

Member Handbook

Superior HealthPlan STAR+PLUS Medicare-Medicaid Plan (MMP)

January 1, 2020 - December 31, 2020







# Superior HealthPlan STAR+PLUS Medicare-Medicaid Plan (MMP)

## Member Handbook

January 1, 2020 - December 31, 2020

## Your Health and Drug Coverage under the Superior HealthPlan STAR+PLUS Medicare-Medicaid Plan

#### Member Handbook Introduction

This handbook tells you about your coverage under Superior STAR+PLUS MMP through December 31, 2020. It explains health care services, behavioral health coverage, prescription drug coverage, and long-term services and supports (LTSS). LTSS help you stay at home instead of going to a nursing home or hospital. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

#### This is an important legal document. Please keep it in a safe place.

This Superior STAR+PLUS MMP plan is offered by Superior HealthPlan, Inc. When this *Member Handbook* says "we," "us," or "our," it means Superior HealthPlan, Inc. When it says "the plan" or "our plan," it means Superior STAR+PLUS MMP.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-896-1844 (TTY: 711) de 8 a.m. a 8 p.m., lunes a viernes. Después de horas hábiles, los fines de semana y los días festivos, es posible que se le pida que deje un mensaje. Le devolveremos su llamada el próximo día hábil. La llamada es gratuita.

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You can get this document for free in other formats, such as large print, braille, or audio. Call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.

If you want to get documents in a different language and/or format for future mailings, please call Member Services. This is called a "standing request." We will document your choice. If you later want to change the language and/or format choice, please call Member Services. Find the Member Services phone number at the bottom of this page.

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#### **Disclaimers**

- Superior HealthPlan STAR+PLUS Medicare-Medicaid Plan (MMP) is a health plan that contracts with both Medicare and Texas Medicaid to provide benefits of both programs to enrollees.
- Out-of-network/non-contracted providers are under no obligation to treat Superior STAR+PLUS MMP members, except in emergency situations. Please call our Member Services number or see your Member Handbook for more information, including the costsharing that applies to out-of-network services.
- Coverage under Superior STAR+PLUS MMP is qualifying health coverage called "minimum essential coverage." It satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website <a href="www.irs.gov/Affordable-Care-Act/Individuals-and-Families">www.irs.gov/Affordable-Care-Act/Individuals-and-Families</a> for more information on the individual shared responsibility requirement.

## Chapter 1: Getting started as a member

#### Introduction

This chapter includes information about Superior STAR+PLUS MMP, a health plan that covers all your Medicare and Texas Medicaid services, and your membership in it. It also tells you what to expect and what other information you will get from Superior STAR+PLUS MMP. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

## A. Welcome to Superior STAR+PLUS MMP

Superior STAR+PLUS MMP is a Medicare-Medicaid Plan. A Medicare-Medicaid Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services and supports (LTSS), and other providers. It also has Service Coordinators and service coordination teams to help you manage all your providers and services. They all work together to provide the care you need.

Superior STAR+PLUS MMP was approved by the State of Texas and the Centers for Medicare & Medicaid Services (CMS) to provide you services as part of the Texas Dual Eligibles Integrated Care Demonstration Project.

The Texas Dual Eligibles Integrated Care Demonstration Project is a demonstration program jointly run by Texas and the federal government to provide better health care for people who have both Medicare and Texas Medicaid. Under this demonstration, the state and federal government want to test new ways to improve how you get your Medicare and Texas Medicaid health care services.

#### **B.** Information about Medicare and Medicaid

#### **B1. Medicare**

Medicare is 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 (kidney failure).

#### **B2. Texas Medicaid**

Texas Medicaid is a program run by the federal government and the state that helps people with limited incomes and resources pay for LTSS and medical costs. It covers extra services and drugs not covered by Medicare.

Each state has its own Medicaid program and decides:

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

**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

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

Medicare and Texas must approve Superior STAR+PLUS MMP each year. You can get Medicare and Texas Medicaid services through our plan as long as:

- you are eligible to participate in the Texas Dual Eligibles Integrated Care Demonstration Project;
- we offer the plan in your county, and
- Medicare and the State of Texas approve the plan.

Even if our plan stops operating in the future, your eligibility for Medicare and Texas Medicaid services will not change.

## C. Advantages of this plan

You will now get all your covered Medicare and Texas Medicaid services from Superior STAR+PLUS MMP, including prescription drugs. **You do not pay extra to join this health plan**.

Superior STAR+PLUS MMP will help make your Medicare and Texas Medicaid benefits work better together and work better for you. Some of the advantages include:

- You will be able to work with one health plan for all of your health insurance needs.
- You will have a service coordination team that you helped put together. Your service
  coordination team may include doctors, nurses, counselors, or other health
  professionals who are there to help you get the care you need.
- You will have a Service Coordinator. This is a person who works with you, with Superior STAR+PLUS MMP, and with your care providers to make sure you get the care you need.
- You will be able to direct your own care with help from your service coordination team and Service Coordinator.
- The service coordination team and Service Coordinator will work with you to come up with a Plan of Care specifically designed to meet your health needs. The service coordination team will be in charge of coordinating the services you need. This means, for example:
  - Your service coordination team will make sure your doctors know about all medicines you take so they can reduce any side effects.

 Your service coordination team will make sure your test results are shared with all your doctors and other providers.

## D. Superior STAR+PLUS MMP's service area

Our service area includes these counties in Texas: Bexar, Dallas and Hidalgo. Only people who live in one of these counties in our service area can get Superior STAR+PLUS MMP.

**If you move outside of our service area**, you cannot stay in this plan. See Chapter 8, Section I, page 162 for more information about the effects of moving out of our service area.

## E. What makes you eligible to be a plan member

You are eligible for our plan as long as:

- you are age 21 or older, and
- you live in our service area, and
- you have both Medicare Part A and Medicare Part B, and
- you are a United States citizen or are lawfully present in the United States, and
- you are eligible for Texas Medicaid and at least one of the following:
  - have a physical disability or a mental disability and qualify for Supplemental Security Income (SSI), or
  - qualify for Texas Medicaid because you receive Home and Community Based Services (HCBS) waiver services; and
- you are NOT enrolled in one of the following 1915(c) waiver programs:
  - Community Living Assistance and Support Services (CLASS)
  - Deaf Blind with Multiple Disabilities Program (DBMD)
  - Home and Community-based Services (HCS)
  - Texas Home Living Program (TxHmL)

## F. What to expect when you first join a health plan

When you first join the plan, you will get a health risk assessment within the first 90 days.

You will also receive a comprehensive assessment within the first 60 or 90 days, depending on your health needs. The comprehensive assessment will take a deeper look at your medical needs, social needs, and capabilities. We will get information from you, your providers, and family/caregivers when appropriate. This assessment will be done by qualified and trained health professionals, such as nurses, social workers, and Service Coordinators.

We may combine your initial health screen and comprehensive assessment into one assessment that is done within the first 60 days. Generally, people who are enrolled in certain HCBS STAR+PLUS MMP Texas Medicaid waiver programs will receive the combined initial health screen and comprehensive assessment.

If your comprehensive assessment shows you have very high health needs, you may be required to complete a Long-Term Care Assessment with a registered nurse. The Long-Term Care Assessment determines whether you need additional care in a nursing facility or through a community-based waiver.

**If STAR+PLUS MMP is new for you**, you can keep seeing the doctors you go to now for 90 days or until the new health risk assessment is finished.

After 90 days for most services, but six months for long-term services and supports (LTSS) or nine months if you are diagnosed with and receiving treatment for a terminal illness, you will need to see doctors and other providers in the Superior STAR+PLUS MMP network. A network provider is a provider who works with the health plan. See Chapter 3, Section A, page 32 for more information on getting care.

#### G. Your Plan of Care

Your Plan of Care is the plan for what health services you will get and how you will get them.

After your health risk assessment, your service coordination team will meet with you to talk about what health services you need and want. Together, you and your service coordination team will make your Plan of Care.

Every year, your service coordination team will work with you to update your Plan of Care if the health services you need and want change.

Your Plan of Care usually includes:

- Your health and social needs that were identified in your health risk assessment;
- Your health history;
- Your current, short-term, and long-term health and social needs, concerns, and goals;
   and
- A list of needed services, how often you should receive them, and who should be providing them.

### H. Superior STAR+PLUS MMP monthly plan premium

Superior STAR+PLUS MMP does not have a monthly plan premium.

#### I. The Member Handbook

This *Member Handbook* is part of our contract with you. This means that we must follow all of the rules in this document. If you think we have done something that goes against these rules, you may be able to appeal, or challenge, our action. For information about how to appeal, see Chapter 9, Section 4, page 171 or call 1-800-MEDICARE (1-800-633-4227).

You can ask for a *Member Handbook* by calling Member Services at 1-866-896-1844 (TTY: 711). You can also see the *Member Handbook* at mmp.SuperiorHealthPlan.com or download it from this website.

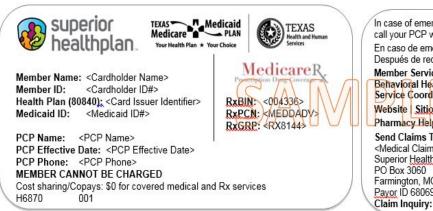
The contract is in effect for the months you are enrolled in Superior STAR+PLUS MMP between January 1, 2020 and December 31, 2020.

## J. Other information you will get from us

You should have already gotten a Superior STAR+PLUS MMP Member ID Card, information about how to access a *Provider and Pharmacy Directory*, and a *List of Covered Drugs*.

#### J1. Your Superior STAR+PLUS MMP Member ID Card

Under our plan, you will have one card for your Medicare and Medicaid services, including long-term services and supports (LTSS) and prescriptions. You must show this card when you get any services or prescriptions. Here's a sample card to show you what yours will look like:



In case of emergency, call 911 or go to the closest emergency room. After treatment, call your PCP within 24 hours or as soon as possible. En caso de emergencia, llame al 911 o vaya a la sala de emergencia más cercana. Después de recibir cuidado, llame a su PCP dentro de 24 horas o lo antes posible. Member Services | Servicios al miembro: <1-866-896-1844; TTY: 711> Behavioral Health | Salud del comportamiento: <1-866-896-1844; TTY: 711> Service Coordination | Coordinador de servicios: <1-855-772-7075; TTY: 711> Website Sitio web: <a href="https://mmp.SuperiorHealthPlan.com">https://mmp.SuperiorHealthPlan.com</a> Pharmacy Help Desk:<1-888-865-6567> Pharmacy Prior Auth:<1-800-867-6564> Send Claims To: <Medical Claims Pharmacy Claims: Superior HealthPlan STAR+PLUS MMP Claims Superior HealthPlan STAR+PLUS Attn: Pharmacy Claims Farmington, MO 63640-3822 PO Box 419069 Payor ID 68069> Rancho Cordova, CA 95741> Claim Inquiry: <1-877-391-5921; TTY 711>

If your card is damaged, lost, or stolen, call Member Services at 1-866-896-1844 (TTY: 711) right away and we will send you a new card.

As long as you are a member of our plan, you do not need to use your red, white, and blue Medicare card or your Texas Benefits Medicaid Card to get services. Keep those cards in a safe place, in case you need them later. If you show your Medicare card instead of your Superior STAR+PLUS MMP Member ID Card, the provider may bill Medicare instead of our plan, and you may get a bill. See Chapter 7, Section A, page 139 to see what to do if you get a bill from a provider. The only exceptions are:

- If you need hospice care, then you will use your Original Medicare card, or
- If you need non-emergency transportation services, then you will use your Texas Benefits Medicaid Card.

### J2. Provider and Pharmacy Directory

The *Provider and Pharmacy Directory* lists the providers and pharmacies in the Superior STAR+PLUS MMP network. While you are a member of our plan, you must use network providers to get covered services. There are some exceptions when you first join our plan (see page 9).

You can ask for a *Provider and Pharmacy Directory* by calling Member Services at 1-866-896-1844 (TTY: 711). You can also see the *Provider and Pharmacy Directory* at mmp.SuperiorHealthPlan.com or download it from this website.

The *Provider and Pharmacy Directory* gives information such as addresses, phone numbers, and business hours. It tells if the location has accommodations for individuals with disabilities. The *Directory* also will let you know if providers are accepting new patients and if they speak other languages. Superior STAR+PLUS MMP is able to provide additional information about each provider, such as:

- Professional qualifications
- Specialty
- Medical school attended
- Residency completion
- Board certification status

Both Member Services and the website can give you the most up-to-date information about providers and pharmacies. If you need help finding a network provider or pharmacy, please call Member Services. If you would like a *Provider and Pharmacy Directory* mailed to you, you may call Member Services, ask for one at the website link provided above, or email SHPMSCONTACTUS@SuperiorHealthPlan.com.

#### **Definition of network providers**

- Network providers include:
  - Doctors, nurses, and other health care professionals that you can go to as a member of our plan;
  - Clinics, hospitals, nursing facilities, and other places that provide health services in our plan and;
  - Home health agencies, durable medical equipment (DME) suppliers, and others who provide goods and services that you get through Medicare or Texas Medicaid.

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

#### **Definition of network pharmacies**

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

Call Member Services at 1-866-896-1844 (TTY: 711) for more information. Both Member Services and STAR+PLUS MMP's website can give you the most up-to-date information about changes in our network pharmacies and providers.

#### J3. List of Covered Drugs

The plan has a *List of Covered Drugs*. We call it the "Drug List" for short. It tells which prescription drugs are covered by Superior STAR+PLUS MMP.

The Drug List also tells you if there are any rules or restrictions on any drugs, such as a limit on the amount you can get. See Chapter 5, Section C, page 121 for more information on these rules and restrictions.

Each year, we will send you information about how to access the Drug List, but some changes may occur during the year. To get the most up-to-date information about which drugs are covered, visit mmp.SuperiorHealthPlan.com or call 1-866-896-1844 (TTY: 711).

### J4. The Explanation of Benefits

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

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

An *Explanation of Benefits* is also available when you ask for one. To get a copy, please contact Member Services.

### K. How to keep your membership record up to date

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

The plan's network providers and pharmacies need to have the right information about you. **They** use your membership record to know what services and drugs you get and how much it will cost you. Because of this, it is very important that you help us keep your information up-to-date.

Let us know the following:

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage, such as from your employer, your spouse's employer, or workers' compensation
- Any liability claims, such as claims from an automobile accident
- Admission to a nursing home or hospital
- Care in an out-of-area or out-of-network hospital or emergency room
- Changes in who your caregiver (or anyone responsible for you) is
- You are part of or become a part of a clinical research study

If any information changes, please let us know by calling Member Services at 1-866-896-1844 (TTY: 711).

You can also update your information by visiting our website at mmp.SuperiorHealthPlan.com. Click on the "Login" button. Log in or create a new account. Then send us a secure message. Call Member Services if you have any questions or need help.

#### K1. Privacy of personal health information (PHI)

The information in your membership record may include personal health information (PHI). Laws require that we keep your PHI private. We make sure that your PHI is protected. For more information about how we protect your PHI, see Chapter 8, Section C, page 149.

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

#### Introduction

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

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## A. How to contact Superior STAR+PLUS MMP Member Services

CALL	1-866-896-1844 This call is free.
	Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
	For help with an urgent health need, you may also reach our Nurse Advice Line or our Behavioral Health Crisis Line 24 hours a day, 7 days a week at 1-866-896-1844.
	In case of emergency, call 911 or go to the closest emergency room.  After treatment, call your Primary Care Provider (PCP) within 24 hours or as soon as possible.
	We have free interpreter services for people who do not speak English.
TTY	711 This call is free.
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
	Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
FAX	1-866-918-4447
WRITE	Superior STAR+PLUS MMP Attn: MMP Member Services 1575 N. Resler Drive El Paso, TX 79912
EMAIL	SHPMSCONTACTUS@SuperiorHealthPlan.com
WEBSITE	mmp.SuperiorHealthPlan.com

#### A1. When to contact Member Services

- Questions about the plan
- Questions about claims, billing or Member ID Cards
- Coverage decisions about your health care

**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

- A coverage decision about your health care is a decision about:
  - your benefits and covered services, or
  - the amount we will pay for your health services.
- Call us if you have questions about a coverage decision about health care.
- o To learn more about coverage decisions, see Chapter 9, Section 4, page 171.
- Appeals about your health care
  - An appeal is a formal way of asking us to review a decision we made about your coverage and asking us to change it if you think we made a mistake.
  - To learn more about making an appeal, see Chapter 9, Section 4, page 171.
- Complaints about your health care
  - You can make a complaint about us or any provider (including a non-network or network provider). A network provider is a provider who works with the health plan. You can also make a complaint about the quality of the care you got to us or to the Quality Improvement Organization (see Section F below, page 25).
  - If your complaint is about a coverage decision about your health care, you can make an appeal (see the section above).
  - You can send a complaint about Superior STAR+PLUS MMP right to Medicare. You can use an online form at <a href="https://www.medicare.gov/MedicareComplaintForm/home.aspx">https://www.medicare.gov/MedicareComplaintForm/home.aspx</a>. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
  - To learn more about making a complaint about your health care, see Chapter 9, Section 10, page 211.
- Coverage decisions about your drugs
  - A coverage decision about your drugs is a decision about:
    - your benefits and covered drugs, or
    - the amount we will pay for your drugs.
  - This applies to your Part D drugs, Medicaid prescription drugs, and Medicaid over-the-counter drugs.
  - For more on coverage decisions about your prescription drugs, see Chapter 9, Section 4, page 171.

#### Appeals about your drugs

An appeal is a way to ask us to change a coverage decision.

Your benefits as a member of our plan include coverage for many prescription drugs. Most of these drugs are "Part D drugs." There are a few drugs that Medicare Part D does not cover but that Texas Medicaid may cover. Drugs that are not Part D drugs are included in the List of Covered Drugs as Tier 3 drugs.

You can make your appeal for a Part D drug by sending a request in writing to the address below. You may also ask for an appeal by calling us at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. You may also fax your appeal to 1-844-273-2671.

Superior STAR+PLUS MMP

Attn: Appeals and Grievances -- Medicare Operations

7700 Forsyth Blvd St. Louis, MO 63105

To make an appeal for a Texas Medicaid drug, call us at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. You can also fax your appeal to 1-844-273-2671. If you would like to make your appeal in writing, please send your appeal to the address below.

Superior STAR+PLUS MMP Attn: Appeals and Grievances 5900 E. Ben White Blvd. Austin, TX 78741

- For more on making an appeal about your prescription drugs, see Chapter 9,
   Section 6.4, page 191.
- Complaints about your drugs
  - You can make a complaint about us or any pharmacy. This includes a complaint about your prescription drugs.
  - If your complaint is about a coverage decision about your prescription drugs, you can make an appeal. (See the section above.)
  - You can send a complaint about Superior STAR+PLUS MMP right to Medicare.
     You can use an online form at

https://www.medicare.gov/MedicareComplaintForm/home.aspx. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.

- For more on making a complaint about your prescription drugs, see Chapter 9,
   Section 10, page 211.
- Payment for health care or drugs you already paid for
  - For more on how to ask us to pay you back, or to pay a bill you got, see Chapter
     7, Section A, page 139.
  - If you ask us to pay a bill and we deny any part of your request, you can appeal our decision. See Chapter 9, Section 5.5, page 184 for more on appeals.

## **B.** How to contact your Service Coordinator

Your Service Coordinator is the main person who works with you, with the health plan, and with your care providers to make sure you get the care you need. This person helps to manage all your providers, services, and supports. You will have a Service Coordinator automatically assigned to you. To contact or change your Service Coordinator, please call the telephone numbers below:

CALL	1-855-772-7075 This call is free.
	Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
	We have free interpreter services for people who do not speak English.
TTY	711 This call is free.
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
	Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
FAX	1-855-277-5700
WRITE	Superior STAR+PLUS MMP Attn: MMP Service Coordination Forum II Building 7990 IH 10 West, Suite 300 San Antonio, TX 78230
WEBSITE	mmp.SuperiorHealthPlan.com

#### **B1. When to contact your Service Coordinator**

- Questions about your health care
- Questions about getting behavioral health services, transportation, and long-term services and supports (LTSS)

LTSS are available to members who are on certain waiver programs operated by the Home and Community Based Services (HCBS) STAR+PLUS Waiver service.

