

**January 1 – December 31, 2011**

## **Evidence of Coverage:**

### **Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of Mercy Medicare *ADVANTAGE* PPO Plans with drug**

This booklet gives you the details about your Medicare health and prescription drug coverage from January 1 – December 31, 2011. It explains how to get the health care and prescription drugs you need. This is an important legal document. Please keep it in a safe place.

#### **Mercy Medicare *ADVANTAGE* Customer Contact Center:**

For help or information, please call our Customer Contact Center or go to our plan website at [www.mercyhealthplans.com](http://www.mercyhealthplans.com). 417-836-0429 or 1-866-875-0189  
TTY users call: 417-837-0249 or 1-800-446-1468

(Calls to these numbers are free.)

#### Hours of Operation:

November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time)

March 2 - November 14: Monday – Friday, 8:00 a.m. - 5:00 p.m. (Central Time).  
Part D prescription drug calls are accepted until 8:00 p.m.

After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: [www.mercyhealthplans.com](http://www.mercyhealthplans.com).

This plan is offered by Mercy Health Plans, referred throughout the *Evidence of Coverage* as “we,” “us,” or “our.” Mercy Medicare *ADVANTAGE* is referred to as “plan” or “our plan.”

Medicare approved PPO.

This information is available in a different format, including languages, large print, and audio. Please call the Customer Contact Center at the number listed above if you need plan information in another format or language.

Benefits, formulary, pharmacy network, premium and/or copayments/co-insurance may change on January 1, 2012.

## Table of Contents

This list of chapters and page numbers is just 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.**

<b>Chapter 1.</b>	<b>Getting started as a member of Mercy MedicareADVANTAGE .....</b>	<b>1</b>
	Tells 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.	
<b>Chapter 2.</b>	<b>Important phone numbers and resources.....</b>	<b>13</b>
	Tells you how to get in touch with our plan (Mercy MedicareADVANTAGE) and with other organizations including Medicare, the State Health Insurance Assistance Program, the Quality Improvement Organization, Social Security, Medicaid (the state health insurance program for people with low incomes), programs that help people pay for their prescription drugs, and the Railroad Retirement Board.	
<b>Chapter 3.</b>	<b>Using the plan’s coverage for your medical services .....</b>	<b>26</b>
	Explains important things you need to know about getting your medical care as a member of our plan. Topics include using the providers in the plan’s network and how to get care when you have an emergency.	
<b>Chapter 4.</b>	<b>Medical Benefits Chart (what is covered and what you pay).....</b>	<b>40</b>
	Gives the details about which types of medical care are covered and <i>not</i> covered for you as a member of our plan. Tells how much you will pay as your share of the cost for your covered medical care.	
<b>Chapter 5.</b>	<b>Using the plan’s coverage for your Part D prescription drugs .....</b>	<b>66</b>
	Explains rules you need to follow when you get your Part D drugs. Tells how to use the plan’s <i>List of Covered Drugs (Formulary)</i> to	

find out which drugs are covered. Tells which kinds of drugs are *not* covered. Explains several kinds of restrictions that apply to your coverage for certain drugs. Explains where to get your prescriptions filled. Tells about the plan's programs for drug safety and managing medications.

**Chapter 6. What you pay for your Part D prescription drugs ..... 87**

Tells about the three stages of drug coverage (*Initial Coverage Stage, Coverage Gap Stage, Catastrophic Coverage Stage*) and how these stages affect what you pay for your drugs. Explains the 4 cost-sharing tiers for your Part D drugs and tells what you must pay for (copayments or coinsurance) as your share of the cost for a drug in each cost-sharing tier. Tells about the late enrollment penalty.

**Chapter 7. Asking the plan to pay its share of a bill you have received for covered services or drugs..... 105**

Tells 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 8. Your rights and responsibilities..... 112**

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 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)..... 124**

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 or prescription drugs you think are covered by our plan. This includes asking us to make exceptions to the rules or extra restrictions on your coverage for prescription drugs, and 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.

**Chapter 10. Ending your membership in the plan ..... 183**

Tells when and how you can end your membership in the plan.  
Explains situations in which our plan is required to end your membership.

**Chapter 11. Legal notices ..... 191**

Includes notices about governing law and about nondiscrimination.

**Chapter 12. Definitions of important words ..... 193**

Explains key terms used in this booklet.

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## **Chapter 1. Getting started as a member of Mercy MedicareADVANTAGE**

<b>SECTION 1</b>	<b>Introduction .....</b>	<b>3</b>
Section 1.1	What is the <i>Evidence of Coverage</i> booklet about? .....	3
Section 1.2	What does this Chapter tell you? .....	3
Section 1.3	What if you are new to Mercy MedicareADVANTAGE?.....	3
Section 1.4	Legal information about the <i>Evidence of Coverage</i> .....	4
<b>SECTION 2</b>	<b>What makes you eligible to be a plan member?.....</b>	<b>4</b>
Section 2.1	Your eligibility requirements.....	4
Section 2.2	What are Medicare Part A and Medicare Part B?.....	5
Section 2.3	Here is the plan service area for Mercy MedicareADVANTAGE.....	5
<b>SECTION 3</b>	<b>What other materials will you get from us? .....</b>	<b>5</b>
Section 3.1	Your plan membership card – Use it to get all covered care and drugs.....	5
Section 3.2	The <i>Provider Directory</i> : your guide to all providers in the plan’s network.....	6
Section 3.3	The <i>Pharmacy Directory</i> : your guide to pharmacies in our network .....	7
Section 3.4	The plan’s <i>List of Covered Drugs (Formulary)</i> .....	7
Section 3.5	Reports with a summary of payments made for your prescription drugs .....	8
<b>SECTION 4</b>	<b>Your monthly premium for Mercy MedicareADVANTAGE.....</b>	<b>8</b>
Section 4.1	How much is your plan premium?.....	8
Section 4.2	There are several ways you can pay your plan premium.....	10

Section 4.3	Can we change your monthly plan premium during the year? .....	11
<b>SECTION 5</b>	<b>Please keep your plan membership record up to date .....</b>	<b>12</b>
Section 5.1	How to help make sure that we have accurate information about you .....	12

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## **SECTION 1 Introduction**

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### **Section 1.1 What is the *Evidence of Coverage* booklet about?**

This *Evidence of Coverage* booklet tells you how to get your Medicare medical care and prescription drugs through our plan, a Medicare Advantage Plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

- You are covered by Medicare, and you have chosen to get your Medicare health care and your prescription drug coverage through our plan, Mercy MedicareADVANTAGE.
- There are different types of Medicare Advantage Plans. Mercy MedicareADVANTAGE is a Medicare Advantage Plan PPO (PPO stands for Preferred Provider Organization).

This plan is offered by Mercy Health Plans, referred throughout the *Evidence of Coverage* as “we,” “us,” or “our.” Mercy MedicareADVANTAGE is referred to as “plan” or “our plan.”

The word “coverage” and “covered services” refers to the medical care and services and the prescription drugs available to you as a member of Mercy MedicareADVANTAGE.

### **Section 1.2 What does this Chapter tell you?**

Look through Chapter 1 of this *Evidence of Coverage* to learn:

- What makes you eligible to be a plan member?
- What is your plan’s service area?
- What materials will you get from us?
- What is your plan premium and how can you pay it?
- How do you keep the information in your membership record up to date?

### **Section 1.3 What if you are new to Mercy MedicareADVANTAGE?**

If you are a new member, then it’s important for you to learn how the plan operates – what the 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.

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*If you are confused or concerned or just have a question, please contact our plan's Customer Contact Center (contact information is on the cover of this booklet).*

<b>Section 1.4</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 Mercy MedicareADVANTAGE covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, 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 Mercy MedicareADVANTAGE between January 1, 2011 to December 31, 2011.

**Medicare must approve our plan each year**

Medicare (the Centers for Medicare & Medicaid Services) must approve Mercy MedicareADVANTAGE each year. You can continue to get Medicare coverage as a member of our plan only as long as we choose to continue to offer the plan for the year in question and the Centers for Medicare & Medicaid Services renews its approval of the plan.

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

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<b>Section 2.1</b>	<b>Your eligibility requirements</b>
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*You are eligible for membership in our plan as long as:*

- You live in our geographic service area (section 2.3 below describes our service area)
- -- *and* -- you are entitled to Medicare Part A
- -- *and* -- you are enrolled in Medicare Part B
- -- *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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<b>Section 2.2</b>	<b>What are Medicare Part A and Medicare Part B?</b>
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When you originally signed up for Medicare, you received information about how to get Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally covers services furnished by institutional providers such as hospitals, 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.

<b>Section 2.3</b>	<b>Here is the plan service area for Mercy MedicareADVANTAGE</b>
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Although Medicare is a Federal program, Mercy MedicareADVANTAGE is available only to individuals who live in our plan service area. To stay a member of our plan, you must keep living in this service area. The service area is described below.

Our service area includes these counties in Arkansas: Benton, Carroll, Crawford, Franklin, Garland, Logan, Pulaski, Scott, Sebastian, Washington, and White.

*We offer coverage in several states. However, there may be cost or other differences between the plans we offer in each state. If you move out of the state where you live into a state that is still within our service area, you must call our Customer Contact Center in order to update your information. If you move into a state outside of our service area, you cannot remain a member of our plan. Please call the Customer Contact Center to find out if we have a plan in your new state.*

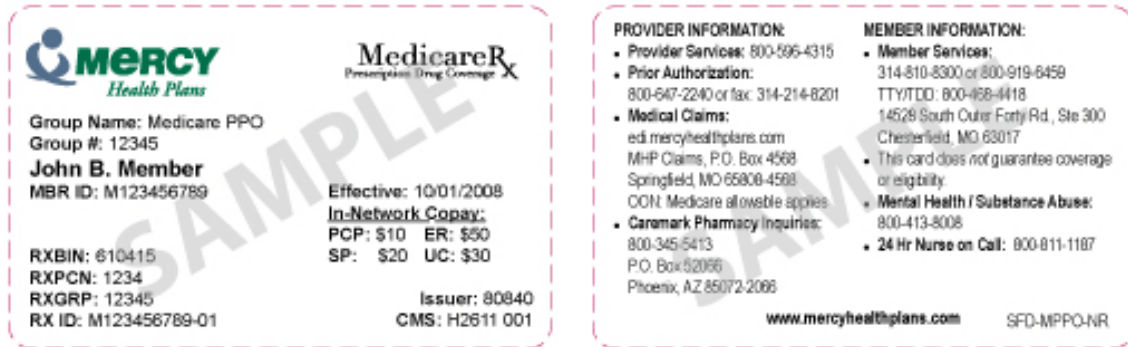
If you plan to move out of the service area, please contact our Customer Contact Center.

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<b>SECTION 3</b>	<b>What other materials will you get from us?</b>
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<b>Section 3.1</b>	<b>Your plan membership card – Use it to get all covered care and drugs</b>
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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 and for prescription drugs you get at network pharmacies. Here's a sample membership card to show you what yours will look like:



If you have chosen a Primary Care Physician, your PCP's name and phone number will appear on your membership card as well.

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.

**Here's why this is so important:** If you get covered services using your red, white, and blue Medicare card instead of using your Mercy MedicareADVANTAGE 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 **the** Customer Contact Center right away and we will send you a new card.

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

Every year that you are a member of our plan, we will send you either a new *Provider Directory* or an update to your *Provider Directory*. This 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?**

As a member of our plan, you can choose to receive care from out-of-network providers. Our plan will cover services from either in-network or out-of-network

providers, as long as the services are covered benefits and medically necessary. However, if you use an out-of-network provider, your share of the costs for your covered services may be higher. See Chapter 3 (*Using the plan's coverage for your medical services*) for more specific information.

If you don't have your copy of the *Provider Directory*, you can request a copy from the Customer Contact Center. You may ask our Customer Contact Center for more information about our network providers, including their qualifications. You can also see the *Provider Directory* at [www.mercyhealthplans.com](http://www.mercyhealthplans.com). Remember to select "Medicare" as your coverage type. Both the Customer Contact Center and the website can give you the most up-to-date information about changes in our network providers.

<b>Section 3.3</b>	<b>The <i>Pharmacy Directory</i>: your guide to pharmacies in our network</b>
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### What are "network pharmacies"?

Our *Pharmacy Directory* gives you a complete list of our network pharmacies – that means all of the pharmacies that have agreed to fill covered prescriptions for our plan members.

### Why do you need to know about network pharmacies?

You can use the *Pharmacy Directory* to find the network pharmacy you want to use. This is important because, with few exceptions, you must get your prescriptions filled at one of our network pharmacies if you want our plan to cover (help you pay for) them.

We will send you a complete *Pharmacy Directory* **at least once every three years**. Every year that you don't get a new *Pharmacy Directory*, we'll send you an update that shows changes to the directory.

If you don't have the *Pharmacy Directory*, you can get a copy from the Customer Contact Center (phone numbers are on the front cover). At any time, you can call our Customer Contact Center to get up-to-date information about changes in the pharmacy network. You can also find this information on our website at [www.mercyhealthplans.com](http://www.mercyhealthplans.com).

<b>Section 3.4</b>	<b>The plan's <i>List of Covered Drugs (Formulary)</i></b>
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The plan has a *List of Covered Drugs (Formulary)*. We call it the "Drug List" for short. It tells which Part D prescription drugs are covered by Mercy MedicareADVANTAGE. The drugs on this list are selected by the plan with the help

of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the Mercy MedicareADVANTAGE Drug List.

