommunications Relay Service).

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- In writing: Fill out a complaint form or send a letter to:

Deputy Director, Office of Civil Rights
Department of Health Care Services
Office of Civil Rights
P.O. Box 997413, MS 0009
Sacramento, CA 95899-7413

Complaint forms are available at
www.dhcs.ca.gov/Pages/Language_Access.aspx.

- Electronically: Send an email to CivilRights@dhcs.ca.gov.

If you have a disability and need help accessing health care services or a provider, call the CareAdvantage Unit. If you have a complaint, such as a problem with wheelchair access, CareAdvantage Unit can help.

C. Notice about Medicare as a second payer and Medi-Cal as a payer of last resort

Sometimes someone else must pay first for the services we provide you. For example, if you're in a car accident or if you're injured at work, insurance or Workers Compensation must pay first.

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the first payer.

We comply with federal and state laws and regulations relating to the legal liability of third parties for health care services to members. We take all reasonable measures to ensure that Medi-Cal is the payer of last resort.

D. Notice about Medi-Cal estate recovery

The Medi-Cal program must seek repayment from probated estates of certain deceased members for Medi-Cal benefits received on or after their 55th birthday. Repayment includes Fee-For-Service and managed care premiums/capitation payments for nursing facility services, home and community-based services, and related hospital and prescription drug services received when the member was an inpatient in a nursing facility or was receiving home and community-based services. Repayment cannot exceed the value of a member's probated estate.

To learn more, go to the Department of Health Care Services' estate recovery website at www.dhcs.ca.gov/er or call 916-650-0590.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 12: Definitions of important words

Introduction

This chapter includes key terms used throughout your *Member Handbook* with their definitions. The terms are listed in alphabetical order. If you can't find a term you're looking for or if you need more information than a definition includes, contact the CareAdvantage Unit.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Activities of daily living (ADL): The things people do on a normal day, such as eating, using the toilet, getting dressed, bathing, or brushing teeth.

Administrative law judge: A judge that reviews a level 3 appeal.

AIDS drug assistance program (ADAP): A program that helps eligible individuals living with HIV/AIDS have access to life-saving HIV medications.

Ambulatory surgical center: A facility that provides outpatient surgery to patients who do not need hospital care and who are not expected to need more than 24 hours of care.

Appeal: A way for you to challenge our action if you think we made a mistake. You can ask us to change a coverage decision by filing an appeal. **Chapter 9** of your *Member Handbook* explains appeals, including how to make an appeal.

Behavioral Health: An all-inclusive term referring to mental health and substance use disorder services.

Biological Product: A prescription drug that is made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and cannot be copied exactly, so alternative forms are called biosimilars. (See also “Original Biological Product” and “Biosimilar”).

Biosimilar: A biological drug that is very similar, but not identical, to the original biological product. Biosimilars are as safe and effective as the original biological product. Some biosimilars may be substituted for the original biological product at the pharmacy without needing a new prescription. (See “Interchangeable Biosimilar”).

Brand name drug: A prescription drug that is made and sold by the company that originally made the drug. Brand name drugs have the same ingredients as the generic versions of the drugs. Generic drugs are usually made and sold by other drug companies.

CareAdvantage Unit: A department in our plan responsible for answering your questions about membership, benefits, grievances, and appeals. Refer to **Chapter 2** of your *Member Handbook* for more information about the CareAdvantage Unit.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Care coordinator: One main person who works with you, with the health plan, and with your care providers to make sure you get the care you need.

Care plan: Refer to “Individualized Care Plan.”

Care Plan Optional Services (CPO Services): Additional services that are optional under your Individualized Care Plan (ICP). These services are not intended to replace long-term services and supports that you are authorized to get under Medi-Cal.

Care team: Refer to “Interdisciplinary Care Team.”

Catastrophic coverage stage: The stage in the Medicare Part D drug benefit where our plan pays all costs of your drugs until the end of the year. You begin this stage when you (or other qualified parties on your behalf) have spent \$2,000 for Part D covered drugs during the year. You pay nothing.

