

# ***HNE Medicare Premium No Rx (HMO) offered by HNE Medicare Advantage***

## **Annual Notice of Changes for 2016**

You are currently enrolled as a member of HNE Medicare Premium No Rx (HMO). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

### **Additional Resources**

- Please contact our Member Services number at 1.413.787.0010 or toll free at 1.877.443.3314 (TTY only, call 1.800.439.2370). We are available for phone calls from 8:00 a.m. to 8:00 p.m., Monday through Friday. Calls to these numbers are free. (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week.)
- Member Services has free language interpreter services available for non-English speakers (phone numbers are in Section 7.1 of this booklet).
- We must provide information in a way that works for you (in large print, or other alternate formats, etc.). To get information from us in a way that works for you, please call Member Services (phone numbers are in Section 7.1 of this booklet).

### **About HNE Medicare Premium No Rx (HMO)**

- HNE Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in HNE Medicare Advantage depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Health New England (HNE) Medicare Advantage. When it says “plan” or “our plan,” it means HNE Medicare Premium No Rx (HMO).

H8578\_2016\_026 CMS Approved [08/24/2015]

## Think about Your Medicare Coverage for Next Year

Each fall, Medicare allows you to change your Medicare health and drug coverage during the Annual Enrollment Period. It's important to review your coverage now to make sure it will meet your needs next year.

Important things to do:

- Check the changes to our benefits and costs to see if they affect you.** Do the changes affect the services you use? It is important to review benefit and cost changes to make sure they will work for you next year. Look in Section 1 for information about benefit and cost changes for our plan.
- Check to see if your doctors and other providers will be in our network next year.** Are your doctors in our network? What about the hospitals or other providers you use? Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.** How much will you spend out-of-pocket for the services and prescription drugs you use regularly? How much will you spend on your premium? How do the total costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.**

### If you decide to stay with HNE Medicare Premium No Rx (HMO):

If you want to stay with us next year, it's easy - you don't need to do anything.

### If you decide to change plans:

If you decide other coverage will better meet your needs, you can switch plans between October 15 and December 7. If you enroll in a new plan, your new coverage will begin on January 1, 2016. Look in Section 4 to learn more about your choices.

## Summary of Important Costs for 2016

The table below compares the 2015 costs and 2016 costs for HNE Medicare Premium No Rx (HMO) in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes* and review the attached *Evidence of Coverage* to see if other benefit or cost changes affect you.**

Cost	2015 (this year)	2016 (next year)
<b>Monthly plan premium</b>	\$89	\$97
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$3,400	\$3,400
<b>Doctor office visits</b>	Primary care visits: \$15 per visit Specialist visits: \$20 per visit	Primary care visits: \$15 per visit Specialist visits: \$20 per visit
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	\$300 copay per admission There is a \$900 out-of-pocket limit every year.	\$300 copay per admission There is a \$900 out-of-pocket limit every year.

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## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2015 (this year)	2016 (next year)
<b>Monthly premium</b>	\$89	\$97
(You must also continue to pay your Medicare Part B premium.)		

### Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2015 (this year)	2016 (next year)
<b>Maximum out-of-pocket amount</b>	\$3,400	\$3,400
Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.	Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

### Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year.

An updated Provider Directory is located on our website at [www.hne.com/medicare](http://www.hne.com/medicare). You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2016 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your

provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- When possible we will provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

### Section 1.4 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2016 Evidence of Coverage*.

<b>Cost:</b>	<b>2015 (this year)</b>	<b>2016 (next year)</b>
<b>Ambulance Services</b>	You pay: \$100 copay for Medicare covered ambulance benefits per trip.	You pay: \$150 copay for Medicare covered ambulance benefits per trip.
<b>Prosthetics and Orthotics</b>	You pay: 10% coinsurance for Medicare covered items.	You pay: 15% coinsurance for Medicare covered items.
<b>Outpatient DME</b>	You pay: 10% coinsurance for Medicare covered items	You pay: 15% coinsurance for Medicare covered items
<b>Outpatient Emergency Department Visit</b>	You pay: \$65 copay for Medicare covered visits	You pay: \$75 copay for Medicare covered visits
<b>Outpatient X-rays and Other Radiology Services</b>	You pay: \$0 copay for Medicare covered X-rays \$100 copay for diagnostic imaging (CT Scans, MRIs, MRAs, PET Scans, sleep studies, nuclear cardiology).	You pay: \$10 copay for Medicare covered X-rays \$100 copay for diagnostic imaging (CT Scans, MRIs, MRAs, PET Scans, sleep studies, nuclear cardiology).

<b>Cost:</b>	<b>2015 (this year)</b>	<b>2016 (next year)</b>
<b>Urgently Needed Services</b>	You pay: \$20 copay for Medicare covered urgently needed services.	You pay: \$50 copay for Medicare covered urgently needed services.

<b>Inpatient Services Covered During a Non-Covered Inpatient Stay</b>		
<b>Inpatient Medical DME</b>	You pay: 10% coinsurance for Medicare covered items.	You pay: 0% coinsurance for Medicare covered items.
<b>Outpatient DME</b>	You pay: 10% coinsurance for Medicare covered items.	You pay: 15% coinsurance for Medicare covered items.
<b>Inpatient X-rays and Other Radiology Services</b>	You pay: \$0 copay for Medicare covered X-rays \$100 copay for diagnostic imaging (CT Scans, MRIs, MRAs, PET Scans, sleep studies, nuclear cardiology).	You pay: \$10 copay for Medicare covered X-rays \$100 copay for diagnostic imaging (CT Scans, MRIs, MRAs, PET Scans, sleep studies, nuclear cardiology).

## **SECTION 2 Other Changes**

	<b>2015 (This year)</b>	<b>2016 (Next year)</b>
Telehealth Services - Teladoc	Limited telehealth services provided through providers in CMS defined limited access areas.	Telehealth services provided by Teladoc will be available to all Health New England Medicare Advantage members.

## **SECTION 3 Deciding Which Plan to Choose**

### **Section 3.1 – If you want to stay in HNE Medicare Premium No Rx (HMO)**

**To stay in our plan you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2016.

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## Section 3.2 – If you want to change plans

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We hope to keep you as a member next year but if you want to change for 2016 follow these steps:

### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- *OR*-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan and whether to buy a Medicare supplement (Medigap) policy.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2016*, call your State Health Insurance Assistance Program (SHIP) (see Section 5, or call Medicare (see Section 72).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <http://www.medicare.gov> and click “Review and Compare Your Coverage Options.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, HNE Medicare Advantage offers other Medicare health plans and/or Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from HNE Medicare Premium No Rx (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from HNE Medicare Premium No Rx (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
  - – *or* – Contact **Medicare**, at 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1.877.486.2048.



## SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2016.

### Are there other times of the year to make a change?

If you enrolled in a Medicare Advantage plan for January 1, 2016, and don't like your plan choice, you can switch to Original Medicare between January 1 and February 14, 2016. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

## SECTION 5 Programs That Offer Free Counseling about Medicare

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

In Massachusetts, the SHIP is called Serving the Health Information Needs of Elders (SHINE).

SHINE is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHINE counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHINE at 413.750.2893 or 1.800.AGE.INFO (1.800.243.4636). TTY: 413.787.6154. You can learn more about SHINE by visiting their website (<http://www.mass.gov/elders/healthcare/shine/serving-the-health-information-needs-of-elders.html>).

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75 % or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
  - 1.800.MEDICARE (1.800.633.4227). TTY users should call 1.877.486.2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1.800.772.1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1.800.325.0778 (applications); or
  - Your State Medicaid Office (applications).

- **Help from your state's pharmaceutical assistance program.** Massachusetts has a program called Prescription Advantage that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Massachusetts HIV Drug Assistance Program – HDAP. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call HDAP toll-free at 1-800.228.2714. Note: To be eligible for the ADAP operating in your state, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. Massachusetts HIV Drug Assistance Program – HDAP. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call HDAP toll-free at 1-800.228.2714.

- For information on eligibility criteria, covered drugs, or how to enroll in the program, please call HDAP toll-free at 1-800-228-2714.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from HNE Medicare Premium No Rx (HMO)

Questions? We're here to help. Please call Member Services at 1.413.787.0010 or toll free at 1.877.443.3314 (TTY only, call 1.800.439.2370). We are available for phone calls from 8:00 a.m. to 8:00 p.m., Monday through Friday. Calls to these numbers are free. (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week.)

#### **Read your 2016 *Evidence of Coverage* (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2016. For details, look in the 2016 *Evidence of Coverage* for HNE Medicare Premium No Rx (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is included in this envelope.

#### **Visit our Website**

You can also visit our website at [www.hne.com/medicare](http://www.hne.com/medicare). As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

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## **Section 7.2 – Getting Help from Medicare**

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To get information directly from Medicare:

### **Call 1.800.MEDICARE (1.800.633.4227)**

You can call 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.

### **Visit the Medicare website**

You can visit the Medicare website (<http://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <http://www.medicare.gov> and click on “Find health & drug plans”).

### **Read Medicare & You 2016**

You can read *Medicare & You 2016* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<http://www.medicare.gov>) 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.



## Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-413-787-0010. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-413-787-0010. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-413-787-0010。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-413-787-0010。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-413-787-0010. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-413-787-0010. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-413-787-0010 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí .

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-413-787-0010. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-413-787-0010 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-413-787-0010. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

#### **Arabic:**

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-413-787-0010. سيقوم شخص ما بمساعدتك. هذه خدمة مجانية يتحدث العربية.

**Hindi<sup>1</sup>:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-413-787-0010 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-413-787-0010. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-413-787-0010. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-413-787-0010. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-413-787-0010. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-413-787-0010 にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

**January 1 – December 31, 2016**

## **Evidence of Coverage:**

### **Your Medicare Health Benefits and Services Coverage as a Member of HNE Medicare Premium No Rx (HMO)**

This booklet gives you the details about your Medicare health care from January 1 – December 31, 2016. It explains how to get coverage for the health care services you need. **This is an important legal document. Please keep it in a safe place.**

This plan, HNE Medicare Premium No Rx (HMO), is offered by Health New England (HNE) Medicare Advantage. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means HNE Medicare Advantage. When it says “plan” or “our plan,” it means HNE Medicare Premium No Rx (HMO).)

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Benefits, premium, and/or copayments/coinsurance may change on January 1, 2017.

H8578\_2016\_026 CMS Approved [08/24/2015]

**2016 Evidence of Coverage**

**Table of Contents**

This list of chapters and page numbers is your starting point. For more help in finding information you need, go to the first page of a chapter. **You will find a detailed list of topics at the beginning of each chapter.**

**CHAPTER 1: Getting started as a member ..... 1**

Explains what it means to be in a Medicare health plan and how to use this booklet. Tells about materials we will send you, your plan premium, your plan membership card, and keeping your membership record up to date.

**CHAPTER 2: Important phone numbers and resources..... 13**

Tells you how to get in touch with our plan (HNE Medicare Premium No Rx (HMO)) and with other organizations including Medicare, the State Health Insurance Assistance Program (SHIP), the Quality Improvement Organization, Social Security, Medicaid (the state health insurance program for people with low incomes), and the Railroad Retirement Board.

**CHAPTER 3: Using the plan’s coverage for your medical services ..... 27**

Explains important things you need to know about getting your medical care as a member of our plan. Topics include using the providers in HNE Medicare Premium No Rx (HMO)’s network and how to get care when you have an emergency.

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Gives the details about which types of medical care are covered and *not* covered for you as a member of our plan. Explains how much you will pay as your share of the cost for your covered medical care.

**CHAPTER 5: Asking us to pay our share of a bill you have received for covered medical services ..... 76**

Explains when and how to send a bill to us when you want to ask us to pay you back for our share of the cost for your covered services.

**CHAPTER 6: Your rights and responsibilities..... 82**

Explains the rights and responsibilities you have as a member of our plan. Tells what you can do if you think your rights are not being respected.



**CHAPTER 7: What to do if you have a problem or complaint  
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Tells you step-by-step what to do if you are having problems or concerns as a member of our plan.

- Explains how to ask for coverage decisions and make appeals if you are having trouble getting the medical care you think are covered by our plan. This includes asking us to keep covering hospital care and certain types of medical services if you think your coverage is ending too soon.
- Explains how to make complaints about quality of care, waiting times, customer service, and other concerns.

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Explains key terms used in this booklet.

# CHAPTER 1

*Getting started as a member*

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## **Chapter 1. Getting started as a member**

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## SECTION 1 Introduction

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<b>Section 1.1</b>	<b>You are enrolled in HNE Medicare Premium No Rx (HMO), which is a Medicare HMO</b>
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You are covered by Medicare, and you have chosen to get your Medicare health care through our plan, HNE Medicare Premium No Rx (HMO).

There are different types of Medicare health plans. HNE Medicare Premium No Rx (HMO) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company. HNE Medicare Premium No Rx (HMO) does not include Part D prescription drug coverage.

<b>Section 1.2</b>	<b>What is the <i>Evidence of Coverage</i> booklet about?</b>
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This *Evidence of Coverage* booklet tells you how to get your Medicare medical care covered through our plan. This booklet explains your rights and responsibilities, what is covered and what you pay as a member of HNE Medicare Premium No Rx (HMO).

The word “coverage” and “covered services” refers to the medical care and services available to you as a member of HNE Medicare Premium No Rx (HMO). It’s important for you to learn what HNE Medicare Premium No Rx (HMO)’s rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* booklet.

If you are confused or concerned or just have a question, please contact our plan’s Member Services (phone numbers are printed on the back cover of this booklet).

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<b>Section 1.3</b>	<b>Legal information about the <i>Evidence of Coverage</i></b>
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### **It’s part of our contract with you**

This *Evidence of Coverage* is part of our contract with you about how HNE Medicare Premium No Rx (HMO) covers your care. Other parts of this contract include your enrollment form, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called “riders” or “amendments.”

The contract is in effect for months in which you are enrolled in HNE Medicare Premium No Rx (HMO) between January 1, 2016 and December 31, 2016.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of HNE Medicare Premium No Rx (HMO) after December 31, 2016. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2016.

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**Medicare must approve our plan each year**

Medicare (the Centers for Medicare & Medicaid Services) must approve HNE Medicare Premium No Rx (HMO) each year. You can continue to get Medicare coverage as a member of HNE Medicare Premium No Rx (HMO) as long as we choose to continue to offer HNE Medicare Premium No Rx (HMO) and Medicare renews its approval of HNE Medicare Premium No Rx (HMO).

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

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**Section 2.1 Your eligibility requirements**

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

- You have both Medicare Part A and Medicare Part B (section 2.2 tells you about Medicare Part A and Medicare Part B)
- -- *and* -- you live in our geographic service area (section 2.3 below describes our service area)
- -- *and* -- you do not have End-Stage Renal Disease (ESRD), with limited exceptions, such as if you develop ESRD when you are already a member of a plan that we offer, or you were a member of a different plan that was terminated.

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**Section 2.2 What are Medicare Part A and Medicare Part B?**

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When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally helps cover services provided by hospitals (for inpatient services), skilled nursing facilities or home health agencies.
- Medicare Part B is for most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment and supplies).

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**Section 2.3 Here is the plan service area for HNE Medicare Premium No Rx (HMO)**

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Although Medicare is a Federal program, HNE Medicare Premium No Rx (HMO) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes these counties in Massachusetts: Hampden, Hampshire, Franklin, and Berkshire counties.

If you plan to move out of the service area, please contact Member Services (phone numbers are printed on the back cover of this booklet). When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

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

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## SECTION 3 What other materials will you get from us?

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### Section 3.1 Your plan membership card – Use it to get all covered care

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



As long as you are a member of our plan **you must not use your red, white, and blue Medicare card** to get covered medical services (with the exception of routine clinical research studies and hospice services). Keep your red, white, and blue Medicare card in a safe place in case you need it later.

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**Here's why this is so important:** If you get covered services using your red, white, and blue Medicare card instead of using your HNE Medicare Premium No Rx (HMO) membership card while you are a plan member, you may have to pay the full cost yourself.

If your plan membership card is damaged, lost, or stolen, call Member Services right away and we will send you a new card. (Phone numbers for Member Services are printed on the back cover of this booklet.)

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### Section 3.2      **The *Provider Directory*: your guide to all providers in the plan's network**

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The *Provider Directory* lists our network providers.

#### **What are “network providers”?**

**Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost-sharing as payment in full. We have arranged for these providers to deliver covered services to members in our plan.

#### **Why do you need to know which providers are part of our network?**

It is important to know which providers are part of our network because, with limited exceptions, while you are a member of our plan you must use network providers to get your medical care and services. The only exceptions are emergencies, urgently needed services when the network is not available (generally, when you are out of the area), out-of-area dialysis services, and cases in which HNE Medicare Premium No Rx (HMO) authorizes use of out-of-network providers. See Chapter 3 (*Using HNE Medicare Premium No Rx (HMO)'s coverage for your medical services*) for more specific information about emergency, out-of-network, and out-of-area coverage.

If you don't have your copy of the *Provider Directory*, you can request a copy from Member Services (phone numbers are printed on the back cover of this booklet). You may ask Member Services for more information about our network providers, including their qualifications. You can also see the *Provider Directory* at [www.hne.com/medicare](http://www.hne.com/medicare), or download it from this website. Both Member Services and the website can give you the most up-to-date information about changes in our network providers.



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## SECTION 4      **Your monthly premium for HNE Medicare Premium No Rx (HMO)**

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### Section 4.1      **How much is your plan premium?**

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As a member of our plan, you pay a monthly plan premium. For 2016, the monthly premium for HNE Medicare Premium No Rx (HMO) is \$97. In addition, you must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

#### **Many members are required to pay other Medicare premiums**

In addition to paying the monthly plan premium, many members are required to pay other Medicare premiums. As explained in Section 2 above, in order to be eligible for our plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B. For that reason, some plan members (those who aren't eligible for premium-free Part A) pay a premium for Medicare Part A. Most plan members pay a premium for Medicare Part B. **You must continue paying your Medicare premiums to remain a member of the plan.**

Your copy of *Medicare & You 2016* gives information about these premiums in the section called "2016 Medicare Costs." This explains how the Medicare Part B premium(s) differ for people with different incomes. Everyone with Medicare receives a copy of *Medicare & You* each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of *Medicare & You 2016* from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by phone at 1.800.MEDICARE (1.800.633.4227) 24 hours a day, 7 days a week. TTY users call 1.877.486.2048.

<h3>Section 4.2      <b>There are several ways you can pay your plan premium</b></h3>
---

There are three ways you can pay your plan premium. To choose your monthly plan premium payment option or to change your payment option, please contact Member Services.

If you decide to change the way you pay your premium, it can take up to three months for your new payment method to take effect. While we are processing your request for a new payment method, you are responsible for making sure that your plan premium is paid on time.

#### **Option 1: You can pay by check (Checks should be made payable to Health New England and not CMS or HHS.)**

You may decide to pay your monthly plan premium directly to our plan by check or money order. As a member of the HNE Medicare Premium No Rx (HMO), your premium will be billed monthly. Your plan premium is due on or before the first of each month. We will send you a bill every month for the plan premium you owe to us. If a check is returned due to insufficient funds, you will be charged \$20.00. HNE will not redeposit checks. You will then need to issue a new check to HNE.

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You can submit your premium payment by check or money order to: Health New England, P.O. Box 415425, Boston, MA 02241-5425. Cash payments will be accepted in person only at our offices located at One Monarch Place, Suite 1500, Springfield, MA 01144-1500.

**Option 2: You can have the amount automatically withdrawn from your bank account (phone numbers are printed on the back cover of this booklet)**

Instead of paying by check, you can have your monthly plan premium automatically withdrawn from your bank account. This is called an “electronic fund transfer.” Your plan premium will be automatically deducted from your bank account on the billing due date on a monthly basis. To set up an electronic fund transfer, please contact Member Services to obtain an authorization form or visit [www.hne.com/medicare](http://www.hne.com/medicare).

**Option 3: You can have the plan premium taken out of your monthly Social Security check**

You can have the plan premium taken out of your monthly Social Security check. Contact Member Services for more information on how to pay your monthly plan premium this way. We will be happy to help you set this up. (Phone numbers for Member Services are printed on the back cover of this booklet.)

**What to do if you are having trouble paying your plan premium**

Your plan premium is due in our office by the first day of the month. If we have not received your premium payment by the first day of the month, we will send you a notice telling you that your plan membership will end if we do not receive at least one full month’s premium within three calendar months. If you are having trouble paying your premium on time, please contact Member Services to see if we can direct you to programs that will help with your plan premium. (Phone numbers for Member Services are printed on the back cover of this booklet.)

If we end your membership because you did not pay your plan premium, you will have coverage under Original Medicare.

At the time we end your membership, you may still owe us for premiums you have not paid. In the future, if you want to enroll again in our plan (or another plan that we offer), you will need to pay the amount you owe before you can enroll.

If you think we have wrongfully ended your membership, you have a right to ask us to reconsider this decision by making a complaint. Chapter 7, Section 9 of this booklet tells how to make a complaint. If you had an emergency circumstance that was out of your control and it caused you to not be able to pay your premiums within our grace period, you can ask Medicare to reconsider this decision 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.

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**Section 4.3**                      **Can we change your monthly plan premium during the year?**

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

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**SECTION 5**                      **Please keep your plan membership record up to date**

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**Section 5.1**                      **How to help make sure that we have accurate information about you**

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

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

**Let us know about these changes:**

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, or Medicaid)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study

If any of this information changes, please let us know by calling Member Services (phone numbers are printed on the back cover of this booklet).

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

**Read over the information we send you about any other insurance coverage you have**

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. (For more information about how our coverage works when you have other insurance, see Section 7 in this chapter.)

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Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Member Services (phone numbers are printed on the back cover of this booklet).

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## **SECTION 6      We protect the privacy of your personal health information**

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<b>Section 6.1      We make sure that your health information is protected</b>
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Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

For more information about how we protect your personal health information, please go to Chapter 6, Section 1.4 of this booklet.

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## **SECTION 7      How other insurance works with our plan**

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<b>Section 7.1      Which plan pays first when you have other insurance?</b>
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When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the “primary payer” and pays up to the limits of its coverage. The one that pays second, called the “secondary payer,” only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs.