Members on different waivers can get different kinds and amounts of LTSS. If you think you need LTSS, you can talk to your Service Coordinator about how to access them and whether you can join one of these waivers. Your Service Coordinator can give you information about how to apply for an appropriate waiver, and all of the resources available to you under the plan.

Sometimes you can get help with your daily health care and living needs. You might be able to get these services:

- Skilled nursing care
- Physical therapy
- Occupational therapy
- Speech therapy
- Medical social services
- Home health care

#### C. How to contact the Nurse Advice Call Line

The 24-Hour Nurse Advice Line is a valuable resource provided to Superior STAR+PLUS MMP members, but it should not replace a visit with your primary care provider (PCP). The Nurse Advice Line provides you with guidance on health care-related quetsions and provides information on treatment options and available resources. Calls to the Nurse Advice Line are free.

CALL	1-866-896-1844 This call is free.
	The Nurse Advice Line is available 24 hours a day, 7 days a week, 365 days a year.
	We have free interpreter services for people who do not speak English.
TTY	711 This call is free.
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
	The Nurse Advice Line is available 24 hours a day, 7 days a week, 365 days a year.

#### C1. When to contact the Nurse Advice Call Line

Questions about your health care

## D. How to contact the Behavioral Health and Substance Abuse Crisis Line

The Behavioral Health and Substance Abuse Crisis Line is for members who urgently need to speak to a mental health or substance abuse specialist.

If you are experiencing a life or death emergency, please call 911 or go to the nearest hospital.

CALL	1-866-896-1844 This call is free.
	The Behavioral Health Crisis Line is available 24 hours a day, 7 days a week, 365 days a year. Press "#" when the call is answered. Your call will be answered by trained staff.
	We have free interpreter services for people who do not speak English.
TTY	711 This call is free.
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
	The Behavioral Health Crisis Line is available 24 hours a day, 7 days a week, 365 days a year.

#### D1. When to contact the Behavioral Health and Substance Abuse Crisis Line

- Questions about behavioral health services
- Questions about substance abuse treatment services

## E. How to contact the State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) gives free health insurance counseling to people with Medicare. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program of Texas (HICAP).

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

CALL	1-800-252-3439
TTY	711 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	Health Information, Counseling and Advocacy Program (HICAP) PO Box 149104 Austin, TX 78714
WEBSITE	http://www.tdi.texas.gov/consumer/hicap/

#### E1. When to contact HICAP

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

## F. How to contact the Quality Improvement Organization (QIO)

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

CALL	1-888-315-0636
TTY	1-855-843-4776  This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	KEPRO 5201 W. Kennedy Blvd., Suite 900 Tampa, FL 33609
WEBSITE	www.keproqio.com

#### F1. When to contact KEPRO

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

#### G. How to contact Medicare

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, or CMS.

CALL	1-800-MEDICARE (1-800-633-4227)
	Calls to this number are free, 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This call is free.
	This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WEBSITE	https://www.medicare.gov
	This is the official website for Medicare. It gives you up-to-date information about Medicare. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes booklets you can print right from your computer. You can also find Medicare contacts in your state by selecting "Forms, Help & Resources" and then clicking on "Phone numbers & websites."
	The Medicare website has the following tool to help you find plans in your area:
	Medicare Plan Finder: Provides personalized information about Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. Select "Find health & drug plans."
	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 you are looking for. They will find the information on the website, print it out, and send it to you.

### H. How to contact Texas Medicaid

Texas Medicaid helps with medical and long-term services and supports costs for people with limited incomes and resources.

You are enrolled in Medicare and in Medicaid. If you have questions about the help you get from Medicaid, call Texas Medicaid.

CALL	1-800-252-8263 or 2-1-1
TTY	1-800-735-2989 or 7-1-1
WRITE	Texas Health and Human Services Commission PO Box 13247 Austin, Texas 78711-3247
WEBSITE	https://yourtexasbenefits.com/Learn/Home

#### I. How to contact the HHSC Office of the Ombudsman

The HHSC Office of the Ombudsman works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The HHSC Office of the Ombudsman also helps people enrolled in Texas Medicaid with service or billing problems. They are not connected with our plan or with any insurance company or health plan. The HHSC Office of the Ombudsman is an independent program, and their services are free.

CALL	1-866-566-8989
TTY	711 or 1-800-735-2989 (toll-free)  This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	Texas Health and Human Services Commission Office of the Ombudsman, MC H-700 P O Box 13247 Austin, TX 78711-3247
WEBSITE	http://www.hhsc.state.tx.us/ombudsman/

## J. How to contact the Texas Long-Term Care Ombudsman

The Texas Long-Term Care Ombudsman is an ombudsman program that helps people learn about nursing homes and other long-term care settings. It also helps solve problems between these settings and residents or their families.

CALL	1-800-252-2412
TTY	711 or 1-800-735-2989 (toll-free)  This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	Texas Long-Term Care Ombudsman Program Texas Health and Human Services P. O. Box 149030 MC-W250 Austin, TX 78714-9030
EMAIL	ltc.ombudsman@hhsc.state.tx.us
WEBSITE	https://apps.hhs.texas.gov/news_info/ombudsman/

## Chapter 3: Using the plan's coverage for your health care and other covered services

#### Introduction

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

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**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

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**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

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## A. Information about "services," "covered services," "providers," and "network providers"

Services are health care, long-term services and supports, supplies, behavioral health, prescription and over-the-counter drugs, equipment and other services. Covered services are any of these services that our plan pays for. Covered health care and long-term services and supports are listed in the Benefits Chart in Chapter 4, Section D, page 56.

Providers are doctors, nurses, and other people who give you services and care. The term providers also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

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

## B. Rules for getting your health care, behavioral health, and long-term services and supports (LTSS) covered by the plan

Superior STAR+PLUS MMP covers all services covered by Medicare and Texas Medicaid. This includes behavioral health and long-term services and supports (LTSS).

Superior STAR+PLUS MMP will generally pay for the health care and services you get if you follow plan rules. To be covered by our plan:

- The care you get must be a plan benefit. This means that it must be included in the plan's Benefits Chart. (The chart is in Chapter 4, Section D, page 56 of this handbook).
- The care must be medically necessary. Medically necessary means reasonable and necessary to prevent or treat illnesses or health conditions or disabilities. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice.

- You must have a network primary care provider (PCP) who has ordered the care or
  has told you to see another doctor. As a plan member, you must choose a network
  provider to be your PCP.
  - o In most cases, your network PCP must give you approval before you can see someone that is not your PCP or use other providers in the plan's network. This is called a **referral**. If you don't get approval, Superior STAR+PLUS MMP may not cover the services. You don't need a referral to see certain specialists, such as women's health specialists. To learn more about referrals, see page 37.
  - You do not need a referral from your PCP for emergency care or urgently needed care or to see a woman's health provider. You can get other kinds of care without having a referral from your PCP. To learn more about this, see page 37.
  - To learn more about choosing a PCP, see page 37.
  - Note: In your first 90 days with our plan, you may continue to see your current providers, at no cost, if they are not a part of our network. During the 90 days, our Service Coordinator will contact you to help you find providers in our network.
     After 90 days, we will no longer cover your care if you continue to see out-ofnetwork providers.
- You must get your care from network providers. Usually, the plan will not cover care from a provider who does not work with the health plan. Here are some cases when this rule does not apply:
  - The plan covers emergency or urgently needed care from an out-of-network provider. To learn more and to see what emergency or urgently needed care means, see Section I, page 45.
  - If you need care that our plan covers and our network providers cannot give it to you, you can get the care from an out-of-network provider. Prior authorization from the plan is required for out-of-network services. In this situation, we will cover the care at no cost to you. To learn about getting approval to see an out-ofnetwork provider, see Section D, page 35.
  - The plan covers kidney dialysis services when you are outside the plan's service area for a short time. You can get these services at a Medicare-certified dialysis facility.

- When you first join the plan, you can continue seeing the providers you see now for at least 90 days.
- o If you need to continue seeing your out-of-network providers after your first 90 days in our plan, we will only cover that care if the provider enters a single case agreement with us. If you are getting ongoing treatment from an out-of-network provider and think they may need a single case agreement in order to keep treating you, contact your Service Coordinator at 1-855-772-7075 (TTY: 711). Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

## C. Information about your Service Coordinator

Your care team includes a Service Coordinator from Superior STAR+PLUS MMP, along with anyone you choose (such as a family member and/or caregivers), your providers, and most importantly – you! Service Coordinators are used to ensure you receive the best outcome for your care. In order to ensure your Service Coordinator understands your health care needs, they will ask questions about your current health care. This will ensure you receive the appropriate care coordination. Service Coordination is the way your care team works with you, your family, and your providers to ensure all of your needs are coordinated. Our Service Coordinators provide both you and your providers with information to make sure you get the most appropriate treatment.

#### C1. What a Service Coordinator is

Your Service Coordinator helps you manage all of your providers and services. He or she works with your care team and Care Management to make sure you get the care you need. Care Management is a program used at Superior STAR+PLUS MMP to coordinate care for our members.

#### C2. How you can contact your Service Coordinator

You can contact your Service Coordinator by calling 1-855-772-7075 (TTY: 711). Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

#### C3. How you can change your Service Coordinator

If you want to change your Service Coordinator, you can make this request by calling 1-855-772-7075 (TTY: 711) from 8 a.m. to 5 p.m., Monday through Friday. After hours, on

weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

#### C4. What a Service Coordinator can do for you

- Your Service Coordinator can:
  - Identify and address your health care needs.
  - Help you get the services and support you need.
  - Work with you, your family, community support(s) and your doctor(s) to develop a plan of care.
  - Work with your primary care provider (PCP) to coordinate your care with other providers.
  - Help you find community resources for services not covered by Superior STAR+PLUS MMP.
  - Teach you and your family how to manage your own care and services.
- Depending on your benefits, the Service Coordinator can help identify:
  - Someone to help in your home for daily activities like bathing, making food or getting dressed.
  - Short-term in-home care to provide a break for caregivers.
  - Help finding community resources for living arrangements.

## D. Care from primary care providers, specialists, other network providers, out-of-network providers, and how to change health plans

#### D1. Care from a primary care provider

You must choose a primary care provider (PCP) to provide and manage your care.

#### Definition of "PCP," and what a PCP does for you

When you become a member of our plan, you must choose a plan provider to be your PCP. Your PCP is a provider who meets our plan's requirements to be a PCP and is trained to give

you basic medical care. As we explain below, you will get your routine or basic care from your PCP.

Your PCP can be one of the following providers, or under certain circumstances such as pregnancy, even a specialist:

- Family practice
- Internal medicine
- General practice
- OB/GYN
- Geriatrics
- Pediatricians
- Certified Nurse Practitioner (CNP), and Physician Assistant (PA)
- Federally Qualified Health Center (FQHC)/Rural Health Clinic (RHC)

Your PCP will also coordinate the rest of the covered services you get as a plan member. If needed, your PCP will send you to other doctors (specialists) or admit you to the hospital.

- Your PCP determines what specialists and hospitals you will use because they have affiliations with certain specialists and hospitals in our network.
- Your PCP will provide most of your care and will help you arrange or coordinate the rest of the covered services you get as member of our plan. This includes:
  - x-rays
  - laboratory tests
  - therapies
  - care from doctors who are specialists
  - hospital admissions, and
  - follow-up care

Coordinating your services includes checking or consulting with other plan providers about your care and how it is going. If you need certain types of covered services or supplies, your PCP or specialist will need to get prior authorization (prior approval) from us.

Since your PCP will provide and coordinate your medical care, you should have all of your past medical records sent to your PCP's office. Chapter 8, Section D, page 157 tells you how we will protect the privacy of your medical records and personal health information.

Once you are enrolled in Superior STAR+PLUS MMP, your PCP, together with you and anyone else you choose to have involved (such as a family member and/or care givers), will construct an individualized care plan designed just for you. Your Service Coordinator will

work with you and your PCP to develop your care plan and to ensure you receive the care you need. Your physician is responsible for coordinating all of your medical care and for calling upon additional specialists, if necessary. Your care plan will include all of the services that your PCP or plan Service Coordinator has authorized for you to receive as a member of Superior STAR+PLUS MMP. Your PCP or a member of the Care Management Team reviews and approves any changes to the care plan to make sure you get the right care. Your PCP or Service Coordinator reassesses your needs at least every 365 days, but more frequently if necessary.

#### Your choice of PCP

You can choose any network PCP listed in the Provider & Pharmacy Directory. Please review our Provider & Pharmacy Directory or call Member Services to choose your PCP. You can contact Member Services by calling 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

#### Option to change your PCP

You may change your PCP for any reason, at any time during the year. Also, it's possible that your PCP might leave our plan's network. We can help you find a new PCP if the one you have now leaves our network.

If you wish to change your PCP, please call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. You will be issued a new ID card showing the new PCP. The change will be effective the first day of the following month. Under certain circumstances, our providers are obligated to continue care after leaving our network. For specific details, contact the plan.

### Services you can get without first getting approval from your PCP

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

- Emergency services from network providers or out-of-network providers.
- Urgently needed care from network providers.
- Urgently needed care from out-of-network providers when you can't get to network providers (for example, when you are outside the plan's service area).

**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you
  are outside the plan's service area. (Please call Member Services before you leave
  the service area. We can help you get dialysis while you are away.)
- Flu shots, hepatitis B vaccinations, and pneumonia vaccinations as long as you get them from a network provider.
- Routine women's health care and family planning services. This includes breast
  exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams
  as long as you get them from a network provider.
- Additionally, if you are eligible to get services from Indian health providers, you may see these providers without a referral.

## D2. Care from specialists and other network providers

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

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

It is very important to talk to your PCP before you see a plan specialist or certain other providers (there are a few exceptions, including routine women's health care, which we explained earlier in this section). The PCP can help to coordinate that visit to the specialist. If a specialist feels you need additional specialty services, the specialist will ask for authorization directly from Superior STAR+PLUS MMP. For information about which services require prior authorization, see the Benefits Chart beginning on Chapter 4, Section D, page 56 of this handbook.

If there are specific specialists you want to use, find out whether your PCP sends patients to these specialists. Each plan PCP has certain plan specialists they use for referrals because they have affiliations with certain specialists and hospitals in our network. This means that the PCP you select may help determine the specialists you see. You may change your PCP at any time if you want to see a plan specialist that your current PCP won't refer you to.

Please refer to section above, "Changing your PCP," where we tell you how to change your PCP. If there are specific hospitals you want to use, you must find out whether the doctors you will be seeing use these hospitals.

## D3. What to do when a provider leaves our plan

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

- Even though our network of providers may change during the year, we must give you uninterrupted access to qualified providers.
- We will make a good faith effort to give you at least 30 days' notice so that you have time to select a new provider.
- We will help you select a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment, you have the right to ask for, and we will
  work with you to ensure, that the medically necessary treatment you are getting is not
  interrupted.
- If you believe we have not replaced your previous provider with a qualified provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.

If you find out one of your providers is leaving our plan, please contact us so we can assist you in finding a new provider and managing your care. Please call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within -the next business day.

### D4. How to get care from out-of-network providers

You may get services from out-of-network providers when providers of specialized services are not available in network. For services to be covered from an out-of-network provider, your in-network provider (usually your PCP) must request prior authorization (approval in advance) from Superior STAR+PLUS MMP.

A Service Coordinator who is trained to understand care you would receive from a specialist will review all prior authorization requests. Your Service Coordinator will attempt to determine if the services needed are available within our network of specialists.

If the service is not available within our plan's network, your request will be approved. There may be certain limitations to the approval, such as one initial consultation visit or a specified type or amount of services. If the specialist's services are available within your plan's

network, the request for services outside the network may be denied as "services available in network". As with any denial, you will have the ability to appeal the determination.

If you go to an out-of-network provider, the provider must be eligible to participate in Medicare and/or Texas Medicaid.

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

## D5. How to change health plans

You can change your health plan. For more information, see Chapter 10, Section A, page 217. You can also get help from the following resources:

- Call the STAR+PLUS Help Line at 1-877-782-6440, Hours are 8 a.m. to 6 p.m., Monday through Friday. TTY users should call 711.
- Call the State Health Insurance Assistance Program (SHIP) at 1-800-252-3439 (TTY: 711).
- Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## E. How to get long-term services and supports (LTSS)

Long-term services and supports (LTSS) help meet your daily needs for assistance and help improve the quality of your life. LTSS can help you with everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services are provided in your home or in your community, but they could also be provided in a nursing home or hospital.

LTSS are available to members who are on certain waiver programs through the Home & Community Based Services (HCBS) STAR+PLUS Waiver services through, which is operated by Texas Medicaid. The HCBS Waiver Program includes LTSS such as:

- Adult Foster Care
- Assisted Living
- Cognitive Rehabilitation
- Emergency Response
- Respite Care

Members on different waivers can get different kinds and amounts of LTSS. If you think you need LTSS, you can talk to your Service Coordinator about how to access them and whether you can join one of these waivers. Your Service Coordinator can give you information about how to apply for an appropriate waiver and all of the resources available to you under the plan.

To contact your Service Coordinator, call 1-855-772-7075 (TTY: 711). Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

When you are getting LTSS, be aware of the following:

## Reporting Abuse, Neglect or Exploitation (ANE)

#### **Knowing your rights**

You trust that your doctor, caregiver or loved one will take care of you. You believe they will always have your best interests in mind. Sometimes, when someone helps take care of you, they can take advantage of you. It is important to recognize the signs of neglect, abuse and exploitation. If this happens, it is important to report it. This allows you to be safe and get the care you need.

#### What is Abuse?

Abuse means causing any physical, sexual or mental injury to you. This can also be taking advantage of your financial resources.

### What is Neglect?

Neglect occurs when someone fails to provide or withholds the necessities of life from you. This includes food, clothing, shelter, or medical care.

#### What is Exploitation?

Exploitation is the illegal or improper act or process of using a person served or the resources of a person served for monetary or personal benefit, profit, or gain.

### Report to the Texas Health and Human Services Commission

Report to the Texas Health and Human Services Commission if you believe you have been a victim and you are an adult who resides in or receives services from:

- Nursing facilities;
- Assisted living facilities;
- Home and Community Support Services Agencies (HCSSAs) Providers are required to report allegations of ANE to both DFPS and the Texas Health and Human Services Commission;
- Adult day care centers; or
- Licensed adult foster care providers.

Contact the Texas Health and Human Services Commission at 1-800-458-9858 (TTY: 711).

## Report to the Department of Family and Protective Services (DFPS)

Report to the Department of Family and Protective Services (DFPS) if you are one of the following:

- An adult who is elderly or has a disability, receiving services from:
  - HCSSAs also required to report any HCSSA allegation to the Texas Health and Human Services Commission.
  - An unlicensed adult foster care provider with three or fewer beds.

- An adult with a disability or child residing in, or receiving services from, one of the following providers or their contractors:
  - Local Intellectual and Developmental Disability Authority (LIDDA), local mental health authority (LMHAs), community center or mental health facility operated by the Department of State Health Services;
  - A person who contracts with a Medicaid managed care organization to provide behavioral health services;
  - A managed care organization;
  - An officer, employee, agent, contractor, or subcontractor of a person or entity listed above; and
  - An adult with a disability receiving services through the Consumer Directed Services option.

Contact DFPS at 1-800-252-5400 (TTY: 711) or, in non-emergency situations, online at www.txabusehotline.org.