Centers for Medicare & Medicaid Services (CMS): The federal agency in charge of Medicare. **Chapter 2** of your *Member Handbook* explains how to contact CMS.

Community-Based Adult Services (CBAS): Outpatient, facility-based service program that delivers skilled nursing care, social services, occupational and speech therapies, personal care, family/caregiver training and support, nutrition services, transportation, and other services to eligible members who meet applicable eligibility criteria.

Complaint: A written or spoken statement saying that you have a problem or concern about your covered services or care. This includes any concerns about the quality of service, quality of your care, our network providers, or our network pharmacies. The formal name for “making a complaint” is “filing a grievance”.

Comprehensive outpatient rehabilitation facility (CORF): A facility that mainly provides rehabilitation services after an illness, accident, or major operation. It provides a variety of services, including physical therapy, social or psychological services, respiratory therapy, occupational therapy, speech therapy, and home environment evaluation services.

Copay: A fixed amount you pay as your share of the cost each time you get certain prescription drugs. For example, you might pay \$2 or \$5 for a prescription drug.

Cost-sharing: Amounts you have to pay when you get certain prescription drugs. Cost-sharing includes copays.

Cost-sharing tier: A group of drugs with the same copay. Every drug on the *List of Covered Drugs* (also known as the Drug List) is in one of two (2) cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Coverage decision: A decision about what benefits we cover. This includes decisions about covered drugs and services or the amount we pay for your health services.

Chapter 9 of your *Member Handbook* explains how to ask us for a coverage decision.

Covered drugs: The term we use to mean all of the prescription and over-the-counter (OTC) drugs covered by our plan.

Covered services: The general term we use to mean all of the health care, long-term services and supports, supplies, prescription and over-the-counter drugs, equipment, and other services our plan covers.

Cultural competence training: Training that provides additional instruction for our health care providers that helps them better understand your background, values, and beliefs to adapt services to meet your social, cultural, and language needs.

Daily cost-sharing rate: A rate that may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you are required to pay a copay. A daily cost-sharing rate is the copay divided by the number of days in a month's supply.

Here is an example: Let's say the copay for your drug for a full month's supply (a 30-day supply) is \$1.35. This means that the amount you pay for your drug is less than \$0.05 per day. If you get a 7-day supply of the drug, your payment is less than \$0.05 per day multiplied by 7 days, for a total payment less than \$0.35.

Department of Health Care Services (DHCS): The state department in California that administers the Medicaid Program (known as Medi-Cal).

Department of Managed Health Care (DMHC): The state department in California responsible for regulating health plans. DMHC helps people with appeals and complaints about Medi-Cal services. DMHC also conducts Independent Medical Reviews (IMR).

Disenrollment: The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Drug management program (DMP): A program that helps make sure members safely use prescription opioids and other frequently abused medications.

Drug tiers: Groups of drugs on our Drug List. Generic or brand name are examples of drug tiers. Every drug on the Drug List is in one of two (2) tiers.

Dual eligible special needs plan (D-SNP): Health plan that serves individuals who are eligible for both Medicare and Medicaid. Our plan is a D-SNP.

Durable medical equipment (DME): Certain items your doctor orders for use in your own home. Examples of these items are wheelchairs, crutches, powered mattress

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

Emergency: A medical emergency when you, or any other person with an average knowledge of health and medicine, believe that you have medical symptoms that need immediate medical attention to prevent death, loss of a body part, or loss of or serious impairment to a bodily function and if you are a pregnant woman, loss of an unborn child. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency care: Covered services given by a provider trained to give emergency services and needed to treat a medical or behavioral health emergency.

Exception: Permission to get coverage for a drug not normally covered or to use the drug without certain rules and limitations.

Excluded Services: Services that are not covered by this health plan.

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

Generic drug: A prescription drug approved by the federal government to use in place of a brand name drug. A generic drug has the same ingredients as a brand name drug. It’s usually cheaper and works just as well as the brand name drug.

Grievance: A complaint you make about us or one of our network providers or pharmacies. This includes a complaint about the quality of your care or the quality of service provided by your health plan.