We will send you a copy of the Drug List. To get the most complete and current information about which drugs are covered, you can visit the plan's website ([www.mercyhealthplans.com](http://www.mercyhealthplans.com)) or call the Customer Contact Center (phone numbers are on the front cover of this booklet).

<b>Section 3.5</b>	<b>Reports with a summary of payments made for your prescription drugs</b>
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When you use your prescription drug benefits, we will send you a report to help you understand and keep track of payments for your prescription drugs. This summary report is called the *Explanation of Benefits*.

The *Explanation of Benefits* tells you the total amount you have spent on your prescription drugs and the total amount we have paid for each of your prescription drugs during the month. Chapter 6 (*What you pay for your Part D prescription drugs*) gives more information about the *Explanation of Benefits* and how it can help you keep track of your drug coverage.

An *Explanation of Benefits* summary is also available upon request. To get a copy, please contact the Customer Contact Center.

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## **SECTION 4**      **Your monthly premium for Mercy MedicareADVANTAGE**

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<b>Section 4.1</b>	<b>How much is your plan premium?</b>
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For 2011, the monthly premium for Mercy MedicareADVANTAGE is \$0. You must continue to pay your Medicare Part B premium.

If your coverage is provided through a contract with your current employer or former employer or union. Please contact the employer's or union's benefits administrator for information about your plan premium.

**In some situations, your plan premium could be less**

The "Extra Help" program helps people with limited resources pay for their drugs. Chapter 2, Section 7 tells more about this program.

If you are *already enrolled* and getting help from one of these programs, **some of the payment information in this *Evidence of Coverage* may not apply to you.** Under separate cover, we have mailed a separate insert, called the "Evidence of

Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider), that tells you about your drug coverage. If you don’t have this insert, please call our Customer Contact Center and ask for the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider). Phone numbers for the Customer Contact Center are on the front cover.

**In some situations, your plan premium could be more**

In some situations, your plan premium could be more than the amount listed above in Section 4.1. These situations are described below.

- Most people will pay the standard monthly Part D premium. However, starting January 1, 2011, some people will pay a higher premium because of their yearly income (over \$85,000 for singles—2010, \$170,000 for married couples—2010). For more information about Part D premiums based on income, you can visit <http://www.medicare.gov> on the web or 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 may also call the Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778.
- Some members are required to pay a **late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn’t keep their coverage. For these members, the late enrollment penalty is added to the plan’s monthly premium. Their premium amount will be the monthly plan premium plus the amount of their late enrollment penalty.
  - If you are required to pay the late enrollment penalty, the amount of your penalty depends on how long you waited before you enrolled in drug coverage or how many months you were without drug coverage after you became eligible. Chapter 6, Section 10 *explains the late enrollment penalty*.
  - If you have a late enrollment penalty, it is part of your plan premium. If you do not pay the part of your premium that is the late enrollment penalty, you could be disenrolled for failure to pay your 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 maintain your eligibility for Medicare Parts A and B. For that reason, some plan members will be paying a premium for Medicare Part A and most plan members will be paying a premium for Medicare Part B, in addition to paying the monthly plan premium. You must continue paying your Medicare Part B premium to remain a member of the plan.

- Your copy of *Medicare & You 2011* tells about these premiums in the section called “2011 Medicare Costs.” This explains how the Part B premium differs 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 2011* 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.

#### **Section 4.2      There are several ways you can pay your plan premium**

There are three ways you can pay your plan premium.

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**

You may decide to pay your monthly plan premium directly to our Plan. Monthly statements are mailed within 2 weeks of payment due date. Payments are due by the 5<sup>th</sup> of the month. You may pay by check and return it with the bottom portion of the statement to the statement address. You may drop off your check in person to our office address located in Chapter 2. We do charge processing fees charged by our bank if your check is returned for non-sufficient funds. Please make your check payable to Mercy Health Plans or MHP.

##### **Option 2: Automatic bank withdrawal**

Instead of paying by check, you can have your monthly plan premium automatically withdrawn from your bank account. Your automatic bank withdrawal occurs on the 5<sup>th</sup> of the month or the next business day.

##### **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 the Customer Contact Center for more information on how to pay your monthly plan premium this way. We will be happy to help you set this up.

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

Your plan premium is due in our office by the fifth of the month. If we have not received your premium by the fifth of the month, we will send you a notice telling you that your plan membership will end if we do not receive your premium within 30 days.

If you are having trouble paying your premium on time, please contact our Customer Contact Center to see if we can direct you to programs that will help with your plan premium. If we end your membership with the plan because of non-payment of premiums, and you don't currently have prescription drug coverage then you will not be able to receive Part D coverage until the annual election period. At that time, you may either join a stand-alone prescription drug plan or a health plan that also provides drug coverage.

If we end your membership due to non-payment of premiums, 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 these late premiums before you can enroll.

<b>Section 4.3</b>	<b>Can we change your monthly plan premium during the year?</b>
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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 October and the change will take effect on January 1.

However, in some cases the part of the premium that you have to pay can change during the year. This happens if you become eligible for the Extra Help program or if you lose your eligibility for the Extra Help program during the year. If a member qualifies for Extra Help with their prescription drug costs, the Extra Help program will pay part of the member's monthly plan premium. So a member who becomes eligible for Extra Help during the year would begin to pay less toward their monthly premium. And a member who loses their eligibility during the year will need to start paying their full monthly premium. You can find out more about the Extra Help program in Chapter 2, Section 7.

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

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<b>Section 5.1      How to help make sure that we have accurate information about you</b>
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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, pharmacists, 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 and drugs are covered for you.** Because of this, it is very important that you help us keep your information up to date.

### **Call our Customer Contact Center to 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 are participating in a clinical research study

### **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.

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 the Customer Contact Center (phone numbers are on the cover of this booklet).

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## **Chapter 2. Important phone numbers and resources**

<b>SECTION 1</b>	<b>Mercy MedicareADVANTAGE contacts (how to contact us, including how to reach the Customer Contact Center at the plan) .....</b>	<b>14</b>
<b>SECTION 2</b>	<b>Medicare (how to get help and information directly from the Federal Medicare program) .....</b>	<b>19</b>
<b>SECTION 3</b>	<b>State Health Insurance Assistance Program (free help, information, and answers to your questions about Medicare).....</b>	<b>20</b>
<b>SECTION 4</b>	<b>Quality Improvement Organization (paid by Medicare to check on the quality of care for people with Medicare) .....</b>	<b>21</b>
<b>SECTION 5</b>	<b>Social Security.....</b>	<b>22</b>
<b>SECTION 6</b>	<b>Medicaid (a joint Federal and state program that helps with medical costs for some people with limited income and resources).....</b>	<b>23</b>
<b>SECTION 7</b>	<b>Information about programs to help people pay for their prescription drugs.....</b>	<b>23</b>
<b>SECTION 8</b>	<b>How to contact the Railroad Retirement Board .....</b>	<b>25</b>
<b>SECTION 9</b>	<b>Do you have “group insurance” or other health insurance from an employer? .....</b>	<b>25</b>

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## **SECTION 1      Mercy MedicareADVANTAGE contacts (how to contact us, including how to reach our Customer Contact Center at the plan)**

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### **How to contact our plan's Customer Contact Center**

For assistance with claims, billing or member card questions, please call or write to the Mercy MedicareADVANTAGE Customer Contact Center. We will be happy to help you.

<b>Customer Contact Center</b>	
<b>CALL</b>	1-800-481-4466  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>
<b>TTY</b>	1-800-446-1468  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>
<b>FAX</b>	417-836-0457

<b>WRITE</b>	Mercy Health Plans 4520 South National Springfield, MO 65810
<b>WEBSITE</b>	<a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>

**How to contact us when you are asking for a coverage decision about your medical care and Part D prescription drugs**

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

<b>Coverage Decisions for Medical Care and Part D prescription drugs</b>	
<b>CALL</b>	1-800-481-4466  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>
<b>TTY</b>	1-800-446-1468  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>

<b>FAX</b>	417-836-0457
<b>WRITE</b>	Mercy Health Plans 4520 South National Springfield, MO 65810

For more information on asking for coverage decisions about your medical care and Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

**How to contact us when you are making an appeal about your medical care and Part D prescription drugs**

<b>Appeals for Medical Care and Part D prescription drugs</b>	
<b>CALL</b>	1-800-481-4466  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>
<b>TTY</b>	1-800-446-1468  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Representatives are available: November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>

<b>FAX</b>	417-836-0457
<b>WRITE</b>	Mercy Health Plans 4520 South National Springfield, MO 65810

For more information on making an appeal about your medical care and Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

**How to contact us when you are making a complaint about your medical care and Part D prescription drugs**

<b>Complaints about Medical Care and Part D prescription drugs</b>	
<b>CALL</b>	1-800-481-4466  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>
<b>TTY</b>	1-800-446-1468  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at:

<a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>	
<b>FAX</b>	417-836-0457
<b>WRITE</b>	Mercy Health Plans 4520 South National Springfield, MO 65810

For more information on making a complaint about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

**Where to send a request that asks us to pay for our share of the cost for medical care or a drug 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 the plan to pay its share of a bill you have received for 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 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

<b>Payment Requests</b>	
<b>CALL</b>	1-800-481-4466
	Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business

	day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>
<b>TTY</b>	1-800-446-1468  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Representatives are available:  November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time) March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time).  After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: <a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a>
<b>FAX</b>	417-836-0457
<b>WRITE</b>	Mercy Health Plans 4520 South National Springfield, MO 65810

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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>Medicare</b>	
<b>CALL</b>	<p>1-800-MEDICARE, or 1-800-633-4227</p> <p>Calls to this number are free.</p> <p>24 hours a day, 7 days a week.</p>
<b>TTY</b>	<p>1-877-486-2048</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>
<b>WEBSITE</b>	<p><a href="http://www.medicare.gov">http://www.medicare.gov</a></p> <p>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. It has tools to help you compare Medicare Advantage Plans and Medicare drug plans in your area. You can also find Medicare contacts in your state by selecting “Help and Support” and then clicking on “Useful Phone Numbers and Websites.”</p> <p>If you don’t have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare at the number above 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.</p>

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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 Arkansas, the SHIP is called the

SHIIP 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.

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. counselors can also help you understand your Medicare plan choices and answer questions about switching plans.

<b>CALL</b>	501-371-2782 or 1-800-224-6330
<b>WRITE</b>	1200 West Third Street, Little Rock, AR 72201
<b>WEBSITE</b>	<a href="http://insurance.arkansas.gov/seniors/homepage.htm">http://insurance.arkansas.gov/seniors/homepage.htm</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 Quality Improvement Organization in each state. In Arkansas, the Quality Improvement Organization is called the Arkansas Foundation for Medical Care.

Arkansas Foundation for Medical Care 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. Arkansas Foundation for Medical Care is an independent organization. It is not connected with our plan.

You should contact Arkansas Foundation for Medical Care 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>Arkansas Foundation for Medical Care</b>	
<b>CALL</b>	1-800-272-5528
<b>WRITE</b>	401 West Capitol, Little Rock, AR 72201
<b>WEBSITE</b>	<a href="http://www.afmc.org/HTML/index/index.aspx">http://www.afmc.org/HTML/index/index.aspx</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 and pay the Part B premium. Social Security handles the enrollment process for Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

<b>Social Security</b>	
<b>CALL</b>	1-800-772-1213  Calls to this number are free.  Available 7:00 am to 7:00 pm, Monday through Friday.  You can use our automated telephone services to get recorded information and conduct some business 24 hours a day.
<b>TTY</b>	1-800-325-0778  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free.  Available 7:00 am to 7:00 pm, Monday through Friday.

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<b>WEBSITE</b>	<a href="http://www.ssa.gov">http://www.ssa.gov</a>
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## **SECTION 6 Medicaid (a joint Federal and state program that helps with medical costs for some people with limited income and resources)**

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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. Medicaid has programs that can help pay for your Medicare premiums and other costs, if you qualify. To find out more about Medicaid and its programs, contact Department of Human Services of Arkansas.

<b>Department of Human Services of Arkansas</b>	
<b>CALL</b>	1-800-482-5431, 1-501-682-8233
<b>TTY</b>	1-501-682-6789
<b>WRITE</b>	P. O. Box 1437, Slot S401, Little Rock, Arkansas 72203-1437
<b>WEBSITE</b>	<a href="https://www.medicaid.state.ar.us/">https://www.medicaid.state.ar.us/</a>

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## **SECTION 7 Information about programs to help people pay for their prescription drugs**

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### **Medicare's "Extra Help" Program**

Medicare provides "Extra Help" to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan's monthly premium, yearly deductible, and prescription copayments. This Extra Help also counts toward your out-of-pocket costs.

People with limited income and resources may qualify for Extra Help. Some people automatically qualify for Extra Help and don't need to apply. Medicare mails a letter to people who automatically qualify for Extra Help.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for getting Extra Help, 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 am to 7 pm, Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office. (See Section 6 of this chapter for contact information)

If you believe you have qualified for Extra Help and you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has established a process that allows you to either request assistance in obtaining evidence of your proper co-payment level, or, if you already have the evidence, to provide this evidence to us.