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

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-stage Renal Disease (ESRD):
  - If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
  - If you're over 65 and you or your spouse is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

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

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

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

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Member Services (phone numbers are printed on the back cover of this booklet.) You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

# CHAPTER 2

*Important phone numbers  
and resources*

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## **CHAPTER 2: Important phone numbers and resources**

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**SECTION 1      HNE Medicare Premium No Rx (HMO) contacts**  
 (how to contact us, including how to reach Member Services at the plan)

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**How to contact our plan's Member Services**

For assistance with claims, billing, or member card questions, please call or write to HNE Medicare Premium No Rx (HMO) Member Services. We will be happy to help you.

<b>Method</b>	<b>Member Services – Contact Information</b>
<b>CALL</b>	<p>1.413.787.0010 or toll-free at 1.877.443.3314</p> <p>Calls to these numbers are free. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
<b>TTY/TDD</b>	<p>1.800.439.2370</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. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>WRITE</b>	<p>Health New England            Member Services            One Monarch Place, Suite 1500            Springfield, MA 01144-1500</p>
<b>WEBSITE</b>	<p><a href="http://www.hne.com/medicare">www.hne.com/medicare</a></p>



### How to contact us when you are asking for a coverage decision about your medical care

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For more information on asking for coverage decisions about your medical care, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

You may call us if you have questions about our coverage decision process.

<b>Method</b>	<b>Coverage Decisions for Medical Care – Contact Information</b>
<b>CALL</b>	<p>1.413.787.0010 or toll-free at 1.877.443.3314.</p> <p>Calls to these numbers are free. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>TTY/TDD</b>	<p>1.800.439.2370</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. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>WRITE</b>	<p>HNE Medicare Advantage Plan Clinical Services One Monarch Place, Suite 1500 Springfield, MA 01144-1500</p>

## How to contact us when you are making an appeal about your medical care

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your medical care, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Appeals for Medical Care – Contact Information
<b>CALL</b>	<p>1.413.787.0010 or toll-free at 1.877.443.3314.</p> <p>Calls to these numbers are free. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>TTY/TDD</b>	<p>1.800.439.2370</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. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>WRITE</b>	<p>HNE Medicare Advantage Plan Complaints and Appeals Department One Monarch Place, Suite 1500 Springfield, MA 01144-1500</p>

### How to contact us when you are making a complaint about your medical care

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your medical care, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Complaints about Medical Care – Contact Information</b>
<b>CALL</b>	<p>1.413.787.0010 or toll-free at 1.877.443.3314.</p> <p>Calls to these numbers are free. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>TTY/TDD</b>	<p>1.800.439.2370</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. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>WRITE</b>	<p>HNE Medicare Advantage Plan Complaints and Appeals Department One Monarch Place, Suite 1500 Springfield, MA 01144-1500</p>
<b>MEDICARE WEBSITE</b>	<p>You can submit a complaint about HNE Medicare Premium No Rx (HMO) directly to Medicare. To submit an online complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>.</p>

### Where to send a request asking us to pay for our share of the cost for medical care you have received

For more information on situations in which you may need to ask us for reimbursement or to pay a bill you have received from a provider, see Chapter 7 (*Asking us to pay our share of a bill you have received for covered medical services or drugs*).

**Please note:** If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 5 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

Method	Payment Requests - Contact Information
<b>CALL</b>	1.413.787.0010 or toll-free at 1.877.443.3314.  Calls to these numbers are free. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).
<b>TTY/TDD</b>	1.800.439.2370  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).
<b>WRITE</b>	Health New England Member Services One Monarch Place, Suite 1500 Springfield, MA 01144
<b>WEBSITE</b>	<a href="http://www.hne.com/medicare">www.hne.com/medicare</a>

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## **SECTION 2      Medicare** (how to get help and information directly from the Federal Medicare program)

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Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called “CMS”). This agency contracts with Medicare Advantage organizations, including us.

<b>Method</b>	<b>Medicare – Contact Information</b>
<b>CALL</b>	1.800.MEDICARE, or 1.800.633.4227  Calls to this number are free.  24 hours a day, 7 days a week.
<b>TTY</b>	1.877.486.2048  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free.

Method	Medicare – Contact Information
<b>WEBSITE</b>	<p data-bbox="479 273 803 304"><a href="http://www.medicare.gov">http://www.medicare.gov</a></p> <p data-bbox="479 310 1364 520">This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes booklets you can print directly from your computer. You can also find Medicare contacts in your state.</p> <p data-bbox="479 527 1356 598">The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul data-bbox="527 604 1364 861" style="list-style-type: none"> <li data-bbox="527 604 1307 676">• <b>Medicare Eligibility Tool:</b> Provides Medicare eligibility status information.</li> <li data-bbox="527 682 1364 861">• <b>Medicare Plan Finder:</b> Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans.</li> </ul> <p data-bbox="479 867 1339 938">You can also use the website to tell Medicare about any complaints you have about HNE Medicare Premium No Rx (HMO) :</p> <ul data-bbox="527 945 1347 1192" style="list-style-type: none"> <li data-bbox="527 945 1347 1192">• <b>Tell Medicare about your complaint:</b> You can submit a complaint about HNE Medicare Premium No Rx (HMO) directly to Medicare. To submit a complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</li> </ul> <p data-bbox="479 1199 1364 1449">If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website, print it out, and send it to you. (You can call Medicare at 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.)</p> <ul data-bbox="527 1491 1347 1785" style="list-style-type: none"> <li data-bbox="527 1491 1347 1785">• <b>Minimum essential coverage (MEC):</b> Coverage under this Plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at <a href="http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision">http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision</a> for more information on the individual requirement for MEC.</li> </ul>

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

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The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Massachusetts, the SHIP is called Serving Health Information Needs of Elders (SHINE).

SHINE is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

SHINE counselors can help you with your Medicare questions or problems. They can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. SHINE counselors can also help you understand your Medicare plan choices and answer questions about switching plans.

<b>Method</b>	<b>Serving Health Information Needs of Elders (SHINE) (Massachusetts SHIP)</b>
<b>CALL</b>	1.800.AGE.INFO (1.800.243.4636)
<b>TTY/TDD</b>	1.877.610.0241  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
<b>WRITE</b>	The SHINE Program Executive Office of Elder Affairs One Ashburton Place, 5 <sup>th</sup> Floor Boston, MA 02108
<b>WEBSITE</b>	<a href="http://www.800ageinfo.com">http://www.800ageinfo.com</a>

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## SECTION 4      **Quality Improvement Organization** (paid by Medicare to check on the quality of care for people with Medicare)

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

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

You should contact Livanta in any of these situations:

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

<b>Method</b>	<b>Livanta Quality Improvement Organization</b>
<b>CALL</b>	1.866.815.5440
<b>TTY/TDD</b>	1. 866.868.2289  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
<b>FAX</b>	Appeals: 1.855.236.2423. All other reviews: 1.844.420.6671.
<b>WRITE</b>	BFCC-QIO Program, Area 1 9090 Junction Drive, Suite 10 Annapolis Junction, MD 20701
<b>WEBSITE</b>	<a href="http://www.BFCCQIOAREA1.com">http://www.BFCCQIOAREA1.com</a>



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## SECTION 5      Social Security

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Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens who are 65 or older, or who have a disability or end stage renal disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. Social Security handles the enrollment process for Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

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

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

<b>Method</b>	<b>Social Security – Contact Information</b>
<b>CALL</b>	<p>1.800.772.1213</p> <p>Calls to this number are free.</p> <p>Available 7:00 am to 7:00 pm, Monday through Friday.</p> <p>You can use Social Security’s automated telephone services to get recorded information and conduct some business 24 hours a day.</p>
<b>TTY</b>	<p>1.800.325.0778</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>Available 7:00 am to 7:00 pm, Monday through Friday.</p>
<b>WEBSITE</b>	<a href="http://www.ssa.gov">http://www.ssa.gov</a>

**SECTION 6****Medicaid**

(a joint Federal and state program that helps with medical costs for some people with limited income and resources)

Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

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

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualified Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact MassHealth.

<b>Method</b>	<b>MassHealth (Massachusetts' Medicaid Program – Contact Information</b>
<b>CALL</b>	1.888.665.9993 (Enrollment Center) or 1.800.841.2900 (Customer Service Center) Calls to this number are free.
<b>TTY/TDD</b>	1.888.665.9997 (Enrollment Center TTY) or 1.800.497.4648 (Customer Service Center TTY) Calls to this number are free.  These numbers require special telephone equipment and are only for people who have difficulties with hearing or speaking.
<b>WRITE</b>	MassHealth 600 Washington Street Boston, MA 02111
<b>WEBSITE</b>	<a href="http://www.mass.gov/masshealth">http://www.mass.gov/masshealth</a>

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## SECTION 7      How to contact the Railroad Retirement Board

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The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address.

Method	Railroad Retirement Board – Contact Information
<b>CALL</b>	<p>1.877.772.5772</p> <p>Calls to this number are free.</p> <p>Available 9:00 am to 3:30 pm, Monday through Friday</p> <p>If you have a touch-tone telephone, recorded information and automated services are available 24 hours a day, including weekends and holidays.</p>
<b>TTY</b>	<p>1.312.751.4701</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 <i>not</i> free.</p>
<b>WEBSITE</b>	<a href="http://www.rrb.gov">http://www.rrb.gov</a>

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## SECTION 8 Do you have “group insurance” or other health insurance from your employer?

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If you (or your spouse) get benefits from your (or your spouse's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Member Services if you have any questions. You can ask about your (or your spouse's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Member Services are printed on the back cover of this booklet.) You may also call 1.800.MEDICARE (1.800.633.4227; TTY: 1.877.486.2048) with questions related to your Medicare coverage under this plan.

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

# CHAPTER 3

*Using the plan's coverage for your  
medical services*

## **CHAPTER 3: Using the plan's coverage for your medical services**

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## SECTION 1      **Things to know about getting your medical care covered as a member of our plan**

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

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in the next chapter, Chapter 4 (*Medical Benefits Chart, what is covered and what you pay*).

<b>Section 1.1      What are “network providers” and “covered services”?</b>
--

Here are some definitions that can help you understand how you get the care and services that are covered for you as a member of our plan:

- **“Providers”** are doctors and other health care professionals licensed by the state to provide medical services and care. The term “providers” also includes hospitals and other health care facilities.
- **“Network providers”** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay only your share of the cost for their services.
- **“Covered services”** include all the medical care, health care services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4.

<b>Section 1.2      Basic rules for getting your medical care covered by the plan</b>
---

As a Medicare health plan, HNE Medicare Premium No Rx (HMO) must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

HNE Medicare Premium No Rx (HMO) will generally cover your medical care as long as:

- **The care you receive is included in the plan's Medical Benefits Chart** (this chart is in Chapter 4 of this booklet).
- **The care you receive is considered medically necessary.** “Medically necessary” means that the services, supplies, or drugs are needed for the prevention, diagnosis or treatment of your medical condition and meet accepted standards of medical practice.

- **You have a network primary care provider (a PCP) who is providing and overseeing your care.** As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).
  - In most situations, your network PCP does not need to give you approval in advance before you can use other providers in the plan's network, such as specialists, hospitals, skilled nursing facilities, or home health care agencies. This is called giving you a "referral." Even though you do not need a "referral," your network PCP will discuss treatment options and help decide where you can get the services you need. For more information about this, see Section 2.3 of this chapter.
- Referrals from your PCP are not required for emergency care or urgently needed services. There are also some other kinds of care you can get without having approval in advance from your PCP (for more information about this, see Section 2.2 of this chapter). **You must receive your care from a network provider** (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. *Here are three exceptions:*
  - The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
  - If you need medical care that Medicare requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. You will need to obtain Prior Authorization prior to seeking care. In this situation, you will pay the same as you would pay if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.
  - The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.

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## **SECTION 2      Use providers in the plan's network to get your medical care**

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<b>Section 2.1</b>	<b>You must choose a Primary Care Provider (PCP) to provide and oversee your medical care</b>
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### **What is a "PCP" and what does the PCP do for you?**

Choosing a Primary Care Provider (PCP) is the first and most important decision you must make when you join the HNE Medicare Advantage Plan. Your PCP is the first person you should call when you need medical care. A PCP may be a doctor or participating nurse practitioner of internal medicine, family practice, or general practice.



If you choose a PCP that you have not seen before, we suggest you do the following:

- Call your PCP's office as soon as possible and tell the staff you are a new HNE Medicare Advantage Plan Member.
- Make an appointment to see your PCP so he or she can get to know you and begin taking care of your medical needs. You do not have to wait until you are sick to make this appointment. You should get to know your doctor as soon as possible.
- Ask your previous doctor to send your medical records to your new PCP.

It is your PCP's responsibility to provide or arrange for most of your medical care, and to obtain Prior Authorizations when necessary. The services you receive must be medically necessary. Some services may require Prior Authorization from the plan. Please contact Member Services to determine which services require Prior Authorization.

### **How do you choose your PCP?**

Please call Member Services with the name of the new PCP. Member Services checks to make sure that the doctor participates with your plan and is accepting new patients. If they are participating and are accepting new patients Member Services will ask you if you have seen the doctor previously, in case they need to back date the PCP assignment.

### **Changing your PCP**

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

You may change your PCP by calling Member Services. PCP changes take effect on the next business day after your request. You may change to any PCP, except those who have notified HNE that they will no longer accept new patients. Your PCP selection will not limit the specialists or hospitals you can use, as long as they are in the HNE Medicare Advantage Plan network. Please remember that your PCP may only have admitting privileges at certain hospitals or facilities.

<b>Section 2.2</b>	<b>What kinds of medical care can you get without getting approval in advance from your PCP?</b>
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You can get the services listed below without getting approval in advance from your PCP.

- In-Plan specialty services (see section 2.3 in the Chapter for more information)
- Routine women's health care, which 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.
- Flu shots and pneumonia vaccinations as long as you get them from a network provider.
- Emergency services from network providers or from out-of-network providers.

- Urgently needed services from network providers or from out-of-network providers when network providers are temporarily unavailable or inaccessible, e.g., when you are temporarily outside of the plan's service area.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area. (If possible, please call Member Services before you leave the service area so we can help arrange for you to have maintenance dialysis while you are away. Phone numbers for Member Services are printed on the back cover of this booklet.)

<b>Section 2.3</b>	<b>How to get care from specialists and other network providers</b>
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A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

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

For In-Plan specialty services, you do not need a referral. Just make your appointment. When you go to your appointment, show your HNE ID Card, and pay your usual copayment. Your PCP is the best person to coordinate your care. He or she will discuss treatment options and help decide where you can get the services you need. Certain services and procedures require Prior Authorization by HNE. These services are described in Chapter 4 of this EOC.

If you require Prior Authorization, you or your PCP or specialty provider can contact Member Services to obtain a Prior Authorization (phone numbers are printed on the back cover of this booklet). In general, if you obtain services in plan, network providers are responsible for requesting Prior Authorization.

- If you wish to request Prior Authorization, either ask your provider to contact HNE to obtain Prior Authorization or call Member Services to obtain the Prior Authorization Request Form for the provider to complete.
- Work with your provider to complete and submit the Prior Authorization Request Form.
- We will notify you of the decision in writing.
- Please verify with Member Services the status of your request to ensure that you receive approval in advance of treatment.

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

We may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections that are summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- When possible we will provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care. Phone numbers for Member Services are on the back cover of this booklet.

<b>Section 2.4</b>	<b>How to get care from out-of-network providers</b>
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If you need medical care that Medicare requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. You will need to obtain Prior Authorization prior to seeking care. In this situation, you will pay the same as you would pay if you got the care from a network provider. When you or your Primary Care Provider (PCP) or specialist believes you need specialized services from an out-of-network provider that are not available in network, you or your provider needs to request Prior Authorization.

The request for care from an out-of-network provider may come from you, your PCP or from an in-plan specialist.

For the details on how to contact us, go to Chapter 2, Section 1, and look for the section called, *How to contact us when you are asking for a coverage decision about your medical care.*

HNE will review your individual needs and the availability of care in our network. HNE may ask for additional information in order to make a decision.

If care is available in the HNE network, you will be redirected to an in-plan provider. If care is not available in the network, HNE will confirm the service is Medicare-covered and is medically necessary. We will also make sure that the provider is eligible to bill Medicare. We cannot pay a

provider who has “opted out” of Medicare or who is on the Office of Inspector General (OIG) sanctioned provider list. Providers also must be acting within the scope of their licenses. Hospitals and other facilities such as skilled nursing facilities must be Medicare-certified.

If you or your provider requests prior authorization, we will notify you and your provider of our decision in writing. Call Member Services to confirm Prior Authorization. When you get your care, it is best to ask an out-of-network provider to bill the plan first. But, if you have already paid for the covered services, we will reimburse you for our share of the cost for covered services. Or if an out-of-network provider sends you a bill that you think we should pay, you can send it to us for payment. See Chapter 5 (*Asking the plan to pay its share of a bill you have received for medical services or drugs*) for information about what to do if you receive a bill or if you need to ask for reimbursement.

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

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<b>Section 3.1</b>	<b>Getting care if you have a medical emergency</b>
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### **What is a “medical emergency” and what should you do if you have one?**

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

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP.
- **As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. You may contact Member Services at one of the numbers listed on the back cover of this booklet. These numbers are also listed on your plan membership card.

### **What is covered if you have a medical emergency?**

You may get covered emergency medical care whenever you need it anywhere in the United States or its territories. Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. For more information, see the Medical Benefits Chart in Chapter 4 of this booklet.

We provide emergency coverage when you are out of the country. Refer to Chapter 4 for more information.

If you have an emergency, we will talk with the doctors who are giving you emergency care to help manage and follow up on your care. The doctors who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

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

### **What if it wasn't a medical emergency?**

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

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

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

<b>Section 3.2</b>	<b>Getting care when you have an urgent need for services</b>
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### **What are “urgently needed services”?**

“Urgently needed services” are non-emergency, unforeseen, medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. The unforeseen condition could, for example, be an unforeseen flare-up of a known condition that you have.

### **What if you are in the plan's service area when you have an urgent need for care?**

You should always try to obtain urgently needed services from network providers. However, if providers are temporarily unavailable or inaccessible and it is not reasonable to wait to obtain care from your network provider when the network becomes available, we will cover urgently needed services that you get from an out-of-network provider.

If you need urgent care:

- **Go to the nearest urgent care provider.** You do *not* need to get approval or a referral first from your PCP, but you may wish to contact your PCP to help coordinate your care with an urgent care provider.
- **As soon as possible, make sure that our plan has been told about your urgent care visit.** We need to follow up on your urgent care. You or someone else should call to tell us about your urgent care, usually within 48 hours. You may contact Member Services at one of the numbers listed on the back cover of this booklet. These numbers are also listed on your plan membership card.

### **What if you are outside the plan's service area when you have an urgent need for care?**

When you are outside the service area and cannot get care from a network provider, our plan will cover urgently needed services that you get from any provider.

Our plan covers urgently needed services if you receive the services outside of the United States.

<b>Section 3.3</b>	<b>Getting care during a disaster</b>
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If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: <http://www.mass.gov/eopss/agencies/mema/> for information on how to obtain needed care during a disaster.

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

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**SECTION 4      What if you are billed directly for the full cost of your covered services?**

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**Section 4.1      You can ask us to pay our share of the cost of covered services**

If you have paid more than your share for covered services, or if you have received a bill for the full cost of covered medical services, go to Chapter 5 (*Asking us to pay our share of a bill you have received for covered medical services*) for information about what to do.

**Section 4.2      If services are not covered by our plan, you must pay the full cost**

HNE Medicare Premium No Rx (HMO) covers all medical services that are medically necessary, are listed in the plan's Medical Benefits Chart (this chart is in Chapter 4 of this booklet), and are obtained consistent with plan rules. You are responsible for paying the full cost of services that aren't covered by our plan, either because they are not plan covered services, or they were not obtained out-of-network and were not authorized.

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

Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has more information about what to do if you want a coverage decision from us or want to appeal a decision we have already made. You may also call Member Services to get more information (phone numbers are printed on the back cover of this booklet).

For covered services that have a benefit limitation, you pay the full cost of any services you get after you have used up your benefit for that type of covered service. Once a benefit limit has been reached, all additional expenses will not count toward your out-of-pocket maximum. You can call Member Services when you want to know how much of your benefit limit you have already used.

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

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**Section 5.1      What is a “clinical research study”?**

A clinical research study (also called a “clinical trial”) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. They test new medical care procedures or drugs by asking for volunteers to help with the study. This kind of study is one of the final stages of a research process that helps doctors and scientists see if a new approach works and if it is safe.

Not all clinical research studies are open to members of our plan. Medicare first needs to approve the research study. If you participate in a study that Medicare has not approved, *you will be responsible for paying all costs for your participation in the study.*

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

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

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

Although you do not need to get our plan's permission to be in a clinical research study, **you do need to tell us before you start participating in a clinical research study.** Here is why you need to tell us:

1. We can let you know whether the clinical research study is Medicare-approved.
2. We can tell you what services you will get from clinical research study providers instead of from our plan.

If you plan on participating in a clinical research study, contact Member Services (phone numbers are printed on the back cover of this booklet).

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

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

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.
- Treatment of side effects and complications of the new care.

Original Medicare pays most of the cost of the covered services you receive as part of the study. After Medicare has paid its share of the cost for these services, our plan will also pay for part of the costs. We will pay the difference between the cost-sharing in Original Medicare and your cost-sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan.



*Here's an example of how the cost-sharing works:* Let's say that you have a lab test that costs \$100 as part of the research study. Let's also say that your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan's benefits. In this case, Original Medicare would pay \$80 for the test and we would pay another \$10. This means that you would pay \$10, which is the same amount you would pay under our plan's benefits.

In order for us to pay for our share of the costs, you will need to submit a request for payment. With your request, you will need to send us a copy of your Medicare Summary Notices or other documentation that shows what services you received as part of the study and how much you owe. Please see Chapter 5 for more information about submitting requests for payment.

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

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

### **Do you want to know more?**

You can get more information about joining a clinical research study by reading the publication "Medicare and Clinical Research Studies" on the Medicare website (<http://www.medicare.gov>). 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.

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

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<b>Section 6.1      What is a religious non-medical health care institution?</b>
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A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility care. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide coverage for care in a religious non-medical health care institution. You may choose to pursue medical care at any time for any reason. This benefit is provided only for Part A inpatient services (non-medical health care services). Medicare will only pay for non-medical health care services provided by religious non-medical health care institutions.