Health Insurance Counseling and Advocacy Program (HICAP): A program that provides free and objective information and counseling about Medicare. **Chapter 2** of your *Member Handbook* explains how to contact HICAP.

Health plan: An organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you manage all your providers and services. All of them work together to provide the care you need.

Health risk assessment (HRA): A review of your medical history and current condition. It’s used to learn about your health and how it might change in the future.

Home health aide: A person who provides services that don’t need the skills of a licensed nurse or therapist, such as help with personal care (like bathing, using the



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

toilet, dressing, or carrying out the prescribed exercises). Home health aides don't have a nursing license or provide therapy.

Hospice: A program of care and support to help people who have a terminal prognosis live comfortably. A terminal prognosis means that a person has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less.

- An enrollee who has a terminal prognosis has the right to elect hospice.
- A specially trained team of professionals and caregivers provide care for the whole person, including physical, emotional, social, and spiritual needs.
- We are required to give you a list of hospice providers in your geographic area.

Improper/inappropriate billing: A situation when a provider (such as a doctor or hospital) bills you more than our cost-sharing amount for services. Call the CareAdvantage Unit if you get any bills you don't understand.

As a plan member, you only pay our plan's cost-sharing amounts for drugs covered under Medicare Part D. We do **not** allow providers to bill you more than this amount. For all other services, because we pay the entire cost for your services, you do **not** owe any cost-sharing. Providers should not bill you anything for these services.

In Home Supportive Services (IHSS): The IHSS Program will help pay for services provided to you so that you can remain safely in your own home. IHSS is an alternative to out-of-home care, such as nursing homes or board and care facilities. The types of services which can be authorized through IHSS are housecleaning, meal preparation, laundry, grocery shopping, personal care services (such as bowel and bladder care, bathing, grooming and paramedical services), accompaniment to medical appointments, and protective supervision for the mentally impaired. County social service agencies administer IHSS.

Independent Medical Review (IMR): If we deny your request for medical services or treatment, you can make an appeal. If you disagree with our decision and your problem is about a Medi-Cal service, including DME supplies and drugs, you can ask the California Department of Managed Health Care for an IMR. An IMR is a review of your case by doctors who are not part of our plan. If the IMR decision is in your favor, we must give you the service or treatment you asked for. You pay no costs for an IMR.

Independent review organization (IRO): An independent organization hired by Medicare that reviews a level 2 appeal. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work. The formal name is the **Independent Review Entity**.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Individualized Care Plan (ICP or Care Plan): A plan for what services you will get and how you will get them. Your plan may include medical services, behavioral health services, and long-term services and supports.

Initial coverage stage: The stage before your total Medicare Part D drug expenses reach \$2,000. This includes amounts you paid, what our plan paid on your behalf, and the low-income subsidy. You begin in this stage when you fill your first prescription of the year. During this stage, we pay part of the costs of your drugs, and you pay your share.

Inpatient: A term used when you are formally admitted to the hospital for skilled medical services. If you're not formally admitted, you may still be considered an outpatient instead of an inpatient even if you stay overnight.

Interdisciplinary Care Team (ICT or Care team): A care team may include doctors, nurses, counselors, or other health professionals who are there to help you get the care you need. Your care team also helps you make a care plan.

Integrated D-SNP: A dual-eligible special needs plan that covers Medicare and most or all Medi-Cal services under a single health plan for certain groups of individuals eligible for both Medicare and Medi-Cal. These individuals are known as full-benefit dually eligible individuals.

Interchangeable Biosimilar: A biosimilar that may be substituted at the pharmacy without needing a new prescription because it meets additional requirements related to the potential for automatic substitution. Automatic substitution at the pharmacy is subject to state law.

List of Covered Drugs (Drug List): A list of prescription and over-the-counter (OTC) drugs we cover. We choose the drugs on this list with the help of doctors and pharmacists. The Drug List tells you if there are any rules you need to follow to get your drugs. The Drug List is sometimes called a "formulary".