## F. How to get behavioral health services

Behavioral health services are available to all Superior STAR+PLUS MMP members. Most individual outpatient treatments described in Chapter 4 are covered with an in-network provider with prior authorization. For information about which services require prior authorization, see the Benefits Chart beginning on Chapter 4, Section D, page 56 of this handbook. To get other behavioral health services, please contact your Service Coordinator or PCP.

## G. How to get self-directed care

#### G1. What self-directed care is

Self-directed care allows you to hire your own personal care attendants (PCAs). You are the employer of the PCA and are fully responsible for recruiting, hiring, scheduling, training, and, if necessary, firing PCAs.

### G2. Who can get self-directed care

Self-directed care is available to all Superior STAR+PLUS MMP members.

## G3. How to get help in employing personal care providers

You can select someone to help you choose your PCA services. To self-direct your care, contact your Service Coordinator. Your Service Coordinator will provide:

- A clear explanation that self-direction of PCA services is voluntary and that the extent to which you would like to self-direct is your choice;
- A clear explanation of the options to select self-directed supports or agency personal care;
   and
- An outline of the support you may need to assist you in the level of self-direction you choose.

## H. How to get transportation services

If you are a waiver recipient, contact your Service Coordinator for information specific to waiver transportation services. You can reach your plan Service Coordinator by calling 1-855-772-7075 (TTY: 711). Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

Texas Medicaid offers a Medical Transportation Program (MTP) that helps with non-emergency transportation to health care appointments for eligible Texas Medicaid clients who have no other transportation options. MTP can help with rides to the doctor, dentist, hospital, drug store, and any other place you get Texas Medicaid services. To get these services, call 1-877-633-8747.

All requests for transportation services should be made within 2-5 days of your appointment. Exceptions may be authorized in the event of an emergency.

# I. How to get covered services when you have a medical emergency or urgent need for care, or during a disaster

## I1. Care when you have a medical emergency

### Definition of a medical emergency

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

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

## What to do if you have a medical emergency

If you have a medical emergency:

- **Get help as fast as possible.** Call 911 or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do **not** need to get approval or a referral first from your PCP.
- Tell Superior STAR+PLUS MMP about your emergency as soon as possible. We need to follow up on your emergency care. You or someone should call to tell us about your emergency care, usually within 48 hours. However, you will not have to pay for emergency services because of a delay in telling us. If you have questions, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711) 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. For more information, visit mmp.SuperiorHealthPlan.com.

#### Covered services in a medical emergency

You may get covered emergency care whenever you need it, anywhere in the United States or its territories. If you need an ambulance to get to the emergency room, our plan covers that. To learn more, see the Benefits Chart in Chapter 4, Section D, page 56.

Note: If you are traveling, Medicare does not provide coverage for emergency medical care outside of the United States and its territories.

If you have an emergency, we will talk with the doctors who give you emergency care. Those doctors will tell us when your medical emergency is over.

#### **Definition of post-stabilization**

Post-stabilization care services are services that keep your condition stable following emergency medical care.

After the emergency is over, you may need follow-up care to be sure you get better. Your follow-up care will be covered by our plan. If you get your emergency care from out-of-network providers, we will try to get network providers to take over your care as soon as possible.

#### What to do if you have a behavioral health emergency

### Definition of a behavioral health emergency

A behavioral health emergency is when a mental health condition with symptoms such as hallucinations, delusions, or mood changes put you or someone else at risk for serious harm. The condition is so serious that, if it does not get immediate treatment, the symptoms could lead to any of the following results:

- A suicide attempt or serious self-harm;
- An attempt to harm someone else;
- The loss of your ability to care for yourself or to keep yourself safe;
- A custody order to be detained in a psychiatric hospital.

If you are having a behavioral health emergency, please call the Superior STAR+PLUS MMP Behavioral Health Crisis Line at 1-866-896-1844 (TTY: 711), 24 hours a day, 7 days a week. Press "#" when the call is answered. You can also call your Service Coordinator, Behavioral Health Care Manager or Local Mental Health Authority (LMHA) Crisis Line. Contact your Service Coordinator or Behavioral Health Care Manager for more information.

If you are having a life-threatening medical emergency, please dial 911.

#### Getting emergency care if it wasn't an emergency

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

However, after the doctor says it was not an emergency, we will cover your additional care only if:

- you go to a network provider, or
- the additional care you get is considered "urgently needed care" and you follow the rules for getting this care. (See the next section.)

If you are unsure if urgent care is needed, you may contact our Nurse Advice Line or our Behavioral Health Crisis Line 24 hours a day, 7 days a week at 1-866-896-1844 (TTY: 711).

## 12. Urgently needed care

### Definition of urgently needed care

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

## Urgently needed care when you are in the plan's service area

In most situations, we will cover urgently needed care only if:

- you get this care from a network provider, and
- you follow the other rules described in this chapter.

However, if you can't get to a network provider, we will cover urgently needed care you get from an out-of-network provider.

To access urgently needed services, you should go to the nearest urgent care center that is open. If you are seeking urgent care in our service area, you should look in the Provider and Pharmacy Directory for a listing of the urgent care centers in your plan's network.

#### Urgently needed care when you are outside the plan's service area

When you are outside the plan's service area, you might not be able to get care from a network provider. In that case, our plan will cover urgently needed care you get from any provider.

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

## 13. Care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from Superior STAR+PLUS MMP.

Please visit our website for information on how to obtain needed care during a declared disaster: mmp.SuperiorHealthPlan.com.

During a declared disaster, if you cannot use a network provider, we will allow you to get care from out-of-network providers at no cost to you. If you cannot use a network pharmacy during a declared disaster, you will be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5 for more information.

## J. What to do if you are billed directly for services covered by our plan

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

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

If you have paid for your covered services, or if you have gotten a bill for covered medical services, see Chapter 7, Section A, page 139 to learn what to do.

## J1. What to do if services are not covered by our plan

Superior STAR+PLUS MMP covers all services:

- that are medically necessary, and
- that are listed in the plan's Benefits Chart (see Chapter 4, Section D, page 56), and
- that you get by following plan rules.

If you get services that aren't covered by our plan, you must pay the full cost yourself.

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

Chapter 9, Section 4, page 171 explains what to do if you want the plan to cover a medical item or service. It also tells you how to appeal the plan's coverage decision. You may also call Member Services to learn more about your appeal rights.

We will pay for some services up to a certain limit. If you go over the limit, you will have to pay the full cost to get more of that type of service. Call Member Services to find out what the limits are and how close you are to reaching them.

Our plan is not allowed to reimburse members for Texas Medicaid-covered benefits. If you have questions about the benefits covered by Texas Medicaid, please go to Chapter 2, Section H, page 27 for more information.

# K. Coverage of health care services when you are in a clinical research study

## K1. Definition of a clinical research study

A clinical research study (also called a clinical trial) is a way doctors test new types of health care or drugs. They ask for volunteers to help with the study. This kind of study helps doctors decide whether a new kind of health care or drug works and whether it is safe.

Once Medicare approves a study you want to be in, someone who works on the study will contact you. That person will tell you about the study and see if you qualify to be in it. You can be in the study as long as you meet the required conditions. You must also understand and accept what you must do for the study.

While you are in the study, you may stay enrolled in our plan. That way you continue to get care from our plan not related to the study.

If you want to participate in a Medicare-approved clinical research study, you do not need to get approval from us or your primary care provider. The providers that give you care as part of the study do not need to be network providers.

You do need to tell us before you start participating in a clinical research study. If you plan to be in a clinical research study, you or your Service Coordinator should contact Member Services to let us know you will be in a clinical trial.

## K2. Payment for services when you are in a clinical research study

If you volunteer for a clinical research study that Medicare approves, you will pay nothing for the services covered under the study and Medicare will pay for services covered under the study as well

as routine costs associated with your care. Once you join a Medicare-approved clinical research study, you are covered for most items and services you get as part of the study. This includes:

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

If you are part of a study that Medicare has **not approved**, you will have to pay any costs for being in the study.

## K3. Learning more about clinical research studies

You can learn more about joining a clinical research study by reading "Medicare & Clinical Research Studies" on the Medicare website (<a href="https://www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf">https://www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf</a>). 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.

# L. How your health care services are covered when you get care in a religious non-medical health care institution

## L1. Definition of a religious non-medical health care institution

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

You may choose to get health care at any time for any reason. This benefit is only for Medicare 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.

## L2. Getting care from a religious non-medical health care institution

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

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

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

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services is limited to non-religious aspects of care.
- If you get services from this institution that are provided to you in a facility, the following applies:
  - You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
  - You must get approval from our plan before you are admitted to the facility or your stay will not be covered.

Our plan covers unlimited days for inpatient hospital care when authorized by the plan. Please see the Benefits Chart beginning on Chapter 4, Section D, page 56 for more information.

## M. Durable medical equipment (DME)

## M1. DME as a member of our plan

DME means certain items ordered by a provider for use in your own home. Examples of these items are wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, intravenous (IV) infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

You will always own certain items, such as prosthetics.

In this section, we discuss DME you must rent. As a member of Superior STAR+PLUS MMP, you usually will not own DME, no matter how long you rent it.

In certain situations, we will transfer ownership of the DME item to you. Call Member Services at 1-866-896-1844 (TTY: 711) to find out about the requirements you must meet and the papers you need to provide.

Even if you had the DME for up to 12 months in a row under Medicare before you joined our plan, you will not own the equipment.

Our plan will pay for some durable medical equipment (DME) and products normally found in a pharmacy. Superior STAR+PLUS MMP pays for nebulizers, ostomy supplies, and other covered supplies and equipment if they are medically necessary. Call Member Services for more information about these benefits.

## M2. DME ownership when you switch to Original Medicare or Medicare Advantage

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

**Note:** You can find definitions of Original Medicare and Medicare Advantage Plans in Chapter 12. You can also find more information about them in the *Medicare & You 2020* Handbook. If you don't have a copy of this booklet, you can get it at the Medicare website (<a href="https://www.medicare.gov/">https://www.medicare.gov/</a>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

You will have to make 13 payments in a row under Original Medicare, or you will have to make the number of payments in a row set by the Medicare Advantage plan, to own the DME item if:

- you did not become the owner of the DME item while you were in our plan, and
- you leave our plan and get your Medicare benefits outside of any health plan in the Original Medicare program or a Medicare Advantage Plan.

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

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

## **Chapter 4: Benefits Chart**

## Introduction

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

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### A. Your covered services

This chapter tells you what services Superior STAR+PLUS MMP pays for. You can also learn about services that are not covered. Information about drug benefits is in Chapter 5, Section C, page 121. This chapter also explains limits on some services.

Because you get assistance from Texas Medicaid, you pay nothing for your covered services as long as you follow the plan's rules. See Chapter 3, Section B, page 32 for details about the plan's rules.

If you need help understanding what services are covered, call your Service Coordinator and/or Member Services at 1-866-896-1844 (TTY: 711). Member Services hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. Service Coordinator hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

## B. Rules against providers charging you for services

We do not allow Superior STAR+PLUS MMP providers to bill you for covered services. We pay our providers directly, and we protect you from any charges. This is true even if we pay the provider less than the provider charges for a service.

You should never get a bill from a provider for covered services. If you do, see Chapter 7, Section A, page 139 or call Member Services.

## C. Our plan's Benefits Chart

The Benefits Chart tells you which services the plan pays for. It lists categories of services in alphabetical order and explains the covered services.

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

- Your Medicare and Texas Medicaid covered services must be provided according to the rules set by Medicare and Texas Medicaid.
- The services (including medical care, services, supplies, equipment, and drugs) must be medically necessary. Medically necessary means you need the services to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home.

It also means the services, supplies, or drugs meet accepted standards of medical practice.

- You get your care from a network provider. A network provider is a provider who
  works with the health plan. In most cases, the plan will not pay for care you get from
  an out-of-network provider. Chapter 3, Section D, page 35 has more information about
  using network and out-of-network providers.
- For information on how to obtain services, contact Superior STAR+PLUS MMP
  Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday
  through Friday. After hours, on weekends and on holidays, you may be asked to
  leave a message. Your call will be returned within the next business day. The call is
  free. For more information, visit mmp.SuperiorHealthPlan.com.
- You have a primary care provider (PCP) or a care team that is providing and
  managing your care. In most cases, your PCP must give you approval before you can
  see someone that is not your PCP or use other providers in the plan's network. This is
  called a referral. Chapter 3 Section B, page 32, has more information about getting a
  referral and explains when you do not need a referral.
- Some of the services listed in the Benefits Chart are covered only if your doctor or other network provider gets approval from us first. This is called prior authorization. Covered services that need prior authorization are marked in the Benefits Chart in bold type.
- All preventive services are free. You will see this apple in the Benefits Chart.

## D. The Benefits Chart

Ser	vices that our plan pays for	What you must pay
•	Abdominal aortic aneurysm screening  The plan will pay for a one-time ultrasound screening for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0
	Alcohol misuse screening and counseling  The plan will pay for one alcohol-misuse screening for adults who misuse alcohol but are not alcohol dependent. This includes pregnant women.  If you screen positive for alcohol misuse, you can get up to four brief, face-to-face counseling sessions each year (if you are able and alert during counseling) with a qualified primary care provider or practitioner in a primary care setting.	\$0
	Ambulance services  Covered ambulance services include fixed-wing, rotary-wing, and ground ambulance services. The ambulance will take you to the nearest place that can give you care.  Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.  Ambulance services for other cases must be approved by the plan.  In cases that are not emergencies, the plan may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0

Ser	vices that our plan pays for	What you must pay
<b>Č</b>	Annual wellness visit	\$0
	If you have been in Medicare Part B for more than 12 months, you can get an annual checkup. This is to make or update a prevention plan based on your current risk factors. The plan will pay for this once every 12 months.	
	<b>Note:</b> You cannot have your first annual checkup within 12 months of your "Welcome to Medicare" preventive visit. You will be covered for annual checkups after you have had Part B for 12 months. You do not need to have had a "Welcome to Medicare" visit first.	
	Each member who has completed an annual wellness visit will get \$20 in rewards dollars loaded onto their Superior STAR+PLUS MMP My Health Pays™ rewards card.	
	Behavioral health services	Prior Authorization
	<ul> <li>The plan will pay for the following services:</li> <li>Mental health targeted case management</li> <li>Mental health rehabilitative services</li> <li>Each member who has completed a follow-up visit with a mental health provider within 30 days after hospitalization, will get \$20 in rewards dollars loaded onto their Superior STAR+PLUS MMP My Health Pays™ rewards card.</li> </ul>	(approval in advance) must be obtained from a designated Behavioral Health Vendor. Please contact the plan for details.

Ser	vices that our plan pays for	What you must pay
***************************************	Bone mass measurement  The plan will pay for certain procedures for members who qualify (usually, someone at risk of losing bone mass or at risk of osteoporosis). These procedures identify bone mass, find bone loss, or find out bone quality.  The plan will pay for the services once every 24 months, or more often if they are medically necessary. The plan will also pay for a doctor to look at and comment on the results.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0
•	<ul> <li>Breast cancer screening (mammograms)</li> <li>The plan will pay for the following services:</li> <li>One baseline mammogram between the ages of 35 and 39</li> <li>One screening mammogram every 12 months for women age 40 and older</li> <li>Clinical breast exams once every 24 months</li> <li>Each member who has completed an annual breast cancer screening will get \$20 in rewards dollars loaded onto their Superior STAR+PLUS MMP My Health Pays™ rewards card.</li> </ul>	\$0
	Cardiac (heart) rehabilitation services  The plan will pay for cardiac rehabilitation services such as exercise, education, and counseling. Members must meet certain conditions with a doctor's order.  The plan also covers intensive cardiac rehabilitation programs, which are more intense than cardiac rehabilitation programs.	Prior Authorization (approval in advance) may be required. Please contact the plan for details.

Ser	vices that our plan pays for	What you must pay
<b>~</b>	Cardiovascular (heart) disease risk reduction visit (therapy for heart disease)  The plan pays for one visit a year with your primary care provider to help lower your risk for heart disease. During this visit, your doctor may:  • discuss aspirin use,  • check your blood pressure, or  • give you tips to make sure you are eating well.	Prior Authorization (approval in advance) may be required. Please contact the plan for details.
<b>~</b>	Cardiovascular (heart) disease testing  The plan pays for blood tests to check for cardiovascular disease once every five years (60 months). These blood tests also check for defects due to high risk of heart disease.	Prior Authorization (approval in advance) may be required. Please contact the plan for details.
<b>~</b>	<ul> <li>Cervical and vaginal cancer screening</li> <li>The plan will pay for the following services:</li> <li>For all women: Pap tests and pelvic exams once every 24 months</li> <li>For women who are at high risk of cervical or vaginal cancer: one Pap test every 12 months</li> <li>For women who have had an abnormal Pap test within the last three years and are of childbearing age: one Pap test every 12 months</li> </ul>	\$0

Services that our plan pays for	What you must pay
Chiropractic services  The plan will pay for the following services:  • Adjustments of the spine to correct alignment	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0 You should talk to your provider and get a referral.
<ul> <li>Colorectal cancer screening</li> <li>For people 50 and older, the plan will pay for the following services:         <ul> <li>Flexible sigmoidoscopy (or screening barium enema) every 48 months</li> <li>Fecal occult blood test, every 12 months</li> <li>Guaiac-based fecal occult blood test or fecal immunochemical test, every 12 months</li> <li>DNA based colorectal screening every 3 years</li> </ul> </li> <li>For people at high risk of colorectal cancer, the plan will pay for one screening colonoscopy (or screening barium enema) every 24 months.</li> <li>For people not at high risk of colorectal cancer, the plan will pay for one screening colonoscopy every ten years (but not within 48 months of a screening sigmoidoscopy).</li> <li>Each member who has completed a colonoscopy screening will get \$20 in rewards dollars loaded onto their Superior STAR+PLUS MMP My Health Pays™ rewards card.</li> </ul>	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0

four face-to-face visits.

## Services that our plan pays for What you must pay Counseling to stop smoking or tobacco use **Prior Authorization** (approval in advance) If you use tobacco but do not have signs or symptoms of may be required. tobacco-related disease: Please contact the plan for details. The plan will pay for two counseling quit attempts in a 12month period as a preventive service. This service is free \$0 for you. Each counseling attempt includes up to four faceto-face visits. If you use tobacco and have been diagnosed with a tobaccorelated disease or are taking medicine that may be affected by tobacco:

The plan will pay for eight additional individual or group

The plan will pay for two counseling quit attempts within a 12-month period. Each counseling attempt includes up to

For individuals not enrolled in and receiving HCBS STAR+PLUS waiver services: Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.

Services that our plan pay	s for	What you must pay
Dental Services  The plan covers the follow teeth and meet your med HCBS waiver members at Preventive Dental:  Two oral exams are  Two cleanings are comprehensive Dental:  Bitewing x-rays are at Comprehensive Dental:	wing services to help preserve your ical needs up to \$750 per year for nonages 21 through 115:  covered every year overed every year nt is covered every year a covered once every year	You pay a \$0 copay.
<ul> <li>Non-routine Services</li> <li>Diagnostic Services</li> <li>Restorative Services</li> <li>Endodontics</li> <li>Periodontics</li> <li>Extractions</li> <li>Prosthodontics</li> </ul>		
Depression screening  The plan will pay for one	depression screening each year. The in a primary care setting that can give eferrals.	\$0

Ser	vices that our plan pays for	What you must pay
ď	Diabetes screening	Prior Authorization
	The plan will pay for this screening (includes fasting glucose tests) if you have any of the following risk factors:	(approval in advance) may be required. Please contact the
	<ul> <li>High blood pressure (hypertension)</li> </ul>	plan for details.
	<ul> <li>History of abnormal cholesterol and triglyceride levels (dyslipidemia)</li> </ul>	\$0
	Obesity	
	<ul> <li>History of high blood sugar (glucose)</li> </ul>	
	Tests may be covered in some other cases, such as if you are overweight and have a family history of diabetes.	
	Depending on the test results, you may qualify for up to two diabetes screenings every 12 months.	
	Each member who has completed ongoing diabetes care screenings (HBA1c Diabetes screening, kidney screening (urine protein test), and retinal (eye) screening) will get \$20 in rewards dollars loaded onto their Superior STAR+PLUS MMP My Health Pays™ rewards card.	