- Please send a copy of your letter notifying you that you have qualified for extra help to our Medicare Enrollment Department within 30 days at 14528 S. Outer 40 Rd., Ste. 300, Chesterfield, MO 63017.
- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact the Customer Contact Center if you have questions.

### **Medicare Coverage Gap Discount Program**

Beginning in 2011, the Medicare Coverage Gap Discount Program will provide manufacturer discounts on brand name drugs to Part D enrollees who have reached the coverage gap and are not already receiving "Extra Help." A 50% discount on the negotiated price (excluding the dispensing fee) will be available for those brand name drugs from manufacturers that have agreed to pay the discount.

We will automatically apply the discount when your pharmacy bills you for your prescription and your Explanation of Benefits will show any discount provided. The amount discounted by the manufacturer counts toward your out-of-pockets costs as if you had paid this amount and moves you through the coverage gap.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact our Customer Contact Center (phone numbers are on the front cover).

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## **SECTION 8      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.

<b>Railroad Retirement Board</b>	
<b>CALL</b>	1-877-772-5772  Calls to this number are free.  Available 9:00 am to 3:30 pm, Monday through Friday  If you have a touch-tone telephone, recorded information and automated services are available 24 hours a day, including weekends and holidays.
<b>TTY</b>	1-312-751-4701  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are <i>not</i> free.
<b>WEBSITE</b>	<a href="http://www.rrb.gov">http://www.rrb.gov</a>

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## **SECTION 9      Do you have “group insurance” or other health insurance from an employer?**

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If you (or your spouse) get benefits from your (or your spouse’s) employer or retiree group, call the employer/union benefits administrator or our Customer Contact Center if you have any questions. You can ask about your (or your spouse’s) employer or retiree health benefits, premiums, or the enrollment period.

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.

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## **Chapter 3. Using the plan's coverage for your medical services**

<b>SECTION 1</b>	<b>Things to know about getting your medical care as a member of our plan</b> .....	<b>28</b>
Section 1.1	What are “network providers” and “covered services”? .....	28
Section 1.2	Basic rules for getting your medical care that is covered by the plan .....	28
<b>SECTION 2</b>	<b>Using network and out-of-network providers to get your medical care</b> .....	<b>29</b>
Section 2.1	You may choose a Primary Care Provider (PCP) to provide and oversee your medical care.....	29
Section 2.2	How to get care from specialists and other network providers.....	30
Section 2.3	How to get care from out-of-network providers .....	32
<b>SECTION 3</b>	<b>How to get covered services when you have an emergency or urgent need for care</b> .....	<b>33</b>
Section 3.1	Getting care if you have a medical emergency .....	33
Section 3.2	Getting care when you have an urgent need for care .....	34
<b>SECTION 4</b>	<b>What if you are billed directly for the full cost of your covered services?</b> .....	<b>35</b>
Section 4.1	You can ask the plan to pay our share of the cost of your covered services.....	35
Section 4.2	If services are not covered by our plan, you must pay the full cost .....	35
<b>SECTION 5</b>	<b>How are your medical services covered when you are in a “clinical research study”?</b> .....	<b>36</b>
Section 5.1	What is a “clinical research study”? .....	36
Section 5.2	When you participate in a clinical research study, who pays for what? .....	37

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<b>SECTION 6</b>	<b>Rules for getting care in a “religious non-medical health care institution”</b> .....	<b>38</b>
Section 6.1	What is a religious non-medical health care institution? .....	38
Section 6.2	What care from a religious non-medical health care institution is covered by our plan?.....	38

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

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This chapter tells things you need to know about using the plan to get your medical care coverage. 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 as your share of the cost 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 that the state licenses 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 generally bill us directly for care they give you. When you see a network provider, you usually 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 that is covered by the plan</b>
---

Mercy MedicareADVANTAGE 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.** It needs to be accepted treatment for your medical condition.
- **You receive your care from a provider who participates in Medicare.** As a member of our plan, you can receive your care from either a network

provider or an out-of-network provider (for more about this, see Section 2 in this chapter).

- The providers in our network are listed in the *Provider Directory*.
- If you use an out-of-network provider, your share of the costs for your covered services may be higher.
- **Please note:** While you can get your care from an out-of-network provider, the provider must participate in Medicare. We cannot pay a provider who has decided not to participate in Medicare. You will be responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they have not opted out of Medicare.

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## **SECTION 2      Using network and out-of-network providers to get your medical care**

---

<b>Section 2.1      You may choose a Primary Care Provider (PCP) to provide and oversee your medical care</b>
---

**What is a “PCP” and what does the PCP do for you?**

**What is a “PCP”?**

“PCP” stands for **Primary Care Physician**. A PCP is a health care professional who meets State requirements and is trained to give you basic medical care. The Plan does not require you to choose a PCP. However, we feel you should still have a relationship with a non-specialist plan physician, as we believe a strong doctor-patient relationship is essential to good health.

We now have the ability to print the name of your Primary Care Physician on your Mercy MedicareADVANTAGE ID card. Having your physician's name on your ID card will immediately inform all other physicians, hospitals and other healthcare providers of your primary care physician. Identifying your physician on your ID card does not change what doctors you can see.

Mercy Health Plans encourages all Mercy MedicareADVANTAGE members to see their Primary Care Physician once a year for a comprehensive medical exam and health evaluation. If you have not seen your doctor yet this year, please schedule an appointment at your convenience. This annual evaluation will allow your doctor to better manage your health care needs.

## 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 in our plan or you will pay more for covered services.

To change your PCP, call the Customer Contact Center (See Chapter 2, Section 1). They will check to be sure the PCP you want to switch to is accepting new patients. The Customer Contact Center will change your membership record to show the name of your new PCP, and tell you when the change to your new PCP will take effect. They will also send you a new membership card that shows the name and phone number of your new PCP.

<b>Section 2.2</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, who care for patients with cancer.
- Cardiologists, who care for patients with heart conditions.
- Orthopedists, who care for patients with certain bone, joint, or muscle conditions.

## Getting care from your plan providers

Plan providers will help arrange or coordinate the rest of the covered services you get as a plan member. This includes your x-rays, laboratory tests, therapies, care from doctors who are specialists, hospital admissions, and follow-up care. "Coordinating" your services includes checking or consulting with other plan providers about your care and how it is going. In some cases, plan providers will also need to get prior authorization (prior approval). Since plan providers will provide and coordinate your medical care, you should have all of your past medical records sent to your new plan provider's office. Chapter 8 tells how we will protect the privacy of your medical records and personal health information.

### **What to do if you have a medical emergency or urgent need for care**

In an emergency, you should get care immediately. You do not have to contact a plan provider or get permission in an emergency. You can dial 911 for immediate help by phone, or go directly to the nearest emergency room, hospital, or urgent care center. If you are unsure if it is an emergency, contact your provider at their exchange or contact the 24-hour Nurse On Call line (see next section). See the information later in this section on medical emergencies or urgent needs for care.

### **What to do if it is not a medical emergency**

If you need to talk with your PCP or get medical care when the PCP's office is closed, and it is *not* a medical emergency, you may call your doctor; or you may also call the 24-Hour Nurse On Call line at 866-800-8910; or TDD at 866-780-2510. There will always be a physician or plan provider on call to help you. This physician or nurse will call you back and advise you about what to do. The 24-hour emergency and/or urgent care telephone numbers are on your membership card. They are also available for general health questions.

See the information later in this section if you have an urgent need for care.

### **Getting care from specialists**

A specialist is a doctor who provides health care services for a specific disease or part of the body. Examples include oncologists (who care for patients with cancer), cardiologists (who care for patients with heart conditions), and orthopedists (who care for patients with certain bone, joint, or muscle conditions). You may get care from specialists without a referral from another doctor. If you use our plan specialists, your costs for covered services will be lower than if you used non-plan providers.

Please remember that some medical services will continue to require prior authorizations, such as inpatient surgeries and other designated services. The physician who is treating you for these medical services will continue to obtain prior authorizations for you.

## Getting care when you travel or are away from the plan's service area

If you need care when you are outside the service area, your coverage is based on your out-of-network cost sharing. See the information later in this section about care for a medical emergency and urgently needed care. If you have questions about what medical care is covered when you travel, please call the Customer Contact Center at the telephone number on the cover of this EOC/in Chapter 2. See Chapter 5 for more information about how to fill your outpatient prescriptions when you travel or are away from the plan service area.

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

Sometimes a specialist, clinic, hospital or other network provider you are using might leave the plan. If your specialist, clinic, provider or hospital leaves the network we, the Plan, will attempt to notify you as soon as possible. We will also give information to members on how to obtain replacements. Our Customer Contact Center can assist you in finding and selecting another provider.

<b>Section 2.3</b>	<b>How to get care from out-of-network providers</b>
--------------------	--

As a member of our plan, you can choose to receive care from out-of-network providers. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and are medically necessary. However, **if you use an out-of-network provider, your share of the costs for your covered services may be higher.** Here are other important things to know about using out-of-network providers:

- You can get your care from an out-of-network provider, however, that provider must participate in Medicare. We cannot pay a provider who has decided not to participate in Medicare. If you receive care from a provider that does not participate in Medicare, you will be responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they have not opted out of Medicare.
- You don't need to get a referral or prior authorization when you get care from out-of-network providers. However, before getting services from out-of-network providers you may want to call the Customer Contact Center to tell us you are going to use an out-of-network provider and to confirm that the services you are getting are covered and are medically necessary. This is important because:
  - If we later determine that the services are not covered or were not medically necessary, we may deny coverage and you will be responsible for the entire cost. If we say we will not cover your services, you have the right to appeal our decision not to cover your

care. See Chapter 9 (*What to do if you have a problem or complaint*) to learn how to make an appeal.

- 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 7 (*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.
- If you are using an out-of-network provider for emergency care, urgently needed care, or out-of-area dialysis, you may not have to pay a higher cost-sharing amount. See Section 3 for more information about these situations.

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

---

<b>Section 3.1      Getting care if you have a medical emergency</b>
--

### **What is a “medical emergency” and what should you do if you have one?**

When you have a “medical emergency,” you believe that your health is in serious danger. A medical emergency can include severe pain, a bad injury, a sudden illness, or a medical condition that is quickly getting much worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room, hospital, or urgent care center. 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 call the Customer Contact Center which appears on your 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 world. 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.

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, the amount of cost-sharing that you pay will depend on whether you get the care from network providers or out-of-network providers. If you get the care from network providers, your share of the costs will usually be lower than if you get the care from out-of-network providers.

<b>Section 3.2</b>	<b>Getting care when you have an urgent need for care</b>
--------------------	---

### **What is “urgently needed care”?**

“Urgently needed care” is a non-emergency situation when you need medical care right away because of an illness, injury, or condition that you did not expect or anticipate, but your health is not in serious danger.

- Because of the situation, it isn't reasonable for you to obtain medical care from a network provider.

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

In most situations, if you are in the plan's service area and you use an out-of-network provider, you will pay a higher share of the costs for your care. If the circumstances are unusual or extraordinary, and network providers are temporarily unavailable or inaccessible, our plan will allow you to get covered services from an out-of-network provider at the lower in-network cost-sharing amount.

---

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

Suppose that you are temporarily outside our plan's service area, but still in the United States. If you have an urgent need for care, you probably will not be able to find or get to one of the providers in our plan's network. In this situation (when you are outside the service area and cannot get care from a network provider), our plan will cover urgently needed care that you get from any provider at the lower in-network cost sharing amount.

Our plan covers urgently needed care outside of the United States. In this situation, our plan will cover urgently needed care that you get from any provider.

**As soon as possible, make sure that our plan has been told about your urgent care.** We need to follow up on your care. You or someone else should call to tell us about your urgent care, usually within 48 hours. You may call the Customer Contact Center which appears on your membership card.

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

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<b>Section 4.1</b>	<b>You can ask the plan to pay our share of the cost of your covered services</b>
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In limited instances, you may be asked to pay the full cost of the service. Other times, you may find that you have paid more than you expected under the coverage rules of the plan. In either case, you will want our plan to pay our share of the costs by reimbursing you for payments you have already made.

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 so that we can pay our share of the costs for your covered medical 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 7 (*Asking the plan to pay its share of a bill you have received for medical services or drugs*) for information about what to do.

<b>Section 4.2</b>	<b>If services are not covered by our plan, you must pay the full cost</b>
--------------------	--

Mercy MedicareADVANTAGE covers all medical services that are medically necessary, are covered under Medicare, 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 plan rules were not followed.

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. If we say we will not cover your services, you have the right to appeal our decision not to cover your care.

Chapter 9 (*What to do if you have a problem or complaint*) 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 our Customer Contact Center at the number on the front cover of this booklet to get more information about how to do this.

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. These costs will not count toward an out-of-pocket maximum. You can call the Customer Contact Center 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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<b>Section 5.1      What is a “clinical research study”?</b>
--

A clinical research study 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 our plan or your provider. 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.
3. We can keep track of the health care services that you receive as part of the study.

If you plan on participating in a clinical research study, contact our Customer Contact Center (see Chapter 2, Section 1 of this *Evidence of Coverage*).

<b>Section 5.2</b>	<b>When you participate in a clinical research study, who pays for what?</b>
--------------------	--

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 your costs for the services you receive as part of the study will not be higher than they would be if you received these services outside of a clinical research study.

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 condition would usually require only one CT scan.

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

To find out what your coinsurance would be if you joined a Medicare-approved clinical research study, please call us at the Customer Contact Center (phone numbers are on the cover of this booklet).