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<b>Section 6.2</b>	<b>What care from a religious non-medical health care institution is covered by our plan?</b>
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To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is “non-excepted.”

- “Non-excepted” medical care or treatment is any medical care or treatment that is *voluntary* and *not required* by any federal, state, or local law.
- “Excepted” medical treatment is medical care or treatment that you get that is *not* voluntary or *is required* under federal, state, or local law.

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

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to *non-religious* aspects of care.
- If you get services from this institution that are provided to you in your home, our plan will cover these services only if your condition would ordinarily meet the conditions for coverage of services given by home health agencies that are not religious non-medical health care institutions.
- If you get services from this institution that are provided to you in a facility, the following conditions apply:
  - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
  - – *and* – you must get approval in advance from our plan before you are admitted to the facility or your stay will not be covered.

The number of days covered is unlimited and based on medical necessity. Please reference your Benefits Chart in Chapter 4 for further information.

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**SECTION 7**      **Rules for ownership of durable medical equipment**

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<b>Section 7.1</b>	<b>Will you own the durable medical equipment after making a certain number of payments?</b>
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Durable medical equipment includes items such as oxygen equipment and supplies, wheelchairs, walkers, and hospital beds ordered by a provider for use in the home. Certain items, such as prosthetics, are always owned by the member. In this section, we discuss other types of durable medical equipment that must be rented.

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In Original Medicare, people who rent certain types of durable medical equipment own the equipment after paying copayments for the item for 13 months. As a member of HNE Medicare Premium No Rx (HMO), however, you usually will not acquire ownership of rented durable medical equipment items no matter how many copayments you make for the item while a member of our plan. Under certain limited circumstances, we will transfer ownership of the durable medical equipment item. Call Member Services (phone numbers are printed on the back cover of this booklet) to find out about the requirements you must meet and the documentation you need to provide.

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

If you switch to Original Medicare after being a member of our plan: If you did not acquire ownership of the durable medical equipment item while in our plan, you will have to make 13 new consecutive payments for the item while in Original Medicare in order to acquire ownership of the item. Your previous payments while in our plan do not count toward these 13 consecutive payments.

If you made payments for the durable medical equipment item under Original Medicare *before* you joined our plan, these previous Original Medicare payments also do not count toward the 13 consecutive payments. You will have to make 13 consecutive payments for the item under Original Medicare in order to acquire ownership. There are no exceptions to this case when you return to Original Medicare.

# CHAPTER 4

*Medical Benefits Chart  
(what is covered and  
what you pay)*

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**CHAPTER 4: Medical benefits chart (what is covered and what you pay)**

**SECTION 1 Understanding your out-of-pocket costs for covered services ..... 44**

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## **SECTION 1      Understanding your out-of-pocket costs for covered services**

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This chapter focuses on your covered services and what you pay for your medical benefits. It includes a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of HNE Medicare Premium No Rx (HMO). Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services.

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### **Section 1.1      Types of out-of-pocket costs you may pay for your covered services**

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To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services.

- A **“copayment”** is the fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- **“Coinsurance”** is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)

Some people qualify for State Medicaid programs to help them pay their out-of-pocket costs for Medicare. (These “Medicare Savings Programs” include the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled & Working Individuals (QDWI) programs.) If you are enrolled in one of these programs, you may still have to pay a copayment for the service, depending on the rules in your state.

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

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Because you are enrolled in a Medicare Advantage plan, there is a limit to how much you have to pay out-of-pocket each year for in network medical services that are covered under Medicare Part A and Part B (see the Medical Benefits Chart in Section 2, below). This limit is called the maximum out-of-pocket amount for medical services.

As a member of HNE Medicare Premium No Rx (HMO), the most you will have to pay out-of-pocket for in network covered Part A and Part B services in 2016 is \$3,400. The amounts you pay for copayments and coinsurance for in-network covered services count toward this maximum out-of-pocket amount. (The amount you pay for your plan premium does not count toward your maximum out-of-pocket amount.) If you reach the maximum out-of-pocket amount of \$3,400, you will not have to pay any out-of-pocket costs for the rest of the year for in network

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covered Part A and Part B services. (However, you must continue to pay your plan premium and the Medicare Part B premium-unless your Part B premium is paid for you by Medicaid or another third party.)

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**Section 1.3                      Our plan also limits your out-of-pocket costs for certain types of services**

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In addition to the maximum out-of-pocket amount for covered Part A and Part B medical services (see Section 1.1 above) we also have a separate maximum out-of-pocket amount that applies only to certain types of services.

The plan has a maximum out-of-pocket amount for the following types of services:

- Our maximum out-of-pocket amount for *in network* Inpatient Hospital Care is \$900. Once you have paid \$900 out-of-pocket for Inpatient Hospital Care, the plan will cover these services at no cost to you for the rest of the calendar year. Both the maximum out-of-pocket amount for Part A and Part B medical services and the maximum out-of-pocket amount for Inpatient Hospital Care apply to your covered Inpatient Hospital Care. This means that once you have paid *either* \$3,400 for Part A and Part B medical services *or* \$900 for your Inpatient Hospital Care, the plan will cover your Inpatient Hospital Care at no cost to you for the rest of the year.
- Our maximum out-of-pocket amount for *in network* Inpatient Mental Health Care is \$900. Once you have paid \$900 out-of-pocket for Inpatient Mental Health Care, the plan will cover these services at no cost to you for the rest of the calendar year. Both the maximum out-of-pocket amount for Part A and Part B medical services and the maximum out-of-pocket amount for Inpatient Mental Health Care apply to your covered Inpatient Mental Health Care. This means that once you have paid *either* \$3,400 for Part A and Part B medical services *or* \$900 for your Inpatient Mental Health Care, the plan will cover your Inpatient Mental Health Care at no cost to you for the rest of the year.

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**Section 1.4                      Our plan does not allow providers to “balance bill” you**

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As a member of HNE Medicare Premium No Rx (HMO), an important protection for you is that you only have to pay your cost-sharing amount when you get services covered by our plan. We do not allow providers to add additional separate charges, called “balance billing.” This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don’t pay certain provider charges. Here is how this protection works.

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- If your cost-sharing is a copayment (a set amount of dollars, for example, \$15.00), then you pay only that amount for any covered services from a network provider.
  - If your cost-sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
    - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
    - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral.)
    - If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral.)
  - If you believe a provider has "balance billed" you, call Member Services (phone numbers are printed on the back cover of this booklet).

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## **SECTION 2      Use the *Medical Benefits Chart* to find out what is covered for you and how much you will pay**

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### **Section 2.1      Your medical benefits and costs as a member of the plan**

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The medical benefits chart on the following pages lists the services HNE Medicare Premium No Rx (HMO) covers and what you pay out-of-pocket for each service. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare-covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, and equipment) *must* be medically necessary. "Medically necessary" means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- You receive your care from a network provider. In most cases, care you receive from an out-of-network provider will not be covered. Chapter 3 provides more information about



requirements for using network providers and the situations when we will cover services from an out-of-network provider.

- You have a primary care provider (a PCP) who is providing and overseeing your care.
- Some of the services listed in the Medical Benefits Chart are covered *only* if your doctor or other network provider gets approval in advance (sometimes called “prior authorization”) from us. Covered services that need approval in advance are marked in the Medical Benefits Chart by the letters “PA”.


Other important things to know about our coverage:


- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2016* Handbook. View it online at <http://www.medicare.gov> or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.
- Sometimes, Medicare adds coverage under Original Medicare for new services during the year. If Medicare adds coverage for any new services during 2016, either Medicare or our plan will cover those services.









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



### Medical Benefits Chart


Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
 <b>Abdominal aortic aneurysm screening</b>		
A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.		There is no coinsurance, copayment, or deductible for beneficiaries eligible for this preventive screening.


Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<b>Ambulance services</b>		
<ul style="list-style-type: none"> <li>• Covered ambulance services include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person’s health or if authorized by the plan. Chair Vans are not covered.</li> <li>• Non-emergency transportation by ambulance is appropriate if it is documented that the member’s condition is such that other means of could endanger the person’s health and that transportation by ambulance is medically required. <sup>PA</sup></li> </ul>		<p>\$150 copay per day for Medicare covered ambulance benefits. Except in an emergency, your plan provider must obtain prior authorization.</p>
<b>Annual Physical Exam – Additional Benefit</b>		
<p>HNE covers a comprehensive physical, hands-on exam annually as an additional benefit. This includes: Medical History, Vital Signs (blood pressure, heart rate, respiration, and temperature), General Appearance, Heart Exam, Lung Exam, Head and Neck Exam, Abdominal Exam, Neurological Exam, Dermatological Exam, and Extremities Exam.</p>		<p>There is no coinsurance, copayment, or deductible for the annual physical exam.</p>
 <b>Annual wellness visit</b>		
<p>If you’ve had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p><b>Note:</b> Your first annual wellness visit can’t take place within 12 months of your “Welcome to Medicare” preventive visit. However, you don’t need to have had a “Welcome to Medicare” visit to be covered for annual wellness visits after you’ve had Part B for 12 months.</p>		<p>There is no coinsurance, copayment, or deductible for the annual wellness visit.</p>


Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
 <b>Bone mass measurement</b>		
<p>For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician’s interpretation of the results.</p>	<p>There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.</p>	
 <b>Breast cancer screening (mammograms)</b>		
<p>Covered services include:</p> <ul style="list-style-type: none"> <li>• One baseline mammogram between the ages of 35 and 39</li> <li>• One screening mammogram every 12 months for women age 40 and older</li> <li>• Clinical breast exams once every 24 months</li> <li>• Additional screenings when medically necessary</li> </ul>	<p>There is no coinsurance, copayment, or deductible for covered screening mammograms. Preventive screenings are covered up to the limit covered by Original Medicare. Additional tests are covered if they are needed to diagnose and treat a condition.</p>	
<b>Cardiac rehabilitation services</b>		
<p>Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor’s referral. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.</p>	<p>\$10 copay for Medicare covered cardiac rehabilitation services.</p>	
 <b>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</b>		
<p>We cover one visit per year with your primary care provider to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you’re eating well.</p>	<p>There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.</p>	
 <b>Cardiovascular disease testing</b>		
<p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p>	<p>There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.</p>	

Services that are covered for you		<b>What you must pay</b> when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
 <b>Cervical and vaginal cancer screening</b> Covered services include:		
<ul style="list-style-type: none"> <li>• For all women: Pap tests and pelvic exams are covered once every 24 months</li> <li>• If you are at high risk of cervical cancer or have had an abnormal Pap test and are of childbearing age: one Pap test every 12 months</li> <li>• Additional tests or exams when medically necessary</li> </ul>	<p>There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.</p> <p>Preventive screenings are covered up to the limit covered by Original Medicare. Additional tests are covered if they are needed to diagnose and treat a condition. Preventive pap smears/pelvic exams are covered once every 24 months.</p>	
<b>Chiropractic services</b>		
Covered services include:		
<ul style="list-style-type: none"> <li>• We cover only manual manipulation of the spine to correct subluxation</li> </ul>	<p>\$20 copay for each Medicare covered visit.</p>	
 <b>Colorectal cancer screening</b>		
For people 50 and older, the following are covered:		
<ul style="list-style-type: none"> <li>• Flexible sigmoidoscopy (or screening barium enema as an alternative) every 48 months</li> </ul> Fecal occult blood test, every 12 months	<p>There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam.</p>	
For people at high risk of colorectal cancer, we cover:		
<ul style="list-style-type: none"> <li>• Screening colonoscopy (or screening barium enema as an alternative) every 24 months</li> </ul>	<p>Preventive screenings are covered up to the limit covered by Original Medicare. Additional tests are covered if they are needed to diagnose and treat a condition.</p>	
For people not at high risk of colorectal cancer, we cover:		
<ul style="list-style-type: none"> <li>• Screening colonoscopy every 10 years (120 months), but not within 48 months of a screening sigmoidoscopy</li> </ul>		

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<b>Dental services</b>		
<p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. We cover:</p> <ul style="list-style-type: none"> <li>• Oral exams</li> <li>• Cleanings</li> <li>• Fluoride treatments</li> <li>• Dental X-rays</li> </ul> <p><b>Additional Benefit:</b></p>	<p>\$150 annual allowance dental benefit per calendar year.</p>	
<p>You may receive dental services from any dentist. You must fill out a reimbursement form and then submit receipts to HNE for reimbursement. The service must be provided by a business established to provide dental services. There is not a dental network or limits on the type of service. The service must be used toward the promotion of oral health or oral improvement.</p>	<p>Contact Member Services for the reimbursement form.</p> <p>Reimbursement requests for a prior year must be received by HNE no later than March 31 of the following year.</p>	
 <b>Depression screening</b>		
<p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and referrals.</p>	<p>There is no coinsurance, copayment, or deductible for an annual depression screening visit.</p>	
 <b>Diabetes screening</b>		
<p>We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare covered diabetes screening tests.</p>	


Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
 <b>Diabetes self-management training, diabetic services and supplies</b>		
<p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p>		
<ul style="list-style-type: none"> <li>Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.</li> <li>For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. <sup>PA</sup></li> </ul>	<p>There is no coinsurance, copayment, or deductible for beneficiaries eligible for the diabetes self-management training preventive benefit. Diabetic supplies and services are limited to specific manufacturers, products and/or brands. Contact the plan for a list of covered supplies.</p>	
<b>Durable medical equipment and related supplies</b>		
(For a definition of “durable medical equipment,” see Chapter 10 of this booklet.)		15% coinsurance for Medicare covered items.
<p>Covered items include, but are not limited to: wheelchairs <sup>PA</sup>, crutches, hospital bed <sup>PA</sup>, IV infusion pump <sup>PA</sup>, oxygen equipment, nebulizer, and walker.</p>		
<p>We cover all medically necessary durable medical equipment covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you. Contact Member Services for a full list of items that require Prior Authorization.</p>		
<b>Emergency care</b>		
<p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> <li>Furnished by a provider qualified to furnish emergency services, and</li> <li>Needed to evaluate or stabilize an emergency medical condition.</li> </ul>		<p>\$75 copay for Medicare covered emergency room visits. If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the emergency room visit.</p>
<p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine,</p>		<p>If you receive emergency care at an out-of-network hospital and</p>

Services that are covered for you		<b>What you must pay</b> when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<p>believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>The plan provides worldwide coverage.</p>		<p>need inpatient care after your emergency condition is stabilized, you must have your inpatient care at the out-of-network hospital authorized by the plan and your cost is the cost-sharing you would pay at a network hospital. <sup>PA</sup></p>
<b>Fitness Center/Weight Watchers®/Over-the-Counter Items Annual Allowance – Additional Benefit</b>		
<p>The Fitness Center/Weight Watchers®/Over-the-Counter Items allowance can be used toward a gym membership or Weight Watchers® program. Or you can also be reimbursed for limited Over-the-Counter Items that include:</p> <ul style="list-style-type: none"> <li>• Grab Bars – an item marketed as a grab bar used to stabilize an individual. These are items that are attached to a wall or shower.</li> <li>• Shower Chairs – an item marketed as a shower chair used to sit while in the shower.</li> <li>• Tub bench or tub stool</li> <li>• Raised Toilet Seats – an item marketed as raised toilet seat and used to elevate an individual while toileting.</li> <li>• Automatic Blood Pressure Cuffs – an item marketed as an automatic blood pressure cuff. These are devices that go around the arm and are attached to a machine that automatically conducts a blood pressure reading.</li> <li>• Compression stockings – an item marketed as compression stockings or special support stockings and used to improve blood flow in your legs.</li> </ul>		<p>\$150 annual allowance combined per calendar year.</p> <p>Contact Member Services for the reimbursement form.</p> <p>Reimbursement requests for a prior year must be received by HNE no later than March 31 of the following year.</p>
 <b>Health and wellness education programs – Additional Benefit</b>		
<b>Written health education materials including Newsletters</b>		\$0 copay for this service
<b>24-hour Nursing Hotline: 866-389-7613</b>		\$0 copay for this service
<b>Hearing services</b>		
<p>Diagnostic hearing and balance evaluations performed by your PCP to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p>		<p>\$20 copay for Medicare-covered diagnostic hearing exams</p>

Services that are covered for you		<b>What you must pay</b> when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<b>Additional Benefit:</b>		
<ul style="list-style-type: none"> <li>Routine hearing tests, limited to 1 test every calendar year</li> </ul> <p>Note: Hearing aids are not covered.</p>	<p>\$20 copay for up to 1 supplemental routine hearing exam every year.</p>	
 <b>HIV screening</b>		
<p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> <li>One screening exam every 12 months</li> </ul> <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> <li>Up to three screening exams during a pregnancy</li> </ul>	<p>There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered preventive HIV screening.</p>	
<b>Home health agency care</b> <sup>PA</sup>		
<p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but are not limited to:  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)</p> <ul style="list-style-type: none"> <li>Physical therapy, occupational therapy, and speech therapy</li> <li>Medical and social services</li> <li>Medical equipment and supplies</li> </ul>	<p>\$0 copay for Medicare covered home health visits.</p>	
<b>Hospice care</b>		
<p>You may receive care from any Medicare-certified hospice program. You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. Your hospice doctor can be a network provider or an out-of-network provider.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not HNE Medicare Premium No Rx (HMO).</p>	





Services that are covered for you		What you must pay when you get these services
<b><sup>PA</sup> = Indicates services that require Prior Authorization by the plan</b>		
<p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Drugs for symptom control and pain relief</li> <li>• Short-term respite care</li> <li>• Home care</li> </ul> <p><u>For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis:</u> Original Medicare (rather than our plan) will pay for your hospice services and any Part A and Part B services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for.</p> <p><u>For services that are covered by Medicare Part A or B and are not related to your terminal prognosis:</u> If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan’s network:</p> <ul style="list-style-type: none"> <li>• If you obtain the covered services from a network provider, you only pay the plan cost-sharing amount for in-network services</li> <li>• If you obtain the covered services from an out-of-network provider, you pay the cost-sharing under Fee-for-Service Medicare (Original Medicare)</li> </ul> <p><u>For services that are covered by HNE Medicare Premium No Rx (HMO) but are not covered by Medicare Part A or B:</u> HNE Medicare Premium No Rx (HMO) will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services.</p> <p><u>For drugs that may be covered by the plan’s Part D benefit:</u> Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section 9.4 (<i>What if you’re in Medicare-certified hospice</i>)</p> <p><b>Note:</b> If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the</p>		

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
services. Getting your non-hospice care through our network providers will lower your share of the costs for the services.		
Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit. <sup>PA</sup>		\$0 copay for one time hospice consultation services.
 <b>Immunizations</b>		
Covered Medicare Part B services include:		
<ul style="list-style-type: none"> <li>• Pneumonia vaccine</li> <li>• Flu shots, once a year in the fall or winter</li> <li>• Hepatitis B vaccine if you are at high or intermediate risk of getting Hepatitis B <sup>PA</sup></li> <li>• Other vaccines if you are at risk and they meet Medicare Part B coverage rules</li> </ul>		There is no coinsurance, copayment, or deductible for the pneumonia, influenza, and Hepatitis B vaccines.
<b>Inpatient hospital care</b>		
Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.		
Covered services include but are not limited to:		
<ul style="list-style-type: none"> <li>• Semi-private room (or a private room if medically necessary)</li> <li>• Meals including special diets</li> <li>• Regular nursing services</li> <li>• Costs of special care units (such as intensive care or coronary care units)</li> <li>• Drugs and medications</li> <li>• Lab tests</li> <li>• X-rays and other radiology services</li> <li>• Necessary surgical and medical supplies</li> <li>• Use of appliances, such as wheelchairs</li> </ul>		\$300 copay per admission. There is a \$900 out-of-pocket limit every year.

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<ul style="list-style-type: none"> <li>• Operating and recovery room costs</li> <li>• Physical, occupational, and speech language therapy</li> <li>• Inpatient substance abuse services</li> <li>• Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are at a distant location, you may choose to go locally or distant as long as the local transplant providers are willing to accept the Original Medicare rate. If HNE Medicare Premium No Rx (HMO) provides transplant services at a distant location (outside of the service area) and you chose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion.</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you receive.</li> <li>• Physician services</li> </ul> <p><b>Note:</b> To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at <a href="http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf">http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf</a> 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>		

Services that are covered for you		What you must pay when you get these services
<b><sup>PA</sup> = Indicates services that require Prior Authorization by the plan</b>		
<b>Inpatient mental health care</b>		
Covered services include mental health care services that require a hospital stay. You get up to 190 days in a Psychiatric Hospital in a lifetime. The 190 day limit does not apply to Mental Health services provided in a psychiatric unit of a general hospital.		\$300 copay per admission.  The out-of-pocket limit is explained under “Inpatient hospital care.”
<b>Inpatient services covered during a non-covered inpatient stay</b>		
If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include, but are not limited to:		
<ul style="list-style-type: none"> <li>Physician services</li> </ul>		\$15 copay for Medicare covered primary care provider (PCP) visits. \$20 copay for Medicare covered specialist visits.
<ul style="list-style-type: none"> <li>Diagnostic tests (like lab tests)</li> </ul>		\$0 copay for Medicare covered tests.
<ul style="list-style-type: none"> <li>X-ray, radium, and isotope therapy including technician materials and services</li> </ul>		\$10 copay for Medicare covered X-rays and services. \$0 copay for Medicare covered radiation therapy.  \$100 copay for diagnostic imaging (CT Scans, MRIs, MRAs, PET Scans, sleep studies, nuclear cardiology). <sup>PA</sup>
<ul style="list-style-type: none"> <li>Surgical dressings, splints, casts and other devices used to reduce fractures and dislocations <sup>PA</sup></li> </ul>		0% coinsurance for Medicare covered services.