Ser	vices that our plan pays for	What you must pay
<b>~</b>	Diabetic self-management training, services, and supplies  The plan will pay for the following services for all people who have diabetes (whether they use insulin or not):	Prior Authorization (approval in advance) may be required. Please contact the
	<ul> <li>Supplies to monitor your blood glucose, including the following:</li> </ul>	plan for details.
	<ul> <li>A blood glucose monitor</li> </ul>	
	<ul> <li>Blood glucose test strips</li> </ul>	
	<ul> <li>Lancet devices and lancets</li> </ul>	
	<ul> <li>Glucose-control solutions for checking the accuracy of test strips and monitors</li> </ul>	
	<ul> <li>For people with diabetes who have severe diabetic foot disease, the plan will pay for the following:</li> </ul>	
	<ul> <li>One pair of therapeutic custom-molded shoes (including inserts) and two extra pairs of inserts each calendar year, or</li> </ul>	
	<ul> <li>One pair of depth shoes and three pairs of inserts each year (not including the non-customized removable inserts provided with such shoes)</li> </ul>	
	The plan will also pay for fitting the therapeutic custom-molded shoes or depth shoes.	
	<ul> <li>The plan will pay for training to help you manage your diabetes, in some cases.</li> </ul>	

Ser	vices that our plan pays for	What you must pay
	Durable medical equipment (DME) and related supplies	Prior Authorization
	(For a definition of "Durable medical equipment (DME)," see Chapter 12, page 227 of this handbook.)	(approval in advance) may be required. Please contact the
	The following items are covered:	plan for details.
	Wheelchairs	\$0
	<ul> <li>Crutches</li> </ul>	Benefits and limits as
	Powered mattress systems	described in the Texas Medicaid
	Diabetic supplies	Provider Procedures
	<ul> <li>Hospital beds ordered by a provider for use in the home</li> </ul>	Manual.
	<ul> <li>Intravenous (IV) infusion pumps</li> </ul>	
	Speech generating devices	
	<ul> <li>Oxygen equipment and supplies</li> </ul>	
	<ul> <li>Nebulizers</li> </ul>	
	<ul> <li>Walkers</li> </ul>	
	Other items may be covered.	
	The plan will pay for all medically necessary DME that Medicare and Texas Medicaid usually pay for. If our supplier in your area does not carry a particular brand or maker, you may ask them if they can special-order it for you.	

ervices that our plan pays for	What you must pay
Emergency care	\$0
<ul> <li>Emergency care means services that are:</li> <li>given by a provider trained to give emergency services, and</li> <li>needed to treat a medical emergency.</li> <li>A medical emergency is a medical condition with severe pain or serious injury. The condition is so serious that, if it doesn't get immediate medical attention, anyone with an average knowledge of health and medicine could expect it to result in:</li> <li>serious risk to your health, or to that of your unborn child; or</li> <li>serious dysfunction of any bodily organ or part; or</li> <li>in the case of a pregnant woman in active labor, when:</li> <li>there is not enough time to safely transfer you to another hospital before delivery.</li> <li>a transfer to another hospital may pose a threat to your health or safety or to that of your unborn child.</li> <li>Medical services performed out of the country are not covered.</li> </ul>	If you get emergency care at an out-of- network hospital and need inpatient care after your emergency is stabilized, you must return to a network hospital for your care to continue to be paid for. You can stay in the out-of- network hospital for your inpatient care only if the plan approves your stay.

Ser	vices that our plan pays for	What you must pay
	Family planning services	\$0
	The law lets you choose any provider to get certain family planning services from. This means any doctor, clinic, hospital, pharmacy or family planning office.	For individuals not enrolled in and receiving HCBS
	The plan will pay for the following services:	STAR+PLUS waiver services: Benefits
	<ul> <li>Family planning exam and medical treatment</li> </ul>	and limits as
	<ul> <li>Family planning lab and diagnostic tests</li> </ul>	described in the Texas Medicaid
	<ul> <li>Family planning methods (birth control pills, patch, ring, IUD, injections, implants)</li> </ul>	Provider Procedures Manual.
	<ul> <li>Family planning supplies with prescription (condom, sponge, foam, film, diaphragm, cap)</li> </ul>	
	<ul> <li>Counseling and diagnosis of infertility, and related services</li> </ul>	
	<ul> <li>Counseling and testing for sexually transmitted infections (STIs), AIDS, and other HIV-related conditions</li> </ul>	
	<ul> <li>Treatment for sexually transmitted infections (STIs)</li> </ul>	
	<ul> <li>Voluntary sterilization (You must be age 21 or older, and you must sign a federal sterilization consent form. At least 30 days, but not more than 180 days, must pass between the date that you sign the form and the date of surgery.)</li> </ul>	
	Genetic counseling	
	The plan will also pay for some other family planning services. However, you must see a provider in the plan's network for the following services:	
	<ul> <li>Treatment for medical conditions of infertility (This service does not include artificial ways to become pregnant.)</li> </ul>	
	Treatment for AIDS and other HIV-related conditions	
	Genetic testing	

Ser	vices that our plan pays for	What you must pay
ď	Health and wellness education programs	\$0
	Enhanced Disease Management. We have health programs to help you manage certain health conditions. These may include conditions such as Asthma, Cardiovascular Disease, Congestive Heart Failure, COPD and Diabetes we also have a special program to help you if you are pregnant. The programs offer learning materials, telephonic calls, and care tips.	
	<b>Telemonitoring Services.</b> Telemonitoring is a scheduled, remote monitoring service of a member's health related data.	
	Remote Access Technologies (including Web/Phone based technologies and Nursing Hotline): The Nursing Hotline is a health information line staffed by Registered nurses who are ready to answer your questions, 24 hours per day, 365 days per year. Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.	
	Counseling Services. Limit is based on number of visits, not on session duration. Individual sessions can be 30, 45 or 60 minutes in duration. Group sessions are not timed but typically last 45-60 minutes. There is a limit of 30 total visits per year regardless of session type (individual or group). Authorization must be obtained from a designated behavioral health vendor. Coverage is for adults 21 and over.	
	Personal Emergency Response System (PERS): Coverage for one Emergency Medical Response Device per lifetime and monthly fee. An Emergency Medical Response Device is an emergency pendant that gives members an easy way to call for help at any time of day or night. Benefits and limits as described in the Texas Medicaid Provider Procedures Manual as required by CFC.	

Ser	vices that our plan pays for	What you must pay
	Hearing services  The plan pays for hearing and balance tests done by your provider. These tests tell you whether you need medical treatment. They are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.  The plan also pays for unlimited routine hearing exams and unlimited fitting/evaluation for hearing aids.  The plan will pay for hearing aids (all types) for one ear every five years.	\$0  Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.
<b>~</b>	HIV screening  The plan pays for one HIV screening exam every 12 months for people who:  • ask for an HIV screening test, or  • are at increased risk for HIV infection.  For women who are pregnant, the plan pays for up to three HIV screening tests during a pregnancy.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0

Services that our plan pays for	What you must pay
Home health agency care  Before you can get home health services, a doctor must tell us you need them, and they must be provided by a home health agency.  The plan will pay for the following services, and maybe other services not listed here:  • Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week.)  • Physical therapy, occupational therapy, and speech therapy  • Medical and social services  • Medical equipment and supplies	Prior Authorization (approval in advance) may be required. Please contact the plan for details.  You should talk to your provider and get a referral.  \$0  Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.
You can get care from any hospice program certified by Medicare. You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal prognosis and are expected to have six months or less to live. Your hospice doctor can be a network provider or an out-of-network provider.  The plan will pay for the following while you are getting hospice services:  Drugs to treat symptoms and pain  Short-term respite care  Home care  This benefit is continued on the next page	When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Superior STAR+PLUS MMP.

Ser	vices that our plan pays for	What you must pay
	Hospice care (continued)	
	Hospice services and services covered by Medicare Part A or B are billed to Medicare.	
	<ul> <li>See Section F of this chapter for more information.</li> </ul>	
	For services covered by Superior STAR+PLUS MMP but not covered by Medicare Part A or B:	
	<ul> <li>Superior STAR+PLUS MMP will cover plan-covered services not covered under Medicare Part A or B. The plan will cover the services whether or not they are related to your terminal prognosis. You pay nothing for these services.</li> </ul>	
	For drugs that may be covered by Superior STAR+PLUS MMP's Medicare Part D benefit:	
	<ul> <li>Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section F3, page 127.</li> </ul>	
	<b>Note:</b> If you need non-hospice care, you should call your service coordinator to arrange the services. Non-hospice care is care that is not related to your terminal prognosis. You can call your Service Coordinator at 1-855-772-7075 (TTY: 711). Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.	
	Our plan covers hospice consultation services (one time only) for a terminally ill person who has not chosen the hospice benefit.	

# Services that our plan pays for What you must pay **Immunizations Prior Authorization** (approval in advance) The plan will pay for the following services: may be required. Please contact the Pneumonia vaccine plan for details. Flu shots, once each flu season in the fall and winter, with \$0 additional flu shots if medically necessary Hepatitis B vaccine if you are at high or intermediate risk of getting hepatitis B Other vaccines if you are at risk and they meet Medicare Part B coverage rules The plan will pay for other vaccines that meet the Medicare Part D coverage rules. Read Chapter 6, Section D, page 136 to learn more. Each member who has received a flu shot will get \$20 in rewards dollars loaded onto their Superior STAR+PLUS MMP My Health Pays™ rewards card. Inpatient hospital care Both a Referral and **Prior Authorization** The plan will pay for the following services, and maybe other (approval in advance) services not listed here: may be required. Please Semi-private room (or a private room if it is medically contact the plan for necessary) details. Meals, including special diets Regular nursing services Costs of special care units, such as intensive care or coronary care units Drugs and medications Lab tests X-rays and other radiology services Needed surgical and medical supplies This benefit is continued on the next page

## Services that our plan pays for What you must pay Inpatient hospital care (continued) \$0 You must get Appliances, such as wheelchairs approval from the Operating and recovery room services plan to keep getting inpatient care at an Physical, occupational, and speech therapy out-of-network Inpatient substance abuse services hospital after your Blood, including storage and administration emergency is under control. The plan will pay for whole blood and packed red cells beginning with the fourth pint of blood you Benefits and limits as need. You must pay for the first three pints of described in the Texas blood you get in a calendar year or have the Medicaid Provider blood donated by you or someone else. Procedures Manual. For example, 30-day spell of The plan will pay for all other parts of blood beginning with the first pint used. illness applies. Physician services In some cases, the following types of transplants: corneal, kidney, kidney/pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, a Medicare-approved transplant center will review your case and decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If local transplant providers are willing to accept the Medicare rate, then you can get your transplant services locally or outside the pattern of care for your community. If Superior STAR+PLUS MMP provides transplant services outside the pattern of care for your community and you choose to get your transplant there, we will arrange or pay for lodging and travel costs for you and one other person. Generally, if transplant services are available at a local Medicare-approved transplant center, transportation and lodging will not be covered by Superior STAR+PLUS MMP.

## Services that our plan pays for What you must pay Inpatient mental health care Both a Referral and **Prior Authorization** The plan will pay for mental health care services that require a (approval in advance) hospital stay. may be required. Authorization must be The plan may provide coverage for inpatient services for acute obtained from a psychiatric conditions in a free-standing psychiatric hospital in designated Behavioral lieu of an acute care inpatient setting. Health Vendor. Please The plan may provide coverage for substance abuse disorder contact the plan for treatment services in a chemical dependency treatment facility details. in lieu of an acute care inpatient hospital setting. Benefits and limits as described in the Texas Medicaid Provider Procedures Manual. \$0 Inpatient stay: Covered services in a hospital or skilled Both a Referral and nursing facility (SNF) during a non-covered inpatient stay **Prior Authorization** (approval in advance) If your inpatient stay is not reasonable and necessary, the may be required. plan will not pay for it. Please contact the However, in some cases the plan will pay for services you get plan for details. while you are in the hospital or a nursing facility. The plan will pay for the following services, and maybe other services not listed here: **Doctor services** Diagnostic tests, like lab tests X-ray, radium, and isotope therapy, including technician materials and services Surgical dressings Splints, casts, and other devices used for fractures and dislocations

This benefit is continued on the next page

Services that our plan pays for	What you must pay
Inpatient services covered during a non-covered inpatient stay (continued)  • Prosthetics and orthotic devices, other than dental, including replacement or repairs of such devices. These are devices that:	\$0  Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.
<ul> <li>replace all or part of an internal body organ (including contiguous tissue), or</li> <li>replace all or part of the function of an inoperative or malfunctioning internal body organ.</li> </ul>	
Leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes. This includes adjustments, repairs, and replacements needed because of breakage, wear, loss, or a change in the patient's condition	
Physical therapy, speech therapy, and occupational therapy	

Services that our plan pays for	What you must pay
<ul> <li>Kidney disease services and supplies</li> <li>The plan will pay for the following services:</li> <li>Kidney disease education services to teach kidney care and help members make good decisions about their care. You must have stage IV chronic kidney disease, and your doctor must refer you. The plan will cover up to six sessions of kidney disease education services.</li> <li>Outpatient dialysis treatments, including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, Section B, page 32.</li> <li>Inpatient dialysis treatments if you are admitted as an inpatient to a hospital for special care</li> <li>Self-dialysis training, including training for you and anyone helping you with your home dialysis treatments</li> <li>Home dialysis equipment and supplies</li> <li>Certain home support services, such as necessary visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and to check your dialysis equipment and water supply</li> <li>Your Medicare Part B drug benefit pays for some drugs for dialysis. For information, please see "Medicare Part B prescription drugs" in this chart.</li> </ul>	Prior Authorization (approval in advance) may be required for Dialysis Services. Authorization is not needed for Kidney Disease Education. Please contact the plan for details. \$0

## Services that our plan pays for What you must pay Lung cancer screening **Prior Authorization** (approval in advance) The plan will pay for lung cancer screening every 12 months if may be required. you: Please contact the plan for details. Are aged 55-77, and \$0 Have a counseling and shared decision-making visit with your doctor or other qualified provider, and Have smoked at least 1 pack a day for 30 years with no signs or symptoms of lung cancer or smoke now or have quit within the last 15 years After the first screening, the plan will pay for another screening each year with a written order from your doctor or other qualified provider. **Medical nutrition therapy Prior Authorization** (approval in advance) This benefit is for people with diabetes or kidney disease may be required. without dialysis. It is also for after a kidney transplant when Please contact the ordered by your doctor. plan for details. The plan will pay for three hours of one-on-one counseling \$0 services during your first year that you get medical nutrition therapy services under Medicare. (This includes our plan, any other Medicare Advantage plan, or Medicare.) We pay for two hours of one-on-one counseling services each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a doctor's order. A doctor must prescribe these services and renew the order each year if your treatment is needed in the next calendar year.

Services that our plan pays for		What you must pay
•	Medicare Diabetes Prevention Program (MDPP)  The plan will pay for MDPP services. MDPP is designed to help you increase healthy behavior. It provides practical training in:  Increased physical activity, and ways to maintain weight loss and a healthy lifestyle.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0

Ser	vices that our plan pays for	What you must pay
	Medicare Part B prescription drugs	Prior Authorization
	These drugs are covered under Part B of Medicare. Superior STAR+PLUS MMP will pay for the following drugs: Some drugs may be subject to step therapy:	(approval in advance) may be required. Please contact the
	<ul> <li>Drugs you don't usually give yourself and are injected or infused while you are getting doctor, hospital outpatient, or ambulatory surgery center services</li> </ul>	plan for details.
	<ul> <li>Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan</li> </ul>	
	<ul> <li>Clotting factors you give yourself by injection if you have hemophilia</li> </ul>	
	<ul> <li>Immunosuppressive drugs, if you were enrolled in Medicare Part A at the time of the organ transplant</li> </ul>	
	<ul> <li>Osteoporosis drugs that are injected. These drugs are paid for if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot inject the drug yourself</li> </ul>	
	Antigens	
	Certain oral anti-cancer drugs and anti-nausea drugs	
	<ul> <li>Certain drugs for home dialysis, including heparin, the antidote for heparin (when medically necessary), topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, or Darbepoetin Alfa)</li> </ul>	
	<ul> <li>IV immune globulin for the home treatment of primary immune deficiency diseases</li> </ul>	
	The following link will take you to a list of Part B Drugs that may be subject to Step Therapy:  mmp.superiorhealthplan.com/mmp/resources.html	
	Chapter 5, page 129 explains the outpatient prescription drug benefit. It explains rules you must follow to have prescriptions covered.	
	Chapter 6, page 130 explains what you pay for your outpatient prescription drugs through our plan.	

Ser	vices that our plan pays for	What you must pay
	Nursing facility care  Nursing facilities provide for your medical, social and psychological needs. That includes:  1. Room and board  2. Social services  3. Over-the-counter drugs, medical supplies and equipment  4. Rehabilitative Services  5. Personal needs items such as soap, toilet paper and lotion  Within 30 days of confirmed initial admission into a Nursing Facility members will receive a "Welcome Kit".	Prior Authorization (approval in advance) may be required. Please contact the plan for details.  \$0
•	Obesity screening and therapy to keep weight down  If you have a body mass index of 30 or more, the plan will pay for counseling to help you lose weight. You must get the counseling in a primary care setting. That way, it can be managed with your full prevention plan. Talk to your primary care provider to find out more.	\$0
	<ul> <li>Opioid treatment services</li> <li>The plan will pay for the following services to treat opioid use disorder:</li> <li>Medications approved by the Food and Drug Administration (FDA) and, if applicable, managing and giving you these medications</li> <li>Substance use counseling</li> <li>Individual and group therapy</li> <li>Testing for drugs or chemicals in your body (toxicology testing)</li> </ul>	Both a Referral and Prior Authorization (approval in advance) may be required. Please contact the plan for details.

Services that our plan pays for	What you must pay
Outpatient diagnostic tests and therapeutic services and supplies	Both a Referral and Prior Authorization
The plan will pay for the following services, and maybe other services not listed here:	(approval in advance) may be required. Please contact the plan for
X-rays	details.
<ul> <li>Radiation (radium and isotope) therapy, including technician materials and supplies</li> </ul>	\$0
<ul> <li>Surgical supplies, such as dressings</li> </ul>	
<ul> <li>Splints, casts, and other devices used for fractures and dislocations</li> </ul>	
Lab tests	
<ul> <li>Blood, beginning with the fourth pint of blood that you need. You must pay for the first three pints of blood you get in a calendar year or have the blood donated by you or someone else. The plan will pay for storage and administration beginning with the first pint of blood you need.</li> </ul>	
Other outpatient diagnostic tests	

Services that our plan pays for	What you must pay
Outpatient hospital services	Both a Referral and
The plan pays for medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.	Prior Authorization (approval in advance) may be required. Please contact the plan for
The plan will pay for the following services, and maybe other services not listed here:	details.
Services in an emergency department or outpatient clinic, such as outpatient surgery or observation services	\$0
<ul> <li>Observation services help your doctor know if you need to be admitted to the hospital as an "inpatient"</li> </ul>	
<ul> <li>Sometimes you can be in the hospital overnight and still be an "outpatient"</li> </ul>	
<ul> <li>You can get more information about being an inpatient or an outpatient in this fact sheet:         <a href="https://www.medicare.gov/sites/default/files/2018-09/11435-Are-You-an-Inpatient-or-Outpatient.pdf">https://www.medicare.gov/sites/default/files/2018-09/11435-Are-You-an-Inpatient-or-Outpatient.pdf</a></li> </ul>	
Labs and diagnostic tests billed by the hospital	
<ul> <li>Mental health care, including care in a partial- hospitalization program, if a doctor certifies that inpatient treatment would be needed without it</li> </ul>	
X-rays and other radiology services billed by the hospital	
Medical supplies, such as splints and casts	
Preventive screenings and services listed throughout the Benefits Chart	
Some drugs that you can't give yourself	

### Services that our plan pays for What you must pay Outpatient mental health care Both a Referral and **Prior Authorization** The plan will pay for mental health services provided by: (approval in advance) a state-licensed psychiatrist or doctor, may be required. Please contact the plan for a clinical psychologist, details. a clinical social worker, Authorization must be a clinical nurse specialist, obtained from a a nurse practitioner, designated Behavioral a physician assistant, or Health Vendor. any other Medicare-qualified mental health care \$0 professional as allowed under applicable state laws. Benefits and limits as The plan will pay for the following services, and maybe other described in the services not listed here: **Texas Medicaid Provider Procedures** Clinic services Manual. Day treatment Psychosocial rehab services Both a Referral and Outpatient rehabilitation services a Prior Authorization The plan will pay for physical therapy, occupational therapy, (approval in advance) and speech therapy. may be required. Please contact the You can get outpatient rehabilitation services from hospital plan for details. outpatient departments, independent therapist offices. comprehensive outpatient rehabilitation facilities (CORFs), \$0 and other facilities. For individuals not enrolled in and receiving HCBS STAR+PLUS waiver services: Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.