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 in a “religious non-medical health care institution”**

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<b>Section 6.1</b>	<b>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, you must elect to have your 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.

<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 Inpatient Hospital coverage limits apply (see the Benefits Chart).

**Chapter 4. Medical Benefits Chart (what is covered and what you pay)**

<b>SECTION 1</b>	<b>Understanding your out-of-pocket costs for covered services .....</b>	<b>41</b>
Section 1.1	What types of out-of-pocket costs do you pay for your covered services? .....	41
Section 1.2	What is the maximum amount you will pay for Medicare Part A and Part B covered medical services? .....	41
<b>SECTION 2</b>	<b>Use this <i>Medical Benefits Chart</i> to find out what is covered for you and how much you will pay .....</b>	<b>42</b>
Section 2.1	Your medical benefits and costs as a member of the plan .....	42
<b>SECTION 3</b>	<b>What types of benefits are not covered by the plan?.....</b>	<b>61</b>
Section 3.1	Types of benefits we do <i>not</i> cover (exclusions) .....	61

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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 gives a list of your covered services and tells how much you will pay for each covered service as a member of Mercy Medicare *ADVANTAGE*. Later in this chapter, you can find information about medical services that are not covered. It also tells about limitations on certain services.

<b>Section 1.1      What types of out-of-pocket costs do you pay for your covered services?</b>
---

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**” means that you pay a fixed amount each time you receive a medical service. You pay a copayment at the time you get the medical service.
- “**Coinsurance**” means that you pay a percent of the total cost of a medical service. You pay a coinsurance at the time you get the medical service.

Some people qualify for State Medicaid programs to help them pay their out-of-pocket costs for Medicare. 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.

<b>Section 1.2      What is the maximum amount you will pay for Medicare Part A and Part B covered medical services?</b>
--

There is a limit to how much you have to pay out-of-pocket for certain covered health care services each year. After this level is reached, you will have 100% coverage and not have to pay any out of pocket costs for the remainder of the year for covered services. You will have to continue to pay your premium if your plan has a premium. This plan has a \$4,800 maximum out of pocket that applies to all plan covered services.

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

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<b>Section 2.1      Your medical benefits and costs as a member of the plan</b>
---

The Medical Benefits Chart on the following pages lists the services Mercy MedicareADVANTAGE 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.
- Except in the case of preventive services and screening tests, your services (including medical care, services, supplies, and equipment) *must* be medically necessary. Medically necessary means that the services are used for the diagnosis, direct care, and treatment of your medical condition and are not provided mainly for your convenience or that of your doctor.
- Some of the services listed in the Medical Benefits Chart are covered as in-network services *only* if your doctor or other network provider gets approval in advance (sometimes called “prior authorization”) from Mercy MedicareADVANTAGE.
  - Covered services that need approval in advance to be covered as in-network services are marked in the Medical Benefits Chart in bold by including the term “**requires prior authorization**”.
  - You never need approval in advance for out-of-network services from out-of-network providers. We would appreciate you calling the Customer Contact Center (see Chapter 2) at least **5** days prior to your admission to ensure the services are covered by Medicare.
  - While you don’t need approval in advance for out-of-network services, you or your doctor can ask us to make a coverage decision in advance.
- Our plan covers all Medicare-covered preventive services at no cost to you.
- Your provider will bill Original Medicare while your hospice election is in force.

**NOTE:** When you receive different types of Covered Services from the same Provider and/or on the same day, you may be responsible for any applicable cost-sharing associated with each individual service or treatment.

**NOTE:** If you are covered by your or your spouse’s former employer, please see your separate Summary of Benefits for your specific cost sharing.

Services that are covered for you

**What you must pay**  
when you get these  
services

## Inpatient Care

### **Inpatient hospital care – requires prior authorization**

Covered services include:

- Semi-private room (or a private room if medically necessary)
- Meals including special diets
- Regular nursing services
- Costs of special care units (such as intensive or coronary care units)
- Drugs and medications
- Lab tests
- X-rays and other radiology services
- Necessary surgical and medical supplies
- Use of appliances, such as wheelchairs
- Operating and recovery room costs
- Physical, occupational, and speech language therapy
- 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. If you are sent outside of your community for a transplant, we will arrange or pay for appropriate lodging and transportation costs for you and a companion.(\$5000)
- Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used.
- Physician services

#### In-network

\$220 copay per day,  
Days 1 – 8  
\$0 copay per day, Days  
9 – 90  
\$1,760 out of pocket  
limit every stay.

#### Out-of-network

30% coinsurance

If you get authorized inpatient care at a non-plan hospital after your emergency condition is stabilized, your cost is the highest cost-sharing you would pay at a plan hospital.

Services that are covered for you	What you must pay when you get these services
<p><b>Inpatient mental health care – requires prior authorization</b></p> <p>Covered services include mental health care services that require a hospital stay. Limited to 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit does not apply to mental health services provided in a psychiatric unit of a general hospital.</p> <p>Inpatient mental health services and supplies are covered benefits on a semi-private room basis for mental health services when provided in a Medicare-certified psychiatric hospital approved by the Plan and under the direction of the Mental Health/Substance Abuse Designee.</p>	<p><u>In-network</u> \$220 copay per day, Days 1 – 8 \$0 copay per day, Days 9 – 90 \$1,760 out of pocket limit every stay.</p> <p><u>Out-of-network</u> 30% coinsurance</p>
<p><b>Skilled nursing facility (SNF) care – requires prior authorization</b></p> <p>(For a definition of “skilled nursing facility,” see Chapter 12 of this booklet. Skilled nursing facilities are sometimes called “SNFs.”)</p> <p>You are covered for 100 days per benefit period when approved by the Plan and when such services meet MHP’s and Medicare’s coverage guidelines. A consecutive 3-day prior hospitalization stay is <b>not</b> required. Covered services include:</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>• Regular 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. All other components of blood are covered beginning with the first pint used.</li></ul>	<p><u>In-network</u> \$0 copay per day, Days 1 - 20 \$130 copay per day, Days 21 - 100</p> <p><u>Out-of-network</u> 30% coinsurance</p>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"><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 services</li></ul> <p>Generally, you will get your SNF care from plan facilities. However, under certain conditions listed below, you may be able to pay in-network cost-sharing for a facility that isn't a plan 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>Inpatient services covered when the hospital or SNF days aren't, or are no longer, covered</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"><li>• Physician services</li><li>• Tests (like X-ray or lab tests)</li><li>• X-ray, radium, and isotope therapy including technician materials and services</li><li>• Surgical dressings, splints, casts and other devices used to reduce fractures and dislocations</li><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</li></ul>	<p><i>See the individual services throughout this chart for cost sharing amounts.</i></p>

Services that are covered for you	What you must pay when you get these services
<p>such devices</p> <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</li> <li>• Physical therapy, speech therapy, and occupational therapy</li> </ul>	
<p><b>Home health agency care – requires prior authorization for home health nurse and aide</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• Physical therapy, occupational therapy, and speech therapy</li> <li>• Medical social services</li> <li>• Medical equipment and supplies</li> </ul>	<p><u>In-network</u> \$0 copay</p> <p><u>Out-of-network</u> 30% coinsurance</p>
<p><b>Hospice care</b></p> <p>You may receive care from any Medicare-certified hospice program. Original Medicare (rather than our Plan) will pay the hospice provider for the services you receive. Your hospice doctor can be a network provider or an out-of-network provider. You will still be a plan member and will continue to get the rest of your care that is unrelated to your terminal condition through our Plan. However, Original Medicare will pay for all of your Part A and Part B services. Our plan will bill Original Medicare for these services while your hospice election is in force. Covered services include:</p> <ul style="list-style-type: none"> <li>• Drugs for symptom control and pain relief, short-term respite care, and other services not otherwise covered by Original Medicare</li> <li>• Home care</li> </ul>	<p>When you enroll in a Medicare-certified hospice program, your hospice services are paid for by Original Medicare, not Mercy MedicareADVANTAGE.</p>























































































































































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 maintain your eligibility for Medicare Part A and 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 some of your medical services or drugs covered by the plan, you must pay your share of the cost when you get the service or drug. 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. Chapter 6 tells what you must pay for your Part D prescription drugs.
  - If you get any medical services or drugs that are not covered by our plan or by other insurance you may have, you must pay the full cost.
- ***Tell us if you move.*** *If you are going to move, it's important to tell us right away. Call our Customer Contact Center (phone numbers are on the 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, 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.
- ***Call the Customer Contact Center 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 our Customer Contact Center are on the cover of this booklet.

- For more information on how to reach us, including our mailing address, please see Chapter 2.

**Chapter 9. What to do if you have a problem or complaint  
(coverage decisions, appeals, complaints)**

**BACKGROUND**

**SECTION 1 Introduction ..... 128**

    Section 1.1 What to do if you have a problem or concern ..... 128

    Section 1.2 What about the legal terms? ..... 128

**SECTION 2 You can get help from government organizations that are  
not connected with us..... 129**

    Section 2.1 Where to get more information and personalized assistance ..... 129

**SECTION 3 To deal with your problem, which process should you  
use? ..... 130**

    Section 3.1 Should you use the process for coverage decisions and  
    appeals? Or should you use the process for making  
    complaints?..... 130

**COVERAGE DECISIONS AND APPEALS**

**SECTION 4 A guide to the basics of coverage decisions and appeals ..... 131**

    Section 4.1 Asking for coverage decisions and making appeals: the big  
    picture ..... 131

    Section 4.2 How to get help when you are asking for a coverage  
    decision or making an appeal ..... 132

    Section 4.3 Which section of this chapter gives the details for your  
    situation? ..... 132

**SECTION 5 Your medical care: How to ask for a coverage decision or  
make an appeal..... 133**

---

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 .....	133
Section 5.2	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) .....	135
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).....	138
Section 5.4	Step-by-step: How to make a Level 2 Appeal.....	141
Section 5.5	What if you are asking our plan to pay you for our share of a bill you have received for medical care? .....	143
<b>SECTION 6</b>	<b>Your Part D prescription drugs: How to ask for a coverage decision or make an appeal.....</b>	<b>144</b>
Section 6.1	This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug .....	144
Section 6.2	What is an exception? .....	146
Section 6.3	Important things to know about asking for exceptions .....	148
Section 6.4	Step-by-step: How to ask for a coverage decision, including an exception .....	148
Section 6.5	Step-by-step: How to make a Level 1 Appeal (how to ask for a review of a coverage decision made by our plan).....	152
Section 6.6	Step-by-step: How to make a Level 2 Appeal.....	154
<b>SECTION 7</b>	<b>How to ask us to cover a longer hospital stay if you think the doctor is discharging you too soon .....</b>	<b>156</b>
Section 7.1	During your hospital stay, you will get a written notice from Medicare that tells about your rights .....	157
Section 7.2	Step-by-step: How to make a Level 1 Appeal to change your hospital discharge date.....	158

Section 7.3	Step-by-step: How to make a Level 2 Appeal to change your hospital discharge date .....	161
Section 7.4	What if you miss the deadline for making your Level 1 Appeal? .....	162
<b>SECTION 8</b>	<b>How to ask us to keep covering certain medical services if you think your coverage is ending too soon .....</b>	<b>165</b>
Section 8.1	<i>This section is about three services <u>only</u>:</i> Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services .....	165
Section 8.2	We will tell you in advance when your coverage will be ending.....	166
Section 8.3	Step-by-step: How to make a Level 1 Appeal to have our plan cover your care for a longer time .....	167
Section 8.4	Step-by-step: How to make a Level 2 Appeal to have our plan cover your care for a longer time .....	170
Section 8.5	What if you miss the deadline for making your Level 1 Appeal? .....	171
<b>SECTION 9</b>	<b>Taking your appeal to Level 3 and beyond .....</b>	<b>174</b>
Section 9.1	Levels of Appeal 3, 4, and 5 for Medical Service Appeals .....	174
Section 9.2	Levels of Appeal 3, 4, and 5 for Part D Drug Appeals .....	175

## **MAKING COMPLAINTS**

<b>SECTION 10</b>	<b>How to make a complaint about quality of care, waiting times, customer service, or other concerns .....</b>	<b>177</b>
Section 10.1	What kinds of problems are handled by the complaint process? .....	177
Section 10.2	The formal name for “making a complaint” is “filing a grievance” .....	180
Section 10.3	Step-by-step: Making a complaint.....	180

Section 10.4 You can also make complaints about quality of care to the Quality Improvement Organization .....	181
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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 making 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” or “coverage 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. Perhaps both are true for you.

### **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 our plan 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</b>	<b>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 and you want to do something about it, you don't need to read this whole chapter. You just need to find and 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 tells what to do for your problem or concern, **START HERE**

**Is your problem or concern about your benefits and 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**

**No**

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

Skip ahead to **Section 10** at the end of this chapter: **"How to make a complaint about quality of care, waiting times, customer service or other concerns."**

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## COVERAGE DECISIONS AND APPEALS

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### SECTION 4 A guide to the basics of coverage decisions and appeals

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<b>Section 4.1</b>	<b>Asking for coverage decisions and making appeals: the big picture</b>
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The process for coverage decisions and making appeals deals with problems related to your benefits and coverage for medical services and prescription drugs, 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 or drugs. We and/or your doctor make a coverage decision for you whenever you go to a doctor for medical care. You can also contact the plan and ask for a coverage decision. For example, 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 or drug 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 make an appeal, we review the coverage decision we have made to check to see if we were following all of the rules properly. When we have completed the review, we give you our decision.