Services that are covered for you		<b>What you must pay</b> when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<ul style="list-style-type: none"> <li>Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices PA</li> </ul>		15% coinsurance for Medicare covered items.
<ul style="list-style-type: none"> <li>Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient’s physical condition<sup>PA</sup></li> </ul>		15% coinsurance for Medicare covered items.
<ul style="list-style-type: none"> <li>Physical therapy, occupational therapy, speech therapy. Prior authorization required for PT, OT, and Speech Therapy after visit 25 or if services are rendered in a SNF as an outpatient benefit when member is a resident of the SNF.<sup>PA</sup></li> </ul>		\$20 copay for Medicare covered visits.
 <b>Medical nutrition therapy</b>		
<p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when referred by your doctor.</p>		There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered medical nutrition therapy services.
<p>We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician’s referral. A physician must prescribe these services and renew their referral yearly if your treatment is needed into the next calendar year.</p>		Therapy visits are covered by Original Medicare for individuals with certain conditions. As an additional plan benefit, this service is available to all members with an order from their physician and is not limited to individuals with diabetes or kidney disease. Limited to 4 one-hour visits per year
<b>Medicare Part B prescription drugs<sup>PA</sup></b>		
<p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:</p>		\$0 copay for Medicare covered Part B prescription drugs.

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<ul style="list-style-type: none"> <li>• Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services</li> <li>• Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan</li> <li>• Clotting factors you give yourself by injection if you have hemophilia</li> <li>• Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant</li> <li>• Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug</li> <li>• Antigens</li> <li>• Certain oral anti-cancer drugs and anti-nausea drugs</li> <li>• Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, or Darbepoetin Alfa)</li> <li>• Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases</li> </ul> <p><b>NOTE:</b> Some Medicare Part B prescription drugs may require prior authorization. Please call Member Services if you have questions.</p>		
 <b>Obesity screening and therapy to promote sustained weight loss</b>		
<p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care provider or practitioner to find out more.</p>	<p>There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.</p>	

Services that are covered for you		What you must pay when you get these services
<b><sup>PA</sup> = Indicates services that require Prior Authorization by the plan</b>		
<b>Outpatient diagnostic tests and therapeutic services and supplies</b>		
Covered services include, but are not limited to:		
<ul style="list-style-type: none"> <li>• X-rays</li> </ul>		\$10 copay for Medicare covered X-rays.
<ul style="list-style-type: none"> <li>• Radiation (radium and isotope) therapy including technician materials and supplies</li> </ul>		\$0 copay for Medicare covered radiation therapy.
<ul style="list-style-type: none"> <li>• Surgical supplies, such as dressings</li> <li>• Splints, casts and other devices used to reduce fractures and dislocations</li> </ul>		\$0 copay for Medicare covered supplies and splints, casts and other devices.
<ul style="list-style-type: none"> <li>• Laboratory tests <sup>PA</sup> (Prior authorization is required for certain types of genetic testing.)</li> </ul>		\$0 copay for Medicare covered lab services, diagnostic procedures and tests.
<ul style="list-style-type: none"> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you receive.</li> </ul>		\$0 copay for Medicare covered blood products and services.
<ul style="list-style-type: none"> <li>• Other outpatient diagnostic tests</li> </ul>		\$100 copay for diagnostic imaging (CT Scans, MRIs, MRAs, PET Scans, sleep studies, nuclear cardiology). <sup>PA</sup>



Services that are covered for you		What you must pay when you get these services
<b><sup>PA</sup> = Indicates services that require Prior Authorization by the plan</b>		
<b>Outpatient hospital services</b>		
<p>We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p>		
<ul style="list-style-type: none"> <li>Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</li> </ul>		<p>Emergency Department: \$75 copay                      Outpatient clinic: \$20 copay for labs and diagnostic tests                      Same day surgery: <sup>PA</sup> \$150 copay</p>
<ul style="list-style-type: none"> <li>Laboratory and diagnostic tests billed by the hospital <sup>PA</sup> (Prior authorization is required for certain types of genetic testing.)</li> </ul>		<p>\$0 copay for Medicare covered lab services, diagnostic procedures and tests.</p>
<ul style="list-style-type: none"> <li>Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it</li> </ul>		<p>\$20 copay for each Medicare covered individual or group therapy visit</p> <p>\$0 copay for Medicare covered partial hospitalization visits <sup>PA</sup></p>
<ul style="list-style-type: none"> <li>X-rays and other radiology services billed by the hospital</li> </ul>		<p>\$10 copay for Medicare covered X-rays                      \$100 copay for diagnostic imaging (CT Scans, MRIs, MRAs, PET Scans, sleep studies, nuclear cardiology). <sup>PA</sup></p>




Services that are covered for you		<b>What you must pay</b> when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<ul style="list-style-type: none"> <li>Medical supplies such as splints and casts</li> </ul>		\$0 copay for Medicare covered medical supplies
<ul style="list-style-type: none"> <li>Certain screenings and preventive services</li> </ul>		\$0 copay for Medicare covered screenings and services
<ul style="list-style-type: none"> <li>Certain drugs and biologicals that you can't give yourself</li> </ul>		0% coinsurance for certain drugs and biologicals that you can't give yourself <sup>PA</sup>
<p><b>Note:</b> Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the Web at <a href="http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf">http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf</a> or by calling 1.800.MEDICARE (1.800.633.4227). TTY users call 1.877.486.2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>		
<p><b>Outpatient mental health care</b></p> <p>Covered services include:</p>		
<ul style="list-style-type: none"> <li>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws.</li> <li>Psychological testing</li> <li>Neuropsychological testing<sup>PA</sup></li> </ul>		\$20 copay for each Medicare covered individual or group therapy visit.



Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<b>Outpatient rehabilitation services</b> <sup>PA</sup>		
Covered services include: physical therapy, occupational therapy, and speech language therapy.		
<p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p> <p>Prior Authorization is required after visit 25 or if services are rendered in a Skilled Nursing Facility (SNF) as an outpatient benefit when member is a resident of the SNF.</p>	<p>\$20 copay for Medicare covered occupational therapy visits.                  \$20 copay for Medicare covered physical and/or speech therapy visits.</p>	
<b>Outpatient substance abuse services</b>		
<b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b> <sup>PA</sup>		
<b>Note:</b> If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”		
<p>Some services require prior authorization. Please contact Member Services for more information. (Phone numbers are printed on the back cover of this booklet.)</p>	<p>\$150 copay for each Medicare covered ambulatory surgical center visit.</p> <p>\$150 copay for each Medicare covered surgical procedure in an outpatient hospital facility. Please contact Member Services for copay information on specific procedures.</p>	
<b>Partial hospitalization services</b> <sup>PA</sup>		
<p>“Partial hospitalization” is a structured program of active psychiatric treatment provided in a hospital outpatient setting or by a community mental health center, that is more intense than the care received in your doctor’s or therapist’s office and is an alternative to inpatient hospitalization.</p>	<p>\$0 copay for each Medicare covered visit.</p>	


Services that are covered for you		<b>What you must pay</b> when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<b>Physician/Practitioner services, including doctor’s office visits</b>		
Covered services include:		
<ul style="list-style-type: none"> <li>• Medically-necessary medical care or surgery services furnished in a physician’s office, certified ambulatory surgical center, hospital outpatient department, or any other location.</li> <li>• Consultation, diagnosis, and treatment by a specialist.</li> <li>• Basic hearing and balance exams performed by your PCP, if your doctor orders it to see if you need medical treatment</li> <li>• Second opinion by another network provider prior to surgery.</li> <li>• Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician). PA</li> <li>• Infertility services. (For infertility services to be covered, your PCP or other plan provider must get prior authorization-approval in advance from the plan.) PA</li> <li>• Office visits for the diagnosis of infertility.</li> <li>• See “Inpatient hospital care” and “Outpatient hospital services” for what you pay when you receive services in a hospital or ambulatory surgical facility.</li> <li>• Certain telehealth services including consultation, diagnosis, and treatment by a physician or practitioner for patients in certain rural areas or other locations approved by Medicare</li> </ul>	<p>\$15 copay for each primary care provider visit for Medicare covered benefits.                  \$20 copay for each specialist visit for Medicare covered benefits.</p> <p>\$15 copay for Medicare covered telehealth services.</p>	
<b>Podiatry services</b>		
Covered services include:		
<ul style="list-style-type: none"> <li>• Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs).</li> <li>• Routine foot care for members with certain medical conditions affecting the lower limbs</li> </ul>	<p>\$20 copay for each Medicare covered visit.</p>	

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
 <b>Prostate cancer screening exams</b>		
<p>For men age 50 and older, covered services include the following - once every 12 months:</p> <ul style="list-style-type: none"> <li>• Digital rectal exam</li> <li>• Prostate Specific Antigen (PSA) test</li> <li>• Additional screenings when medically necessary</li> </ul>		<p>There is no coinsurance, copayment, or deductible for an annual PSA test. Preventive screenings are covered up to the limit covered by Original Medicare. Additional tests are covered if they are needed to diagnose and treat a condition.</p>
<b>Prosthetic devices and related supplies</b>		
<p>Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes <sup>PA</sup>, artificial limbs <sup>PA</sup>, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see “Vision Care” later in this section for more detail.</p>		<p>15% coinsurance for Medicare covered items.</p>
<b>Pulmonary rehabilitation services</b>		
<p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and a referral for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>		<p>\$10 copay for Medicare covered pulmonary rehabilitation services.</p>
 <b>Screening and counseling to reduce alcohol misuse</b>		
<p>We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol, but aren't alcohol dependent. If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care provider or practitioner in a primary care setting.</p>		<p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
 <b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</b>		
<p>We cover sexually transmitted infection (STI) screenings for Chlamydia, Gonorrhea, Syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor’s office.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling to prevent STIs preventive benefit.</p>	
<b>Services to treat kidney disease and conditions</b>		
Covered services include:		
<ul style="list-style-type: none"> <li>• Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime.</li> </ul>		
<ul style="list-style-type: none"> <li>• Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3)</li> <li>• Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care)</li> </ul>	<p>\$0 copay for dialysis.</p>	
<ul style="list-style-type: none"> <li>• Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)</li> <li>• Home dialysis equipment and supplies</li> <li>• Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply)</li> <li>• Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, “Medicare Part B prescription drugs.”</li> </ul>	<p>\$0 copay for nutrition therapy for renal disease.</p>	

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<p><b>Skilled nursing facility (SNF) care</b> <sup>PA</sup>                      (For a definition of “skilled nursing facility care,” see Chapter 10 of this booklet. Skilled nursing facilities are sometimes called “SNFs.”)</p>		
<p>You are covered for up to 100 days in each benefit period for skilled nursing facility care.</p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Semiprivate room (or a private room if medically necessary)</li> <li>• Meals, including special diets</li> <li>• Skilled nursing services</li> <li>• Physical therapy, occupational therapy, and speech therapy</li> <li>• Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood clotting factors.)</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need</li> <li>• Medical and surgical supplies ordinarily provided by SNFs</li> <li>• Laboratory tests ordinarily provided by SNFs</li> <li>• X-rays and other radiology services ordinarily provided by SNFs</li> <li>• Use of appliances such as wheelchairs ordinarily provided by SNFs</li> <li>• Physician/Practitioner services</li> </ul> <p>Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost-sharing for a facility that isn’t a network provider, if the facility accepts our plan’s amounts for payment.</p> <ul style="list-style-type: none"> <li>• A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care).</li> <li>• A SNF where your spouse is living at the time you leave the hospital.</li> </ul> <p><b>Additional Benefit:</b> No Prior hospital stay is required</p>	<p>Days 1-20: \$20 copay per day                      Days 21-50: \$0 copay per day                      Days 51-100: \$0 copay per day</p> <p>A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.</p>	

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
 <b>Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</b>		
<p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p>		<p>There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p>
<p><u>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</u> We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period, however, you will pay the applicable cost-sharing. Each counseling attempt includes up to four face-to-face visits.</p> <p>Includes up to 8 face-to-face visits in a 12-month period.</p>		
<b>Urgently needed services</b>		
<p>Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible.</p> <p>HNE Medicare Premium No Rx (HMO) provides worldwide coverage.</p>		<p>\$50 copay for Medicare covered urgently needed services.</p>
 <b>Vision care</b> Covered services include:		
<ul style="list-style-type: none"> <li>Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.</li> </ul>		<p>\$20 copay for exams to diagnose and treat diseases and conditions of the eye.</p>

Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<ul style="list-style-type: none"> <li>For people who are at high risk of glaucoma, such as people with a family history of glaucoma, people with diabetes, and African-Americans who are age 50 and older: glaucoma screening once per year.</li> </ul>		\$0 copay for glaucoma screening once per year
<ul style="list-style-type: none"> <li>One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.)</li> </ul>		\$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery.  Only Medicare-covered basic frames and lenses are covered. Upgrades beyond basic coverage apply towards the \$100 allowance.
<b>Vision care – Additional Benefit</b>		
<ul style="list-style-type: none"> <li>Routine Eye Exam. This includes eye refraction testing (an exam that measures how well you see at specific distances).</li> </ul>		\$0 copay for up to 1 routine eye exam every calendar year.
<b>Eye Wear Allowance – Additional Benefit</b>		
Covered items include: <ul style="list-style-type: none"> <li>Eyeglasses (lenses and frames)</li> <li>Contact lenses</li> <li>Eyeglass lenses</li> <li>Eyeglass frames</li> </ul>		\$100 Eye wear allowance every two calendar years.
You may receive a prescription from any eye doctor and then purchase your prescription eye wear. You must fill out a reimbursement form and then submit receipts to HNE for reimbursement. The service must be provided by a business established to sell vision eye wear.		Contact Member Services for the reimbursement form.  Reimbursement requests for a prior year must be received by HNE no later than March 31 of the following year.
 <b>“Welcome to Medicare” Preventive Visit</b>		
The plan covers the one-time “Welcome to Medicare” preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed.		There is no coinsurance, copayment, or deductible for the “Welcome to Medicare” preventive visit.



Services that are covered for you		What you must pay when you get these services
<b>PA = Indicates services that require Prior Authorization by the plan</b>		
<p><b>Important:</b> We cover the “Welcome to Medicare” preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor’s office know you would like to schedule your “Welcome to Medicare” preventive visit.</p>		
<b>Wig Allowance – Additional Benefit</b>		
HNE provides a wig allowance if you have a cancer diagnosis and are actively on or have recently undergone chemotherapy.		\$350 wig allowance per calendar year
<p>You may purchase your wig and then send your receipts to HNE for reimbursement. You must fill out a reimbursement form and send a written statement from your PCP or specialist stating that the wig is Medically Necessary</p> <p>Some providers may be able to submit a claim on your behalf. Check with your provider. If they can bill HNE directly, you will not need to submit the reimbursement form and the written statement.</p>		<p>Contact Member Services for the reimbursement form. Reimbursement requests for a prior year must be received by HNE no later than March 31 of the following year.</p>

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## **SECTION 3      What services are not covered by the plan?**

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### **Section 3.1      Services we do *not* cover (exclusions)**

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This section tells you what services are “excluded” from Medicare coverage and therefore, are not covered by this plan. If a service is “excluded,” it means that this plan doesn’t cover the service.

The chart below lists some services and items that either are not covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself. We won’t pay for the excluded medical services listed in the chart below except under the specific conditions listed. The only exception: we will pay if a service in the chart below is found upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 7, Section 5.3 in this booklet.)

All exclusions or limitations on services are described in the Benefits Chart or in the chart below.

Even if you receive the excluded services at an emergency facility, the excluded services are still not covered and our plan will not pay for them.

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Services considered not reasonable and necessary, according to the standards of Original Medicare	√	
Experimental medical and surgical procedures, equipment and medications.  Experimental procedures and items are those items and procedures determined by our plan and Original Medicare to not be generally accepted by the medical community.		√  May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan.  (See Chapter 3, Section 5 for more information on clinical research studies.)
Private room in a hospital.		√  Covered only when medically necessary.
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	√	
Full-time nursing care in your home.	√	
*Custodial care is care provided in a nursing home, hospice, or other facility setting when you do not require skilled medical care or skilled nursing care.	√	
Homemaker services include basic household assistance, including light housekeeping or light meal preparation.	√	

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Fees charged for care by your immediate relatives or members of your household.	√	
Cosmetic surgery or procedures		<p style="text-align: center;">√</p> <ul style="list-style-type: none"> <li>• Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member.</li> <li>• Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.</li> </ul>
Routine dental care, such as cleanings, fillings or dentures.		<p style="text-align: center;">√</p> <p>A dental care allowance is available under as an additional benefit (see "Dental services" in the Medical benefits chart in Section 2.1 for more information).</p>
Non-routine dental care.		<p style="text-align: center;">√</p> <p>Dental care required to treat illness or injury may be covered as inpatient or outpatient care.</p>
Routine chiropractic care		<p style="text-align: center;">√</p> <p>Manual manipulation of the spine to correct a subluxation is covered.</p>
Routine foot care		<p style="text-align: center;">√</p> <p>Some limited coverage provided according to Medicare guidelines, e.g., if you have diabetes.</p>

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Orthopedic shoes		<p style="text-align: center;">√</p> <p>If 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.</p>
Supportive devices for the feet		<p style="text-align: center;">√</p> <p>Orthopedic or therapeutic shoes for people with diabetic foot disease.</p>
Routine hearing exams, hearing aids, or exams to fit hearing aids.		<p style="text-align: center;">√</p> <p>Hearing services are available as an additional benefit (see "Hearing services" in the Medical benefits chart in Section 2.1 for more information).</p>
Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, vision therapy and other low vision aids.		<p style="text-align: center;">√</p> <p>Eye exam and one pair of eyeglasses (or contact lenses) are covered for people after cataract surgery. In addition, an annual routine eye exam and a vision care allowance is available as an additional benefit (see "Vision care" in the Medical benefits chart in Section 2.1 for more information).</p>
Reversal of sterilization procedures and or non-prescription contraceptive supplies.	√	
Acupuncture	√	
Naturopath services (uses natural or alternative treatments).	√	

\*Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.

# CHAPTER 5

*Asking us to pay our share of a bill  
you have received for covered  
medical services*

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**CHAPTER 5: Asking us to pay our share of a bill you have received for covered medical services**

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**SECTION 1      Situations in which you should ask us to pay our share of the cost of your covered services or drugs**

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<b>Section 1.1      If you pay our plan's share of the cost of your covered services, or if you receive a bill, you can ask us for payment</b>
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Sometimes when you get medical care, you may need to pay the full cost right away. Other times, you may find that you have paid more than you expected under the coverage rules of the plan. In either case, you can ask our plan to pay you back (paying you back is often called “reimbursing” you). It is your right to be paid back by our plan whenever you’ve paid more than your share of the cost for medical services that are covered by our plan.

There may also be times when you get a bill from a provider for the full cost of medical care you have received. In many cases, you should send this bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly.

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

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

You can receive emergency services from any provider, whether or not the provider is a part of our network. When you receive emergency or urgently needed services from a provider who is not part of our network, you are only responsible for paying your share of the cost, not for the entire cost. You should ask the provider to bill the plan for our share of the cost.

- If you pay the entire amount yourself at the time you receive the care, you need to ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- At times you may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
  - If the provider is owed anything, we will pay the provider directly.
  - If you have already paid more than your share of the cost of the service, we will determine how much you owed and pay you back for our share of the cost.

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## **2. When a network provider sends you a bill you think you should not pay**

Network providers should always bill the plan directly, and ask you only for your share of the cost. But sometimes they make mistakes, and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get services covered by our plan. We do not allow providers to add additional separate charges, called “balance billing.” This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don’t pay certain provider charges. For more information about “balance billing,” go to Chapter 4, Section 1.4.
- 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 resolve the billing problem.
- If you have already paid a bill to a network provider, but you feel that you paid too much, send us the bill along with documentation of any payment you have made and ask us to pay you back the difference between the amount you paid and the amount you owed under the plan.

## **3. If you are retroactively enrolled in our plan.**

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

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

Please call Member Services for additional information about how to ask us to pay you back and deadlines for making your request. (Phone numbers for Member Services are printed on the back cover of this booklet.)

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 7 of this booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has information about how to make an appeal.



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

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<b>Section 2.1      How and where to send us your request for payment</b>
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Send us your request for payment, along with your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records.

Mail your request for payment together with any bills or receipts to us at this address:  
HNE Medicare Advantage Plan  
Member Services  
One Monarch Place, Suite 1500  
1500 Main Street, Springfield, MA 01144-1500

**You must submit your claim to us by March 31 of the following plan year** from the date you received the service, item, or drug.

Contact Member Services if you have any questions (phone numbers are printed on the back cover of this booklet). If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

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

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<b>Section 3.1      We check to see whether we should cover the service and how much we owe</b>
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When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the medical care is covered and you followed all the rules for getting the care, we will pay for our share of the cost. If you have already paid for the service, we will mail your reimbursement of our share of the cost to you. If you have not paid for the service yet, we will mail the payment directly to the provider. (Chapter 3 explains the rules you need to follow for getting your medical services covered.)
- If we decide that the medical care is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

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<b>Section 3.2</b>	<b>If we tell you that we will not pay for all or part of the medical care, you can make an appeal</b>
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If you think we have made a mistake in turning down your request for payment, or you don't agree with the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment.

For the details on how to make this appeal, go to Chapter 7 of this booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*). The appeals process is a formal process with detailed procedures and important deadlines. If making an appeal is new to you, you will find it helpful to start by reading Section 4 of Chapter 7. Section 4 is an introductory section that explains the process for coverage decisions and appeals and gives definitions of terms such as "appeal." Then after you have read Section 4, you can go to the section in Chapter 7 that tells what to do for your situation:

- Then after you have read Section 4, you can go to Section 5.3 to learn how to make an appeal about getting paid back for a medical service.

# CHAPTER 6

## *Your rights and responsibilities*

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## **CHAPTER 6: Your rights and responsibilities**

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**SECTION 1      Our plan must honor your rights as a member of the plan**

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<b>Section 1.1</b>	<b>We must provide information in a way that works for you (in languages other than English, in large print, or other alternate formats, etc.)</b>
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To get information from us in a way that works for you, please call Member Services (phone numbers are printed on the back cover of this booklet).

Our plan has people and free language interpreter services available to answer questions from non-English speaking members. We can also give you information in large print or other alternate formats if you need it. If you are eligible for Medicare because of a disability, we are required to give you information about the plan's benefits that is accessible and appropriate for you. To get information from us in a way that works for you, please call Member Services (phone numbers are printed on the back cover of this booklet).

If you have any trouble getting information from our plan because of problems related to language or a disability, please call Medicare at 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week, and tell them that you want to file a complaint. TTY users call 1.877.486.2048.

<b>Section 1.2</b>	<b>We must treat you with fairness and respect at all times</b>
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Our plan must obey laws that protect you from discrimination or unfair treatment. **We do not discriminate** based on a person's race, ethnicity, national origin, religion, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** 1.800.368.1019 (TTY 1.800.537.7697) or your local Office for Civil Rights.