Services that our plan pays for	What you must pay
Outpatient substance abuse services  Covered services include, but are not limited to:  Psychotherapy Patient education Follow-up care after you leave the hospital Preventive screening and counseling  Visits can be in an individual or group outpatient setting	Prior Authorization (approval in advance) may be required. Authorization must be obtained from a designated Behavioral Health Vendor. Please contact the plan for details. \$0  You should talk to your provider and get a referral.
Outpatient surgery  The plan will pay for outpatient surgery and services at hospital outpatient facilities and ambulatory surgical centers.	Both a Referral and Prior Authorization (approval in advance) may be required. Please contact the plan for details.
Over-the-counter (OTC) items  The plan covers limited over—the-counter (OTC) items available via mail order as a Flexible Benefit for free to members. Items covered do not need a prescription and are not covered through the member's pharmacy benefit.  This benefit is only available to plan members in the community. It is not available to plan members in a nursing facility.  The plan covers up to \$35 every calendar month.	\$0 Items can be ordered through the plans Pharmacy Benefit Provider.

Services that our plan pays for	What you must pay
Partial hospitalization services  Partial hospitalization is a structured program of active psychiatric treatment. It is offered as a hospital outpatient service or by a community mental health center. It is more intense than the care you get in your doctor's or therapist's office. It can help keep you from having to stay in the hospital.	Prior Authorization (approval in advance) may be required. Authorization must be obtained from a designated behavioral health vendor. Please contact the plan for details.
	You should talk to your provider and get a referral.
	\$0  Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.

Serv	vices that our plan pays for	What you must pay
	Personal Assistance Services	Prior Authorization
	The plan covers personal assistance with activities of daily living.	(approval in advance) may be required.
	The plan may pay for the following services if medically or functionally necessary, and maybe other services not listed here:	Please contact the plan for details.
	• Grooming	For individuals not enrolled in and
	• Eating	receiving HCBS
	Bathing	STAR+PLUS waiver services: Benefits
	<ul> <li>Dressing and personal hygiene</li> </ul>	and limits as
	<ul> <li>Functional living tasks / assistance with planning</li> </ul>	described in the Texas Medicaid
	Preparing meals	Provider Procedures
	Transportation, or assistance in securing transportation	Manual.
	Assistance with ambulation and mobility	
	<ul> <li>Reinforcement of behavioral support or specialized therapies activities; and</li> </ul>	
	Assistance with medications	
	These services can be self-directed if you choose. This option allows you or your legally authorized representative to be the employer of some of your service providers and to direct the delivery of program services.	
	Physician/provider services, including doctor's office visits	Both a Referral and Prior Authorization
	The plan will pay for the following services:	(approval in advance) may be required. Please
	<ul> <li>Medically necessary health care or surgery services given in places such as:</li> </ul>	contact the plan for details.
	o physician's office	\$0
	o certified ambulatory surgical center	**
	<ul> <li>hospital outpatient department</li> </ul>	
	This benefit is continued on the next page	

Ser	vices that our plan pays for	What you must pay
	Physician/provider services, including doctor's office visits (continued)	
	Consultation, diagnosis, and treatment by a specialist	
	<ul> <li>Basic hearing and balance exams given by your specialist, if your doctor orders it to see whether you need treatment</li> </ul>	
	<ul> <li>Certain additional telehealth services, including those for non-emergency medical issues like colds, flu, fevers, skin conditions, allergies and behavioral health.</li> </ul>	
	You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth.	
	You can get medical advice, a diagnosis or prescription by video or phone.	
	<ul> <li>Telehealth services to diagnose, evaluate, or treat symptoms of a stroke</li> </ul>	
	<ul> <li>Virtual check-ins (for example, by phone or video chat) with your provider for 5-10 minutes if:</li> </ul>	
	o you're not a new patient <b>and</b>	
	<ul> <li>the check-in isn't related to an office visit in the past 7 days and</li> </ul>	
	<ul> <li>the check-in doesn't lead to an office visit within</li> <li>24 hours or the soonest available appointment</li> </ul>	
	<ul> <li>Evaluation of video and/or images you sent to your doctor and explanation and follow up by your doctor within 24 hours if:</li> </ul>	
	o you're not a new patient <b>and</b>	
	<ul> <li>the evaluation isn't related to an office visit in the past 7 days and</li> </ul>	
	<ul> <li>the evaluation doesn't lead to an office visit within</li> <li>24 hours or the soonest available appointment</li> </ul>	
	This benefit is continued on the next page	

Services that our plan pays for What yo	u must pay
Physician/provider services, including doctor's office visits (continued)	
Consultation your doctor has with other doctors by phone, the Internet, or electronic health record if you're not a new patient	
Second opinion by another network provider before a medical procedure	
Non-routine dental care. Covered services are limited to:	
o surgery of the jaw or related structures,	
o setting fractures of the jaw or facial bones,	
<ul> <li>pulling teeth before radiation treatments of neoplastic cancer, or</li> </ul>	
<ul> <li>services that would be covered when provided by a physician.</li> </ul>	
Podiatry services \$0	
The plan will pay for the following services:  You shouly your provi	der and get
Diagnosis and medical or surgical treatment of injuries and diseases of the foot (such as hammer toe or heel spurs)  a referral.	J
Routine foot care for members with conditions affecting the legs, such as diabetes	
The plan offers additional unlimited routine foot care, regardless of condition, as a Flexible Benefit free to members. Services include:	
Treatment of flat feet or other structural misalignments of the feet	
Removal of corns	
Removal of warts	
Removal of calluses	
Hygienic care	

Ser	vices that our plan pays for	What you must pay
<b>*</b>	Prostate cancer screening exams  For men age 50 and older, the plan will pay for the following services once every 12 months:  • A digital rectal exam  • A prostate specific antigen (PSA) test	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0
	Prosthetic devices and related supplies  Prosthetic devices replace all or part of a body part or function. The plan will pay for the following prosthetic devices, and maybe other devices not listed here:  • Colostomy bags and supplies related to colostomy care  • Pacemakers  • Braces  • Prosthetic shoes  • Artificial arms and legs  • Breast prostheses (including a surgical brassiere after a mastectomy)  The plan will also pay for some supplies related to prosthetic devices. They will also pay to repair or replace prosthetic devices.  The plan offers some coverage after cataract removal or cataract surgery. See "Vision care" later in this section for details.	Prior Authorization (approval in advance) may be required. Please contact the plan for details.  \$0  Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.  Includes disposable medical supplies.

Services that our plan pays for		What you must pay
	Pulmonary rehabilitation services  The plan will pay for pulmonary rehabilitation programs for members who have moderate to very severe chronic obstructive pulmonary disease (COPD). The member must have order for pulmonary rehabilitation from the doctor or provider treating the COPD.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0
<b>~</b>	Sexually transmitted infections (STIs) screening and counseling  The plan will pay for screenings for chlamydia, gonorrhea, syphilis, and hepatitis B. These screenings are covered for pregnant women and for some people who are at increased risk for an STI. A primary care provider must order the tests. We cover these tests once every 12 months or at certain times during pregnancy.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0
	The plan will also pay for up to two face-to-face, high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. Each session can be 20 to 30 minutes long. The plan will pay for these counseling sessions as a preventive service only if they are given by a primary care provider. The sessions must be in a primary care setting, such as a doctor's office.	

Ser	Services that our plan pays for		What you must pay
	Ski	lled nursing facility (SNF) care	Prior Authorization
		e plan will pay for the following services, and maybe other vices not listed here:	(approval in advance) may be required.
	•	A semi-private room, or a private room if it is medically necessary	Please contact the plan for details.
	•	Meals, including special diets	You should talk to
	•	Nursing services	your provider and get
	•	Physical therapy, occupational therapy, and speech therapy	a referral.  Benefits and limits as
	•	Drugs you get as part of your plan of care, including substances that are naturally in the body, such as blood-clotting factors	described in the Texas Medicaid Provider Procedures Manual.
	•	Blood, including storage and administration	Mariuai.
		The plan will pay for whole blood and packed red cells beginning with the fourth pint of blood you need. You must pay for the first three pints of blood you get in a calendar year or have the blood donated by you or someone else.	
		<ul> <li>The plan will pay for all other parts of blood beginning with the first pint used.</li> </ul>	
	•	Medical and surgical supplies given by nursing facilities	
	•	Lab tests given by nursing facilities	
	•	X-rays and other radiology services given by nursing facilities	
	•	Appliances, such as wheelchairs, usually given by nursing facilities	
	•	Physician/provider services	
		This benefit is continued on the next page	

Ser	vices that our plan pays for	What you must pay
	Skilled nursing facility care (SNF) (continued)	
	You will usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment:	
	<ul> <li>A nursing home or continuing care retirement community where you lived before you went to the hospital (as long as it provides nursing facility care)</li> </ul>	
	<ul> <li>A nursing facility where your spouse lives at the time you leave the hospital</li> </ul>	
	No prior hospital stay is required. Includes disposable medical supplies. Plan provides additional days beyond what Medicare covers (unlimited).	
	Supervised exercise therapy (SET)	Prior Authorization
	The plan will pay for SET for members with symptomatic peripheral artery disease (PAD) who have a referral for PAD from the physician responsible for PAD treatment. The plan will pay for:	(approval in advance) may be required. Please contact the plan for details.
	<ul> <li>Up to 36 sessions during a 12-week period if all SET requirements are met</li> </ul>	\$0
	<ul> <li>An additional 36 sessions over time if deemed medically necessary by a health care provider</li> </ul>	
	The SET program must be:	
	<ul> <li>30 to 60-minute sessions of a therapeutic exercise- training program for PAD in members with leg cramping due to poor blood flow (claudication)</li> </ul>	
	<ul> <li>In a hospital outpatient setting or in a physician's office</li> </ul>	
	<ul> <li>Delivered by qualified personnel who make sure benefit exceeds harm and who are trained in exercise therapy for PAD</li> </ul>	
	<ul> <li>Under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist trained in both basic and advanced life support techniques</li> </ul>	

Ser	vices that our plan pays for	What you must pay
	Urgently needed care	\$0
	Urgently needed care is care given to treat:	
	• a non-emergency, <b>or</b>	
	<ul> <li>a sudden medical illness, or</li> </ul>	
	• an injury, <b>or</b>	
	<ul> <li>a condition that needs care right away.</li> </ul>	
	If you require urgently needed care, you should first try to get it from a network provider. However, you can use out-of-network providers when you cannot get to a network provider.	
	Medical services performed out of the country are not covered.	

Ser	vices that our plan pays for	What you must pay
ď	Vision care	\$0
	The plan will pay for outpatient doctor services for the diagnosis and treatment of diseases and injuries of the eye. For example, this includes annual eye exams for diabetic retinopathy for people with diabetes and treatment for agerelated macular degeneration. Medicare does not cover regular eye exams for glasses or contacts.	Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.
	For people at high risk of glaucoma, the plan will pay for one glaucoma screening each year. People at high risk of glaucoma include:	
	<ul> <li>people with a family history of glaucoma,</li> </ul>	
	<ul> <li>people with diabetes</li> </ul>	
	<ul> <li>African-Americans who are age 50 and older, and</li> </ul>	
	<ul> <li>Hispanic Americans who are 65 or older.</li> </ul>	
	The plan covers one eye exam every calendar year. The plan offers an extra \$200 each year towards the purchase of eyeglasses (lenses and frames) and contact lenses. The benefit is limited to members age 21 and older. The member will be responsible for eyewear costs that exceed \$200 annually.	
	Each member who has completed a Retinopathy Diabetes Screening will get \$20 in rewards dollars loaded onto their Superior STAR+PLUS MMP My Health Pays™ rewards card.	

Services that our plan pays for		What you must pay
<b>Č</b>	"Welcome to Medicare" Preventive Visit	\$0
	The plan covers the one-time "Welcome to Medicare" preventive visit. The visit includes:	
	<ul> <li>a review of your health,</li> </ul>	
	<ul> <li>education and counseling about the preventive services you need (including screenings and shots), and</li> </ul>	
	<ul> <li>referrals for other care if you need it.</li> </ul>	
	<b>Note:</b> We cover the "Welcome to Medicare" preventive visit only during the first 12 months that you have Medicare Part B. When you make your appointment, tell your doctor's office you want to schedule your "Welcome to Medicare" preventive visit.	

# E. Our home and community-based services

In addition to these general services, our plan also covers home and community-based services. These are services that you may be able to use instead of going to a facility. To get some of these services, you will need to qualify for the home and community-based waiver (the STAR+PLUS Waiver). Your Service Coordinator will work with you to decide if these services are right for you and will be in your Plan of Care.

Community-based services that our plan covers	What you must pay
Adaptive Aids and Medical Supplies  The plan covers the following devices, controls, appliances, or items that are necessary to address your specific needs, including those necessary for life support up to a \$10,000 per year limit.  The plan may pay for the following if medically or functionally necessary, and maybe other items/services not listed here:  Lifts, including vehicle lifts  Mobility aids  Positioning devices  Control switches/pneumatic switches and devices  Environmental control units	Prior Authorization (approval in advance) may be required. Please contact the plan for details.  \$0  For individuals enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as outlined in Attachment C: HCBS Service Definitions of the 1115 waiver.  For individuals not enrolled in and receiving HCBS STAR+PLUS waiverservices: Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.
<ul> <li>Medically necessary supplies</li> <li>Communication aids (including batteries)</li> <li>Adaptive/modified equipment for activities of daily living</li> <li>Safety restraints and safety devices</li> <li>Case managers can help you get medical supplies or equipment.</li> <li>Annual cost limit of this service is \$10,000 per waiver plan year.</li> <li>The \$10,000 cost limit may be waived by the HHSC upon request of the managed care organization. The State allows a member to select a relative or legal guardian, other than a legally responsible individual, to be his/her provider for this service if the relative or legal guardian meets the requirements for this type of service.</li> </ul>	

### Community-based services that our plan covers What you must pay **Adult Foster Care Prior Authorization** (approval in The plan covers 24-hour living arrangements in a foster home if you advance) may be have physical, mental, or emotional limitations or if you are unable required. Please to continue functioning independently in your own home. contact the plan for The plan may pay for the following services if medically or details. functionally necessary, and maybe other services not listed here: \$0 Meal preparation For individuals Housekeeping enrolled in and Personal care receiving HCBS STAR+PLUS Nursing tasks waiver (SPW) Supervision services as outlined in Companion services Attachment C: Daily living assistance **HCBS** Service Definitions of the Transportation 1115 waiver. For individuals not enrolled in and receiving HCBS STAR+PLUS waiver services: Benefits and limits as described in the Texas Medicaid **Provider Procedures** Manual.

Community-based services that our plan covers	What you must pay
Assisted Living Services	Prior Authorization
The plan covers a 24-hour living arrangement for you if you are unable to live independently in your own home.	(approval in advance) may be required. Please contact the
The plan may pay for the following services if medically or functionally necessary, and maybe other services not listed here:	plan for details. \$0
Host home/companion care that provides you with:	
Personal assistance	For individuals enrolled in and
Functional living tasks	receiving HCBS
<ul> <li>Supervision of your safety and security</li> </ul>	STAR+PLUS waiver (SPW) services as
Habilitation activities	outlined in
Supervised living that provides you with:	Attachment C: HCBS Service Definitions of
Personal assistance	the 1115 waiver.
Functional living tasks	
<ul> <li>Supervision of your safety and security</li> </ul>	
Habilitation activities	
Residential support service that provides you with:	
Personal assistance	
Functional living tasks	

Community-based services that our plan covers	What you must pay
Cognitive Rehabilitation Therapy  The plan covers services that help you learn or re-learn cognitive skills.  These skills may have been lost or altered as a result of damage to brain cells or brain chemistry.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0  For individuals
	enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as outlined in Attachment C: HCBS Service Definitions of the 1115 waiver.
Day Habilitation Services  These services help you with obtaining, retaining, or improving skills necessary to live successfully at home and/or in community-based settings.  They promote independence, personal choice, and achievement of the outcomes identified in your service plan.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0  For individuals enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as defined for members in Community First Choice (CFC).

## Community-based services that our plan covers

#### **Dental Services**

The plan covers the following services to help preserve your teeth and meet your medical needs up to \$5,000 per year. If the services of an oral surgeon are required, you can get an additional \$5,000 per year.

The plan may pay for the following services if medically or functionally necessary, and maybe other services not listed here:

- Emergency dental treatment
- Preventive dental treatment
- Therapeutic dental treatment (restoration, maintenance, etc.)
- Orthodontic dental treatment

## What you must pay

#### **Prior Authorization**

(approval in advance) may be required. Please contact the plan for details. \$0

For individuals enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as outlined in Attachment C: HCBS Service Definitions of the 1115 waiver.

### **Emergency Response Services**

The plan covers emergency response services for you through an electronic monitoring system 24 hours a day, 7 days a week.

In an emergency, you can press a call button to signal for help.

This benefit is not available to those members residing in a nursing facility or ICF-IDD residential home.

Emergency Response Services (ERS) are also available as a **Flexible Benefit** for free for individuals age 21 through 115 not enrolled in and receiving HCBS STAR+PLUS waiver services. The benefit is available for up to 6 months after discharge from a hospital or nursing facility back into the community setting.

### **Prior Authorization**

(approval in advance) may be required. Please contact the plan for details.

For individuals enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as outlined in Attachment C: HCBS Service Definitions of the 1115 waiver.

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Community-based services that our plan covers	What you must pay
<ul> <li>Employment Assistance</li> <li>The plan may pay for the following services if medically or functionally necessary, and maybe other services not listed here:</li> <li>Identifying your employment preferences, job skills, and requirements for a work setting and work conditions</li> <li>Locating prospective employers offering employment compatible with your identified preferences, skills, and requirements;</li> <li>Contacting a prospective employer on your behalf and negotiating your employment</li> <li>Transportation</li> <li>Participating in service planning team meetings</li> </ul>	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0  For individuals enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as outlined in Attachment C: HCBS Service Definitions of the 1115 waiver.
<ul> <li>Functional Living Task Services</li> <li>These services help you with:</li> <li>Planning and preparing meals</li> <li>Transportation, or help in securing transportation</li> <li>Assistance with ambulation and mobility</li> <li>Reinforcement of behavioral support or specialized therapies activities</li> <li>Assistance with medications</li> </ul>	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0

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Community-based services that our plan covers	What you must pay
Home-Delivered Meals  The plan covers hot, nutritious meals that are served in your home.  Meals are limited to 1 to 2 per day.  Each meal provides a minimum of one-third of the current recommended dietary allowance for the member as adopted by the United States Department of Agriculture.	Both a Referral and Prior Authorization (approval in advance) may be required. Please contact the plan for details.
For individuals age 21 through 115 who are not enrolled in and receiving HCBS STAR+PLUS waiver services, the plan offers Home-delivered meals as a <b>Flexible Benefit</b> for free. Ten (10) home-delivered meals are provided each year after the member gets out of the hospital or nursing facility.	For individuals enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as outlined in Attachment C: HCBS Service Definitions of the 1115 waiver.