Long-term services and supports (LTSS): Long-term services and supports help improve a long-term medical condition. Most of these services help you stay in your home so you don't have to go to a nursing facility or hospital. LTSS covered by our plan include Community-Based Adult Services (CBAS), also known as adult day health care, Nursing Facilities (NF), and Community Supports. IHSS and 1915(c) waiver programs are Medi-Cal LTSS provided outside our plan.

Low-income subsidy (LIS): Refer to "Extra Help"

Mail Order Program: Some plans may offer a mail-order program that allows you to get up to a 3-month supply of your covered prescription drugs sent directly to your home. This may be a cost-effective and convenient way to fill prescriptions you take regularly.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Medi-Cal: This is the name of California Medicaid program. Medi-Cal is managed by the state and is paid for by the state and the federal government.

- It helps people with limited incomes and resources pay for long-term services and supports and medical costs.
- It covers extra services and some drugs not covered by Medicare.
- Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medi-Cal.

Medi-Cal plans: Plans that cover only Medi-Cal benefits, such as long-term services and supports, medical equipment, and transportation. Medicare benefits are separate.

Medicaid (or Medical Assistance): A program run by the federal government and the state that helps people with limited incomes and resources pay for long-term services and supports and medical costs. Medi-Cal is the Medicaid program for the State of California.

Medically necessary: This describes services, supplies, or drugs you need to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing facility. It also means the services, supplies, or drugs meet accepted standards of medical practice.

Medicare: The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare or a managed care plan (refer to “Health plan”).

Medicare Advantage: A Medicare program, also known as “Medicare Part C” or “MA”, that offers MA plans through private companies. Medicare pays these companies to cover your Medicare benefits.

Medicare Appeals Council (Council): A council that reviews a level 4 appeal. The Council is part of the Federal government.

Medicare-covered services: Services covered by Medicare Part A and Medicare Part B. All Medicare health plans, including our plan, must cover all of the services covered by Medicare Part A and Medicare Part B.

Medicare diabetes prevention program (MDPP): A structured health behavior change program that provides training in long-term dietary change, increased physical activity, and strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Medicare-Medi-Cal enrollee: A person who qualifies for Medicare and Medicaid coverage. A Medicare- Medicaid enrollee is also called a “dually eligible individual”.

Medicare Part A: The Medicare program that covers most medically necessary hospital, skilled nursing facility, home health, and hospice care.

Medicare Part B: The Medicare program that covers services (such as lab tests, surgeries, and doctor visits) and supplies (such as wheelchairs and walkers) that are medically necessary to treat a disease or condition. Medicare Part B also covers many preventive and screening services.

Medicare Part C: The Medicare program, also known as “Medicare Advantage” or “MA”, that lets private health insurance companies provide Medicare benefits through an MA Plan.

Medicare Part D: The Medicare prescription drug benefit program. We call this program “Part D” for short. Medicare Part D covers outpatient prescription drugs, vaccines, and some supplies not covered by Medicare Part A or Medicare Part B or Medicaid. Our plan includes Medicare Part D.

Medicare Part D drugs: Drugs covered under Medicare Part D. Congress specifically excludes certain categories of drugs from coverage under Medicare Part D. Medicaid may cover some of these drugs.

Medication Therapy Management (MTM): A distinct group of service or group of services provided by health care providers, including pharmacists, to ensure the best therapeutic outcomes for patients. Refer to **Chapter 5** of your *Member Handbook* for more information.

Medi-Medi Plan: A Medicare Medi-Cal Plan (Medi-Medi Plan) is a type of Medicare Advantage plan. It is for people who have both Medicare and Medi-Cal, and combines Medicare and Medi-Cal benefits into one plan. Medi-Medi Plans coordinate all benefits and services across both programs, including all Medicare and Medi-Cal covered services.

Member (member of our plan, or plan member): A person with Medicare and Medi-Cal who qualifies to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS) and the state.

Member Handbook and Disclosure Information: This document, along with your enrollment form and any other attachments, or riders, which explain your coverage, what we must do, your rights, and what you must do as a member of our plan.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Network pharmacy: A pharmacy (drug store) that agreed to fill prescriptions for our plan members. We call them “network pharmacies” because they agreed to work with our plan. In most cases, we cover your prescriptions only when filled at one of our network pharmacies.