If you have a disability and need help with access to care, please call us at Member Services (phone numbers are printed on the back cover of this booklet). If you have a complaint, such as a problem with wheelchair access, Member Services can help.

**Section 1.3 We must ensure that you get timely access to your covered services**

As a member of our plan, you have the right to choose a primary care provider (PCP) in the plan's network to provide and arrange for your covered services (Chapter 3 explains more about this). Call Member Services to learn which doctors are accepting new patients (phone numbers are printed on the back cover of this booklet). We do not require you to get referrals to go to network providers.

As a plan member, you have the right to get appointments and covered services from the plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care. If you think that you are not getting your medical care within a reasonable amount of time, Chapter 7, Section 9 of this booklet tells what you can do. (If we have denied coverage for your medical care and you don't agree with our decision, Chapter 7, Section 4 tells what you can do.)

**Section 1.4 We must protect the privacy of your personal health information**

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

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

**How do we protect the privacy of your health information?**

- We make sure that unauthorized people don't see or change your records.
- In most situations, if we give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you first*. Written permission can be given by you or by someone you have given legal power to make decisions for you.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
  - For example, we are required to release health information to government agencies that are checking on quality of care.
  - Because you are a member of our plan through Medicare, we are required to give Medicare your health information.

- If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations.

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

You have the right to look at your medical records held at the plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Member Services (phone numbers are on the back cover of this booklet).

### **NOTICE OF PRIVACY PRACTICES HEALTH NEW ENGLAND, INC.**

***This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.***

HNE knows how important it is to protect your privacy at all times and in all settings. We are required by law to maintain the privacy of your protected health information (PHI), to provide you with notice of our legal duties and privacy practices with respect to protected health information, and to notify affected individuals following a breach of unsecured protected health information.

“Protected health information” or “PHI” is information about you, including demographic information, that:

- Can reasonably be used to identify you; and
- That relates to your past, present or future physical or mental health or condition, the provision of health care to you or the payment for that care.

Protected health information excludes individually identifiable health information regarding a person who has been deceased for more than 50 years.

#### ***How does HNE collect protected health information?***

HNE gets PHI from:

- Information we receive directly or indirectly from you, your employer or benefits plan sponsor through applications, surveys, or other forms. For example: name, address, social security number, date of birth, marital status, dependent information and employment information.

- Providers (such as doctors and hospitals) who are treating you or who are involved in your treatment and/or their staff when they submit claims or request authorization on your behalf for certain services or procedures.
- Attorneys who are representing our Members in automobile accidents or other cases.
- Insurers and other health plans.

***How does HNE protect my personal health information?***

HNE has many physical, electronic, and procedural safeguards in place to protect your information. Information is protected whether it is in oral, written or electronic form. HNE policies and procedures require all HNE employees to protect the confidentiality of your PHI. An employee may only access your PHI when they have an appropriate reason to do so. Each employee must sign a statement that he or she has read and understands HNE's privacy policy. On an annual basis, HNE will send a notice to employees to remind them of this policy. Any employee who violates HNE's privacy policies is subject to discipline, up to and including dismissal.

***How does HNE use and disclose my protected health information?***

HNE uses and discloses your PHI for many different reasons. We can use or disclose your PHI for some reasons without your written agreement. For other reasons, we need you to agree in writing that we can use or disclose your PHI.

**Uses and Disclosures for Treatment, Payment and Health Care Operations**

HNE uses and discloses your PHI in a number of different ways in connection with your treatment, the payment for your health care, and our health care operations. We can also disclose your information to providers and other health plans that have a relationship with you, for *their* treatment, payment and some limited health care operations. The following are only a few examples of the types of uses and disclosures of your protected health information that we are permitted to make *without* your authorization:

***Treatment:*** We may disclose your protected health information to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers) who request it in connection with your treatment. We may also disclose your protected health information to health care providers (including their employees or business associates) in connection with preventive health, early detection and disease and case management programs.

***Payment:*** We will use and disclose your protected health information to administer your health benefits policy or contract. For example, we may use your PHI to pay claims for medical services you have received, to determine your eligibility for benefits, or to coordinate your HNE coverage with that of other plans (if you have coverage through more than one plan).

***Health Care Operations:*** We will use and disclose your protected health information to support HNE's general health care operations. For example, we may use your PHI to conduct quality assessment activities, develop clinical guidelines, operate preventive health, early detection and disease and case management programs, including contacting you or your doctors to provide appointment reminders or information about treatment alternatives, therapies, health care providers, settings of care or other health-related benefits and services. In addition, we may use



your information to send fundraising communications to you. If we do, we will provide you with an opportunity to elect not to receive any further fundraising communications from us.

HNE does not and will not use PHI that is genetic information about you for underwriting purposes.

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### **Other Permitted or Required Uses and Disclosures of Protected Health Information**

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In addition to treatment, payment and health care operations, federal law allows or requires us to use or disclose your protected health information in the following additional situations without your authorization:

***Required by Law:*** We may use or disclose your protected health information to the extent we are required by law to do so. For example, the law compels us to disclose PHI when required by the Secretary of the Department of Health and Human Services to investigate our compliance efforts.

***Public Health Activities:*** We may disclose your protected health information to an authorized public health authority for purposes of public health activities. The information may be disclosed for such reasons as controlling disease, injury or disability, or to report child abuse or neglect. We also may have to disclose your PHI to a person who may have been exposed to a communicable disease or who may otherwise be at risk of contracting or spreading the disease. In addition, we may make disclosures to a person subject to the jurisdiction of the Food and Drug Administration, for the purpose of activities related to the quality, safety or effectiveness of an FDA-regulated product or activity.

***Abuse or Neglect:*** We may make disclosures to government authorities if we believe you have been a victim of abuse, neglect, or domestic violence. We will only make this disclosure if you agree or when we are required or authorized by law to do so.

***Health Oversight:*** We may disclose your protected health information to a government agency authorized to oversee the health care system or government programs, or its contractors (e.g., state insurance department, U.S. Department of Labor) for activities authorized by law, such as audits, examinations, investigations, inspections and licensure activity.

***Legal Proceedings:*** We may disclose your protected health information in the course of any judicial or administrative proceeding, in response to an order of a court or administrative tribunal and, in certain cases, in response to a subpoena, discovery request or other lawful process.

***Law Enforcement:*** We may disclose your protected health information under limited circumstances to law enforcement officials. For example, disclosures may be made in response to a warrant or subpoena or for the purpose of identifying or locating a suspect, witness or missing persons or to provide information concerning victims of crimes.

***Coroners, Funeral Directors and Organ Donation:*** We may disclose your protected health information in certain instances to coroners, funeral directors and organizations that help find organs, eyes, and tissue to be donated or transplanted.

***Threat to Health or Safety:*** If we believe that a serious threat exists to your health or safety, or to the health and safety of any other person or the public, we will notify those persons we believe would be able to help prevent or reduce the threat.

***Military Activity and National Security:*** We may disclose your protected health information to Armed Forces personnel under certain circumstances and to authorized federal officials for the conduct of national security and intelligence activities.

***Correctional Institutions:*** If you are an inmate in a correctional facility, we may disclose your protected health information to the correctional facility for certain purposes, including the provision of health care to you or the health and safety of you or others.

***Workers' Compensation:*** We may disclose your protected health information to the extent required by workers' compensation laws.

***Research:*** We may use or disclose PHI for research provided certain requirements are met.

***Will HNE give my PHI to my family or friends?***

We will only disclose your PHI to a family member or a close friend in the following circumstances:

- You have authorized us to do so.
- That person has submitted proof of legal authority to act on your behalf.
- That person is involved in your health care or payment for your health care and needs your PHI for these purposes. If you are present or otherwise available prior to such a disclosure (whether in person or on a telephone call), we will either seek your verbal agreement to the disclosure, provide you an opportunity to object to it, or reasonably infer from the circumstances, based on our exercise of professional judgment, that you would not object to the disclosure. We will only release the PHI that is directly relevant to their involvement.
- We may share your PHI with your friends or family members if professional judgment says that doing so is in your best interest. We will only do this if you are not present or you are unable to make health care decisions for yourself. For example, if you are unconscious and a friend is with you, we may share your PHI with your friend so you can receive care.
- We may disclose a minor child's PHI to their parent or guardian. However, we may be required to deny a parent's access to a minor's PHI, for example, if the minor is an emancipated minor or can, under law, consent to their own health care treatment.
- If an individual is deceased, we may disclose to a family member or friend who was involved in the individual's care or payment for care prior to the individual's death, PHI of the individual that is relevant to such person's involvement, unless doing so is inconsistent with any prior expressed preference of the individual that is known to us.

***Will HNE disclose my personal health information to anyone outside of HNE?***

HNE may share your protected health information with affiliates and third party “business associates” that perform various activities for us or on our behalf. For example, HNE may delegate certain functions, such as medical management or claims repricing, to a third party that is not affiliated with HNE. HNE may also share your personal health information with an individual or company that is working as a contractor or consultant for HNE. HNE’s financial auditors may review claims or other confidential data in connection with their services. A contractor or consultant may have access to such data when they repair or maintain HNE’s computer systems. Whenever such an arrangement involves the use or disclosure of your protected health information, we will have a written contract that contains terms designed to protect the privacy of your protected health information.

HNE may also disclose information about you to your Primary Care Provider, other providers that treat you and other health plans that have a relationship with you, and their business associates, for their treatment, payment and some of their health care operations.

***Will HNE disclose my personal health information to my employer?***

In general, HNE will only release to your employer enrollment and disenrollment information, information that has been de-identified so that your employer can not identify you, or summary health information. If your employer would like more specific PHI about you to perform plan administration functions, we will either get your written permission or we will ask your employer to certify that they have established procedures in their group health plan for protecting your PHI, and they agree that they will not use or disclose the information for employment-related actions and decisions. Talk to your employer to get more details.

***When does HNE need my written authorization to use or disclose my personal health information?***

We have described in the preceding paragraphs those uses and disclosures of your information that we may make either as permitted or required by law or otherwise without your written authorization. For other uses and disclosures of your PHI, we must obtain your written authorization. Among other things, a written authorization request will specify the purpose of the requested disclosure, the persons or class of persons to whom the information may be given, and an expiration date for the authorization. If you do provide a written authorization, you generally have the right to revoke it.

Your prior written authorization is required and will be obtained for: (i) uses and disclosures of psychotherapy notes; (ii) uses and disclosures of PHI for marketing purposes, including subsidized treatment communications; (iii) disclosures that constitute a sale of PHI; and (iv) other uses and disclosures not described in this Notice of Privacy Practices.

Many Members ask us to disclose their protected health information to third parties for reasons not described in this notice. For example, elderly Members often ask us to make their records available to caregivers. To authorize us to disclose any of your protected health information to a person or organization for reasons other than those described in this notice, please call our Member Services Department and ask for an Authorization and Designation of Personal Representative Form. You should return the completed form to HNE’s Enrollment Department at One Monarch Place, Springfield, MA 01144-1500. You may revoke the authorization at any time

by sending us a letter to the same address. Please include your name, address, Member identification number and a telephone number where we can reach you.

***What are my rights with respect to my PHI?***

The following is a brief statement of your rights with respect to your protected health information:

***Right to Request Restrictions:*** You have the right to ask us to place restrictions on the way we use or disclose your protected health information for treatment, payment or health care operations or to others involved in your health care. **However, we are not required to agree to these restrictions.** If we do agree to a restriction, we may not use or disclose your protected health information in violation of that restriction, unless it is needed for an emergency.

***Right to Request Confidential Communications:*** You have the right to request to receive communications of protected health information from us by alternative means or at alternative locations if you clearly state that the disclosure of all or part of that information could endanger you. We will accommodate reasonable requests. Your request must be in writing.

***Right to Access Your Protected Health Information:*** You have the right to see and get a copy of the protected health information about you that is contained in a “designated record set,” with some specified exceptions. You also have the right to request an electronic copy of PHI that we maintain electronically (ePHI) in one or more designated records sets. Your “designated record set” includes enrollment, payment, claims adjudication, case or medical management records and any other records that we use to make decisions about you. Requests for access to copies of your records must be in writing and sent to the attention of the HNE Legal Department. Please provide us with the specific information we need to fulfill your request. We will provide ePHI in the electronic form and format requested by you, if it is readily producible in that format. We reserve the right to charge a reasonable fee for the cost of producing and mailing the copies.

***Right to Amend Your Protected Health Information:*** You have the right to ask us to amend any protected health information about you that is contained in a “designated record set” (see above). All requests for amendment must be in writing and on an HNE Request for Amendment form. Please contact the HNE Legal Department to obtain a copy of the form. You also must provide a reason to support the requested amendment. In certain cases, we may deny your request. For example, we may deny a request if we did not create the information, as is often the case for medical information in our records. All denials will be made in writing. You may respond by filing a written statement of disagreement with us, and we would have the right to rebut that statement. If you believe someone has received the unamended protected health information from us, you should inform us at the time of the request if you want them to be informed of the amendment.

***Right to Request an Accounting of Certain Disclosures:*** You have the right to have us provide you an accounting of times when we have disclosed your protected health information for any purpose other than the following:

- (i) Treatment, payment or health care operations.
- (ii) Disclosures to others involved in your health care.

(iii) Disclosures to you or that you or your personal representative has authorized.

(iv) Certain other disclosures, such as disclosures for national security purposes.

All requests for an accounting must be in writing. We will require you to provide us the specific information we need to fulfill your request. This accounting requirement applies for six years from the date of the disclosure, beginning with disclosures occurring after April 14, 2003. If you request this accounting more than once in a 12-month period, we may charge you a reasonable fee.

***Right to Request a Copy of this Notice:*** If you have received this notice electronically, you have the right to obtain a paper copy of this notice upon request.

***Who should I contact if I have a question about this notice or a complaint about how HNE is using my personal health information?***

### **Complaints and Communications with Us**

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If you want to exercise your rights under this Notice, communicate with us about privacy issues, or if you wish to file a complaint with us, you can write to:

Health New England, Inc.

Complaints and Appeals Department

One Monarch Place

Springfield, MA 01144-1500

You can also call us at 413.787.4004 or 800.310.2835. You will not be retaliated against for filing a complaint with us.

### **Complaints to the Federal Government**

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If you believe your privacy rights have been violated, you also have the right to file a complaint with the Secretary of the Department of Health and Human Services. You will not be retaliated against for filing a complaint with the federal government.

### ***Effective Date of Notice***

This Notice takes effect on July 1, 2013. We must follow the privacy practices described in this Notice while it is in effect. This Notice will remain in effect until we change it. This Notice replaces any other information you have previously received from us with respect to privacy of your medical information.

### ***Changes to This Notice of Privacy Practice***

We may change the terms of this Notice at any time in the future and make the new Notice effective for all PHI that we maintain – whether created or received before or after the effective

date of the new Notice. Whenever we make an important change, we will post the change or the revised Notice on our website by the effective date of the material change to the Notice, and provide the revised Notice, or information about the material change and how to obtain the revised Notice, in our next annual mailing to individuals then covered by the plan.

<b>Section 1.5</b>	<b>We must give you information about the plan, its network of providers, and your covered services</b>
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As a member of HNE Medicare Premium No Rx (HMO), you have the right to get several kinds of information from us. (As explained above in Section 1.1, you have the right to get information from us in a way that works for you. This includes getting the information in languages other than English and in large print or other alternate formats.)

If you want any of the following kinds of information, please call Member Services (phone numbers are printed on the back cover of this booklet):

- **Information about our plan.** This includes, for example, information about the plan's financial condition. It also includes information about the number of appeals made by members and the plan's performance ratings, including how it has been rated by plan members and how it compares to other Medicare health plans.
- **Information about our network providers.**
  - For example, you have the right to get information from us about the qualifications of the providers in our network and how we pay the providers in our network.
  - For a list of the providers in the plan's network, see the *HNE Medicare Advantage Provider Directory*
  - For more detailed information about our providers, you can call Member Services (phone numbers are printed on the back cover of this booklet) or visit our website at [www.hne.com/medicare](http://www.hne.com/medicare).
- **Information about your coverage and the rules you must follow when using your coverage.**
  - In Chapters 3 and 4 of this booklet, we explain what medical services are covered for you, any restrictions to your coverage, and what rules you must follow to get your covered medical services. If you have questions about the rules or restrictions, please call Member Services (phone numbers are printed on the back cover of this booklet).
- **Information about why something is not covered and what you can do about it.**
  - If a medical service is not covered for you, or if your coverage is restricted in some way, you can ask us for a written explanation. You have the right to this explanation even if you received the medical service from an out-of-network provider or pharmacy.

- If you are not happy or if you disagree with a decision we make about what medical care is covered for you, you have the right to ask us to change the decision. You can ask us to change the decision by making an appeal. For details on what to do if something is not covered for you in the way you think it should be covered, see Chapter 7 of this booklet. It gives you the details about how to make an appeal if you want us to change our decision. (Chapter 7 also tells about how to make a complaint about quality of care, waiting times, and other concerns.)
- If you want to ask our plan to pay our share of a bill you have received for medical care, see Chapter 5 of this booklet.

<b>Section 1.6</b>	<b>We must support your right to make decisions about your care</b>
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### **You have the right to know your treatment options and participate in decisions about your health care**

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

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

- **To know about all of your choices.** This means that you have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan. **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say “no.”** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. Of course, if you refuse treatment, you accept full responsibility for what happens to your body as a result.
- **To receive an explanation if you are denied coverage for care.** You have the right to receive an explanation from us if a provider has denied care that you believe you should receive. To receive this explanation, you will need to ask us for a coverage decision. Chapter 7 of this booklet tells how to ask the plan for a coverage decision.

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

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

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

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

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

- **Get the form.** If you want to have an advance directive, you can get a form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact Member Services to ask for the forms (phone numbers are printed on the back cover of this booklet).
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can’t. You may want to give copies to close friends or family members as well. Be sure to keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- If you are admitted to the hospital, they will ask you whether you have signed an advance directive form and whether you have it with you.
- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

**Remember, it is your choice whether you want to fill out an advance directive** (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

### **What if your instructions are not followed?**

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the Division of Health Care Quality, Complaint Unit at 99 Chauncy Street, Boston, MA 02111. Their toll-free hotline is 1.800.462.5540.



<b>Section 1.7</b>	<b>You have the right to make complaints and to ask us to reconsider decisions we have made</b>
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If you have any problems or concerns about your covered services or care, Chapter 7 of this booklet tells what you can do. It gives the details about how to deal with all types of problems and complaints.

What you need to do to follow up on a problem or concern depends on the situation. You might need to ask our plan to make a coverage decision for you, make an appeal to us to change a coverage decision, or make a complaint. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

You have the right to get a summary of information about the appeals and complaints that other members have filed against our plan in the past. To get this information, please call Member Services (phone numbers are printed on the back cover of this booklet).

<b>Section 1.8</b>	<b>What can you do if you believe you are being treated unfairly or your rights are not being respected?</b>
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### **If it is about discrimination, call the Office for Civil Rights**

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1.800.368.1019 or TTY 1.800.537.7697, or call your local Office for Civil Rights.

### **Is it about something else?**

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

- You can **call Member Services** (phone numbers are printed on the back cover of this booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- Or **you can call Medicare** at 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.

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<b>Section 1.9</b>	<b>How to get more information about your rights</b>
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There are several places where you can get more information about your rights:

- You can **call Member Services** (phone numbers are printed on the back cover of this booklet).
- You can **call the SHIP**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- You can contact **Medicare**.
  - You can visit the Medicare website (<http://www.medicare.gov>) to read or download the publication “Your Medicare Rights & Protections.” The publication is available at: <http://www.medicare.gov/Pubs/pdf/11534.pdf>.
  - Or you can call 1.800.MEDICARE (1.800.633.4227) 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.

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<b>SECTION 2</b>	<b>You have some responsibilities as a member of the plan</b>
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<b>Section 2.1</b>	<b>What are your responsibilities?</b>
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Things you need to do as a member of the plan are listed below. If you have any questions, please call Member Services (phone numbers are printed on the back cover of this booklet). We're here to help.

- **Get familiar with your covered services and the rules you must follow to get these covered services.** *Use this Evidence of Coverage booklet to learn what is covered for you and the rules you need to follow to get your covered services.*
  - Chapters 3 and 4 give the details about your medical services, including what is covered, what is not covered, rules to follow, and what you pay.
- **If you have any other health insurance coverage or prescription drug coverage in addition to our plan, you are required to tell us.** *Please call Member Services to let us know (phone numbers are printed on the back cover of this booklet).*
  - We are required to follow rules set by Medicare to make sure that you are using all of your coverage in combination when you get your covered services from our plan. This is called “**coordination of benefits**” because it involves coordinating the health benefits you get from our plan with any other health benefits available to you. We'll help you coordinate your benefits. (For more information about coordination of benefits, go to Chapter 1, Section 7.)

- 
- **Tell your doctor and other health care providers that you are enrolled in our plan.** *Show your plan membership card whenever you get your medical care.*
  - **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
    - To help your doctors and other health providers give you the best care, learn as much as you are able to about your health problems and give them the information they need about you and your health. Follow the treatment plans and instructions that you and your doctors agree upon.
    - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
    - If you have any questions, be sure to ask. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you don't understand the answer you are given, ask again.
  - **Be considerate.** *We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.*
  - **Pay what you owe.** *As a plan member, you are responsible for these payments:*
    - You must pay your plan premiums to continue being a member of our plan.
    - In order to be eligible for our plan, you must have Medicare Part A and Medicare Part B. For that reason, some plan members must pay a premium for Medicare Part A and most plan members must pay a premium for Medicare Part B to remain a member of the plan.
    - For most of your medical services covered by the plan, you must pay your share of the cost when you get the service. This will be a copayment (a fixed amount) *OR* coinsurance (a percentage of the total cost). Chapter 4 tells what you must pay for your medical services. If you get any medical services that are not covered by our plan or by other insurance you may have, you must pay the full cost.
  - ***If you disagree with our decision to deny coverage for a service you can make an appeal. Please see Chapter 7 of this booklet for information about how to make an appeal. Tell us if you move. If you are going to move, it's important to tell us right away. Call Member Services (phone numbers are printed on the back cover of this booklet).***
    - **If you move *outside* of our plan service area, you cannot remain a member of our plan.** (Chapter 1 tells about our service area.) We can help you figure out whether you are moving outside our service area. If you are leaving our service area, you will have a Special Enrollment Period when you can join any Medicare plan available in your new area. We can let you know if we have a plan in your new area.
    - **If you move *within* our service area, we still need to know** so we can keep your membership record up to date and know how to contact you.