## Community-based services that our plan covers What you must pay **Minor Home Modifications Prior Authorization** (approval in advance) The plan covers minor home modifications to ensure your health, may be required. welfare, and safety and to allow you to function with greater Please contact the independence in your home. The plan will cover up to \$7,500 over plan for details. the course of your lifetime and will also cover up to \$300 each year \$0 for repairs. The plan may pay for the following services if medically or For individuals functionally necessary, and maybe other services not listed here: enrolled in and receiving HCBS Installation of ramps and grab bars STAR+PLUS waiver Widening of doorways (SPW) services as outlined in Modifications of kitchen and bathroom facilities, and Attachment C: HCBS Other specialized accessibility adaptations Service Definitions of the 1115 waiver. **Nursing Services Prior Authorization** (approval in advance) The plan covers the treatment and monitoring of your medical may be required. conditions, especially if you have chronic conditions that require Please contact the specific nursing tasks. plan for details. \$0 For individuals enrolled in and receiving HCBS STAR+PLUS waiver (SPW) services as outlined in Attachment C: HCBS Service Definitions of the 1115 waiver.

#### Community-based services that our plan covers What you must pay **Occupational Therapy Prior Authorization** (approval in advance) The plan covers occupational therapy for you, which provides may be required. assessment and treatment by a licensed occupational therapist. Please contact the The plan may pay for the following services if medically or plan for details. functionally necessary, and maybe other services not listed here: \$0 Screening and assessment For individuals Development of therapeutic treatment plans enrolled in and receiving HCBS Direct therapeutic intervention STAR+PLUS waiver Assistance, and training with adaptive aids and augmentative (SPW) services as communication devices outlined in Attachment C: HCBS Consulting with and training other service providers and family Service Definitions of members the 1115 waiver. Participating on the service planning team, when appropriate **Personal Assistance Services Prior Authorization** (approval in advance) The plan covers personal assistance with activities of daily living. may be required. The plan may pay for the following services if medically or Please contact the functionally necessary, and maybe other services not listed here: plan for details. \$0 Grooming Eating For individuals not enrolled in and Bathing receiving HCBS Dressing and personal hygiene STAR+PLUS waiver services: Benefits Functional living tasks / assistance with planning and limits as Preparing meals described in the Transportation or assistance in securing transportation Texas Medicaid **Provider Procedures** Assistance with ambulation and mobility Manual Reinforcement of behavioral support or specialized therapies activities; and Assistance with medications Individuals can elect to receive Self-Directed Personal Assistance Services.

Community-based services that our plan covers	What you must pay
Physical Therapy  The plan covers physical therapy, assessments, and treatments by a licensed physical therapist.  The plan may pay for the following services if medically or functionally necessary, and maybe other services not listed here:	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0
<ul> <li>Screening and assessment</li> <li>Development of therapeutic treatment plans</li> <li>Direct therapeutic intervention</li> <li>Assistance and training with adaptive aids/augmentative communication devices</li> <li>Consulting with and training other service providers and family members</li> <li>Participating on the service planning team, when appropriate</li> </ul>	For individuals not enrolled in and receiving HCBS STAR+PLUS waiver services: Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.

Community-based services that our plan covers	What you must pay
Respite Care  The plan may pay for the following services if medically or functionally necessary up to 30 visits a year, and maybe other services not listed here:  Personal assistance  Habilitation activities  Community activities  Leisure activities  Supervision of your safety and security  Development of socially valued behaviors  Development of daily living skills  Respite care is provided to ensure your comfort, health, and safety. It may be provided in the following locations: your home or place of residence; adult foster care home; Texas Medicaid certified nursing facility; and an assisted living facility.  For individuals age 21 through 115 with certain complex and chronic conditions who are not enrolled in and receiving HCBS STAR+PLUS waiver services, the plan offers up to an extra eight hours of in-home respite services as a Flexible Benefit for free.	Prior Authorization (approval in advance) may be required. Please contact the plan for details. \$0  For individuals not enrolled in and receiving HCBS STAR+PLUS waiver services: Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.

#### Community-based services that our plan covers What you must pay Speech, Hearing, and Language Therapy **Prior Authorization** (approval in advance) The plan may pay for the following services if medically or may be required. functionally necessary, and maybe other services not listed here: Please contact the Screening and assessment plan for details. \$0 Development of therapeutic treatment plans Direct therapeutic intervention For individuals not enrolled in and Assistance/training with adaptive aids and augmentative receiving HCBS communication devices STAR+PLUS waiver Consulting with and training other service providers and family services: Benefits members and limits as described in the Participating on the service planning team, when appropriate **Texas Medicaid Provider Procedures** Manual. **Support Consultation Prior Authorization** (approval in advance) The plan covers optional support consultation provided by a chosen may be required. certified support advisor. Please contact the This advisor will assist you in learning about and performing plan for details. employer responsibilities. \$0 The plan may pay for the following services if medically or For individuals not functionally necessary, and maybe other services not listed here: enrolled in and Recruiting, screening, and hiring workers receiving HCBS STAR+PLUS waiver Preparing job descriptions services: Benefits Verifying employment eligibility and qualifications, and other and limits as documents required to employ an individual described in the Managing workers Texas Medicaid Provider Procedures Other professional skills as needed

Manual.

# Community-based services that our plan covers

### **Supported Employment**

The plan covers supported employment, which is provided to you at your place of employment if:

- You need the support services to maintain employment due to a disability;
- You are paid minimum wage (or more) for the work performed;
   and
- Your place of employment is competitive and integrated.

The plan also covers transportation to and from your worksite, and supervision and training to you beyond what an employer would ordinarily provide.

#### What you must pay

Prior Authorization (approval in advance) may be required.
Please contact the plan for details.

\$0

For individuals not enrolled in and receiving HCBS STAR+PLUS waiver services: Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.

#### **Transitional Assistance Services**

The plan covers one transition from a nursing facility to a home in the community, up to a \$2,500 limit.

The plan may pay for the following services if medically or functionally necessary, and maybe other services not listed here:

- Payment of security deposits required to lease an apartment or home
- Set-up fees or deposits to establish utility services for the home, including telephone, electricity, gas, and water
- Purchase of essential furnishings for the apartment or home, including table, chairs, window blinds, eating utensils, food preparation items, and bath linens
- Payment of moving expenses required to move into or occupy the home or apartment; and
- Payment for services to ensure your health in the apartment or home, such as pest eradication, allergen control, or a one-time cleaning before occupancy

#### **Prior Authorization**

(approval in advance) may be required. Please contact the plan for details.

For individuals not enrolled in and receiving HCBS STAR+PLUS waiver services: Benefits and limits as described in the Texas Medicaid Provider Procedures Manual.

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# F. Benefits covered outside of Superior STAR+PLUS MMP

The following services are not covered by Superior STAR+PLUS MMP but are available to you through Medicare or Texas Medicaid.

# F1. Hospice Care

You can get care from any hospice program certified by Medicare. You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal illness and are expected to have six months or less to live. Hospice programs provide members and families with palliative and supportive care to meet the special needs arising out of physical, psychological, spiritual, social, and economic stresses which are experienced during the final stages of illness and during dying and bereavement. Your hospice doctor can be a network provider or an out-of-network provider.

See the Benefits Chart in Section D of this chapter for more information about what Superior STAR+PLUS MMP pays for while you are getting hospice care services.

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

• The hospice provider will bill Medicare for your services. Medicare will pay for hospice services and any Medicare Part A or B services. You pay nothing for these services.

# For services covered by Medicare Part A or B that are not related to your terminal prognosis (except for emergency care or urgently needed care):

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

#### For drugs that may be covered by Superior STAR+PLUS's Medicare Part D benefit:

• Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section F3, page 127.

**Note:** If you need non-hospice care, you should call your service coordinator to arrange the services. Non-hospice care is care that is not related to your terminal prognosis. You can call your Service Coordinator at 1-855-772-7075 (TTY: 711). Hours are 8 a.m. to 5 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

# F2. Nonemergency Medical Transportation Services

These are transportation services to get you to medical appointments, like the doctor, dentist or drug store.

# F3. Pre-Admission Screening and Resident Review (PASRR)

This is a program to ensure members are not inappropriately placed in nursing homes. This requires that members (1) be evaluated for mental illness, intellectual disability, or both; (2) be offered the most appropriate setting for their needs (in the community, a nursing facility, or acute care settings); and (3) get the services they need in those settings.

# G. Benefits not covered by Superior STAR+PLUS MMP, Medicare, or Texas Medicaid

This section tells you what kinds of benefits are excluded by the plan. Excluded means that the plan does not pay for these benefits. Medicare and Texas Medicaid will not pay for them either.

The list below describes some services and items that are not covered by the plan under any conditions and some that are excluded by the plan only in some cases.

The plan will not pay for the excluded medical benefits listed in this section (or anywhere else in this *Member Handbook*) except under the specific conditions listed. If you think that we should pay for a service that is not covered, you can file an appeal. For information about filing an appeal, see Chapter 9, Section 4, page 171.

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

- Services considered not "reasonable and necessary," according to the standards of Medicare and Texas Medicaid, unless these services are listed by our plan as covered services.
- Experimental medical and surgical treatments, items, and drugs, unless covered by Medicare or under a Medicare-approved clinical research study or by our plan. See Chapter 3, pages 49-50, for more information on clinical research studies.
   Experimental treatment and items are those that are not generally accepted by the medical community.
- Surgical treatment for morbid obesity, except when it is medically necessary and Medicare pays for it.
- A private room in a hospital, except when it is medically necessary.
- Private duty nurses.
- Personal items in your room at a hospital or a nursing facility, such as a telephone or a television.
- Full-time nursing care in your home.

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- Homemaker services, including basic household assistance, light cleaning or making meals.
- Fees charged by your immediate relatives or members of your household.
- Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary.
- Cosmetic surgery or other cosmetic work, unless it is needed because of an
  accidental injury or to improve a part of the body that is not shaped right. However,
  the plan will pay for reconstruction of a breast after a mastectomy and for treating the
  other breast to match it.
- Chiropractic care, other than manual manipulation of the spine consistent with Medicare coverage guidelines.
- Routine foot care, except for the limited coverage provided according to Medicare guidelines.
- Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease.
- Supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease.
- Radial keratotomy, LASIK surgery, and other low-vision aids.
- Reversal of sterilization procedures and non-prescription contraceptive supplies.
- Acupuncture.
- Naturopath services (the use of natural or alternative treatments).
- Services provided to veterans in Veterans Affairs (VA) facilities. However, when a
  veteran gets emergency services at a VA hospital and the VA cost sharing is more
  than the cost sharing under our plan, we will reimburse the veteran for the difference.
  Members are still responsible for their cost sharing amounts.

# Chapter 5: Getting your outpatient prescription drugs through the plan

# Introduction

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

Superior STAR+PLUS MMP also covers the following drugs, although they will not be discussed in this chapter:

- Drugs covered by Medicare Part A. These include some drugs given to you while you are in a hospital or nursing facility.
- Drugs covered by Medicare Part B. These include some chemotherapy drugs, some drug injections given to you during an office visit with a doctor or other provider, certain home health supply products (test strips, lancets, spacers) and drugs you are given at a dialysis clinic. To learn more about what Medicare Part B drugs are covered, see the Benefits Chart in Chapter 4, Section D, page 56.

# Rules for the plan's outpatient drug coverage

The plan will usually cover your drugs as long as you follow the rules in this section.

- 1. You must have a doctor or other provider write your prescription. This person often is your primary care provider (PCP). It could also be another provider if your primary care provider has referred you for care.
- 2. You generally must use a network pharmacy to fill your prescription.
- 3. Your prescribed drug must be on the plan's *List of Covered Drugs*. We call it the "Drug List" for short.
  - If it is not on the Drug List, we may be able to cover it by giving you an exception.
  - See Chapter 9, Section 6.4, page 190 to learn about asking for an exception.
- 4. Your drug must be used for a medically accepted indication. This means that the use of the drug is either approved by the Food and Drug Administration (FDA) or supported by certain medical references.

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**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

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# A. Getting your prescriptions filled

# A1. Filling your prescription at a network pharmacy

In most cases, the plan will pay for prescriptions only if they are filled at the plan's network pharmacies. A network pharmacy is a drug store that has agreed to fill prescriptions for our plan members. You may go to any of our network pharmacies.

To find a network pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website, or contact Member Services or your Service Coordinator.

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

To fill your prescription, **show your Member ID Card** at your network pharmacy. The network pharmacy will bill the plan for your covered prescription drug.

If you do not have your Member ID Card with you when you fill your prescription, ask the pharmacy to call the plan to get the necessary information.

In some cases, if the pharmacy is not able to get the necessary information, you may have to pay the full cost of the prescription when you pick it up. You can then ask us to pay you back. If you cannot pay for the drug, contact Member Services right away. We will do what we can to help.

- To learn how to ask us to pay you back, see Chapter 7, Section A, page 139.
- If you need help getting a prescription filled, you can contact Member Services or your Service Coordinator.

# A3. What to do if you change to a different network pharmacy

If you change pharmacies and need a refill of a prescription, you can either ask to have a new prescription written by a provider or ask your pharmacy to transfer the prescription to the new pharmacy if it has remaining refills.

If you need help changing your network pharmacy, you can contact Member Services or your Service Coordinator.

# A4. What to do if your pharmacy leaves the network

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

To find a new network pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website, or contact Member Services or your Service Coordinator.

# A5. Using a specialized pharmacy

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

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care facility, such as a nursing home.
  - Usually, long-term care facilities have their own pharmacies. If you are a resident
    of a long-term care facility, we must make sure you can get the drugs you need at
    the facility's pharmacy.
  - If your long-term care facility's pharmacy is not in our network or you have any difficulty accessing your drug benefits in a long-term care facility, please contact Member Services.
- Pharmacies that serve the Indian Health Service/Tribal/Urban Indian Health Program.
   Except in emergencies, only Native Americans or Alaska Natives may use these pharmacies.
- Pharmacies that supply drugs requiring special handling and instructions on their use.

To find a specialized pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website, or contact Member Services or your Service Coordinator.

# A6. Using mail order services to get your drugs

For certain kinds of drugs, you can use the plan's network mail order services. Generally, the drugs available through mail order are drugs that you take on a regular basis for a chronic or long-term medical condition. The drugs available through our plan's mail order service are marked as mail order (MO) drugs in our Drug List.

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

# Filling prescriptions by mail

To get order forms and information about filling your prescriptions by mail, call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The forms are also available on our website at mmp.SuperiorHealthPlan.com.

Usually, a mail order prescription will get to you within 10 days. If your order is delayed, contact Member Services or CVS Caremark at 1-888-624-1139 (TTY: 711) or Homescripts at 1-888-239-7690 (TTY: 711).

# Mail order processes

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

#### 1. New prescriptions the pharmacy gets from you

The pharmacy will automatically fill and deliver new prescriptions it gets from you.

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

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

- This will give you an opportunity to make sure the pharmacy is delivering the correct drug (including strength, amount, and form) and, if needed, allow you to stop or delay the order before it is shipped.
- It is important that you respond each time you are contacted by the pharmacy, to let them know what to do with the new prescription and to prevent any delays in shipping.

#### 3. Refills on mail-order prescriptions

For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug.

- The pharmacy will contact you before shipping each refill to make sure you need more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed.
- If you choose not to use our auto refill program, please contact your pharmacy 14 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time.

To opt out of our program that automatically prepares mail order refills, please contact us by calling your mail order pharmacy.

CVS Caremark: 1-888-624-1139

Homescripts: 1-888-239-7690

So the pharmacy can reach you to confirm your order before shipping, please make sure to let the pharmacy know the best ways to contact you. You can provide this information by calling Member Services.

# A7. Getting a long-term supply of drugs

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

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

For certain kinds of drugs, you can use the plan's network mail order services to get a long-term supply of maintenance drugs. See the section above to learn about mail order services.

# A8. Using a pharmacy that is not in the plan's network

Generally, we pay for drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy. We have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan.

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

- You travel outside the plan's service area and need a drug that you can't get at a network pharmacy close to you.
- You need a drug urgently and there is no network pharmacy that is close to you and open.
- You must leave your home due to a federal disaster or other public health emergency.

Generally, we will cover a one-time fill, up to a 30-day supply at an out-of-network pharmacy in these situations. In these cases, please check first with Member Services to see if there is a network pharmacy nearby.

# A9. Paying you back if you pay for a prescription

If you must use an out-of-network pharmacy, you will generally have to pay the full cost when you get your prescription. You can ask us to pay you back

To learn more about this, see Chapter 7, Section A, page 139.

# B. The plan's Drug List

The plan has a *List of Covered Drugs*. We call it the "Drug List" for short.

The drugs on the Drug List are selected by the plan with the help of a team of doctors and pharmacists. The Drug List also tells you if there are any rules you need to follow to get your drugs.

We will generally cover a drug on the plan's Drug List as long as you follow the rules explained in this chapter.

# **B1. Drugs on the Drug List**

The Drug List includes the drugs covered under Medicare Part D and prescription and over-thecounter drugs and items covered under your Texas Medicaid benefits.

The Drug List includes both brand-name and generic drugs. Generic drugs have the same active ingredients as brand name drugs. Generally, they work just as well as brand name drugs and usually cost less.

We will generally cover a drug on the plan's Drug List as long as you follow the rules explained in this chapter.

Our plan also covers certain over-the-counter drugs and products. Some over-the-counter drugs cost less than prescription drugs and work just as well. For more information, call Member Services.

# B2. How to find a drug on the Drug List

To find out if a drug you are taking is on the Drug List, you can:

- Check the most recent Drug List we sent you in the mail.
- Visit the plan's website at mmp.SuperiorHealthPlan.com. The Drug List on the website is always the most current one.
- Call Member Services to find out if a drug is on the plan's Drug List or to ask for a copy of the list.

# B3. Drugs that are not on the Drug List

The plan does not cover all prescription drugs. Some drugs are not on the Drug List because the law does not allow the plan to cover those drugs. In other cases, we have decided not to include a drug on the Drug List.

Superior STAR+PLUS MMP will not pay for the drugs listed in this section. These are called excluded drugs. If you get a prescription for an excluded drug, you must pay for it yourself. If you

think we should pay for an excluded drug because of your case, you can file an appeal. (To learn how to file an appeal, see Chapter 9, Section 4, page 171.)

Here are three general rules for excluded drugs:

- Our plan's outpatient drug coverage (which includes Medicare Part D and Texas
  Medicaid drugs) cannot pay for a drug that would already be covered under Medicare
  Part A or Part B. Drugs covered under Medicare Part A or Part B are covered by Superior
  STAR+PLUS MMP for free, but they are not considered part of your outpatient
  prescription drug benefits.
- 2. Our plan cannot cover a drug purchased outside the United States and its territories.
- 3. The use of the drug must be either approved by the Food and Drug Administration (FDA) or supported by certain medical references as a treatment for your condition. Your doctor might prescribe a certain drug to treat your condition, even though it was not approved to treat the condition. This is called off-label use. Our plan usually does not cover drugs when they are prescribed for off-label use.

Also, by law, the types of drugs listed below are not covered by Medicare or Texas Medicaid.

- Drugs used to promote fertility
- Drugs used for cosmetic purposes or to promote hair growth
- Drugs used for the treatment of sexual or erectile dysfunction, such as Viagra®,
   Cialis®, Levitra®, and Caverject®
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs when the company who makes the drugs says that you have to have tests or services done only by them

# **B4. Drug List tiers**

Every drug on the plan's Drug List is in one of three tiers. A tier is a group of drugs of generally the same type (for example, brand name, generic, or over-the-counter drugs).