If we say no to all or part of your Level 1 Appeal, you can go on to a Level 2 Appeal. The Level 2 Appeal is conducted by an independent organization that is not connected to our plan. If you are not satisfied with the decision at the Level 2 Appeal, you may be able to continue through several more levels of appeal.

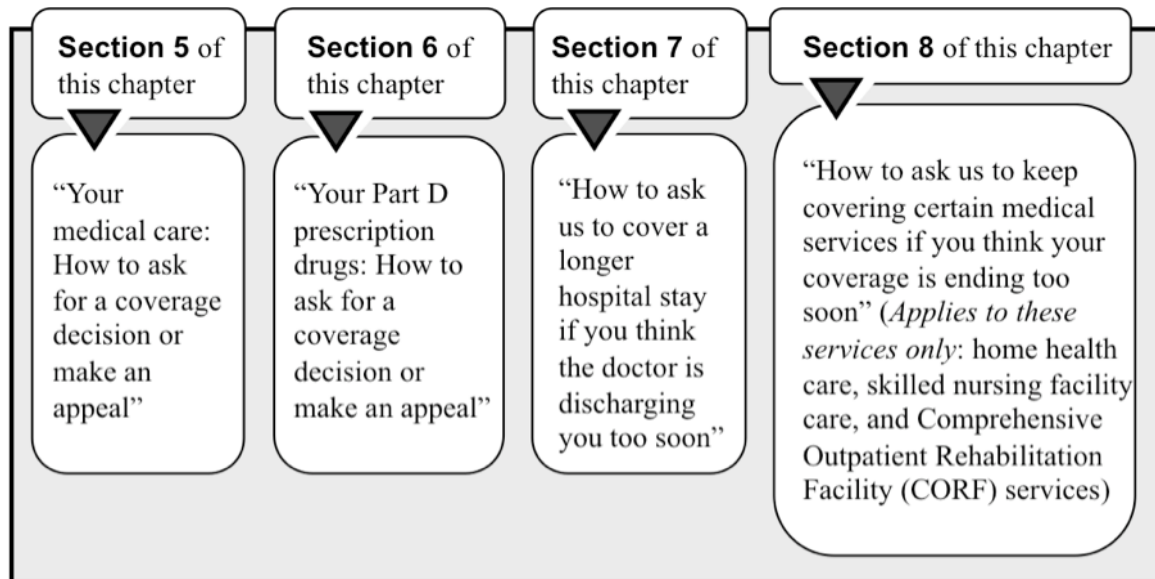
<b>Section 4.2</b>	<b>How to get help when you are asking for a coverage decision or making an appeal</b>
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Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at the Customer Contact Center** (phone numbers are on the cover).
- 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 or other provider can make a request for you.** Your doctor or other provider can request a coverage decision or a Level 1 Appeal on your behalf. To request any appeal after Level 1, your doctor or other provider 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 our Customer Contact Center and ask for the form to give that person permission to act on your behalf. The form must be signed by you and by the person who you would like to act on your behalf. You must give our plan 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 four 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:



If you're still not sure which section you should be using, please call the Customer Contact Center (phone numbers are on the front cover). You can also get help or information from government organizations such as your State Health Insurance Assistance Program (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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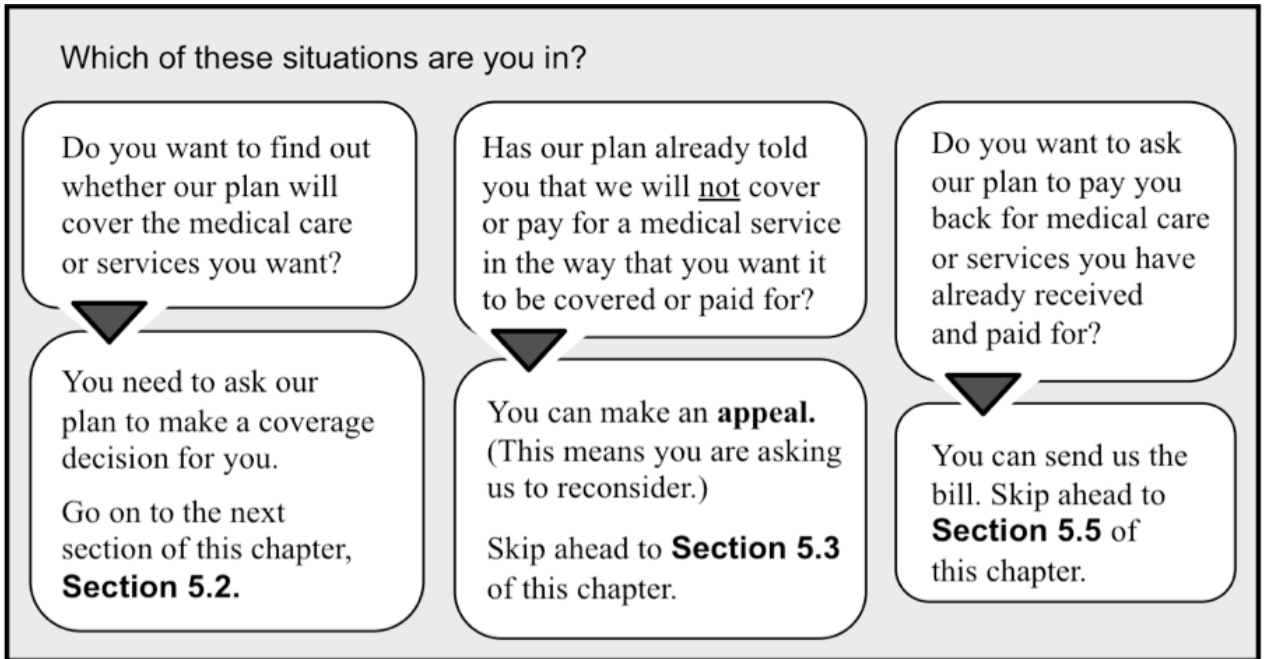
Have you read Section 4 of this chapter (*A guide to “the basics” of coverage decisions and appeals*)? If not, you may want to read it before you start this section.

<b>Section 5.1</b>	<b>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</b>
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This section is about your benefits for medical care and services (but does not cover Part D drugs, please see Section 6 for Part D drug appeals). These are the benefits 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 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 9, Section 7: *How to ask for a longer hospital stay if you think you are being asked to leave the hospital too soon.*
    - Chapter 9, Section 8: *How to ask our plan 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 Comprehensive Outpatient Rehabilitation Facility (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.



**Section 5.2**      **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)

**Legal Terms**      When a coverage decision involves your medical care, it is called an “**organization determination.**”

**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 decision.”

**Legal Terms**      A “fast decision” is called an “**expedited decision.**”

*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 provide coverage for the medical care you want. You, or 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 or Part D drugs.*

*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 decision means we will give you an answer within 14 days** after we receive your request.

- **However, we can take up to 14 more days** if you ask for more time, or if we need information (such as medical records) 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 decision”*

- **A fast decision means we will answer within 72 hours.**
  - **However, we can take up to 14 more days** if we find that some information is missing that may benefit you, 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 decision, you must meet two requirements:**
  - You can get a fast decision only if you are asking for coverage for medical care *you have not yet received*. (You cannot get a fast decision if your request is about payment for medical care you have already received.)
  - You can get a fast 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 decision,” we will automatically agree to give you a fast decision.**
- If you ask for a fast decision on your own, without your doctor’s support, our plan will decide whether your health requires that we give you a fast decision.

- If we decide that your medical condition does not meet the requirements for a fast 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 decision, we will automatically give a fast decision.
- The letter will also tell how you can file a “fast complaint” about our decision to give you a standard decision instead of the fast decision you requested. (For more information about the process for making complaints, including fast complaints, see Section 10 of this chapter.)

**Step 2: Our plan considers your request for medical care coverage and we give you our answer.**

*Deadlines for a “fast” coverage decision*

- Generally, for a fast decision, we will give you our answer **within 72 hours**.
  - As explained above, we can take up to 14 more days under certain circumstances. If we decide to take extra days to make the decision, we will tell you in writing. If we take extra days, it is called “an extended time period.”
  - 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 decision, we will 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.

*Deadlines for a “standard” coverage decision*

- Generally, for a standard decision, we will give you our answer **within 14 days of receiving your request**.
  - We can take up to 14 more days (“an extended time period”) under certain circumstances. If we decide to take extra days to make the decision, we will tell you in writing.
  - If we do not give you our answer within 14 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 days after we received your request. If we extended the time needed to make our decision, we will 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 our plan says 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 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** When you start the appeal process by making an appeal, it is called the “first level of appeal” or a “Level 1 Appeal.”

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

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

*What to do*

- **To start your appeal, you (or your doctor or your representative) must contact our plan.** For details on how to reach us for any purpose related to your appeal, go to Chapter 2, Section 1 look for section called, *How to contact us when you are making an appeal about your medical care or Part D drugs.*
- **If you are asking for a standard appeal, make your standard appeal in writing by submitting a signed request.**
- **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 or Part D drugs).*

- **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.
- **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.

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

<b>Legal Terms</b>	A “fast appeal” is also called an “ <b>expedited appeal.</b> ”
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- If you are appealing a decision our plan 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 decision.” To ask for a fast appeal, follow the instructions for asking for a fast 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: Our plan considers 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 you 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 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 tell 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 days after we receive your appeal informing you that we have automatically sent your appeal to the Independent Review Organization for a Level 2 Appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written denial notice.

**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, **our plan is 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.

#### Section 5.4 Step-by-step: How to make a Level 2 Appeal

If our plan says 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 the decision our plan made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

<b>Legal Terms</b>	The formal name for the “Independent Review Organization” is the <b>“Independent Review Entity.”</b> It is sometimes called the <b>“IRE.”</b>
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#### Step 1: The Independent Review Organization reviews your appeal.

- **The Independent Review Organization is an outside, 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.
- 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.**





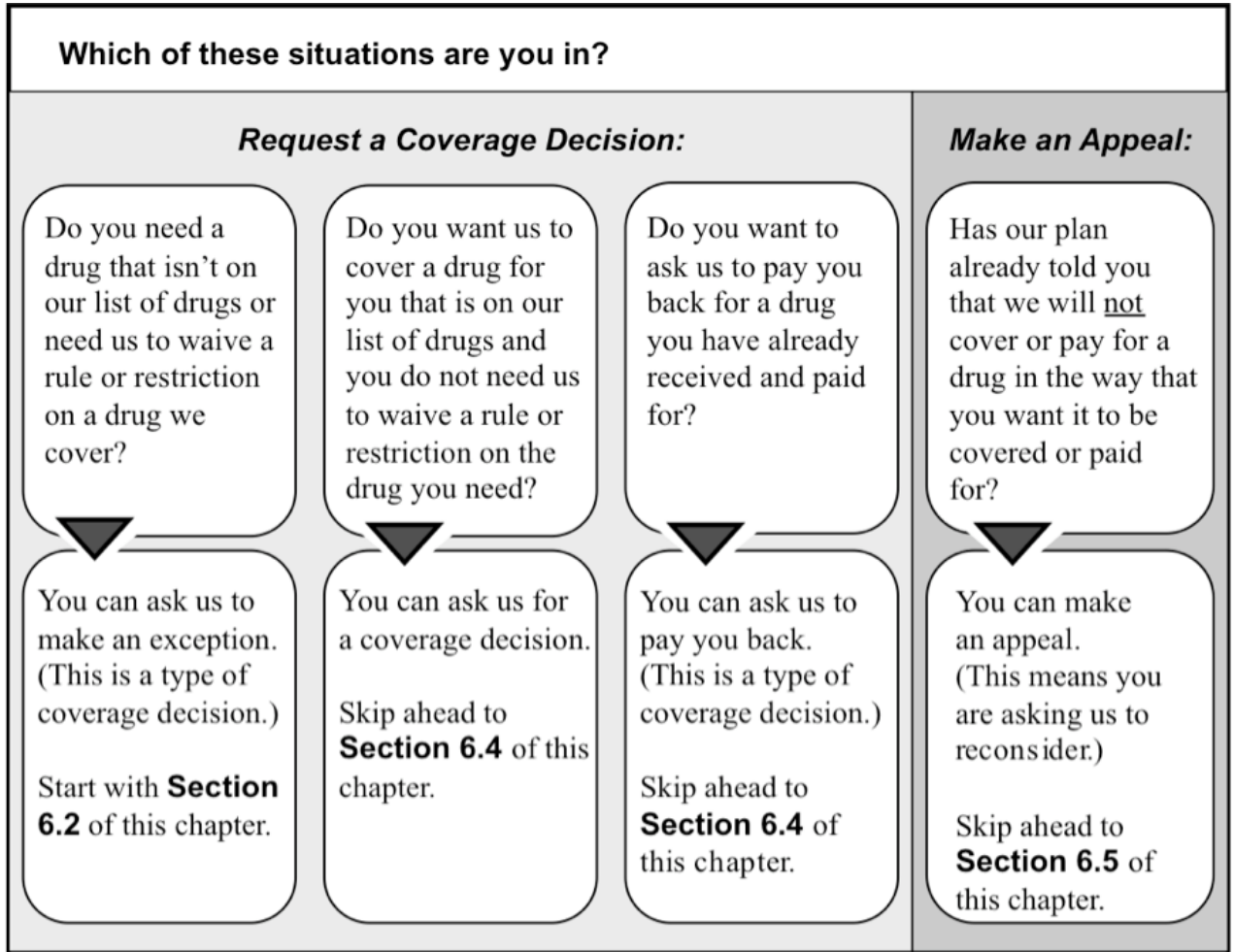


Here are examples of coverage decisions you ask us to make about your Part D drugs:

- You ask us to make an exception, including:
  - Asking us to cover a Part D drug that is not on the plan's *List of Covered Drugs*
  - Asking us to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get)
  - Asking to pay a lower cost-sharing amount for a covered non-preferred drug
- You ask us whether a drug is covered for you and whether you satisfy any applicable coverage rules. (For example, when your drug is on the plan's *List of Covered Drugs* but we require you to get approval from us before we will cover it for you.)
- You ask us to pay for a prescription drug you already bought. This is a request for a coverage decision about payment.