- 
- If you move, it is also important to tell Social Security (or the Railroad Retirement Board). You can find phone numbers and contact information for these organizations in Chapter 2
  - **Call Member Services for help if you have questions or concerns.** *We also welcome any suggestions you may have for improving our plan.*
    - Phone numbers and calling hours for Member Services are printed on the back cover of this booklet.
    - For more information on how to reach us, including our mailing address, please see Chapter 2.

# CHAPTER 7

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

**CHAPTER 7: What to do if you have a problem or complaint  
(coverage decisions, appeals, complaints)**

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**BACKGROUND**

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**SECTION 1 Introduction**

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<b>Section 1.1</b>	<b>What to do if you have a problem or concern</b>
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This chapter explains two types of processes for handling problems and concerns:

- For some types of problems, you need to use the **process for coverage decisions and appeals**.
- For other types of problems you need to use the **process for making complaints**.

Both of these processes have been approved by Medicare. To ensure fairness and prompt handling of your problems, each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

Which one do you use? That depends on the type of problem you are having. The guide in Section 3 will help you identify the right process to use.

<b>Section 1.2</b>	<b>What about the legal terms?</b>
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There are technical legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand.

To keep things simple, this chapter explains the legal rules and procedures using simpler words in place of certain legal terms. For example, this chapter generally says “making a complaint” rather than “filing a grievance,” “coverage decision” rather than “organization determination,” and “Independent Review Organization” instead of “Independent Review Entity.” It also uses abbreviations as little as possible.

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

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**SECTION 2      You can get help from government organizations that are not connected with us**

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<b>Section 2.1      Where to get more information and personalized assistance</b>
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Sometimes it can be confusing to start or follow through the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

**Get help from an independent government organization**

We are always available to help you. But in some situations you may also want help or guidance from someone who is not connected with us. You can always contact your **State Health Insurance Assistance Program (SHIP)**. This government program has trained counselors in every state. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

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

**You can also get help and information from Medicare**

For more information and help in handling a problem, you can also contact Medicare. Here are two ways to get information directly from Medicare:

- You can call 1.800.MEDICARE (1.800.633.4227) 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.
- You can visit the Medicare website (<http://www.medicare.gov>).

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**SECTION 3      To deal with your problem, which process should you use?**

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<b>Section 3.1      Should you use the process for coverage decisions and appeals? Or should you use the process for making complaints?</b>
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If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

To figure out which part of this chapter will help with your specific problem or concern, **START HERE**

**Is your problem or concern about your benefits or coverage?**

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

**Yes.** My problem is about benefits or coverage.

Go on to the next section of this chapter, **Section 4, “A guide to the basics of coverage decisions and appeals.”**

**No.** My problem is not about benefits or coverage.

Skip ahead to **Section 9** at the end of this chapter. **“How to make a complaint about quality of care, waiting times, customer service or other concerns.”**

**COVERAGE DECISIONS AND APPEALS****SECTION 4      A guide to the basics of coverage decisions and appeals****Section 4.1      Asking for coverage decisions and making appeals: the big picture**

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

**Asking for coverage decisions**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For example, your plan network doctor makes a (favorable) coverage decision for you whenever you receive medical care from him or her or if your network doctor refers you to a medical specialist. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical service before you receive it, you can ask us to make a coverage decision for you.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases we might decide a service is not covered or is no longer

covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

### **Making an appeal**

If we make a coverage decision 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 to see if we were following all of the rules properly. Your appeal is handled by different reviewers than those who made the original unfavorable decision. When we have completed the review we give you our decision. Under certain circumstances, which we discuss later, you can request an expedited or “fast coverage decision” or fast appeal of a coverage decision.

If we say no to all or part of your Level 1 Appeal, your case will automatically go on to a Level 2 Appeal.

The Level 2 Appeal is conducted by an independent organization that is not connected to us. (In some situations, your case will be automatically sent to the independent organization for a Level 2 Appeal. If this happens, we will let you know. In other situations, you will need to ask for a Level 2 Appeal.) If you are not satisfied with the decision at the Level 2 Appeal, you may be able to continue through additional levels of appeal.

<b>Section 4.2</b>	<b>How to get help when you are asking for a coverage decision or making an appeal</b>
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Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Member Services** (phone numbers are printed on the back cover of this booklet).
- To **get free help from an independent organization** that is not connected with our plan, contact your State Health Insurance Assistance Program (see Section 2 of this chapter).
- **Your doctor can make a request for you.**
  - For medical care, your doctor can request a coverage decision or a Level 1 Appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2. To request any appeal after Level 2, your doctor must be appointed as your representative.

- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your “representative” to ask for a coverage decision or make an appeal.
  - There may be someone who is already legally authorized to act as your representative under State law.
  - If you want a friend, relative, your doctor or other provider, or other person to be your representative, call Member Services (phone numbers are printed on the back cover of this booklet) and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at <http://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf> or on our website at [www.hne.com/medicare](http://www.hne.com/medicare). The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
- **You also have the right to hire a lawyer to act for you.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

<b>Section 4.3</b>	<b>Which section of this chapter gives the details for <u>your</u> situation?</b>
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There are three different types of situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

- **Section 5** of this chapter: “Your medical care: How to ask for a coverage decision or make an appeal”
- **Section 7** of this chapter: “How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon”
- **Section 8** of this chapter: “How to ask us to keep covering certain medical services if you think your coverage is ending too soon” (*Applies to these services only*: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you’re not sure which section you should be using, please call Member Services (phone numbers are printed on the back cover of this booklet). You can also get help or information from government organizations such as your SHIP (Chapter 2, Section 3, of this booklet has the phone numbers for this program).

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## SECTION 5      Your medical care: How to ask for a coverage decision or make an appeal

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Have you read Section 4 of this chapter (*A guide to “the basics” of coverage decisions and appeals*)? If not, you may want to read it before you start this section.

**Section 5.1**      This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care

This section is about your benefits for medical care and services. These benefits are described in Chapter 4 of this booklet: *Medical benefits chart (what is covered and what you pay)*. To keep things simple, we generally refer to “medical care coverage” or “medical care” in the rest of this section, instead of repeating “medical care or treatment or services” every time.

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

1. You are not getting certain medical care you want, and you believe that this care is covered by our plan.
2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan.
3. You have received medical care or services that you believe should be covered by the plan, but we have said we will not pay for this care.
4. You have received and paid for medical care or services that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care.
5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health.
  - **NOTE: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services**, you need to read a separate section of this chapter because special rules apply to these types of care. Here’s what to read in those situations:
    - Chapter 7, Section 6: *How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon.*
    - Chapter 7, Section 7: *How to ask us to keep covering certain medical services if you think your coverage is ending too soon.* This section is about three services only: home health care, skilled nursing facility care, and CORF services.

- For *all other* situations that involve being told that medical care you have been getting will be stopped, use this section (Section 5) as your guide for what to do.

**Which of these situations are you in?**

<b>If you are in this situation:</b>	<b>This is what you can do:</b>
Do you want to find out whether we will cover the medical care or services you want?	You can ask us to make a coverage decision for you.  Go to the next section of this chapter, <b>Section 5.2</b> .
Have we already told you that we will not cover or pay for a medical service in the way that you want it to be covered or paid for?	You can make an <b>appeal</b> . (This means you are asking us to reconsider.)  Skip ahead to <b>Section 5.3</b> of this chapter.
Do you want to ask us to pay you back for medical care or services you have already received and paid for?	You can send us the bill.  Skip ahead to <b>Section 5.5</b> of this chapter.

<b>Section 5.2</b>	<b>Step-by-step: How to ask for a coverage decision (how to ask our plan to authorize or provide the medical care coverage you want)</b>
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<b>Legal Terms</b>
When a coverage decision involves your medical care, it is called an “ <b>organization determination</b> .”

**Step 1:** You ask our plan to make a coverage decision on the medical care you are requesting. If your health requires a quick response, you should ask us to make a “**fast coverage decision**.”

<b>Legal Terms</b>
A “fast coverage decision” is called an “ <b>expedited determination</b> .”

***How to request coverage for the medical care you want***

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this.
- For the details on how to contact us, go to Chapter 2, Section 1 and look for the section called, *How to contact us when you are asking for a coverage decision about your medical care.*

***Generally we use the standard deadlines for giving you our decision***

When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. **A standard coverage decision means we will give you an answer within 14 calendar days** after we receive your request.

- **However, we can take up to 14 more calendar days** if you ask for more time, or if we need information (such as medical records from out-of-network providers) that may benefit you. If we decide to take extra days to make the decision, we will tell you in writing.
- If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, including fast complaints, see Section 10 of this chapter.)

***If your health requires it, ask us to give you a “fast coverage decision”***

- **A fast coverage decision means we will answer within 72 hours.**
  - **However, we can take up to 14 more calendar days** if we find that some information that may benefit you is missing (such as medical records from out-of-network providers), or if you need time to get information to us for the review. If we decide to take extra days, we will tell you in writing.
  - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. (For more information about the process for making complaints, including fast complaints, see Section 10 of this chapter.) We will call you as soon as we make the decision.
- **To get a fast coverage decision, you must meet two requirements:**
  - You can get a fast coverage decision only if you are asking for coverage for medical care *you have not yet received.* (You cannot get a fast coverage decision if your request is about payment for medical care you have already received.)
  - You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function.*



- **If your doctor tells us that your health requires a “fast coverage decision,” we will automatically agree to give you a fast coverage decision.**
- If you ask for a fast coverage decision on your own, without your doctor’s support, we will decide whether your health requires that we give you a fast coverage decision.
  - If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so (and we will use the standard deadlines instead).
  - This letter will tell you that if your doctor asks for the fast coverage decision, we will automatically give a fast coverage decision.
  - The letter will also tell how you can file a “fast complaint” about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. (For more information about the process for making complaints, including fast complaints, see Section 10 of this chapter.)

**Step 2: We consider your request for medical care coverage and we give you our answer.**

***Deadlines for a “fast coverage decision”***

- Generally, for a fast coverage decision, we will give you our answer **within 72 hours**.
  - As explained above, we can take up to 14 more calendar days under certain circumstances. If we decide to take extra days to make the coverage decision, we will tell you in writing.
  - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 10 of this chapter.)
  - If we do not give you our answer within 72 hours (or if there is an extended time period, by the end of that period), you have the right to appeal. Section 5.3 below tells how to make an appeal.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the medical care coverage we have agreed to provide within 72 hours after we received your request. If we extended the time needed to make our coverage decision, we will authorize or provide the coverage by the end of that extended period.
- **If our answer is no to part or all of what you requested**, we will send you a detailed written explanation as to why we said no.

***Deadlines for a “standard coverage decision”***

- Generally, for a standard coverage decision, we will give you our answer **within 14 calendar days of receiving your request**.
  - We can take up to 14 more calendar days (“an extended time period”) under certain circumstances. If we decide to take extra days to make the coverage decision, we will tell you in writing.
  - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 10 of this chapter.)
  - If we do not give you our answer within 14 calendar days (or if there is an extended time period, by the end of that period), you have the right to appeal. Section 5.3 below tells how to make an appeal.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 14 calendar days after we received your request. If we extended the time needed to make our coverage decision, we will authorize or provide the coverage by the end of that extended period.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

**Step 3: If we say no to your request for coverage for medical care, you decide if you want to make an appeal.**

- If we say no, you have the right to ask us to reconsider – and perhaps change – this decision by making an appeal. Making an appeal means making another try to get the medical care coverage you want.
- If you decide to make an appeal, it means you are going on to Level 1 of the appeals process (see Section 5.3 below).

**Section 5.3****Step-by-step: How to make a Level 1 Appeal (how to ask for a review of a medical care coverage decision made by our plan)****Legal Terms**

An appeal to the plan about a medical care coverage decision is called a plan “**reconsideration.**”

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**Step 1: You contact us and make your appeal.** If your health requires a quick response, you must ask for a “fast appeal.”

*What to do*

- **To start an appeal, you, your doctor, or your representative, must contact us.** For details on how to reach us for any purpose related to your appeal, go to Chapter 2, Section 1 and look for section called, *How to contact us when you are making an appeal about your medical care.*
- **If you are asking for a standard appeal, make your standard appeal in writing by submitting a request.**
  - If you have someone appealing our decision for you other than your doctor, your appeal must include an Appointment of Representative form authorizing this person to represent you. To get the form, call Member Services (phone numbers are printed on the back cover of this booklet) and ask for the “Appointment of Representative” form. It is also available on Medicare’s website at <http://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf> or on our website at [www.hne.com/medicare](http://www.hne.com/medicare). While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form within 44 calendar days after receiving your appeal request (our deadline for making a decision on your appeal), your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the Independent Review Organization to review our decision.
- **If you are asking for a fast appeal, make your appeal in writing or call us at the phone number shown in Chapter 2, Section 1 (*How to contact us when you are making an appeal about your medical care*).**
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information regarding your medical decision and add more information to support your appeal.**
  - You have the right to ask us for a copy of the information regarding your appeal.
  - If you wish, you and your doctor may give us additional information to support your appeal.

Legal Terms
“fast appeal” is also called an “expedited consideration.”

***If your health requires it, ask for a “fast appeal” (you can make a request by calling us)***

- If you are appealing a decision we made about coverage for care you have not yet received, you and/or your doctor will need to decide if you need a “fast appeal.”
- The requirements and procedures for getting a “fast appeal” are the same as those for getting a “fast coverage decision.” To ask for a fast appeal, follow the instructions for asking for a fast coverage decision. (These instructions are given earlier in this section).
- If your doctor tells us that your health requires a "fast appeal," we will give you a fast appeal.

**Step 2: We consider your appeal and we give you our answer.**

- When our plan is reviewing your appeal, we take another careful look at all of the information about your request for coverage of medical care. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if we need it. We may contact you or your doctor to get more information.

***Deadlines for a “fast appeal”***

- When we are using the fast deadlines, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to do so.
  - However, if you ask for more time, or if we need to gather more information that may benefit you, we **can take up to 14 more calendar days**. If we decide to take extra days to make the decision, we will tell you in writing.
  - If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we tell about this organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written denial notice informing you that we have automatically sent your appeal to the Independent Review Organization for a Level 2 Appeal.

*Deadlines for a “standard appeal”*

- If we are using the standard deadlines, we must give you our answer **within 30 calendar days** after we receive your appeal if your appeal is about coverage for services you have not yet received. We will give you our decision sooner if your health condition requires us to.
  - However, if you ask for more time, or if we need to gather more information that may benefit you, **we can take up to 14 more calendar days.**
  - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 10 of this chapter.)
  - If we do not give you an answer by the deadline above (or by the end of the extended time period if we took extra days), we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent outside organization. Later in this section, we talk about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 30 calendar days after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written denial notice informing you that we have automatically sent your appeal to the Independent Review Organization for a Level 2 Appeal.

**Step 3: If our plan says no to part or all of your appeal, your case will *automatically* be sent on to the next level of the appeals process.**

- To make sure we were following all the rules when we said no to your appeal, **we are required to send your appeal to the “Independent Review Organization.”** When we do this, it means that your appeal is going on to the next level of the appeals process, which is Level 2.

<b>Section 5.4</b>	<b>Step-by-step: How a Level 2 Appeal is done</b>
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If we say no to your level 1 appeal, your case will *automatically* be sent on to the next level of the appeals process. During the level 2 appeal, the **Independent Review Organization** reviews our decision for your first appeal. This organization decides whether the decision we made should be changed.

Legal Terms
The formal name for the “Independent Review Organization” is the “ <b>Independent Review Entity.</b> ” It is sometimes called the “ <b>IRE.</b> ”

**Step 1: The Independent Review Organization reviews your appeal**

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with us and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- We will send the information about your appeal to this organization. This information is called your “case file.” **You have the right to ask us for a copy of your case file.**
- You have a right to give the Independent Review Organization additional information to support your appeal.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal.

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

- If you had a fast appeal to our plan at Level 1, you will automatically receive a fast appeal at Level 2. The review organization must give you an answer to your Level 2 Appeal **within 72 hours** of when it receives your appeal.
- However, if the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days.**

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

- If you had a standard appeal to our plan at Level 1, you will automatically receive a standard appeal at Level 2. The review organization must give you an answer to your Level 2 Appeal **within 30 calendar days** of when it receives your appeal.
- However, if the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days.**

**Step 2: The Independent Review Organization gives you their answer**

The Independent Review Organization will tell you its decision in writing and explain the reasons for it.

- **If the review organization says yes to part or all of what you requested**, we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the review organization.
- **If this organization says no to part or all of your appeal**, it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called “upholding the decision.” It is also called “turning down your appeal.”)
  - If the Independent Review Organization “upholds the decision” you have the right to a Level 3 appeal. However, to make another appeal at Level 3, the dollar value of the medical care coverage you are requesting must meet a certain minimum. If the dollar value of the coverage you are requesting is too low, you cannot make another appeal, which means that the decision at Level 2 is final. The written notice you get from the Independent Review Organization will tell you how to find out the dollar amount to continue the appeals process.

**Step 3: If your case meets the requirements, you choose whether you want to take your appeal further**

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a third appeal. The details on how to do this are in the written notice you got after your Level 2 Appeal.
- The Level 3 Appeal is handled by an administrative law judge. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

<b>Section 5.5</b>	<b>What if you are asking us to pay you for our share of a bill you have received for medical care?</b>
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If you want to ask us for payment for medical care, start by reading Chapter 5 of this booklet: *Asking us to pay our share of a bill you have received for covered medical services*. Chapter 5 describes the situations in which you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

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

If you send us the paperwork that asks for reimbursement, you are asking us to make a coverage decision (for more information about coverage decisions, see Section 4.1 of this chapter). To make this coverage decision, we will check to see if the medical care you paid for is a covered service (see Chapter 4: *Medical benefits chart (what is covered and what you pay)*). We will

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also check to see if you followed all the rules for using your coverage for medical care (these rules are given in Chapter 3 of this booklet: *Using the plan's coverage for your medical services*).

**We will say yes or no to your request**

- If the medical care you paid for is covered and you followed all the rules, we will send you the payment for our share of the cost of your medical care within 60 calendar days after we receive your request. Or, if you haven't paid for the services, 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 medical care is *not* covered, or you did *not* follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the services and the reasons why in detail. (When we turn down your request for payment, it's the same as saying *no* to your request for a coverage decision.)

**What if you ask for payment and we say that we will not pay?**

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

**To make this appeal, follow the process for appeals that we describe in part 5.3 of this section.** Go to this part for step-by-step instructions. When you are following these instructions, please note:

- If you make an appeal for reimbursement we must give you our answer within 60 calendar days after we receive your appeal. (If you are asking us to pay you back for medical care you have already received and paid for yourself, you are not allowed to ask for a fast appeal.)
- If the Independent Review Organization reverses our decision to deny payment, we must send the payment you have requested 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 you requested to you or to the provider within 60 calendar days.

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**SECTION 6      How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon**

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When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury. For more information about our coverage for your hospital care, including any limitations on this coverage, see Chapter 4 of this booklet: *Medical benefits chart (what is covered and what you pay)*.



During your covered hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will also help arrange for care you may need after you leave.

- The day you leave the hospital is called your “**discharge date.**”
- When your discharge date has been decided, your doctor or the hospital staff will let you know.
- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered. This section tells you how to ask.

<b>Section 6.1</b>	<b>During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights</b>
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During your covered hospital stay, you will be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice whenever they are admitted to a hospital. Someone at the hospital (for example, a caseworker or nurse) must give it to you within two days after you are admitted. If you do not get the notice, ask any hospital employee for it. If you need help, please call Member Services (phone numbers are printed on the back cover of this booklet). 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.

1. **Read this notice carefully and ask questions if you don’t understand it.** It tells you about your rights as a hospital patient, including:
  - Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
  - Your right to be involved in any decisions about your hospital stay, and know who will pay for it.
  - Where to report any concerns you have about quality of your hospital care.
  - Your right to appeal your discharge decision if you think you are being discharged from the hospital too soon.

<b>Legal Terms</b>
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<p>The written notice from Medicare tells you how you can “<b>request an immediate review.</b>” Requesting an immediate review is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time (Section 7.2 below tells you how you can request an immediate review.)</p>
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2. **You must sign the written notice to show that you received it and understand your rights.**
  - You or someone who is acting on your behalf must sign the notice. (Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.)
  - Signing the notice shows *only* that you have received the information about your rights. The notice does not give your discharge date (your doctor or hospital staff will tell you your discharge date). Signing the notice **does not mean** you are agreeing on a discharge date.
3. **Keep your copy** of the signed notice so you will have the information about making an appeal (or reporting a concern about quality of care) handy if you need it.
  - If you sign the notice more than two days before the day you leave the hospital, you will get another copy before you are scheduled to be discharged.
  - To look at a copy of this notice in advance, you can call Member Services (phone numbers are printed on the back cover of this booklet) or 1.800 MEDICARE (1.800.633.4227) 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048). You can also see it online at <http://www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.html>.

<b>Section 6.2</b>	<b>Step-by-step: How to make a Level 1 Appeal to change your hospital discharge date</b>
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If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.** Each step in the first two levels of the appeals process is explained below.
- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do.
- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services (phone numbers are printed on the back cover of this booklet). Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance (see Section 2 of this chapter).

**During a Level 1 appeal, the Quality Improvement Organization reviews your appeal.** It checks to see if your planned discharge date is medically appropriate for you.

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**Step 1: Contact the Quality Improvement Organization for your state and ask for a “fast review” of your hospital discharge. You must act quickly.**

***What is the Quality Improvement Organization?***

- This organization is a group of doctors and other health care professionals who are paid by the Federal government. These experts are not part of our plan. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare.

***How can you contact this organization?***

- The written notice you received (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2, Section 4, of this booklet.)

***Act quickly:***

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than your planned discharge date**. (Your “planned discharge date” is the date that has been set for you to leave the hospital.)
  - If you meet this deadline, you are allowed to stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision on your appeal from the Quality Improvement Organization.
  - If you do *not* meet this deadline, and you decide to stay in the hospital after your planned discharge date, *you may have to pay all of the costs* for hospital care you receive after your planned discharge date.
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to our plan instead. For details about this other way to make your appeal, see Section 7.4.