- Tier 1 (Generic Drugs) includes generic drugs. This is the lowest tier.
- Tier 2 (Brand Drugs) includes brand drugs.
- Tier 3 (Non-Medicare Prescription and Over-the-Counter Drugs) includes both generic and brand drugs. This is the highest tier.

To find out which tier your drug is in, look for the drug in the plan's Drug List.

Chapter 6, Section C4, page 135 tells the amount you pay for drugs in each tier.

# C. Limits on some drugs

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

If there is a special rule for your drug, it usually means that you or your provider will have to take extra steps for us to cover the drug. For example, your provider may have to tell us your diagnosis or provide results of blood tests first. If you or your provider think our rule should not apply to your situation, you should ask us to make an exception. We may or may not agree to let you use the drug without taking the extra steps.

To learn more about asking for exceptions, see Chapter 9, Section 6.4, page 190.

#### 1. Limiting use of a brand name drug when a generic version is available

Generally, a generic drug works the same as a brand name drug and usually costs less. In most cases, if there is a generic version of a brand name drug, our network pharmacies will give you the generic version.

- We usually will not pay for the brand-name drug when there is a generic version.
- However, if your provider has told us the medical reason that neither the generic drug
  nor other covered drugs that treat the same condition will work for you, then we will
  cover the brand name drug.

#### 2. Getting plan approval in advance

For some drugs, you or your doctor must get approval from Superior STAR+PLUS MMP before you fill your prescription. If you don't get approval, Superior STAR+PLUS MMP may not cover the drug.

You can get a 72-hour supply of a drug covered by Texas Medicaid if it is an emergency.

## 3. Trying a different drug first

In general, the plan wants you to try lower-cost drugs (that often are as effective) before the plan covers drugs that cost more. For example, if Drug A and Drug B treat the same medical condition, and Drug A costs less than Drug B, the plan may require you to try Drug A first.

If Drug A does not work for you, the plan will then cover Drug B. This is called step therapy.

#### 4. Quantity limits

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

To find out if any of the rules above apply to a drug you take or want to take, check the Drug List. For the most up-to-date information, call Member Services or check our website at mmp.SuperiorHealthPlan.com.

# D. Reasons your drug might not be covered

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

- The drug you want to take is not covered by the plan. The drug might not be on the Drug List. A generic version of the drug might be covered, but the brand name version you want to take is not. A drug might be new and we have not yet reviewed it for safety and effectiveness.
- The drug is covered, but there are special rules or limits on coverage for that drug. As
  explained in the section above, some of the drugs covered by the plan have rules that
  limit their use. In some cases, you or your prescriber may want to ask us for an
  exception to a rule.

There are things you can do if your drug is not covered in the way that you would like it to be.

#### D1. Getting a temporary supply

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

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

- 1. The drug you have been taking:
  - is no longer on the plan's Drug List, or
  - was never on the plan's Drug List, or
  - is now limited in some way.

#### 2. You must be in one of these situations:

- You were in the plan last year.
  - We will cover a temporary supply of your drug during the first 90 days of the calendar year.
  - This temporary supply will be for up to 30 days at a retail pharmacy and 31 days at a long-term care facility.
  - If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of 30 days of medication at a retail pharmacy and 31 days at a long-term care pharmacy. You must fill the prescription at a network pharmacy.
  - Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
- You are new to the plan.
  - We will cover a temporary supply of your drug during the first 90 days of your membership in the plan.
  - This temporary supply will be for up to 30 days at a retail pharmacy and 31 days at a long-term care pharmacy.
  - If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of 30 days of medication at a retail pharmacy and 31 days a long-term care pharmacy. You must fill the prescription at a network pharmacy.
  - Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
- You have been in the plan for more than 90 days and live in a long-term care facility and need a supply right away.
  - We will cover one 31-day\_supply, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.
  - Throughout the plan year, you may have a change in your treatment setting (a place where you get and take your medicine) because of the level of care you require. For changes in treatment settings, Superior STAR+PLUS MMP will cover as much as a 31-day temporary supply of a Part D-covered drug when you fill your prescription at a pharmacy. Such transitions may include, but are not limited to:

- Members who are discharged from a hospital or skilled-nursing facility to a home setting
- Members who are admitted to a skilled-nursing facility from a home setting
- Members who transfer from one skilled-nursing facility to another and are served by a different pharmacy
- Members who end their skilled-nursing facility Medicare Part A stay (where payments include all pharmacy charges) and who now need to use their Part D plan benefit
- Members who give up Hospice Status and go back to standard Medicare Part A and B coverage
- Members discharged from chronic psychiatric hospitals with highly individualized drug regimens
- o If you change treatment settings multiple times within the same month, your pharmacy may need to contact the plan for continued coverage. If you do not request continued coverage from the plan, you do not qualify for an additional level of care temporary supply unless it is a life-threatening emergency.
- To ask for a temporary supply of a drug, call Member Services.

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

You can change to another drug.

There may be a different drug covered by the plan that works for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. The list can help your provider find a covered drug that might work for you.

#### OR

You can ask for an exception.

You and your provider can ask the plan to make an exception. For example, you can ask the plan to cover a drug even though it is not on the Drug List. Or you can ask the plan to cover the drug without limits. If your provider says you have a good medical reason for an exception, he or she can help you ask for one.

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

- We will tell you about any change in the coverage for your Medicare Part D drug for next year. You can then ask us to make an exception and cover the drug in the way you would like it to be covered for next year.
- We will answer your request for an exception within 72 hours after we get your request (or your prescriber's supporting statement).

To learn more about asking for an exception, see Chapter 9, Section 6.4, page 190.

If you need help asking for an exception, you can contact Member Services or your Service Coordinator.

# E. Changes in coverage for your drugs

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

- Decide to require or not require prior approval for a drug. (Prior approval is permission from Superior STAR+PLUS MMP before you can get a drug.)
- Add or change the amount of a drug you can get (called quantity limits).
- Add or change step therapy restrictions on a drug. (Step therapy means you must try
  one drug before we will cover another drug.)

For more information on these drug rules, see Section C earlier in this chapter.

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

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

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

 Check Superior STAR+PLUS MMP's up to date Drug List online at mmp.SuperiorHealthPlan.com or • Call Member Services to check the current Drug List at 1-866-896-1844 (TTY: 711).

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

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

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

- We may not tell you before we make this change, but we will send you information about the specific change we made once it happens.
- You or your provider can ask for an "exception" from these changes. We will send you a notice with the steps you can take to ask for an exception. Please see Chapter 9 of this handbook for more information on exceptions.
- A drug is taken off the market. If the Food and Drug Administration (FDA) says a
  drug you are taking is not safe or the drug's manufacturer takes a drug off the market,
  we will take it off the Drug List. If you are taking the drug, we will let you know. Your
  doctor can work with you to find another drug that is on our Drug List to treat your
  condition.

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

- The FDA provides new guidance or there are new clinical guidelines about a drug.
- We add a generic drug that is not new to the market and
  - o Replace a brand name drug currently on the Drug List or
  - Change the coverage rules or limits for the brand name drug.

When these changes happen, we will:

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

This will give you time to talk to your doctor or other prescriber. He or she can help you decide:

• If there is a similar drug on the Drug List you can take instead or

• Whether to ask for an exception from these changes. To learn more about asking for exceptions, see Chapter 9, Section 6.4, page 190.

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

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

# F. Drug coverage in special cases

# F1. If you are in a hospital or a skilled nursing facility for a stay that is covered by the plan

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

# F2. If you are in a long-term care facility

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

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

# F3. If you are in a Medicare-certified hospice program

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

- If you are enrolled in a Medicare hospice and require a pain medication, anti-nausea, laxative, or antianxiety drug not covered by your hospice because it is unrelated to your terminal prognosis and related conditions, our plan must get notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug.
- To prevent delays in getting any unrelated drugs that should be covered by our plan, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

If you leave hospice, our plan should cover all of your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, you should bring documentation to the pharmacy to verify

that you have left hospice. See the previous parts of this chapter that tell about the rules for getting drug coverage under Medicare Part D.

To learn more about the hospice benefit, see Chapter 4, Section F1, page 109.

# G. Programs on drug safety and managing drugs

# G1. Programs to help members use drugs safely

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

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

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

# G2. Programs to help members manage their drugs

If you take medications for different medical conditions, you may be eligible to get services, at no cost to you, through a medication therapy management (MTM) program. This program helps you and your provider make sure that your medications are working to improve your health. A pharmacist or other health professional will give you a comprehensive review of all your medications and talk with you about:

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

You'll get a written summary of this discussion. The summary has a medication action plan that recommends what you can do to make the best use of your medications. You'll also get a personal medication list that will include all the medications you're taking and why you take them.

It's a good idea to schedule your medication review before your yearly "Wellness" visit, so you can talk to your doctor about your action plan and medication list. Bring your action plan and medication list with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, take your medication list with you if you go to the hospital or emergency room.

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

If you have any questions about these programs, please contact Member Services or your Service Coordinator.

# G3. Drug management program to help members safely use their opioid medications

Superior STAR+PLUS MMP has a program that can help members safely use their prescription opioid medications or other medications that are frequently abused. This program is called a Drug Management Program (DMP).

If you use opioid medications that you get from several doctors or pharmacies, we may talk to your doctors to make sure your use is appropriate and medically necessary. Working with your doctors, if we decide you are at risk for misusing or abusing your opioid or benzodiazepine medications, we may limit how you can get those medications. Limitations may include:

- Requiring you to get all prescriptions for those medications from one pharmacy and/or from one doctor
- Limiting the amount of those medications we will cover for you

If we decide that one or more limitations should apply to you, we will send you a letter in advance. The letter will explain the limitations we think should apply.

You will have a chance to tell us which doctors or pharmacies you prefer to use. If you think we made a mistake, you disagree that you are at risk for prescription drug abuse, or you disagree with the limitation, you and your prescriber can file an appeal. (To learn how to file an appeal, see Chapter 9, Section 4, page 171.)

The DMP may not apply to you if you:

- have certain medical conditions, such as cancer,
- are getting hospice, palliative, or end-of-life care, or
- live in a long-term care facility.

# **Chapter 6: What you pay for your Medicare and Texas Medicaid prescription drugs**

## Introduction

This chapter tells what you pay for your outpatient prescription drugs. By "drugs," we mean:

- Medicare Part D prescription drugs, and
- drugs and items covered under Texas Medicaid, and
- drugs and items covered by the plan as additional benefits.

Because you are eligible for Texas Medicaid, you are getting "Extra Help" from Medicare to help pay for your Medicare Part D prescription drugs.

**Extra Help** is a Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy," or "LIS."

Other key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

To learn more about prescription drugs, you can look in these places:

- The plan's List of Covered Drugs.
  - We call this the "Drug List." It tells you:
    - Which drugs the plan pays for
    - Which of the three tiers each drug is in
    - Whether there are any limits on the drugs
  - If you need a copy of the Drug List, call Member Services. You can also find the Drug List on our website at mmp.SuperiorHealthPlan.com. The Drug List on the website is always the most current.
- Chapter 5 of this Member Handbook.

- Chapter 5, page 112 tells how to get your outpatient prescription drugs through the plan.
- It includes rules you need to follow. It also tells which types of prescription drugs are not covered by our plan.
- The plan's Provider and Pharmacy Directory.
  - o In most cases, you must use a network pharmacy to get your covered drugs. Network pharmacies are pharmacies that have agreed to work with our plan.
  - o The Provider and Pharmacy Directory has a list of network pharmacies. You can read more about network pharmacies in Chapter 5, Section A, page 115.

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# A. The Explanation of Benefits (EOB)

Our plan keeps track of your prescription drugs. We keep track of two types of costs. This is the amount of money the plan pays (or others on your behalf pay) for your prescriptions:

When you get prescription drugs through the plan, we send you a report called the Explanation of Benefits. We call it the EOB for short. The EOB includes:

- Information for the month. The report tells what prescription drugs you got. It shows the total drug costs, what the plan paid, and what you and others paying for you paid.
- "Year-to-date" information. This is your total drug costs and the total payments made since January 1.

We offer coverage of drugs not covered under Medicare.

- Payments made for these drugs will not count towards your total out-of-pocket costs.
- To find out which drugs our plan covers, see the Drug List.

# B. How to keep track of your drug costs

To keep track of your drug costs and the payments you make, we use records we get from you and from your pharmacy. Here is how you can help us:

# 1. Use your Member ID Card.

Show your Member ID Card every time you get a prescription filled. This will help us know what prescriptions you fill and what you pay.

#### 2. Make sure we have the information we need.

Give us copies of receipts for drugs that you have paid for. You can ask us to help you get paid back for the drug. Contact your Service Coordinator for information on how to get paid back.

Here are some times when you should give us copies of your receipts:

- When you buy a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit
- When you pay a copay for drugs that you get under a drug maker's patient assistance program
- When you buy covered drugs at an out-of-network pharmacy

• When you pay the full price for a covered drug

To learn how to ask us to pay you back for the drug, see Chapter 7, Section A, page 139.

# 3. Send us information about the payments others have made for you.

Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by an AIDS drug assistance program, the Indian Health Service, and most charities count toward your out-of-pocket costs.

#### 4. Check the reports we send you.

When you get an *Explanation of Benefits* in the mail, please make sure it is complete and correct. If you think something is wrong or missing from the report, or if you have any questions, please call Member Services. Be sure to keep these reports. They are an important record of your drug expenses.

# C. You pay nothing for a one-month or long-term supply of drugs

With Superior STAR+PLUS MMP, you pay nothing for covered drugs as long as you follow the plan's rules.

# C1. The plan's tiers

Tiers are groups of drugs on our Drug List. Every drug in the plan's Drug List is in one of three tiers. You have no copays for prescription and OTC prescription drugs on Superior STAR+PLUS MMP's Drug List. To find the tiers for your drugs, you can look in the Drug List.

- Tier 1 (Generic Drugs) includes generic drugs.
- Tier 2 (Brand Drugs) includes brand drugs.
- Tier 3 (Non-Medicare Prescription and Over-the-Counter Prescription Drugs) includes both generic and brand drugs

#### C2. Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- a network pharmacy, or
- an out-of-network pharmacy.

In limited cases, we cover prescriptions filled at out-of-network pharmacies. See Chapter 5, Section A8, page 118 to find out when we will do that.

To learn more about these pharmacy choices, see Chapter 5, page 112 in this handbook and the plan's *Provider and Pharmacy Directory*.

# C3. Getting a long-term supply of a drug

For some drugs, you can get a long-term supply (also called an "extended supply") when you fill your prescription. A long-term supply is up to a 90-day supply. There is no cost to you for a long-term supply.

For details on where and how to get a long-term supply of a drug, see Chapter 5, Section A7, page 118 or the *Provider and Pharmacy Directory.* 

# C4. What you pay

Your share of the cost when you get a one-month or long-term supply of a covered prescription drug from:

	A network pharmacy	The plan's mail-order service	A network long-term care pharmacy	An out-of- network pharmacy
	A one-month or up to a 90-day supply	A one-month or up to a 90-day supply	Up to a 31-day supply	Up to a 30-day supply. Coverage is limited to certain cases. See Chapter 5, Section C, page 121 for details.
Tier 1	\$0 copay	\$0 copay	\$0 copay	\$0 copay
(Generic Drugs)				
Tier 2	\$0 copay	\$0 copay	\$0 copay	\$0 copay
(Brand Drugs)				
Tier 3  (Non-Medicare  Prescription and/  Over-the-Counter	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Drugs)				

For information about which pharmacies can give you long-term supplies, see the plan's *Provider* and Pharmacy Directory.

## **D. Vaccinations**

Our plan covers Medicare Part D vaccines. There are two parts to our coverage of Medicare Part D vaccinations:

- 1. The first part of coverage is for the cost of the vaccine itself. The vaccine is a prescription drug.
- 2. The second part of coverage is for the cost of giving you the vaccine. For example, sometimes you may get the vaccine as a shot given to you by your doctor.

# D1. What you need to know before you get a vaccination

We recommend that you call us first at Member Services whenever you are planning to get a vaccination.

- We can tell you about how your vaccination is covered by our plan.
- We can tell you how to keep your costs down by using network pharmacies and providers. Network pharmacies are pharmacies that have agreed to work with our plan. A network provider is a provider who works with the health plan. A network provider should work with Superior STAR+PLUS MMP to ensure that you do not have any upfront costs for a Medicare Part D vaccine.

# D2. What you pay for a Medicare Part D vaccination

What you pay for a vaccination depends on the type of vaccine (what you are being vaccinated for).

- Some vaccines are considered health benefits rather than drugs. These vaccines are covered at no cost to you. To learn about coverage of these vaccines, see the Benefits Chart in Chapter 4, Section D, page 56.
- Other vaccines are considered Medicare Part D drugs. You can find these vaccines listed in the plan's Drug List.

Here are three common ways you might get a Medicare Part D vaccination.

- 1. You get the Medicare Part D vaccine at a network pharmacy and get your shot at the pharmacy.
  - You will pay nothing for the vaccine.

- 2. You get the Medicare Part D vaccine at your doctor's office and the doctor gives you the shot.
  - You will pay nothing to the doctor for the vaccine.
  - Our plan will pay for the cost of giving you the shot.
  - The doctor's office should call our plan in this situation so we can make sure they know you only have to pay nothing for the vaccine.
- 3. You get the Medicare Part D vaccine itself at a pharmacy and take it to your doctor's office to get the shot.
  - You will pay nothing for the vaccine.
  - Our plan will pay for the cost of giving you the vaccine.

# Chapter 7: Asking us to pay a bill you have gotten for covered services or drugs

# Introduction

This chapter tells you how and when to send us a bill to ask for payment. It also tells you how to make an appeal if you do not agree with a coverage decision. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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# A. Asking us to pay for your services or drugs

You should not get a bill for in-network services or drugs. Our network providers must bill the plan for the services and drugs you already got. A network provider is a provider who works with the health plan.

If you get a bill for health care or drugs, send the bill to us. To send us a bill, see page 141.

- If the services or drugs are covered, we will pay the provider directly.
- If the services or drugs are covered and you already paid the bill, it is your right to be paid back.
- If the services or drugs are not covered, we will tell you.

Contact Member Services or your Service Coordinator if you have any questions. If you get a bill and you do not know what to do about it, we can help. You can also call if you want to tell us information about a request for payment you already sent to us.

Here are examples of times when you may need to ask our plan to pay you back or to pay a bill you got:

# 1. When you get emergency or urgently needed health care from an out-of-network provider

You should ask the provider to bill the plan.

- If you pay the full amount when you get the care, ask us to pay you back. Send us the bill and proof of any payment you made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us the bill and proof of any payment you made.
  - o If the provider should be paid, we will pay the provider directly.
  - If you have already paid for the service, we will pay you back.

#### 2. When a network provider sends you a bill

Network providers must always bill the plan. Show your Superior STAR+PLUS MMP Member ID Card when you get any services or prescriptions. Improper/inappropriate billing occurs when a provider (such as a doctor or hospital) bills you more than the plan's cost sharing amount for services. **Call Member Services if you get any bills.** 

- Because Superior STAR+PLUS MMP pays the entire cost for your services, you are not responsible for paying any costs. Providers should not bill you anything for these services.
- Whenever you get a bill from a network provider, send us the bill. We will contact the provider directly and take care of the problem.
- If you have already paid a bill from a network provider, send us the bill and proof of any payment you made. We will pay you back for your covered services.

# 3. When you use an out-of-network pharmacy to get a prescription filled

If you go to an out-of-network pharmacy, you will have to pay the full cost of your prescription.

- We may cover prescriptions filled at out-of-network pharmacies. Send us a copy of your receipt when you ask us to pay you back.
- Please see Chapter 5, Section A8, page 118 to learn more about out-of-network pharmacies.