Network provider: “Provider” is the general term we use for doctors, nurses, and other people who give you services and care. The term also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

- They are licensed or certified by Medicare and by the state to provide health care services.
- We call them “network providers” when they agree to work with our health plan, accept our payment, and do not charge members an extra amount.
- While you’re a member of our plan, you must use network providers to get covered services. Network providers are also called “plan providers”.

Nursing home or facility: A facility that provides care for people who can’t get their care at home but don’t need to be in the hospital.

Ombudsman: An office in your state that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The ombudsperson’s services are free. You can find more information in **Chapters 2 and 9** of your *Member Handbook*.

Organization determination: Our plan makes an organization determination when we, or one of our providers, decide about whether services are covered or how much you pay for covered services. Organization determinations are called “coverage decisions”. **Chapter 9** of your *Member Handbook* explains coverage decisions.

Original Biological Product: A biological product that has been approved by the Food and Drug Administration (FDA) and serves as the comparison for manufacturers making a biosimilar version. It is also called a reference product.

Original Medicare (traditional Medicare or fee-for-service Medicare): The government offers Original Medicare. Under Original Medicare, services are covered by paying doctors, hospitals, and other health care providers amounts that Congress determines.

- You can use any doctor, hospital, or other health care provider that accepts Medicare. Original Medicare has two parts: Medicare Part A (hospital insurance) and Medicare Part B (medical insurance).
- Original Medicare is available everywhere in the United States.
- If you don’t want to be in our plan, you can choose Original Medicare

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Out-of-network pharmacy: A pharmacy that has not agreed to work with our plan to coordinate or provide covered drugs to members of our plan. Our plan doesn't cover most drugs you get from out-of-network pharmacies unless certain conditions apply.

Out-of-network provider or Out-of-network facility: A provider or facility that is not employed, owned, or operated by our plan and is not under contract to provide covered services to members of our plan. **Chapter 3** of your *Member Handbook* explains out-of-network providers or facilities.

Out-of-pocket costs: The cost-sharing requirement for members to pay for part of the services or drugs they get is also called the "out-of-pocket" cost requirement. Refer to the definition for "cost-sharing" above.

Over-the-counter (OTC) drugs: Over-the-counter drugs are drugs or medicines that a person can buy without a prescription from a health care professional.

Part A: Refer to "Medicare Part A."

Part B: Refer to "Medicare Part B."

Part C: Refer to "Medicare Part C."

Part D: Refer to "Medicare Part D."

Part D drugs: Refer to "Medicare Part D drugs."

Personal health information (also called Protected health information) (PHI): Information about you and your health, such as your name, address, social security number, physician visits, and medical history. Refer to our Notice of Privacy Practices for more information about how we protect, use, and disclose your PHI, as well as your rights with respect to your PHI.

Primary care provider (PCP): The doctor or other provider you use first for most health problems. They make sure you get the care you need to stay healthy.

- They also may talk with other doctors and health care providers about your care and refer you to them.
- In many Medicare health plans, you must use your primary care provider before you use any other health care provider.
- Refer to **Chapter 3** of your *Member Handbook* for information about getting care from primary care providers.

Prior authorization (PA): An approval you must get from us before you can get a specific service or drug or use an out-of-network provider. Our plan may not cover the service or drug if you don't get approval first.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Our plan covers some network medical services only if your doctor or other network provider gets PA from us.

- Covered services that need our plan's PA are marked in **Chapter 4** of your *Member Handbook*.

Our plan covers some drugs only if you get PA from us.

- Covered drugs that need our plan's PA are marked in the *List of Covered Drugs* and the rules are posted on our website.

Program for All-Inclusive Care for the Elderly (PACE): A program that covers Medicare and Medicaid benefits together for people age 55 and over who need a higher level of care to live at home.

Prosthetics and Orthotics: Medical devices ordered by your doctor or other health care provider that include, but are not limited to, arm, back, and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality improvement organization (QIO): A group of doctors and other health care experts who help improve the quality of care for people with Medicare. The federal government pays the QIO to check and improve the care given to patients. Refer to **Chapter 2** of your *Member Handbook* for information about the QIO.