***Ask for a “fast review”:***

- You must ask the Quality Improvement Organization for a “**fast review**” of your discharge. Asking for a “fast review” means you are asking for the organization to use the “fast” deadlines for an appeal instead of using the standard deadlines.

Legal Terms
A “fast review” is also called an “immediate review” or an “expedited review.”

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

*What happens during this review?*

- Health professionals at the Quality Improvement Organization (we will call them “the reviewers” for short) will ask you (or your representative) why you believe coverage for the services should continue. You don’t have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.
- By noon of the day after the reviewers informed our plan of your appeal, you will also get a written notice that gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

**Legal Terms**

This written explanation is called the “**Detailed Notice of Discharge.**” (You can get a sample of this notice by calling Member Services (phone numbers are printed on the back cover of this booklet) or 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week. (TTY users should call 1.877.486.2048.) Or you can see a sample notice online at <http://www.cms.hhs.gov/BNI/>).

**Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.**

*What happens if the answer is yes?*

- If the review organization says *yes* to your appeal, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered hospital services. (See Chapter 4 of this booklet).

*What happens if the answer is no?*

- If the review organization says *no* to your appeal, they are saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.

- If the review organization says *no* to your appeal and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

**Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal**

- If the Quality Improvement Organization has turned down your appeal, *and* you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to “Level 2” of the appeals process.

<b>Section 6.3</b>	<b>Step-by-step: How to make a Level 2 Appeal to change your hospital discharge date</b>
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If the Quality Improvement Organization has turned down your appeal, *and* you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal. During a Level 2 Appeal, you ask the Quality Improvement Organization to take another look at the decision they made on your first appeal. If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your stay after your planned discharge date.

Here are the steps for Level 2 of the appeal process:

**Step 1: You contact the Quality Improvement Organization again and ask for another review**

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stayed in the hospital after the date that your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation**

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

**Step 3: Within 14 calendar days of receipt of your request for a second review, the Quality Improvement Organization reviewers will decide on your appeal and tell you their decision.**

*If the review organization says yes:*

- **We must reimburse you** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**

- You must continue to pay your share of the costs and coverage limitations may apply.

***If the review organization says no:***

- It means they agree with the decision they made on your Level 1 Appeal and will not change it. This is called “upholding the decision.”
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by a judge.

**Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3.**

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If the review organization turns down your Level 2 Appeal, you can choose whether to accept that decision or whether to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

<b>Section 6.4</b>	<b>What if you miss the deadline for making your Level 1 Appeal?</b>
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**You can appeal to us instead**

As explained above in Section 7.2, you must act quickly to contact the Quality Improvement Organization to start your first appeal of your hospital discharge. (“Quickly” means before you leave the hospital and no later than your planned discharge date.) If you miss the deadline for contacting this organization, there is another way to make your appeal.

If you use this other way of making your appeal, *the first two levels of appeal are different.*

**Step-by-Step: How to make a Level 1 *Alternate Appeal***

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a “fast review.” A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

<b>Legal Terms</b>
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A “fast” review (or “fast appeal”) is also called an “ <b>expedited appeal.</b> ”
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**Step 1: Contact us and ask for a “fast review.”**

- For details on how to contact us, go to Chapter 2, Section 1 and look for the section called, *How to contact us when you are making an appeal about your medical care*.
- **Be sure to ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines.

**Step 2: We do a “fast review” of your planned discharge date, checking to see if it was medically appropriate.**

- During this review, we take a look at all of the information about your hospital stay. We check to see if your planned discharge date was medically appropriate. We will check to see if the decision about when you should leave the hospital was fair and followed all the rules.
- In this situation, we will use the “fast” deadlines rather than the standard deadlines for giving you the answer to this review.

**Step 3: We give you our decision within 72 hours after you ask for a “fast review” (“fast appeal”).**

- **If we say yes to your fast appeal,** it means we have agreed with you that you still need to be in the hospital after the discharge date, and will keep providing your covered inpatient hospital services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your fast appeal,** we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends as of the day we said coverage would end.
  - If you stayed in the hospital *after* your planned discharge date, then **you may have to pay the full cost** of hospital care you received after the planned discharge date.

**Step 4: If we say *no* to your fast appeal, your case will *automatically* be sent on to the next level of the appeals process.**

- To make sure we were following all the rules when we said no to your fast appeal, **we are required to send your appeal to the “Independent Review Organization.”** When we do this, it means that you are *automatically* going on to Level 2 of the appeals process.

## Step-by-Step: Level 2 *Alternate* Appeal Process

If we say no to your Level 1 Appeal, your case will *automatically* be sent on to the next level of the appeals process. During the Level 2 Appeal, an **Independent Review Organization** reviews the decision we made when we said no to your “fast appeal.” This organization decides whether the decision we made should be changed.

### Legal Terms

The formal name for the “Independent Review Organization” is the “**Independent Review Entity**.” It is sometimes called the “**IRE**.”

#### **Step 1: We will automatically forward your case to the Independent Review Organization.**

- We are required to send the information for your Level 2 appeal to the Independent Review Organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. The complaint process is different from the appeal process. Section 10 of this chapter tells how to make a complaint.)

#### **Step 2: The Independent Review Organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.**

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal of your hospital discharge.
- **If this organization says *yes* to your appeal,** then we must reimburse you (pay you back) for our share of the costs of hospital care you have received since the date of your planned discharge. We must also continue the plan’s coverage of your inpatient hospital services for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says *no* to your appeal,** it means they agree with us that your planned hospital discharge date was medically appropriate.
  - The notice you get from the Independent Review Organization will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal, which is handled by a judge.



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**Step 3: If the Independent Review Organization turns down your appeal, you choose whether you want to take your appeal further.**

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If reviewers say no to your Level 2 Appeal, you decide whether to accept their decision or go on to Level 3 and make a third appeal.
- Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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**SECTION 7      How to ask us to keep covering certain medical services if you think your coverage is ending too soon**

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Section 7.1	<b>This section is about three services <u>only</u>: Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services</b>
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This section is about the following types of care *only*:

- **Home health care services** you are getting.
- **Skilled nursing care** you are getting as a patient in a skilled nursing facility. (To learn about requirements for being considered a “skilled nursing facility,” see Chapter 10, *Definitions of important words*.)
- **Rehabilitation care** you are getting as an outpatient at a Medicare-approved Comprehensive Outpatient Rehabilitation Facility (CORF). Usually, this means you are getting treatment for an illness or accident, or you are recovering from a major operation. (For more information about this type of facility, see Chapter 10, *Definitions of important words*.)

When you are getting any of these types of care, you have the right to keep getting your covered services for that type of care for as long as the care is needed to diagnose and treat your illness or injury. For more information on your covered services, including your share of the cost and any limitations to coverage that may apply, see Chapter 4 of this booklet: *Medical benefits chart (what is covered and what you pay)*.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, *we will stop paying our share of the cost for your care*.

If you think we are ending the coverage of your care too soon, you can appeal our decision. This section tells you how to ask for an appeal.

**Section 7.2 We will tell you in advance when your coverage will be ending**

1. **You receive a notice in writing.** At least two days before our plan is going to stop covering your care, you will receive a notice.
  - The written notice tells you the date when we will stop covering the care for you.
  - The written notice also tells what you can do if you want to ask our plan to change this decision about when to end your care, and keep covering it for a longer period of time.

**Legal Terms**

In telling you what you can do, the written notice is telling how you can request a “**fast track appeal**.” Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care. (Section 7.3 below tells how you can request a fast-track appeal.)

The written notice is called the “**Notice of Medicare Non-Coverage**.” To get a sample copy, call Member Services (phone numbers are printed on the back cover of this booklet) or 1.800.MEDICARE (1.800.633.4227, 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.). Or see a copy online at <http://www.cms.hhs.gov/BNI/>

2. **You must sign the written notice to show that you received it.**
  - You or someone who is acting on your behalf must sign the notice. (Section 4 tells how you can give written permission to someone else to act as your representative.)
  - Signing the notice shows *only* that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan that it’s time to stop getting the care.

**Section 7.3 Step-by-step: How to make a Level 1 Appeal to have our plan cover your care for a longer time**

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.** Each step in the first two levels of the appeals process is explained below.
- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do. There are also deadlines our plan must follow. (If you think we are not meeting our deadlines, you can file a complaint. Section 10 of this chapter tells you how to file a complaint.)

- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services (phone numbers are printed on the back cover of this booklet). Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance (see Section 2 of this chapter).

**If you ask for a Level 1 Appeal on time, the Quality Improvement Organization reviews your appeal and decides whether to change the decision made by our plan.**

**Step 1: Make your Level 1 Appeal: contact the Quality Improvement Organization for your state and ask for a review. You must act quickly.**

*What is the Quality Improvement Organization?*

- This organization is a group of doctors and other health care experts who are paid by the Federal government. These experts are not part of our plan. They check on the quality of care received by people with Medicare and review plan decisions about when it's time to stop covering certain kinds of medical care.

*How can you contact this organization?*

- The written notice you received tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2, Section 4, of this booklet.)

*What should you ask for?*

- Ask this organization for a “fast-track appeal” (to do an independent review) of whether it is medically appropriate for us to end coverage for your medical services.

*Your deadline for contacting this organization.*

- You must contact the Quality Improvement Organization to start your appeal *no later than noon of the day after you receive the written notice telling you when we will stop covering your care.*
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to us instead. For details about this other way to make your appeal, see Section 8.5.

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

*What happens during this review?*

- Health professionals at the Quality Improvement Organization (we will call them “the reviewers” for short) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.

- The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
- By the end of the day the reviewers inform us of your appeal, and you will also get a written notice from us that explains in detail our reasons for ending our coverage for your services.

Legal Terms
This notice of explanation is called the “ <b>Detailed Explanation of Non-Coverage.</b> ”

**Step 3: Within one full day after they have all the information they need, the reviewers will tell you their decision.**

*What happens if the reviewers say yes to your appeal?*

- If the reviewers say *yes* to your appeal, then **we must keep providing your covered services for as long as it is medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered services (see Chapter 4 of this booklet).

*What happens if the reviewers say no to your appeal?*

- If the reviewers say *no* to your appeal, then **your coverage will end on the date we have told you.** We will stop paying our share of the costs of this care on the date listed on the notice.
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, then **you will have to pay the full cost** of this care yourself.

**Step 4: If the answer to your Level 1 Appeal is no, you decide if you want to make another appeal.**

- This first appeal you make is “Level 1” of the appeals process. If reviewers say *no* to your Level 1 Appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make another appeal.
- Making another appeal means you are going on to “Level 2” of the appeals process.

<b>Section 7.4</b>	<b>Step-by-step: How to make a Level 2 Appeal to have our plan cover your care for a longer time</b>
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If the Quality Improvement Organization has turned down your appeal and you choose to continue getting care after your coverage for the care has ended, then you can make a Level 2

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Appeal. During a Level 2 Appeal, you ask the Quality Improvement Organization to take another look at the decision they made on your first appeal. If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

Here are the steps for Level 2 of the appeal process:

**Step 1: You contact the Quality Improvement Organization again and ask for another review.**

- You must ask for this review **within 60 days** after the day when the Quality Improvement Organization said *no* to your Level 1 Appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation.**

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

**Step 3: Within 14 days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.**

*What happens if the review organization says yes to your appeal?*

- **We must reimburse you** for our share of the costs of care you have received since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it is medically necessary.
  - You must continue to pay your share of the costs and there may be coverage limitations that apply.

*What happens if the review organization says no?*

- It means they agree with the decision we made to your Level 1 Appeal and will not change it.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by a judge.

**Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.**

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If reviewers turn down your Level 2 Appeal, you can choose whether to accept that decision or to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

<b>Section 7.5</b>	<b>What if you miss the deadline for making your Level 1 Appeal?</b>
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**You can appeal to us instead**

As explained above in Section 8.3, you must act quickly to contact the Quality Improvement Organization to start your first appeal (within a day or two, at the most). If you miss the deadline for contacting this organization, there is another way to make your appeal. If you use this other way of making your appeal, *the first two levels of appeal are different.*

**Step-by-Step: How to make a Level 1 Alternate Appeal**

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a “fast review.” A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

Here are the steps for a Level 1 Alternate Appeal:

<b>Legal terms</b>
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A “fast review” (or “fast appeal”) is also called an “expedited appeal.”
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**Step 1: Contact us and ask for a “fast review.”**

- For details on how to contact us, go to Chapter 2, Section 1 and look for the section called, *How to contact us when you are making an appeal about your medical care.*
- **Be sure to ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines.

**Step 2: We do a “fast review” of the decision we made about when to end coverage for your services.**

- During this review, we take another look at all of the information about your case. We check to see if we were following all the rules when we set the date for ending the plan’s coverage for services you were receiving.

- We will use the “fast” deadlines rather than the standard deadlines for giving you the answer to this review.

**Step 3: We give you our decision within 72 hours after you ask for a “fast review” (“fast appeal”).**

- **If we say yes to your fast appeal**, it means we have agreed with you that you need services longer, and will keep providing your covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your fast appeal**, then your coverage will end on the date we told you and we will not pay any share of the costs after this date.
- If you continued to get home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end, then **you will have to pay the full cost** of this care yourself.

**Step 4: If we say *no* to your fast appeal, your case will *automatically* go on to the next level of the appeals process.**

- To make sure we were following all the rules when we said no to your fast appeal, **we are required to send your appeal to the “Independent Review Organization.”** When we do this, it means that you are *automatically* going on to Level 2 of the appeals process.

**Step-by-Step: Level 2 Alternate Appeal Process**

If we say no to your Level 1 appeal, your case will *automatically* be sent on to the next level of the appeals process. During the Level 2 appeal, an **Independent Review Organization** reviews the decision we made when we said no to your “fast appeal.” This organization decides whether the decision we made should be changed.

Legal Terms
The formal name for the “Independent Review Organization” is the “ <b>Independent Review Entity</b> .” It is sometimes called the “ <b>IRE</b> .”

**Step 1: We will automatically forward your case to the Independent Review Organization.**

- We are required to send the information for your Level 2 Appeal to the Independent Review Organization within 24 hours of when we tell you that we are saying no to your

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first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. The complaint process is different from the appeal process. Section 10 of this chapter tells how to make a complaint.)

**Step 2: The Independent Review Organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.**

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal.
- **If this organization says *yes* to your appeal,** then we must reimburse you (pay you back) for our share of the costs of care you have received since the date when we said your coverage would end. We must also continue to cover the care for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says *no* to your appeal,** it means they agree with the decision our plan made to your first appeal and will not change it.
  - The notice you get from the Independent Review Organization will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal.

**Step 3: If the Independent Review Organization turns down your appeal, you choose whether you want to take your appeal further.**

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If reviewers say no to your Level 2 Appeal, you can choose whether to accept that decision or whether to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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## **SECTION 8      Taking your appeal to Level 3 and beyond**

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<b>Section 8.1      Levels of Appeal 3, 4, and 5 for Medical Service Appeals</b>
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This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.



If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. If the dollar value is high enough, the written response you receive to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

**Level 3 Appeal:** A judge who works for the Federal government will review your appeal and give you an answer. This judge is called an “Administrative Law Judge.”

- **If the Administrative law Judge says yes to your appeal, the appeals process *may or may not be over***- We will decide whether to appeal this decision to Level 4. Unlike a decision at Level 2 (Independent Review Organization), we have the right to appeal a Level 3 decision that is favorable to you.
  - If we decide *not* to appeal the decision, we must authorize or provide you with the service within 60 calendar days after receiving the judge’s decision.
  - If we decide to appeal the decision, we will 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 the Administrative law Judge says no to your appeal, the appeals process *may or may not be over*.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you can continue to the next level of the review process. If the administrative law judge says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your appeal.

**Level 4 Appeal:** The Appeals Council will review your appeal and give you an answer. The Appeals Council works for the Federal government.

- **If the answer is yes, or if the Appeals Council denies our request to review a favorable Level 3 Appeal decision, the appeals process *may or may not be over*** - We will decide whether to appeal this decision to Level 5. Unlike a decision at Level 2 (Independent Review Organization), we have the right to appeal a Level 4 decision that is favorable to you.
  - If we decide *not* to appeal the decision, we must authorize or provide you with the service within 60 calendar days after receiving the Appeals Council’s decision.
  - If we decide to appeal the decision, we will let you know in writing.
- **If the answer is no or if the Appeals Council denies the review request, the appeals process *may or may not be over*.**


- If you decide to accept this decision that turns down your appeal, the appeals process is over.
- If you do not want to accept the decision, you might be able to continue to the next level of the review process. If the Appeals Council says no to your appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 Appeal. If the rules allow you to go on, the written notice will also tell you who to contact and what to do next if you choose to continue with your appeal.

**Level 5 Appeal:** A judge at the **Federal District Court** will review your appeal.

- This is the last step of the administrative appeals process.

## MAKING COMPLAINTS

### SECTION 9 How to make a complaint about quality of care, waiting times, customer service, or other concerns

-  If your problem is about decisions related to benefits, coverage, or payment, then this section is *not for you*. Instead, you need to use the process for coverage decisions and appeals. Go to Section 4 of this chapter.

#### Section 9.1 What kinds of problems are handled by the complaint process?

This section explains how to use the process for making complaints. The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. Here are examples of the kinds of problems handled by the complaint process.

**If you have any of these kinds of problems, you can “make a complaint”**

Complaint	Example
<b>Quality of your medical care</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the quality of the care you have received (including care in the hospital)?</li> </ul>
<b>Respecting your privacy</b>	<ul style="list-style-type: none"> <li>• Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?</li> </ul>
<b>Disrespect, poor customer service, or other negative behaviors</b>	<ul style="list-style-type: none"> <li>• Has someone been rude or disrespectful to you?</li> <li>• Are you unhappy with how our Member Services has treated you?</li> <li>• Do you feel you are being encouraged to leave the plan?</li> </ul>

Complaint	Example
<b>Waiting times</b>	<ul style="list-style-type: none"> <li>• Are you having trouble getting an appointment, or waiting too long to get it?</li> <li>• Have you been kept waiting too long by doctors, or other health professionals? Or by our Member Services or other staff at the plan?</li> <li>• Examples include waiting too long on the phone, in the waiting room, or in the exam room.</li> </ul>
<b>Cleanliness</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?</li> </ul>
<b>Information you get from us</b>	<ul style="list-style-type: none"> <li>• Do you believe we have not given you a notice that we are required to give?</li> <li>• Do you think written information we have given you is hard to understand?</li> </ul>
<b>Timeliness</b> (These types of complaints are all related to the timeliness of our actions related to coverage decisions and appeals)	<p>The process of asking for a coverage decision and making appeals is explained in sections 4-9 of this chapter. If you are asking for a decision or making an appeal, you use that process, not the complaint process. However, if you have already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can also make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> <li>• If you have asked us to give you a “fast coverage decision” or a “fast appeal,” and we have said we will not, you can make a complaint.</li> <li>• If you believe we are not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint.</li> <li>• When a coverage decision we made is reviewed and we are told that we must cover or reimburse you for certain medical, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint.</li> <li>• When we do not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.</li> </ul>

<b>Section 9.2</b>	<b>The formal name for “making a complaint” is “filing a grievance”</b>
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<b>Legal Terms</b>
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|---|
| <ul style="list-style-type: none"> <li>• What this section calls a “<b>complaint</b>” is also called a “<b>grievance.</b>”</li> <li>• Another term for “<b>making a complaint</b>” is “<b>filing a grievance.</b>”</li> <li>• Another way to say “<b>using the process for complaints</b>” is “<b>using the process for filing a grievance.</b>”</li> </ul> |
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<b>Section 9.3</b>	<b>Step-by-step: Making a complaint</b>
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**Step 1: Contact us promptly – either by phone or in writing.**

- **Usually, calling Member Services is the first step.** If there is anything else you need to do, Member Services will let you know. Call **1.413.787.0010 or 1.877.443.3314** (Calls to these numbers are free). **TTY/TDD users call: 1.800.439.2370.** A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).
- **If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we will respond to your complaint in writing:
- **If we cannot resolve your complaint over the phone, we have a formal procedure to review your complaints.**

**We call this our *Standard Grievance Process.*** You or your appointed representative can file a *standard* grievance by phone, in person, or by writing to us. We must address your standard grievance as quickly as your case requires but no later than the timeframes described in the following paragraph.

The grievance must be submitted within 60 days of the event or incident. We must address your grievance as quickly as your case requires based on your health status, but no later than 30 days after receiving your complaint. We may extend the time frame by up to 14 days if you ask for the extension, or if we justify a need for additional information and the delay is in your best interest. If we deny your grievance in whole or in part, our written decision will explain why we denied it, and will tell you about any dispute resolution options you may have.

A grievance may be *expedited* (also called a “fast” grievance) if it is a complaint that we denied a request to expedite an organization or coverage determination or appeal, or that we extended the standard timeframe for an organization or coverage determination or appeal to get more information. (We must notify you of our decision

about your *expedited* grievance within 24 hours. **We call this our *Expedited Grievance Process.***)

If you wish to file a complaint with us, you can write to:

Health New England, Inc.  
Complaints and Appeals Department  
One Monarch Place, Suite 1500  
Springfield, MA 01144-1500

You will not be retaliated against for filing a complaint with us.

- **Whether you call or write, you should contact Member Services right away.** The complaint must be made within 60 calendar days after you had the problem you want to complain about.
- **If you are making a complaint because we denied your request for a “fast coverage decision” or a “fast appeal,” we will automatically give you a “fast complaint”.** If you have a “fast complaint”, it means we will give you **an answer within 24 hours.**

<b>Legal Terms</b>
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What this section calls a “fast complaint” is also called an “expedited grievance.”
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**Step 2: We look into your complaint and give you our answer.**

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.
- **Most complaints are answered in 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint.
- **If we do not agree** with some or all of your complaint or don’t take responsibility for the problem you are complaining about, we will let you know. Our response will include our reasons for this answer. We must respond whether we agree with the complaint or not.

<b>Section 9.4</b>	<b>You can also make complaints about quality of care to the Quality Improvement Organization</b>
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You can make your complaint about the quality of care you received to us by using the step-by-step process outlined above.