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal. Use this guide to help you determine which part has information for your situation:



**Section 6.2 What is an exception?**

If a drug is not covered in the way you would like it to be covered, you can ask the plan to make an “exception.” An exception is a type of coverage decision. Similar to other types of coverage decisions, if we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. We will then consider your request. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

- 1. Covering a Part D drug for you that is not on our plan’s *List of Covered Drugs (Formulary)*.** (We call it the “Drug List” for short.)

<b>Legal Terms</b>	Asking for coverage of a drug that is not on the
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Drug List is sometimes called asking for a  
“**formulary exception.**”

- If we agree to make an exception and cover a drug that is not on the Drug List, you will need to pay the cost-sharing amount that applies to drugs in cost sharing tier 3. You cannot ask for an exception to the copayment or co-insurance amount we require you to pay for the drug.
- You cannot ask for coverage of any “excluded drugs” or other non-Part D drugs which Medicare does not cover. (For more information about excluded drugs, see Chapter 5.)

**2. Removing a restriction on the plan’s coverage for a covered drug.** There are extra rules or restrictions that apply to certain drugs on the plan’s *List of Covered Drugs* (for more information, go to Chapter 5 and look for Section 5).

**Legal Terms** Asking for removal of a restriction on coverage for a drug is sometimes called asking for a  
“**formulary exception.**”

- The extra rules and restrictions on coverage for certain drugs include:
  - *Being required to use the generic version* of a drug instead of the brand name drug.
  - *Getting plan approval in advance* before we will agree to cover the drug for you. (This is sometimes called “prior authorization.”)
  - *Being required to try a different drug first* before we will agree to cover the drug you are asking for. (This is sometimes called “step therapy.”)]
  - *Quantity limits.* For some drugs, there are restrictions on the amount of the drug you can have.
- If our plan agrees to make an exception and waive a restriction for you, you can ask for an exception to the copayment or co-insurance amount we require you to pay for the drug.

**Changing coverage of a drug to a lower cost-sharing tier.** Every drug on the plan’s Drug List is in one of four cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug.

**Legal Terms** Asking to pay a lower preferred price for a covered non-preferred drug is sometimes called asking for a  
“**tiering exception.**”

- If your drug is in Tier 3 (non-preferred generic and non-preferred brand) you can ask us to cover it at the cost-sharing amount that applies to drugs in Tier 2 (preferred brand). This would lower your share of the cost for the drug.
- You cannot ask us to change the cost-sharing tier for any drug in Tier 4.

### **Section 6.3      Important things to know about asking for exceptions**

#### **Your doctor must tell us the medical reasons**

Your doctor or other prescriber must give us a written statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our Drug List includes more than one drug for treating a particular condition. These different possibilities are called “alternative” drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception.

#### **Our plan can say yes or no to your request**

- If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request for an exception, you can ask for a review of our decision by making an appeal. Section 6.5 tells how to make an appeal if we say no.

The next section tells you how to ask for a coverage decision, including an exception.

### **Section 6.4      Step-by-step: How to ask for a coverage decision, including an exception**

**Step 1: You ask our plan to make a coverage decision about the drug(s) or payment you need.** If your health requires a quick response, you must ask us to make a “fast decision.” **You cannot ask for a fast decision if you are asking us to pay you back for a drug you already bought.**

### What to do

- **Request the type of coverage decision you want.** Start by calling, writing, or faxing our plan to make your request. You, your representative, or your doctor (or other prescriber) can do this. For the details, 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 or Part D prescription drugs*. Or if you are asking us to pay you back for a drug, go to the section called, *Where to send a request that asks us to pay for our share of the cost for medical care or a drug you have received*.
- **You or your doctor or someone else who is acting on your behalf** can ask for a coverage decision. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative. You can also have a lawyer act on your behalf.
- **If you want to ask our plan to pay you back for a drug**, start by reading Chapter 7 of this booklet: *Asking the plan to pay its share of a bill you have received for medical services or drugs*. Chapter 7 describes the situations in which you may need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- **If you are requesting an exception, provide the “doctor’s statement.”** Your doctor or other prescriber must give us the medical reasons for the drug exception you are requesting. (We call this the “doctor’s statement.”) Your doctor or other prescriber can fax or mail the statement to our plan. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing the signed statement. See Sections 6.2 and 6.3 for more information about exception requests.

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

<b>Legal Terms</b>	A “fast decision” is called an “ <b>expedited decision.</b> ”
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- When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. A standard decision means we will give you an answer within 72 hours after we receive your doctor’s statement. A fast decision means we will answer within 24 hours.
- **To get a fast decision, you must meet two requirements:**
  - You can get a fast decision only if you are asking for a *drug you have not yet received*. (You cannot get a fast decision if you are asking us to pay you back for a drug you are already bought.)

- You can get a fast decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor or other prescriber tells us that your health requires a “fast decision,” we will automatically agree to give you a fast decision.**
- If you ask for a fast decision on your own (without your doctor’s or other prescriber’s support), our plan will decide whether your health requires that we give you a fast decision.
  - If we decide that your medical condition does not meet the requirements for a fast 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 or other prescriber asks for the fast decision, we will automatically give a fast decision.
  - The letter will also tell how you can file a complaint about our decision to give you a standard decision instead of the fast decision you requested. It tells how to file a “fast” complaint, which means you would get our 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, see Section 10 of this chapter.)

## **Step 2: Our plan considers your request and we give you our answer.**

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

- If we are using the fast deadlines, we must give you our answer **within 24 hours**.
  - Generally, this means within 24 hours after we receive your request. If you are requesting an exception, we will give you our answer within 24 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, 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 tell about this review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor’s statement supporting your request.
- **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.

*Deadlines for a “standard” coverage decision about a drug you have not yet received*

- If we are using the standard deadlines, we must give you our answer **within 72 hours**.
  - Generally, this means within 72 hours after we receive your request. If you are requesting an exception, we will give you our answer within 72 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, we are required to 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 review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested –**
  - If we approve your request for coverage, we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor’s statement supporting your request.
- **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.

*Deadlines for a “standard” coverage decision about payment for a drug you have already bought*

- We must give you our answer **within 14 calendar days** after we receive your request.
  - If we do not meet this deadline, we are required to 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 review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 14 calendar days after we receive your request.
- **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 coverage request, you decide if you want to make an appeal.**

- If our plan says no, you have the right to request an appeal. Requesting an appeal means asking us to reconsider – and possibly change – the decision we made.

<b>Section 6.5</b>	<b>Step-by-step: How to make a Level 1 Appeal</b> (how to ask for a review of a coverage decision made by our plan)
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<b>Legal Terms</b>	When you start the appeals process by making an appeal, it is called the “first level of appeal” or a “Level 1 Appeal.”
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	An appeal to the plan about a Part D drug coverage decision is called a plan “ <b>redetermination.</b> ”
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**Step 1: You contact our plan and make your Level 1 Appeal.** If your health requires a quick response, you must ask for a “**fast appeal.**”

*What to do*

- **To start your appeal, you (or your representative or your doctor or other prescriber) must contact our plan.**
  - For details on how to reach us by phone, fax, or mail for any purpose related to your appeal, 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 or Part D prescription drugs.*
- **If you are asking for a standard appeal, make your appeal by submitting a written request.**
- **If you are asking for a fast appeal, you may make your appeal in writing or you may 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 or part D prescription drugs).
- **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.
- **You can ask for a copy of the information in your appeal and add more information.**
  - You have the right to ask us for a copy of the information regarding your appeal.
  - If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

*If your health requires it, ask for a “fast appeal”*

<b>Legal Terms</b>	A “fast appeal” is also called an “expedited appeal.”
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- If you are appealing a decision our plan made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a “fast appeal.”
- The requirements for getting a “fast appeal” are the same as those for getting a “fast decision” in Section 6.4 of this chapter.

### **Step 2: Our plan considers 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 coverage request. We check to see if we were following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

#### *Deadlines for a “fast” appeal*

- If 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 it.
  - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Later in this section, we tell 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 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 statement that explains why we said no and how to appeal our decision.

#### *Deadlines for a “standard” appeal*

- If we are using the standard deadlines, we must give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
  - If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization.

Later in this section, we tell 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 –**
  - If we approve a request for coverage, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but **no later than 7 calendar days** after we receive your appeal.
  - If we approve a request to pay you back for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive your appeal request.
- **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 and how to appeal our decision.

**Step 3: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.**

- If our plan says no to your appeal, you then choose whether to accept this decision or continue by making another appeal.
- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process (see below).

<b>Section 6.6</b>	<b>Step-by-step: How to make a Level 2 Appeal</b>
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If our plan says no to your appeal, you then choose whether to accept this decision or continue by making another appeal. If you decide to go on to a Level 2 Appeal, the **Independent Review Organization** reviews the decision our plan made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

<b>Legal Terms</b>	The formal name for the “Independent Review Organization” is the “ <b>Independent Review Entity.</b> ” It is sometimes called the “ <b>IRE.</b> ”
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**Step 1: To make a Level 2 Appeal, you must contact the Independent Review Organization and ask for a review of your case.**

- If our plan says no to your Level 1 Appeal, the written notice we send you will include **instructions on how to make a Level 2 Appeal** with the Independent Review Organization. These instructions will tell who can make this Level 2 Appeal, what deadlines you must follow, and how to reach the review organization.

- When you make an appeal to the Independent Review Organization, we will send the information we have 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.

**Step 2: The Independent Review Organization does a review of your appeal and gives you an answer.**

- **The Independent Review Organization is an outside, 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 review our decisions about your Part D benefits with our plan.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal. The organization will tell you its decision in writing and explain the reasons for it.

*Deadlines for “fast” appeal at Level 2*

- If your health requires it, ask the Independent Review Organization for a “fast appeal.”
- If the review organization agrees to give you a “fast appeal,” the review organization must give you an answer to your Level 2 Appeal **within 72 hours** after it receives your appeal request.
- **If the Independent Review Organization says yes to part or all of what you requested,** we must provide the drug coverage that was approved by the review organization **within 24 hours** after we receive the decision from the review organization.

*Deadlines for “standard” appeal at Level 2*

- If you have a standard appeal at Level 2, the review organization must give you an answer to your Level 2 Appeal **within 7 calendar days** after it receives your appeal.
- **If the Independent Review Organization says yes to part or all of what you requested –**
  - If the Independent Review Organization approves a request for coverage, we must **provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.

- If the Independent Review Organization approves a request to pay you back for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive the decision from the review organization.

### **What if the review organization says no to your appeal?**

If this organization says no to your appeal, it means the organization agrees with our decision not to approve your request. (This is called “upholding the decision.” It is also called “turning down your appeal.”)

To continue and make another appeal at Level 3, the dollar value of the drug coverage you are requesting must meet a minimum amount. If the dollar value of the coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final. The notice you get from the Independent Review Organization will tell you if the dollar value of the coverage you are requesting is high enough to continue with the appeals process.

### **Step 3: If the dollar value of the coverage you are requesting meets the requirement, 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. If you decide to make a third appeal, the details on how to do this are in the written notice you got after your second 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.

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## **SECTION 7      How to ask us to cover a longer 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 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.**” Our plan’s coverage of your hospital stay ends on this 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 7.1</b>	<b>During your hospital stay, you will get a written notice from Medicare that tells about your rights</b>
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During your 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 is supposed to give it to you within two days after you are admitted.

**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.
- What to do if you think you are being discharged from the hospital too soon.

<b>Legal Terms</b>	The written notice from Medicare tells you how you can “ <b>make an appeal.</b> ” Making an appeal is a formal, legal way to ask for a delay in your discharge date so that your hospital care will be covered for a longer time. (Section 7.2 below tells how to make this appeal.)
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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 2 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 our Customer Contact Center 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.hhs.gov>.

**Section 7.2      Step-by-step: How to make a Level 1 Appeal to change your hospital discharge date**

If you want to ask for your hospital services to be covered by our plan 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 our Customer Contact Center (phone numbers are on the front 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.

**Legal Terms**      When you start the appeal process by making an appeal, it is called the “first level of appeal” or a “Level 1 Appeal.”

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

<b>Legal Terms</b>	A “fast review” is also called an “ <b>immediate review</b> ” or an “ <b>expedited review.</b> ”
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*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*) 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.

<b>Legal Terms</b>	A “ <b>fast review</b> ” is also called an “ <b>immediate review</b> ” or an “ <b>expedited review</b> .”
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**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 our plan has 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 the reasons why your doctor, the hospital, and our plan think it is right (medically appropriate) for you to be discharged on that date.