Quantity limits: A limit on the amount of a drug you can have. We may limit the amount of the drug that we cover per prescription.

Real Time Benefit Tool: A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific covered drugs and benefit information. This includes cost sharing amounts, alternative drugs that may be used for the same health condition as a given drug, and coverage restrictions (prior authorization, step therapy, quantity limits) that apply to alternative drugs.

Referral: A referral is your primary care provider's (PCP's) or our approval to use a provider other than your PCP. If you don't get approval first, we may not cover the services. You don't need a referral to use certain specialists, such as women's health specialists. You can find more information about referrals in **Chapters 3 and 4** of your *Member Handbook*.

Rehabilitation services: Treatment you get to help you recover from an illness, accident, or major operation. Refer to **Chapter 4** of your *Member Handbook* to learn more about rehabilitation services.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Sensitive services: Services related to mental or behavioral health, sexual and reproductive health, family planning, sexually transmitted infections (STIs), HIV/AIDS, sexual assault and abortions, substance use disorder, gender affirming care, and intimate partner violence.

Service area: A geographic area where a health plan accepts members if it limits membership based on where people live. For plans that limit which doctors and hospitals you may use, it's generally the area where you can get routine (non-emergency) services. Only people who live in our service area can enroll in our plan.

Share of cost: The portion of your health care costs that you may have to pay each month before your benefits become effective. The amount of your share of cost varies depending on your income and resources.

Skilled nursing facility (SNF): A nursing facility with the staff and equipment to give skilled nursing care and, in most cases, skilled rehabilitative services and other related health services.

Skilled nursing facility (SNF) care: Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous (IV) injections that a registered nurse or a doctor can give.

Specialist: A doctor who provides health care for a specific disease or part of the body.

Specialized pharmacy: Refer to **Chapter 5** of your *Member Handbook* to learn more about specialized pharmacies.

State Hearing: If your doctor or other provider asks for a Medi-Cal service that we won't approve, or we won't continue to pay for a Medi-Cal service you already have, you can ask for a State Hearing. If the State Hearing is decided in your favor, we must give you the service you asked for.

Step therapy: A coverage rule that requires you to try another drug before we cover the drug you ask for.

Supplemental Security Income (SSI): A monthly benefit Social Security pays to people with limited incomes and resources who are disabled, blind, or age 65 and over. SSI benefits are not the same as Social Security benefits.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Urgently needed care: Care you get for an unforeseen illness, injury, or condition that is not an emergency but needs care right away. You can get urgently needed care from out-of-network providers when you cannot get to them because given your time, place, or circumstances, it is not possible, or it is unreasonable to obtain services from network providers (for example when you are outside the plan's service area and you require medically needed immediate services for an unseen condition but it is not a medical emergency).



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Health Plan of San Mateo CareAdvantage Unit

CALL	<p>1-866-880-0606</p> <p>Calls to this number are free. Hours are Monday through Sunday, 8:00 a.m. to 8:00 p.m.</p> <p>The CareAdvantage Unit also has free language interpreter services available for non-English speakers.</p>
TTY	<p>1-800-735-2929 or dial 7-1-1</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. Hours are Monday through Friday, 8:00 a.m. – 8:00 p.m.</p>
FAX	(650) 616-2190
WRITE	<p>CareAdvantage Unit Health Plan of San Mateo 801 Gateway Blvd., Suite 100 South San Francisco, CA 94080</p> <p>Email: CareAdvantageSupport@hpsm.org</p>
WEBSITE	www.hpsm.org/careadvantage



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m.. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Healthy is for everyone



801 Gateway Boulevard, Suite 100
South San Francisco, CA 94080

tel 866.880.0606 toll-free

tel 650.616.0050 local

fax 650.616.0060

tty 800.735.2929 or dial 7-1-1

www.hpsm.org/careadvantage

Call Center Hours:
Monday through Sunday
8:00 a.m. to 8:00 p.m.