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization (*without* making the complaint to us).
  - The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.
  - To find the name, address, and phone number of the Quality Improvement Organization for your state, look in Chapter 2, Section 4, of this booklet. If you make a complaint to this organization, we will work with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to us and also to the Quality Improvement Organization.

<b>Section 9.5</b>	<b>You can also tell Medicare about your complaint</b>
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You can submit a complaint about HNE Medicare Premium No Rx (HMO) directly to Medicare. To submit a complaint to Medicare, go to [www.medicare.gov/MedicareComplaintForm/home.aspx](http://www.medicare.gov/MedicareComplaintForm/home.aspx). Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the plan is not addressing your issue, please call 1.800.MEDICARE (1.800.633.4227). TTY/TDD users can call 1.877.486.2048.

# CHAPTER 8

*Ending your membership in the plan*

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## **CHAPTER 8: Ending your membership in the plan**

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## SECTION 1 Introduction

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<b>Section 1.1</b>	<b>This chapter focuses on ending your membership in our plan</b>
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Ending your membership in HNE Medicare Premium No Rx (HMO) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave.
  - There are only certain times during the year, or certain situations, when you may voluntarily end your membership in the plan. Section 2 tells you *when* you can end your membership in the plan.
  - The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing. Section 3 tells you *how* to end your membership in each situation.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, you must continue to get your medical care through our plan until your membership ends.

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## SECTION 2 When can you end your membership in our plan?

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You may end your membership in our plan only during certain times of the year, known as enrollment periods. All members have the opportunity to leave the plan during the Annual Enrollment Period and during the annual Medicare Advantage Disenrollment Period. In certain situations, you may also be eligible to leave the plan at other times of the year.

<b>Section 2.1</b>	<b>You can end your membership during the Annual Enrollment Period</b>
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You can end your membership during the **Annual Enrollment Period** (also known as the “Annual Coordinated Election Period”). This is the time when you should review your health and drug coverage and make a decision about your coverage for the upcoming year.

- **When is the Annual Enrollment Period?** This happens from October 15 to December 7.
- **What type of plan can you switch to during the Annual Enrollment Period?** During this time, you can review your health coverage and your prescription drug coverage. You can choose to keep your current coverage or make changes to your

coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans:

- Another Medicare health plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
- Original Medicare *with* a separate Medicare prescription drug plan
- – *or* – Original Medicare *without* a separate Medicare prescription drug plan. **When will your membership end?** Your membership will end when your new plan's coverage begins on January 1.

**Section 2.2      You can end your membership during the annual Medicare Advantage Disenrollment Period, but your plan choices are more limited**

You have the opportunity to make *one* change to your health coverage during the annual **Medicare Advantage Disenrollment Period**.

- **When is the annual Medicare Advantage Disenrollment Period?** This happens every year from January 1 to February 14.
- **What type of plan can you switch to during the annual Medicare Advantage Disenrollment Period?** During this time you can cancel your Medicare Advantage Plan enrollment and switch to Original Medicare. If you choose to switch to Original Medicare during this period, you have until February 14 to join a separate Medicare prescription drug plan to add drug coverage.
- **When will your membership end?** Your membership will end on the first day of the month after we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin the first day of the month after the drug plan gets your enrollment request.

**Section 2.3      In certain situations, you can end your membership during a Special Enrollment Period**

In certain situations, members of HNE Medicare Premium No Rx (HMO) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

- **Who is eligible for a Special Enrollment Period?** If any of the following situations apply to you, you are eligible to end your membership during a Special Enrollment Period. These are just examples, for the full list you can contact the plan, call Medicare, or visit the Medicare website (<http://www.medicare.gov>):
  - Usually, when you have moved.
  - If you have MassHealth. If we violate our contract with you.

- If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital.
- **When are Special Enrollment Periods?** The enrollment periods vary depending on your situation.
- **What can you do?** To find out if you are eligible for a Special Enrollment Period, please call Medicare at 1.800.MEDICARE (1.800.633.4227). 24 hours a day, 7 days a week. TTY users call 1.877.486.2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. This means you can choose any of the following types of plans:
  - Another Medicare health plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
  - Original Medicare *with* a separate Medicare prescription drug plan.
- – *or* – Original Medicare *without* a separate Medicare prescription drug plan. **When will your membership end?** Your membership will usually end on the first day of the month after your request to change your plan is received.

**Section 2.4****Where can you get more information about when you can end your membership?**

If you have any questions or would like more information on when you can end your membership:

- You can **call Member Services** (phone numbers are printed on the back cover of this booklet).
- You can find the information in the *Medicare & You 2016* Handbook.
  - Everyone with Medicare receives a copy of *Medicare & You* each fall. Those new to Medicare receive it within a month after first signing up.
  - You can also download a copy from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by calling Medicare at the number below.
- You can contact **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.

## SECTION 3 How do you end your membership in our plan?

### Section 3.1 Usually, you end your membership by enrolling in another plan

Usually, to end your membership in our plan, you simply enroll in another Medicare plan during one of the enrollment periods (see Section 2 in this chapter for information about the enrollment periods). However, if you want to switch from our plan to Original Medicare *without* a 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 Member Services if you need more information on how to do this (phone numbers are printed on the back cover of this booklet).
- --or-- You can contact 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.

The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> <li>• Another Medicare health plan</li> </ul>	<ul style="list-style-type: none"> <li>• Enroll in the new Medicare health plan. You will automatically be disenrolled from HNE Medicare Premium No Rx (HMO) when your new plan's coverage begins.</li> </ul>
<ul style="list-style-type: none"> <li>• Original Medicare <i>with</i> a separate Medicare prescription drug plan.</li> </ul>	<ul style="list-style-type: none"> <li>• Enroll in the new Medicare prescription drug plan. You will automatically be disenrolled from HNE Medicare Premium No Rx (HMO) when your new plan's coverage begins.</li> </ul>

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> <li>Original Medicare <i>without</i> a separate Medicare prescription drug plan</li> </ul>	<ul style="list-style-type: none"> <li><b>Send us a written request to disenroll</b> Contact Member Services if you need more information on how to do this (phone numbers are on the back cover of this booklet).</li> <li>You can also contact <b>Medicare</b>, at 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1.877.486.2048.</li> <li>You will be disenrolled from HNE Medicare Premium No Rx (HMO) when your coverage in Original Medicare begins.</li> </ul>

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## SECTION 4 Until your membership ends, you must keep getting your medical services and drugs through our plan

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### Section 4.1 Until your membership ends, you are still a member of our plan

- If you leave HNE Medicare Premium No Rx (HMO), it may take time before your membership ends and your new Medicare coverage goes into effect. (See Section 2 for information on when your new coverage begins.) During this time, you must continue to get your medical care through our plan. **If you are hospitalized on the day that your membership ends, your hospital stay will usually be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

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**SECTION 5 HNE Medicare Premium No Rx (HMO) must end your membership in the plan in certain situations**

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<b>Section 5.1</b>	<b>When must we end your membership in the plan?</b>
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HNE Medicare Premium No Rx (HMO) must end your membership in the plan if any of the following happen:

- If you do not stay continuously enrolled in Medicare Part A and Part B.
- If you move out of our service area.
- If you are away from our service area for more than six months.
  - If you move or take a long trip, you need to call Member Services to find out if the place you are moving or traveling to is in our plan's area. (Phone numbers for Member Services are printed on the back cover of this booklet.)
- If you become incarcerated (go to prison).
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you do not pay the plan premiums for three calendar months.
- We must notify you in writing that you have three calendar months to pay at least one full month's premium before we end your membership.

**Where can you get more information?**

If you have questions or would like more information on when we can end your membership:

- You can call **Member Services** for more information (phone numbers are printed on the back cover of this booklet).

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<b>Section 5.2</b>	<b>We <u>cannot</u> ask you to leave our plan for any reason related to your health</b>
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HNE Medicare Premium No Rx (HMO) is not allowed to ask you to leave our plan for any reason related to your health.

**What should you do if this happens?**

If you feel that you are being asked to leave our plan because of a health-related reason, you should 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.

<b>Section 5.3</b>	<b>You have the right to make a complaint if we end your membership in our plan</b>
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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 make a complaint about our decision to end your membership. You can look in Chapter 7, Section 9 for information about how to make a complaint.

# CHAPTER 9

*Legal notices*



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**CHAPTER 9: Legal notices**

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rights..... 152**

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**SECTION 1 Notice about governing law**

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Many laws apply to this *Evidence of Coverage* and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document. The principal law that applies to this document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in.

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**SECTION 2 Notice about non-discrimination**

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We don't discriminate based on a person's race, disability, religion, sex, health, ethnicity, creed, age, or national origin. All organizations that provide Medicare Advantage Plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

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**SECTION 3 Notice about Medicare Secondary Payer subrogation rights**

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We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, HNE Medicare Premium No Rx (HMO), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

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**SECTION 4 Benefits in the event of other insurance**

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Payments for HNE Medicare Advantage benefits under this EOC will be coordinated with benefits available under the Member's other insurance policies, including but not limited to motor vehicle insurance, medical payment policies, home owners insurance, health insurance and self-insured health benefits programs. One plan shall have primary obligation for services; the other plan(s) shall have secondary obligation. No duplication shall occur in payment for or rendering of services. Benefits will be paid in accordance with Medicare guidelines and requirements.

**Notice about our rights to recover benefit payment Subrogation and Reimbursement of Benefit Payments.**

If you are injured by any act or omission of another person, the benefits under our Plan will be subrogated. This means that we may use your right to recover money from the person(s) who caused the injury or from any insurance company or other party. If you recover money, we are entitled to recover up to the amount of the payments that we have made. This is true no matter where or by whom the recovered money is held or how it is designated and even if

you do not recover the total amount of your claim against the other person(s). This is also true if the payment you receive is described as payment for other than health care expenses. The amount you must reimburse us will not be reduced by any attorney's fees or expenses you incur.

**Workers' Compensation/Government Programs**

If HNE has information indicating that services provided to a Member are covered under Workers' Compensation, employer's liability or other program of similar purpose or by a federal, state or other government agency, HNE Medicare Advantage may suspend payment for such services until a determination is made whether payment will be made by such program. If HNE Medicare Advantage provides or pays for services for an illness or injury covered under Workers' Compensation, employer's liability or other program of similar purpose or by a federal, state or other government agency, HNE Medicare Advantage will be entitled to recovery of its expenses from the provider of services or the party or parties legally obligated to pay for such services.

**Medical Payment Policies**

For Members who are entitled to benefits under the medical payment benefit of a motor vehicle, motorcycle, boat, homeowners, or other insurance policy, such coverage shall become primary to the coverage under this EOC for services rendered in connection with a covered loss under that policy. The benefits under this EOC shall not duplicate any benefits to which the Member is entitled under any medical payment policy or benefit. All sums payable for services provided under this EOC to Members that are covered under any medical payment policy or benefit are payable by HNE Medicare Advantage.

**Member Cooperation**

You must give us information and help. This means you must complete and sign all necessary documents to help us get this money back. This also means that you must give us timely notice of all significant steps during negotiation, litigation, or settlement with any third party (such as filing a claim or lawsuit, initiation of settlement discussions, agreement to a settlement in principle, etc.) and before settling any claim arising out of injuries you sustained by an act or omission of another person(s) for which we provided benefits. You must not do anything that might limit our right to full reimbursement.

**Health New England's Rights**

Nothing in this EOC shall be construed to limit Health New England's right to utilize any remedy provided by law to enforce its rights to subrogation or coordination of benefits under this EOC.

# CHAPTER 10

*Definitions of important words*

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## **CHAPTER 10: Definitions of important words**

**Ambulatory Surgical Center** – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

**Annual Enrollment Period** – A set time each fall when members can change their health or drug plans or switch to Original Medicare. The annual Enrollment Period is from October 15 until December 7.

**Appeal** – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or payment for services you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving. For example, you may ask for an appeal if we don't pay for an item, or service you think you should be able to receive. Chapter 7 Explains appeals, including the process involved in making an appeal.

**Balance Billing** – When a provider (such as a doctor or hospital) bills a patient more than the plan's allowed cost-sharing amount. As a member of HNE Medicare Premium No Rx (HMO), you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We do not allow providers to "balance bill" or otherwise charge you more than the amount of cost-sharing your plan says you must pay.

**Benefit period** – The way that both our plan and Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

**Centers for Medicare & Medicaid Services (CMS)** – The Federal agency that administers Medicare. Chapter 2 explains how to contact CMS.

**Coinsurance** – An amount you may be required to pay as your share of the cost for services. Coinsurance is usually a percentage (for example, 20%).

**Complaint** – The formal name for "making a complaint" is "filing a grievance." The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. See also "Grievance," in this list of definitions.

**Comprehensive Outpatient Rehabilitation Facility (CORF)** – A facility that mainly provides rehabilitation services after an illness or injury, and provides a variety of services including, physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech language pathology services, and home environment evaluation services.

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**Copayment** – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor’s visit or prescription.

**Cost-sharing** – Cost-sharing refers to amounts that a member has to pay when services are received. This is in addition to the plan’s monthly premium. Cost-sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before services are covered; (2) any fixed “copayment” amount that a plan requires when a specific service is received; or (3) any “coinsurance” amount, a percentage of the total amount paid for a service, that a plan requires when a specific service is received.

**Covered Services** – The general term we use to mean all of the health care services and supplies that are covered by our plan.

**Creditable Prescription Drug Coverage** – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

**Custodial Care** – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care is personal care that can be provided by people who don’t have professional skills or training, such as help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn’t pay for custodial care.

**Deductible** – The amount you must pay for health care or prescriptions before our plan begins to pay.

**Disenroll or Disenrollment** – The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

**Durable Medical Equipment** – Certain medical equipment that is ordered by your doctor for medical reasons. Examples are walkers, wheelchairs, or hospital beds.

**Emergency** – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

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**Emergency Care** – Covered services that are: 1) rendered by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

**Evidence of Coverage (EOC) and Disclosure Information** – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

**Extra Help** – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

**Grievance** – A type of complaint you make about us or one of our network providers including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

**Home health agency care** – Skilled nursing care and certain other health care services that you get in your home for the treatment of an illness or injury. Covered services are listed in the Benefits Chart in Chapter 4 under the heading “Home health agency care.” If you need home health care services, our Plan will cover these services for you provided the Medicare coverage requirements are met. Home health care can include services from a **home health aide** if the services are part of the home health plan of care for your illness or injury. They aren’t covered unless you are also getting a covered skilled service. Home health services don’t include the services of housekeepers, food service arrangements, or full-time nursing care at home.

**Home Health Aide** – A home health aide provides services that don’t need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides do not have a nursing license or provide therapy.

**Hospice** – An enrollee who has 6 months or less to live has the right to elect hospice. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you are still a member of our plan. You can still obtain all medically necessary services as well as the supplemental benefits we offer. The hospice will provide special treatment for your state.

**Hospice Care** – A special way of caring for people who are terminally ill and providing counseling for their families. Hospice care is physical care and counseling that is given by a team of people who are part of a Medicare-certified public agency or private company. Depending on the situation, this care may be given in the home, a hospice facility, a hospital, or a nursing home. Care from a hospice is meant to help patients in the last months of life by giving comfort and relief from pain. The focus is on care, not cure. For more information on hospice care visit [www.medicare.gov](http://www.medicare.gov) and under “Search Tools” choose “Find a Medicare Publication” to view or download the publication “Medicare Hospice Benefits.” Or, call 1.800.MEDICARE (1.800.633.4227. TTY users should call 1.877.486.2048)

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**Hospital Inpatient Stay** – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”

**Income Related Monthly Adjustment Amount (IRMAA)** – If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium. For example, individuals with an income greater than \$85,000 and married couples with income greater than \$170,000 must pay a higher Medicare Part B (medical insurance) and Medicare prescription drug coverage premium amount. This additional amount is called the income-related monthly adjustment amount. Less than 5 percent of people with Medicare are affected, so most people will not pay a higher premium.

**Inpatient Care** – Health care that you get when you are admitted to a hospital.

**Initial Enrollment Period** – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. For example, if you’re eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

**Low Income Subsidy (LIS)** – See “Extra Help.”

**Maximum Out-of-Pocket Amount** – The most that you pay out-of-pocket during the calendar year for in-network covered Part A and Part B services. Amounts you pay for your plan premiums and Medicare Part A and Part B premiums do not count toward the maximum out-of-pocket amount. In addition to the maximum out-of-pocket amount for in-network covered Part A and Part B medical services, we also have a maximum out-of-pocket amount for certain types of services. See Chapter 4, Section 1.2 for information about your maximum out-of-pocket amount.

**Medicaid (or Medical Assistance)** – A joint Federal and State program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. See Chapter 2, Section 6 for information about how to contact Medicaid in your state.

**Medically Necessary** – Services, supplies, or drugs that are needed for the prevention, diagnosis or treatment of your medical condition; and meet accepted standards of medical practice.

**Medicare** – The Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare or a Medicare Advantage plan.

**Medicare Advantage Disenrollment Period** – A set time each year when members in a Medicare Advantage plan can cancel their plan enrollment and switch to Original Medicare. The Medicare Advantage Disenrollment Period is from January 1 until February 14, 2016.



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**Medicare Advantage (MA) Plan** – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage plan can be an HMO, PPO, a Private Fee-for-Service (PFFS) Plan, or a Medicare Medical Savings Account (MSA) plan. When you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and are not paid for under Original Medicare. In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare Health Plan that is offered in their area, except people with End-Stage Renal Disease (unless certain exceptions apply).

**Medicare-Covered Services** – Services covered by Medicare Part A and Part B. All Medicare health plans, including our plan, must cover all of the services that are covered by Medicare Part A and B.

**Medicare Health Plan** – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage plans, Medicare Cost plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

**Medicare Prescription Drug Coverage (Medicare Part D)** – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

**“Medigap” (Medicare Supplement Insurance) Policy** – Medicare supplement insurance sold by private insurance companies to fill “gaps” in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage plan is not a Medigap policy.)

**Member (Member of our Plan, or “Plan Member”)** – A person with Medicare who is eligible to get covered services, who has enrolled in our Plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

**Member Services** – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Member Services.

**Network Provider** – “Provider” is the general term we use for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the State to provide health care services. We call them “**network providers**” when they have an agreement with our Plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our Plan. Our Plan pays network providers based on the agreements it has with the providers or if the providers agree to provide you with plan-covered services. Network providers may also be referred to as “plan providers.”

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**Organization Determination** – The Medicare Advantage plan has made an organization determination when it makes a decision about whether items or services are covered or how much you have to pay for covered items or services. The Medicare Advantage plan’s network provider or facility has also made an organization determination when it provides you with an item or service, or refers you to an out-of-network provider for an item or service. Organization determinations are called “coverage decisions” in this booklet. Chapter 7 Explains how to ask us for a coverage decision.

**Original Medicare** (“Traditional Medicare” or “Fee-for-service” Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors', hospitals' and other health care providers' payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

**Out-of-Network Provider or Out-of-Network Facility** – A provider or facility with which we have not arranged to coordinate or provide covered services to members of our Plan. Out-of-network providers are providers that are not employed, owned, or operated by our Plan or are not under contract to deliver covered services to you. Using out-of-network providers or facilities is explained in this booklet in Chapter 3.

**Out-of-Pocket Costs** – See the definition for “cost-sharing” above. A member’s cost-sharing requirement to pay for a portion of services received is also referred to as the member’s “out-of-pocket” cost requirement.

**Part C** – see “Medicare Advantage (MA) Plan.”

**Part D** – The voluntary Medicare Prescription Drug Benefit Program. (For ease of reference, we will refer to the prescription drug benefit program as Part D.)

**Preferred Provider Organization (PPO) Plan** – A Preferred Provider Organization plan is a Medicare Advantage plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost-sharing will generally be higher when plan benefits are received from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both network (preferred) and out-of-network (non-preferred) providers.

**Premium** – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

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**Primary Care Provider (PCP)** – Your primary care provider is the doctor or other provider you see first for most health problems. He or she makes sure you get the care you need to keep you healthy. He or she 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 see your primary care provider before you see any other health care provider. See Chapter 3, Section 2.1 for information about Primary Care Providers.

**Prior Authorization** – Approval in advance to get services. Some in-network medical services are covered only if your doctor or other network provider gets “prior authorization” from our plan. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4.

**Prosthetics and Orthotics** – These are medical devices ordered by your doctor or other health care provider. Covered items 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 practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients. See Chapter 2, Section 4 for information about how to contact the QIO for your state.

**Rehabilitation Services** – These services include physical therapy, speech and language therapy, and occupational therapy.

**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 also generally the area where you can get routine (non-emergency) services. The plan may disenroll you if you permanently move out of the plan’s service area.

**Skilled Nursing Facility (SNF) Care** – Skilled nursing care, and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

**Special Enrollment Period** – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include if you move outside the service area, if you move into a nursing home, or if we violate our contract with you.

**Special Needs Plan** – A special type of Medicare Advantage plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

**Supplemental Security Income (SSI)** – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

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**Urgently Needed Services** – Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible.

## HNE Medicare Premium No Rx (HMO) Member Services

Method	Member Services – Contact Information
<b>CALL</b>	<p>1.413.787.0010 or toll-free at 1.877.443.3314</p> <p>Calls to these numbers are free. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
<b>TTY</b>	<p>1.800.439.2370</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. A representative will be available to speak with you from 8:00 a.m. to 8:00 p.m., Monday through Friday, (October 1 through February 14: 8:00 a.m. to 8:00 p.m., seven days a week).</p>
<b>WRITE</b>	<p>Health New England Member Services One Monarch Place, Suite 1500 Springfield, MA 01144-1500</p>
<b>WEBSITE</b>	<p><a href="http://www.hne.com/medicare">www.hne.com/medicare</a></p>

## Serving Health Information Needs of Elders (SHINE) (Massachusetts SHIP)

Serving Health Information Needs of Elders (SHINE) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
<b>CALL</b>	1.800.AGE.INFO (1.800.243.4636)
<b>TTY</b>	<p>1.877.610.0241</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p>
<b>WRITE</b>	<p>The SHINE Program Executive Office of Elder Affairs One Ashburton Place, 5<sup>th</sup> Floor Boston, MA 02108</p>
<b>WEBSITE</b>	<p><a href="http://www.800ageinfo.com">http://www.800ageinfo.com</a></p>