<b>Legal Terms</b>	This written explanation is called the “ <b>Detailed Notice of Discharge</b> .” You can get a sample of this notice by calling the Customer Contact Center 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 get see a sample notice online at <a href="http://www.cms.hhs.gov/BNI/">http://www.cms.hhs.gov/BNI/</a>
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**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, **our plan must keep providing your covered 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. (Saying *no* to your appeal is also called *turning down* your appeal.) If this happens, **our plan's coverage for your 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 7.3</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.

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 when 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, the Quality Improvement Organization reviewers will decide on your appeal and tell you their decision.**

*If the review organization says yes:*

- **Our plan 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. **Our plan must continue providing coverage for your 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 to your Level 1 Appeal and will not change it. This is called “upholding the decision.” It is also called “turning down your appeal.”
- 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 7.4</b>	<b>What if you miss the deadline for making your Level 1 Appeal?</b>
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**You can appeal to our plan 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 our plan, 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>	A “fast” review (or “fast appeal”) is also called an “ <b>expedited</b> ” review (or “ <b>expedited appeal</b> ”).
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#### **Step 1: Contact our plan and ask for a “fast review.”**

- For details on how to contact our plan, 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 or Part D prescription drugs.*
- **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: Our plan does a “fast” review of your planned discharge date, checking to see if it was medically appropriate.**

- During this review, our plan takes 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: Our plan gives you our decision within 72 hours after you ask for a “fast review” (“fast appeal”).**

- **If our plan says 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 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 our plan says no to your fast appeal**, we are saying that your planned discharge date was medically appropriate. Our coverage for your 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 our plan says *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, **our plan is 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: How to make a Level 2 *Alternate* Appeal**

If our plan says 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 the decision our plan made when we said no to your “fast appeal.” This organization decides whether the decision we made should be changed.

<b>Legal Terms</b>	The formal name for the “Independent Review Organization” is the “ <b>Independent Review Entity.</b> ” It is sometimes called the “ <b>IRE.</b> ”
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**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 outside, 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 our plan 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 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 our plan that your planned hospital discharge date was medically appropriate. (This is called "upholding the decision." It is also called "turning down your appeal.")
  - 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.

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

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<b>Section 8.1</b>	<i>This section is about three services <u>only</u>:</i> <b>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 12, *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 12, *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 our plan decides 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, *our plan will stop paying its 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.

<b>Section 8.2</b>	<b>We will tell you in advance when your coverage will be ending</b>
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1. **You receive a notice in writing.** At least two days before our plan is going to stop covering your care, the agency or facility that is providing your care will give you a letter or notice.
  - The written notice tells you the date when our plan will stop covering the care for you.

<b>Legal Terms</b>	In this written notice, we are telling you about a “ <b>coverage decision</b> ” we have made about when to stop covering your care. (For more information about coverage decisions, see Section 4 in this chapter.)
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- 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.

<b>Legal Terms</b>	In telling what you can do, the written notice is telling how you can “ <b>make an</b>
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**appeal.**” Making an appeal is a formal, legal way to ask our plan to change the coverage decision we have made about when to stop your care. (Section 8.3 below tells how you can make an appeal.)

**Legal Terms** The written notice is called the “**Notice of Medicare Non-Coverage.**” To get a sample copy, call our Customer Contact Center 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 8.3 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 the Customer Contact Center (phone numbers are on the front 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 and decides whether to change the decision made by our plan.**

<b>Legal Terms</b>	When you start the appeal process by making an appeal, it is called the “first level of appeal” or “Level 1 Appeal.”
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**Step 1: Make your Level 1 Appeal: contact the Quality Improvement Organization in 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 to do an independent review of whether it is medically appropriate for our plan 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 our plan instead. For details about this other way to make your appeal, see Section 8.4.

**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 informed our plan of your appeal, you will also get a written notice from the plan that gives our reasons for wanting to end the plan's coverage for your services.

Legal Terms	This notice explanation is called the <b>“Detailed Explanation of Non-Coverage.”</b>
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**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 **our plan 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.** Our plan will stop paying its share of the costs of this care.
- 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 8.4</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 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.

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, the Quality Improvement Organization reviewers will decide on your appeal and tell you their decision.**

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

- **Our plan must reimburse you** for our share of the costs of care you have received since the date when we said your coverage would end. **Our plan 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 they made to your Level 1 Appeal and will not change it. (This is called “upholding the decision.” It is also called “turning down your appeal.”)
- 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 8.5</b>	<b>What if you miss the deadline for making your Level 1 Appeal?</b>
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**You can appeal to our plan instead**

As explained above in Section 9.3, 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 our plan, 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>	A “fast” review (or “fast appeal”) is also called an “ <b>expedited</b> ” review (or “ <b>expedited appeal</b> ”).
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**Step 1: Contact our plan and ask for a “fast review.”**

- For details on how to contact our, 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 or Part D prescription drugs.*
- **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: Our plan does a “fast” review of the decision we made about when to end coverage for your services.**

- During this review, our plan takes 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. (Usually, if you make an appeal to our plan and ask for a "fast review," we are allowed to decide whether to agree to your request and give you a "fast review." But in this situation, the rules require us to give you a fast response if you ask for it.)

**Step 3: Our plan gives you our decision within 72 hours after you ask for a "fast review" ("fast appeal").**

- **If our plan says 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 our plan says no to your fast appeal**, then your coverage will end on the date we have told you and our plan will not pay after this date. Our plan will stop paying its share of the costs of this care.
- 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 your coverage ends, then **you will have to pay the full cost** of this care yourself.

**Step 4: If our plan says *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, **our plan is 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: How to make a Level 2 *Alternate Appeal***

If our plan says 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 the decision our plan made when we said no to your "fast appeal." This organization decides whether the decision we made should be changed.

<b>Legal Terms</b>	The formal name for the “Independent Review Organization” is the “ <b>Independent Review Entity.</b> ” It is sometimes called the “ <b>IRE.</b> ”
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**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 outside, 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 our plan 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. (This is called “upholding the decision.” It is also called “turning down your appeal.”)
  - 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 9      Taking your appeal to Level 3 and beyond**

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<b>Section 9.1      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.

<b>Level 3 Appeal</b> <b>A judge who works for the Federal government</b> will review your appeal and give you an answer. This judge is called an “Administrative Law Judge.”
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- **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 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 **Medicare Appeals Council** will review your appeal and give you an answer. The Medicare Appeals Council works for the Federal government.

- **If the answer is yes, or if the Medicare 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 days after receiving the Medicare 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 Medicare 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. It depends on your situation. If the Medicare 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 stage of the appeals process.

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

**Section 9.2 Levels of Appeal 3, 4, and 5 for Part D Drug Appeals**

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 drug 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 answer is yes, the appeals process is over.** What you asked for in the appeal has been approved.
- **If the answer is no, 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 not to your appeal, the notice you will get will tell you what to do next if you choose to continue with your appeal.

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

- **If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved.
- **If the answer is no, 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 Medicare Appeals Council says no to your appeal or denies your request to review the 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

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### SECTION 10 How to make a complaint about quality of care, waiting times, customer service, or other concerns

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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 10.1 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”**

**Quality of your medical care**

- Are you unhappy with the quality of the care you have received (including care in the hospital)?

**Respecting your privacy**

- Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?

**Disrespect, poor customer service, or other negative behaviors**

- Has someone been rude or disrespectful to you?
- Are you unhappy with how our Member Services has dealt with you?
- Do you feel you are being encouraged to leave our plan?

**Waiting times**

- Are you having trouble getting an appointment, or waiting too long to get it?
- Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by Member Services or other staff at our plan?
- Examples include waiting too long on the phone, in the waiting room, in the exam room, or when getting a prescription.

**Cleanliness**

- Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor’s office?

**Information you get from our plan**

- Do you believe we have not given you a notice that we are required to give?
- Do you think written information we have given you is hard to understand?

*The next page has more examples of possible reasons for making a complaint*

### **Possible complaints (continued)**

**These types of complaints are all related to the *timeliness* of our actions related to coverage decisions and appeals**

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 for a coverage decision or made an appeal, and you think that our plan is not responding quickly enough, you can also make a complaint about our slowness. Here are examples:

- If you have asked us to give you a “fast response” for a coverage decision or appeal, and we have said we will not, you can make a complaint.
- If you believe our plan is not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint.
- When a coverage decision we made is reviewed and our plan is told that we must cover or reimburse you for certain medical services or drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint.
- When our plan does 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.

<b>Section 10.2</b>	<b>The formal name for “making a complaint” is “filing a grievance”</b>
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<b>Legal Terms</b>	<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 10.3</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 our Customer Contact Center is the first step.** If there is anything else you need to do, the Customer Contact Center will let you know. Please contact us at 417-836-0429 or 1-866-875-0189. TTY/TDD users should call 417-837-0249 or 1-800-446-1468. Representatives are available: November 15 - March 1: 7 days a week, 8:00 a.m. - 8:00 p.m. (Central Time); March 2 - November 14: Monday - Friday 8:00 a.m. - 8:00 p.m. (Central Time). After hours, you will reach our voice mail system. Please leave a message so that we may return your call the next business day. You may also contact us through our website at: [www.mercyhealthplans.com](http://www.mercyhealthplans.com)
- **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 do this, it means that we will use our *formal procedure* for answering grievances. Here’s how it works:
  - To use the formal grievance procedure, submit your grievance in writing to the Customer Contact Center, Mercy Health Plans, 14528 S. Outer 40 Road, Suite 300, Chesterfield, MO 63017. We will write to let you know how we have addressed your concern within 20 calendar days of receiving your written grievance. In some instances we will need additional time to address your concern. If additional time is needed, we will keep you informed regarding the status of your grievance. We must notify you of our decision about 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 timeframe by up to 14 days if you request the extension, or if we justify a need for additional information and the delay is in your best interest.

- 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.
- **Whether you call or write, you should contact our Customer Contact Center 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 response” to a coverage decision or 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>	What this section calls a “ <b>fast complaint</b> ” is also called a “ <b>fast grievance.</b> ”
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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 days (44 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.

<b>Section 10.4</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 our plan 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 our plan). To find the name, address, and phone number of the Quality Improvement Organization in 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 our plan and also to the Quality Improvement Organization.

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## **Chapter 10. Ending your membership in the plan**

<b>SECTION 1</b>	<b>Introduction .....</b>	<b>184</b>
Section 1.1	This chapter focuses on ending your membership in our plan.....	184
<b>SECTION 2</b>	<b>When can you end your membership in our plan? .....</b>	<b>184</b>
Section 2.1	You can end your membership during the Annual Enrollment Period .....	184
Section 2.2	You can end your membership during the Medicare Advantage Annual Disenrollment Period, but your choices are more limited .....	185
Section 2.3	In certain situations, you can end your membership during a Special Enrollment Period.....	186
Section 2.4	Where can you get more information about when you can end your membership? .....	187
<b>SECTION 3</b>	<b>How do you end your membership in our plan? .....</b>	<b>187</b>
Section 3.1	Usually, you end your membership by enrolling in another plan.....	187
<b>SECTION 4</b>	<b>Until your membership ends, you must keep getting your medical services and drugs through our plan.....</b>	<b>188</b>
Section 4.1	Until your membership ends, you are still a member of our plan.....	188
<b>SECTION 5</b>	<b>Mercy MedicareADVANTAGE must end your membership in the plan in certain situations.....</b>	<b>189</b>
Section 5.1	When must we end your membership in the plan? .....	189
Section 5.2	We <u>cannot</u> ask you to leave our plan for any reason related to your health .....	190
Section 5.3	You have the right to make a complaint if we end your membership in our plan .....	190

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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 Mercy MedicareADVANTAGE 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 and prescription drugs 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 Medicare Advantage Annual 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 November 15 to December 31 in 2010.

- **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 Advantage 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.

**Note:** If you disenroll from a Medicare prescription drug plan and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is at least as good as Medicare’s standard prescription drug coverage.)
- **When will your membership end?** Your membership will end when your new plan’s coverage begins on January 1.

<b>Section 2.2</b>	<b>You can end your membership during the Medicare Advantage Annual Disenrollment Period, but your choices are more limited</b>
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You have the opportunity to make *one* change to your health coverage during the **Medicare Advantage Annual Disenrollment Period**.

- **When is the Medicare Advantage Annual Disenrollment Period?** This happens every year from January 1 to February 14.
- **What type of plan can you switch to during the Medicare Annual Disenrollment Period?** During this time, you can cancel your Medicare Advantage enrollment and switch to Original Medicare. If you choose to switch to Original Medicare, you may also choose a separate Medicare prescription drug plan at the same time.
- **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 at the same time.

<b>Section 2.3</b>	<b>In certain situations, you can end your membership during a Special Enrollment Period</b>
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In certain situations, members of Mercy MedicareADVANTAGE 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 Medicaid.
  - If you are eligible for Extra Help with paying for your Medicare prescriptions.
  - If you live in a facility, such as a nursing home.
- **When are Special Enrollment Periods?** The enrollment periods vary depending on your situation.
- **What can you do?** 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 Advantage 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.

**Note:** If you disenroll from a Medicare prescription drug plan and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is at least as good as Medicare’s standard prescription drug coverage.)
- **When will your membership end?** Your membership will usually end on the first day of the month after we receive your request to change your plan.

**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 the Customer Contact Center** (phone numbers are on the cover of this booklet).
- You can find the information in the **Medicare & You 2011** 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 health plan during one of the enrollment periods (see Section 2 for information about the enrollment periods). One exception is when you want to switch from our plan to Original Medicare *without* a Medicare prescription drug plan. In this situation, you must contact the Mercy MedicareADVANTAGE Customer Contact Center and ask to be disenrolled from our plan.

The table below explains how you should end your membership in our plan.

<b>If you would like to switch from our plan to:</b>	<b>This is what you should do:</b>
<ul style="list-style-type: none"><li>• Another Medicare Advantage plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare Advantage plan.</li></ul> <p>You will automatically be disenrolled from Mercy MedicareADVANTAGE</p>

If you would like to switch from our plan to:	This is what you should do:
	when your new plan's coverage begins.
<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 Mercy MedicareADVANTAGE when your new plan's coverage begins.</li></ul>
<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>Contact our Customer Contact Center and ask to be disenrolled from the plan (phone numbers are on the cover of this booklet).</b></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 Mercy MedicareADVANTAGE 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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<b>Section 4.1      Until your membership ends, you are still a member of our plan</b>
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If you leave Mercy MedicareADVANTAGE, 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 and prescription drugs through our plan.

- **You should continue to use our network pharmacies to get your prescriptions filled until your membership in our plan ends.** Usually, your prescription drugs are only covered if they are filled at a network pharmacy including through our mail-order pharmacy services.
- **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      Mercy MedicareADVANTAGE must end your membership in the plan in certain situations**

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<b>Section 5.1      When must we end your membership in the plan?</b>
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**Mercy MedicareADVANTAGE 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 for more than six months.
  - If you move or take a long trip, you need to call our Customer Contact Center to find out if the place you are moving or traveling to is in our plan's area.
  - If you have been a member of our plan continuously since before January 1999 *and* you were living outside of our service area before January 1999, you may continue your membership. However, if you move and your move is to another location that is outside of our service area, you will be disenrolled from our plan.
- If you become incarcerated.
- If you lie about or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan.

- 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.
  - 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 two months.
  - We must notify you in writing that you have two months to pay the plan 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 the **Customer Contact Center** for more information (phone numbers are on the cover of this booklet).

<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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### **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 also look in Chapter 9, Section 10 for information about how to make a complaint.

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**Chapter 11. Legal notices**

**SECTION 1 Notice about governing law..... 192**

**SECTION 2 Notice about nondiscrimination..... 192**

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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 nondiscrimination**

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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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## **Chapter 12. Definitions of important words**

**Appeal** – An appeal is something you do if you disagree with a decision to deny a request for health care services or prescription drugs or payment for services or drugs you already received. You may also make an appeal if you disagree with a decision to stop services that you are receiving. For example, you may ask for an appeal if our plan doesn't pay for a drug, item, or service you think you should be able to receive. Chapter 9 explains appeals, including the process involved in making an appeal.

**Benefit Period** – For the Original Medicare Plan, a benefit period is used to determine coverage for inpatient stays in hospitals and skilled nursing facilities. A benefit period begins on the first day you go to a Medicare-covered inpatient hospital or a skilled nursing facility. The benefit period ends when you haven't been an inpatient at any hospital or SNF for 60 days in a row. If you go to the hospital (or SNF) after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.

The type of care that is covered depends on whether you are considered an inpatient for hospital and SNF stays. You must be admitted to the hospital as an inpatient, not just under observation. You are an inpatient in a SNF only if your care in the SNF meets certain standards for skilled level of care. Specifically, in order to be an inpatient in a SNF, you must need daily skilled-nursing or skilled-rehabilitation care, or both. Mercy Health Plans utilizes benefit periods with respect to SNF services.

**Brand Name Drug** – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

**Catastrophic Coverage Stage** – The stage in the Part D Drug Benefit where you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$4550 in covered drugs during the covered year.

**Centers for Medicare & Medicaid Services (CMS)** – The Federal agency that runs Medicare. Chapter 2 explains how to contact CMS.

**Comprehensive Outpatient Rehabilitation Facility (CORF)** – A facility that mainly provides rehabilitation services after an illness or injury, and provides a variety of services including physician's services, physical therapy, social or psychological services, and outpatient rehabilitation.

**Cost-Sharing** – Cost-sharing refers to amounts that a member has to in addition to the plan’s premium when services or drugs are received. It includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before services or drugs are covered; (2) any fixed “copayment” amount that a plan requires when a specific service or drug is received; or (3) any “coinsurance” amount, a percentage of the total amount paid for a service or drug, that a plan requires when a specific service or drug is received.

**Cost-Sharing Tier** – Every drug on the list of covered drugs is in one of four cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug

**Coverage Determination** – A decision about whether a medical service or drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the service or prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage.

**Covered Drugs** – The term we use to mean all of the prescription drugs covered by our plan.

**Covered Services** – The general term we use in this EOC to mean all of the health care services and supplies that are covered by our plan, which are:

- Services provided or furnished by plan providers or authorized by its plan providers.
- Emergency services and urgently needed services, which may be provided by plan and non-plan providers. (Please refer to Chapter 3 for more information about emergency services and urgently needed services.)
- Post-stabilization services furnished by non-plan providers or facilities that are authorized by us or were not pre-approved because MHP did not respond to a request for pre-authorization for such services within 1 hour of the request (or because we could not be contacted for pre-authorization).
- Renal dialysis services provided while you are temporarily outside the service area.

A covered health service must meet the following criteria:

- A. It is supported by national medical standards of practice;
- B. It is consistent with conclusions of prevailing medical research that:
  - Demonstrates that the health service had a beneficial effect on health

outcomes, and

- Is based on trials that meet the following designs:
  - a. Well-conducted randomized controlled trials. (Two or more treatments are compared to each other, and the patient is not allowed to choose which treatment is received.); or
  - b. Well-conducted cohort studies. (Patients who receive study treatment are compared to a group of patients who receive standard therapy. The comparison group must be nearly identical to the study treatment group.)

**Creditable Prescription Drug Coverage** – Prescription drug coverage (for example, from an employer or union) that is expected to cover, 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** – Care for personal needs rather than medically necessary needs. Custodial care is care that can be provided by people who don’t have professional skills or training. This care includes help with walking, dressing, bathing, eating, preparation of special diets, and taking medication. Medicare does not cover custodial care unless it is provided as other care you are getting in addition to daily skilled nursing care and/or skilled rehabilitation services.

**Customer Contact Center** – 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 the Customer Contact Center.

**Designated transplant facility** – A hospital (named by us and certified by Medicare for transplant procedures) that has entered into an agreement with us or on our behalf to provide medically appropriate health services for transplants, which are covered services. A designated transplant facility may or may not be located within the service area.

**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 use in the home. Examples are walkers, wheelchairs, or hospital beds.

**Emergency Care** – Covered services that are: 1) rendered by a provider qualified to furnish emergency services; and 2) needed to evaluate or stabilize an emergency medical condition.

**Emergency Medical Condition** – A medical condition brought on by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine, could reasonably expect that not getting immediate medical attention could result in 1) Serious jeopardy to the health of the individual (or, in the case of a pregnant woman, the health of the woman or her unborn child); 2) Serious impairment to bodily functions; or 3) Serious dysfunction of any bodily organ or part.

**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.

**Exception** – A type of coverage determination that, if approved, allows you to get a drug that is not on your plan sponsor's formulary (a formulary exception), or get a non-preferred drug at the preferred cost-sharing level (a tiering exception). You may also request an exception if your plan sponsor requires you to try another drug before receiving the drug you are requesting, or the plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

**Exclusion** – Items or services that the Plan does not cover. You are responsible for paying for excluded items or services.

**Formulary** – A list of covered drugs provided by the Plan.

**Generic Drug** – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand name drug. Generally, generic drugs cost less than brand name drugs.

**Grievance** - A type of complaint you make about us or one of our network providers or pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

**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 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).

**Initial Coverage Limit** – The maximum limit of coverage under the Initial Coverage Stage.

**Initial Coverage Stage** – This is the stage before your total drug expenses have reached \$2840, including amounts you’ve paid and what our plan has paid on your behalf.

**Initial decision** – In general, a decision by Mercy Health Plans or a person acting on Mercy Health Plan’s behalf, to approve or deny a payment for a service or a request for provision of service made by you or on your behalf.

**Inpatient Care** – Health care that you get when you are admitted to a hospital.

**In-Network Out-of-Pocket Maximum** – The most you will pay for covered Part A and Part B services received from network (preferred) providers. After you have reached this limit, you will not have to pay anything when you get covered services from network providers for the rest of the contract year. However, until you reach your catastrophic cost-sharing limit, you must continue to pay your share of the costs when you seek care from an out-of-network (non-preferred) provider.

**Late Enrollment Penalty** – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that expects to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions.

**List of Covered Drugs (Formulary or “Drug List”)** – A list of covered drugs provided by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

**Low Income Subsidy/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.

**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** – Drugs, services, or supplies that are proper and needed for the diagnosis or treatment of your medical condition; are used for the diagnosis, direct care, and treatment of your medical condition; meet the standards of good medical practice in the local community; and are not mainly for your convenience or that of your doctor.

**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 Organization** – A public or private organization licensed by the State as a risk-bearing entity that is under contract with the **C**enters for **M**edicare & Medicaid **S**ervices (CMS) to provide covered services. Medicare Advantage Organizations can offer one or more Medicare Advantage Plans. Mercy Health Plans is a Medicare Advantage Organization.

**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 (Hospital) and Part B (Medical) 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. 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 Coverage Gap Discount Program** – A program that provides discounts on most covered Part D brand name drugs to Part D enrollees who have reached the Coverage Gap Stage and who are not already receiving “Extra Help.” Discounts are based on agreements between the Federal government and certain drug manufacturers. For this reason, most, but not all, brand name drugs are discounted.

**Medicare Managed Care Plan** – Means a Medicare Advantage HMO, Medicare Cost Plan, or Medicare Advantage PPO.

**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).

**Network Pharmacy** – A network pharmacy is a pharmacy where members of our plan can get their prescription drug benefits. We call them “network pharmacies” because they contract with our plan. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

**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.”

**Organization Determination** - The Medicare Advantage organization has made an organization determination when it, or one of its providers, makes a decision about whether services are covered or how much you have to pay for covered services.

**Original Medicare** (“Traditional Medicare” or “Fee-for-service” Medicare) – Original Medicare is offered by the government, and not a private health plan such as 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 Pharmacy** – A pharmacy that doesn’t have a contract with our plan to coordinate or provide covered drugs to members of our plan. As explained in this Evidence of Coverage, most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

**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 or drugs 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.)

**Part D Drugs** – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. (See your formulary for a specific list of covered drugs.) Certain categories of drugs were specifically excluded by Congress from being covered as Part D drugs.

**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 catastrophic limit on your total annual out-of-pocket costs for services from both network (preferred) and out-of-network (non-preferred) providers.

**Primary Care Physician (PCP)** – A health care professional you select to coordinate your health care. Your PCP is responsible for providing or authorizing covered services while you are a plan member. Chapter 3 tells more about PCPs.

**Prior Authorization** – Approval in advance to get services or certain drugs that may or may not be on our formulary. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other network provider gets “prior authorization” from our plan. In a PPO, you do not need prior authorization to obtain out-of-network services. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4. Some drugs are covered only if your doctor or other network provider gets “prior authorization” from us. Covered drugs that need prior authorization are marked in the formulary.

**Quality Improvement Organization (QIO)** – Groups of practicing doctors and other health care experts that are paid by the Federal government to check and improve

the care given to Medicare patients. They must review your complaints about the quality of care given by Medicare Providers. See Chapter 2, Section 4 for information about how to contact the QIO in your state and Chapter 9 for information about making complaints to the QIO.

**Quantity Limits** – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

**Rehabilitation Services** – These services include physical therapy, speech and language therapy, and occupational therapy.

**Service Area** – “Service area” is the geographic area approved by the Centers for Medicare & Medicaid Services (CMS) within which an eligible individual may enroll in a certain plan, and in the case of network plans, where a network must be available to provide services.

**Skilled Nursing Facility (SNF) Care** – A level of care in a SNF ordered by a doctor that must be given or supervised by licensed health care professionals. It may be skilled nursing care, or skilled rehabilitation services, or both. Skilled nursing care includes services that require the skills of a licensed nurse to perform or supervise. Skilled rehabilitation services are physical therapy, speech therapy, and occupational therapy. Physical therapy includes exercise to improve the movement and strength of an area of the body, and training on how to use special equipment, such as how to use a walker or get in and out of a wheelchair. Speech therapy includes exercise to regain and strengthen speech and/or swallowing skills. Occupational therapy helps you learn how to perform usual daily activities, such as eating and dressing by yourself.

**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.

**Step Therapy** – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

**Supplemental Security Income (SSI)** – A monthly benefit paid by the Social Security Administration 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.

**TrOOP** – Stands for “True Out of Pocket”. This term is used in relation to the Part D benefit and describes what the member’s (or other qualified entities on the member’s behalf) have paid for Part D drugs.

**Urgently Needed Care** – Urgently needed care is a non-emergency situation when you need medical care right away because of an illness, injury, or condition that you did not expect or anticipate, but your health is not in serious danger.