# 4. When you pay the full cost for a prescription because you do not have your Member ID Card with you

If you do not have your Member ID Card with you, you can ask the pharmacy to call the plan or to look up your plan enrollment information.

- If the pharmacy cannot get the information they need right away, you may have to pay the full cost of the prescription yourself.
- Send us a copy of your receipt when you ask us to pay you back.

# 5. When you pay the full cost for a prescription for a drug that is not covered

You may pay the full cost of the prescription because the drug is not covered.

- The drug may not be on the plan's *List of Covered Drugs* (Drug List), or it could have a requirement or restriction that you did not know about or do not think should apply to you. If you decide to get the drug, you may need to pay the full cost for it.
  - If you do not pay for the drug but think it should be covered, you can ask for a coverage decision (see Chapter 9, Section 4, page 171).
  - If you and your doctor or other prescriber think you need the drug right away, you can ask for a fast coverage decision (see Chapter 9, Section 5.1, page 174).

 Send us a copy of your receipt when you ask us to pay you back. In some situations, we may need to get more information from your doctor or other prescriber in order to pay you back for the drug.

When you send us a request for payment, we will review your request and decide whether the service or drug should be covered. This is called making a "coverage decision." If we decide it should be covered, we will pay for the service or drug. If we deny your request for payment, you can appeal our decision.

To learn how to make an appeal, see Chapter 9, Section 4, page 171.

# B. Sending a request for payment

Send us your bill and proof of any payment you have made. Proof of payment can be a copy of the check you wrote or a receipt from the provider. It is a good idea to make a copy of your bill and receipts for your records. You can ask your Service Coordinator for help.

For drugs: mail your request for payment together with any bills or receipts to us at this address:

Superior STAR+PLUS MMP Attention: Pharmacy Claims P.O. Box 419069 Rancho Cordova. CA 95741-9069

For Part D drugs, you must submit your claim to us within 36 months of the date you received the drug. For drugs not covered under Part D, you must submit your claim to us within 365 days of the date you received the drug.

For services and items: Mail your request for payment together with any bills or receipts to us at this address:

Superior STAR+PLUS MMP Claims Department PO Box 3060 Farmington, MO 63640-3822

You must submit your claim to us within 365 days of the date you got the service or item.

# C. Coverage decisions

When we get your request for payment, we will make a coverage decision. This means that we will decide whether your health care or drug is covered by the plan. We will also decide the amount, if any, you have to pay for the health care or drug.

- We will let you know if we need more information from you.
- If we decide that the health care or drug is covered and you followed all the rules for getting it, we will pay for it. If you have already paid for the service or drug, we will mail you a check for what you paid. If you have not paid for the service or drug yet, we will pay the provider directly.

Chapter 3, Section B, page 32 explains the rules for getting your services covered. Chapter 5, page 112 explains the rules for getting your Medicare Part D prescription drugs covered.

- If we decide not to pay for the service or drug, we will send you a letter explaining why not. The letter will also explain your rights to make an appeal.
- To learn more about coverage decisions, see Chapter 9, Section 4, page 171

# D. Appeals

If you think we made a mistake in turning down your request for payment, you can ask us to change our decision. This is called making an appeal. You can also make an appeal if you do not agree with the amount we pay.

The appeals process is a formal process with detailed procedures and important deadlines. To learn more about appeals, see Chapter 9, Section 4, page 171.

- If you want to make an appeal about getting paid back for a health care service, go to page 174.
- If you want to make an appeal about getting paid back for a drug, go to page 174

# **Chapter 8: Your rights and responsibilities**

# Introduction

This chapter includes your rights and responsibilities as a member of the plan. We must honor your rights. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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# A. Your right to get information in a way that meets your needs

We must tell you about the plan's benefits and your rights in a way that you can understand. We must tell you about your rights each year that you are in our plan. You have the right to make recommendations about your rights and responsibilities.

- To get information in a way that you can understand, call Member Services. Our plan has people who can answer questions in different languages.
- Our plan can also give you materials in languages other than English and in formats such as large print, braille, or audio. Our plan has written materials available in Spanish. To get materials in Spanish, or to get materials in another language or format, please call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. You may also write to Superior STAR+PLUS MMP, Attn: MMP Member Services, Forum II Building, 7990 IH 10 West, Suite 300, San Antonio, TX 78230.
- In addition to asking for materials in other languages and formats, you can also ask
  that we send you future materials in this same language or format. We will document
  your language preference. If you wish to change your language preference in the
  future, please call Member Services.
- If you are having trouble getting information from our plan because of language problems or a disability and you want to file a complaint, call Medicare at 1-800-MEDICARE (1-800-633-4227). You can call 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- You can also make a Texas Medicaid complaint by calling the Health and Human Services Commission (HHSC) at 1-866-566-8989 (TTY: 711). If you would like to make your complaint in writing, send it to:

#### **Texas Health and Human Services Commission**

Attn: Resolution Services
Health Plan Operations – H320
P.O. Box 85200
Austin, TX 78708-5200

You can also email your complaint to HPM\_Complaints@hhsc.state.tx.us.

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We must treat you with respect, fairness, and dignity at all times. Our plan must obey laws that protect you from discrimination or unfair treatment. We do not discriminate against members because of any of the following:

- Age
- Appeals
- Behavior
- Claims experience
- Ethnicity
- Evidence of insurability
- Genetic information
- Gender identity
- Geographic location within the service area
- Health status
- Medical history
- Mental ability
- Mental or physical disability
- National origin
- Race
- · Receipt of health care
- Religion
- Sex
- Sexual orientation
- Use of services

Under the rules of the plan, you have the right to be free of any form of physical restraint or seclusion that would be used as a means of coercion, force, discipline, convenience or retaliation.

# Usted tiene derecho a que le proporcionemos información de una manera que satisfaga sus necesidades

Debemos explicarle los beneficios del plan y sus derechos de una manera que usted pueda comprender. Debemos explicarle sus derechos cada año que tenga la cobertura de nuestro plan. Tiene derecho a hacer recomendaciones acerca de sus derechos y responsabilidades.

- Para obtener información de una manera que usted pueda comprender, llame al Departamento de Servicios al Afiliado. Nuestro plan cuenta con personas que pueden responder sus preguntas en varios idiomas.
- El plan también puede proporcionarle material en otros idiomas, además del inglés, y en distintos formatos como en braille, en audio o en letra grande. Nuestro plan

tiene material impreso disponible en español. Para obtener material en español o en otro idioma o formato, llame al Departamento de Servicios al Afiliado, al 1-866-896-1844 (TTY: 711), de lunes a viernes, de 8:00 a. m. a 8:00 p. m. Es posible que fuera del horario de atención, los fines de semana y los días feriados le pidan que deje un mensaje. Lo llamaremos el siguiente día hábil. La llamada es gratuita. También puede escribir a Superior STAR+PLUS MMP, Attn: MMP Member Services, Forum II Building, 7990 IH 10 West, Suite 300, San Antonio, TX 78230.

- Además de pedir material en otros idiomas y formatos, puede pedir que en el futuro le enviemos material en el mismo idioma o formato. Guardaremos sus preferencias de idioma. Si quiere cambiar sus preferencias de idioma en el futuro, llame al Departamento de Servicios al Afiliado.
- Si tiene dificultades para obtener información de nuestro plan por problemas relacionados con el idioma o una discapacidad y quiere presentar una queja, comuníquese con Medicare al 1-800-MEDICARE (1-800-633-4227). Puede llamar las 24 horas del día, los 7 días de la semana. Los usuarios de TTY deben llamar al 1-877-486-2048.
- También puede presentar una queja sobre Medicaid de Texas, llamando a la Comisión de Salud y Servicios Humanos de Texas al 1-866-566-8989 (TTY: 711). Si quiere presentar su queja por escrito, envíela a la siguiente dirección:

#### **Texas Health and Human Services Commission**

Attn: Resolution Services
Health Plan Operations – H320
P.O. Box 85200
Austin, TX 78708-5200

También puede enviar la queja por correo electrónico a HPM\_Complaints@hhsc.state.tx.us.

Debemos tratarlo con respeto, imparcialidad y dignidad en todo momento. Nuestro plan debe obedecer las leyes que lo protegen de la discriminación o de un trato injusto. No discriminamos a los afiliados por ninguno de los siguientes motivos:

- edad;
- apelaciones;
- comportamiento;
- experiencia siniestral;
- origen étnico;
- prueba de asegurabilidad;
- información genética;

- identidad de género;
- ubicación geográfica dentro del área de servicio;
- estado de salud;
- historial médico;
- capacidad mental;
- discapacidad física o mental;
- nacionalidad;
- raza;
- recepción de atención de salud;
- religión;
- sexo;
- orientación sexual;
- uso de servicios.

Conforme a las reglas del plan, usted tiene derecho a no ser sometido a ninguna forma de impedimento físico o aislamiento que pudieran ser utilizados como herramienta de extorsión, violencia, castigo, conveniencia o represalia.

# B. Our responsibility ensure that you get timely access to covered services and drugs

If you cannot get services within a reasonable amount of time, we have to pay for out-ofnetwork care.

As a member of our plan:

- You have the right to a reasonable opportunity to choose a health plan and primary care provider (PCP) in the plan's network. A network provider is a provider who works with the health plan.
- A PCP is the doctor or health care provider you will see most of the time and who will coordinate your care. You can find more information about choosing a PCP in Chapter 3, Section D1, page 35.
  - Call Member Services or look in the *Provider and Pharmacy Directory* to learn more about network providers and which doctors are accepting new patients.
- You have the right to change to another plan or provider in a reasonably easy manner. That includes the right to:
  - Be told how to choose and change your health plan and your PCP.

- Choose any health plan you want that is available in your area and choose your PCP from that plan.
- Be told the frequency you can change plans.
- O Be told about other plans available in your area.
- You have the right to go to a women's health specialist without getting a referral. A
  referral is approval from your PCP to see someone that is not your PCP.
- You have the right to get covered services from network providers within a reasonable amount of time.
  - This includes the right to get timely services from specialists.
- You have the right to get emergency services or care that is urgently needed without prior approval.
- You have the right to get your prescriptions filled at any of our network pharmacies without long delays.
- You have the right to know when you can see an out-of-network provider. To learn about out-of-network providers, see Chapter 3, Section D4, page 39.
- You have the right to agree to or refuse treatment and actively participate in treatment decisions. That includes the right to:
  - Work as part of a team with your provider in deciding what health care is best for you.
  - Say yes or no to the care recommended by your provider.
- You have the right to timely access to care that does not have any communication or physical access barriers. That includes the right to:
  - Have telephone access to a medical professional 24 hours a day, 7 days a week to get any emergency or urgent care you need.
  - Get medical care in a timely manner.
  - Get in and out of a health care provider's office. This includes barrier-free access for people with disabilities or other conditions that limit mobility, in accordance with the Americans with Disabilities Act.

- Have interpreters, if needed, during appointments with your providers and when talking to your health plan. Interpreters include people who can speak in your native language, help someone with a disability, or help you understand the information.
- Be given information you can understand about your health plan rules, including the health care services you can get and how to get them.

Chapter 9, Section 5, page 174 tells what you can do if you think you are not getting your services or drugs within a reasonable amount of time. Chapter 9, Section 4, page 171 also tells what you can do if we have denied coverage for your services or drugs and you do not agree with our decision.

# C. Our responsibility to protect your personal health information (PHI)

We protect your personal health information (PHI) as required by federal and state laws.

Your PHI includes the information you gave us when you enrolled in this plan. It also includes your medical records and other medical and health information.

You have rights to get information and to control how your PHI is used. We give you a written notice that tells about these rights. The notice is called the "Notice of Privacy Practice." The notice also explains how we protect the privacy of your PHI.

# C1. How we protect your PHI

We make sure that unauthorized people do not see or change your records.

In most situations, we do not give your PHI to anyone who is not providing your care or paying for your care. If we do, we are required to get written permission from you first. Written permission can be given by you or by someone who has the legal power to make decisions for you.

There are certain cases when we do not have to get your written permission first. These exceptions are allowed or required by law.

- We are required to release PHI to government agencies that are checking on our quality of care.
- We are required to give Medicare your PHI. If Medicare releases your PHI for research or other uses, it will be done according to Federal laws.

# C2. You have a right to see your medical records

You have the right to look at your medical records and to get a copy of your records.

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You have the right to ask us to update or correct your medical records. If you ask us to do this, we will work with your health care provider to decide whether the changes should be made.

You have the right to know if and how your PHI has been shared with others.

If you have questions or concerns about the privacy of your PHI, call Member Services.

You can request copies of your medical records by calling Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

#### **Superior HealthPlan STAR+PLUS Medicare-Medicaid Plan (MMP)**

#### **Notice of Privacy Practices**

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

#### PLEASE REVIEW IT CAREFULLY.

For help to translate or understand this, please call 1-866-896-1844.

Hearing impaired TTY: 711.

Si necesita ayuda para traducir o entender este texto, por favor llame al teléfono

1-866-896-1844. (TTY: 711).

#### **Covered Entities Duties:**

Superior HealthPlan (Superior) STAR+PLUS Medicare-Medicaid (MMP) is a Covered Entity as defined and regulated under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Superior is required by law to maintain the privacy of your protected health information (PHI), provide you with this Notice of our legal duties and privacy practices related to your PHI, abide by the terms of the Notice that is currently in affect and notify you in the event of a breach of your unsecured PHI. Superior may create, receive or maintain your PHI in an electronic format and that information is subject to electronic disclosure.

This Notice describes how we may use and disclose your PHI. It also describes your rights to access, amend and manage your PHI and how to exercise those rights. All other uses and disclosures of your PHI not described in this Notice will be made only with your written authorization.



Superior reserves the right to change this Notice. We reserve the right to make the revised or changed Notice effective for your PHI we already have as well as any of your PHI we receive in the future. Superior will promptly revise and distribute this Notice whenever there is a material change to the following:

- The Uses or Disclosures
- Your rights
- Our legal duties
- Other privacy practices stated in the notice.

We will make any revised Notices available on our website.

#### **Internal Protections of Oral, Written and Electronic PHI:**

Superior protects your PHI. We have privacy and security processes to help.

These are some of the ways we protect your PHI.

- We train our staff to follow our privacy and security processes.
- We require our business associates to follow privacy and security processes.
- We keep our offices secure.
- We talk about your PHI only for a business reason with people who need to know.
- We keep your PHI secure when we send it or store it electronically.
- We use technology to keep the wrong people from accessing your PHI.

#### Permissible Uses and Disclosures of Your PHI:

The following is a list of how we may use or disclose your PHI without your permission or authorization:

- **Treatment** We may use or disclose your PHI to a physician or other health care provider providing treatment to you, to coordinate your treatment among providers, or to assist us in making prior authorization decisions related to your benefits.
- **Payment** We may use and disclose your PHI to make benefit payments for the health care services provided to you. We may disclose your PHI to another health plan, to a health care provider, or other entity subject to the federal Privacy Rules for their payment purposes. Payment activities may include
  - processing claims
  - determining eligibility or coverage for claims
  - issuing premium billings

- reviewing services for medical necessity
- performing utilization review of claims

- **HealthCare Operations** We may use and disclose your PHI to perform our healthcare operations. These activities may include:
  - providing customer services
  - o responding to complaints and appeals
  - o providing case management and care coordination
  - o conducting medical review of claims and other quality assessment
  - improvement activities

In our healthcare operations, we may disclose PHI to business associates. We will have written agreements to protect the privacy of your PHI with these associates. We may disclose your PHI to another entity that is subject to the federal Privacy Rules. The entity must also have a relationship with you for its healthcare operations. This includes the following:

- o quality assessment and improvement activities
- o reviewing the competence or qualifications of healthcare professionals
- o case management and care coordination
- detecting or preventing healthcare fraud and abuse.
- Group Health Plan/Plan Sponsor Disclosures We may disclose your protected
  health information to a sponsor of the group health plan, such as an employer or other
  entity that is providing a health care program to you, if the sponsor has agreed to certain
  restrictions on how it will use or disclose the protected health information (such as
  agreeing not to use the protected health information for employment-related actions or
  decisions).

#### Other Permitted or Required Disclosures of Your PHI:

- **Fundraising Activities** We may use or disclose your PHI for fundraising activities, such as raising money for a charitable foundation or similar entity to help finance their activities. If we do contact you for fundraising activities, we will give you the opportunity to opt-out, or stop, receiving such communications in the future.
- Underwriting Purposes We may use or disclosure your PHI for underwriting
  purposes, such as to make a determination about a coverage application or request. If
  we do use or disclose your PHI for underwriting purposes, we are prohibited from using
  or disclosing your PHI that is genetic information in the underwriting process.
- Appointment Reminders/Treatment Alternatives We may use and disclose your PHI to remind you of an appointment for treatment and medical care with us or to provide



you with information regarding treatment alternatives or other health-related benefits and services, such as information on how to stop smoking or lose.

- As Required by Law If federal, state, and/or local law requires a use or disclosure of
  your PHI, we may use or disclose your PHI information to the extent that the use or
  disclosure complies with such law and is limited to the requirements of such law. If two
  or more laws or regulations governing the same use or disclosure conflict, we will
  comply with the more restrictive laws or regulations.
- Public Health Activities We may disclose your PHI to a public health authority for the
  purpose of preventing or controlling disease, injury, or disability. We may disclosure
  your PHI to the Food and Drug Administration (FDA) to ensure the quality, safety or
  effectiveness products or services under the jurisdiction of the FDA.
- Victims of Abuse and Neglect We may disclose your PHI to a local, state, or federal
  government authority, including social services or a protective services agency
  authorized by law authorized by law to receive such reports if we have a reasonable
  belief of abuse, neglect or domestic violence.
- **Judicial and Administrative Proceedings** We may disclose your PHI in judicial and administrative proceedings. We may also disclose it in response to the following:

o an order of a court

administrative tribunal

subpoena

o summons

- warrant
- o discovery request
- o similar legal request.
- **Law Enforcement** We may disclose your relevant PHI to law enforcement when required to do so. For example, in response to a:
  - court order
  - o court-ordered warrant
  - o subpoena

- summons issued by a judicial officer
- o grand jury subpoena

We may also disclose your relevant PHI to identify or locate a suspect, fugitive, material witness, or missing person.

Coroners, Medical Examiners and Funeral Directors - We may disclose your PHI to a
coroner or medical examiner. This may be necessary, for example, to determine a cause of
death. We may also disclose your PHI to funeral directors, as necessary, to carry out their
duties.

- Organ, Eye and Tissue Donation may disclose your PHI to organ procurement organizations. We may also disclose your PHI to those who work in procurement, banking or transplantation of:
  - cadaveric organs
  - o eyes
  - tissues
- Threats to Health and Safety We may use or disclose your PHI if we believe, in good faith, that the use or disclosure is necessary to prevent or lessen a serious or imminent threat to the health or safety of a person or the public.
- Specialized Government Functions If you are a member of U.S. Armed Forces, we may
  disclose your PHI as required by military command authorities. We may also disclose your
  PHI:
  - to authorized federal officials for national security
  - to intelligence activities
  - the Department of State for medical suitability determinations
  - o for protective services of the President or other authorized persons
- Workers' Compensation We may disclose your PHI to comply with laws relating to
  workers' compensation or other similar programs, established by law, that provide benefits
  for work-related injuries or illness without regard to fault.
- Emergency Situations We may disclose your PHI in an emergency situation, or if you are
  incapacitated or not present, to a family member, close personal friend, authorized disaster
  relief agency, or any other person previous identified by you. We will use professional
  judgment and experience to determine if the disclosure is in your best interests. If the
  disclosure is in your best interest, we will only disclose the PHI that is directly relevant to the
  person's involvement in your care.
- Inmates If you are an inmate of a correctional institution or under the custody of a law enforcement official, we may release your PHI to the correctional institution or law enforcement official, where such information is necessary for the institution to provide you with health care; to protect your health or safety; or the health or safety of others; or for the safety and security of the correctional institution.
- Research Under certain circumstances, we may disclose your PHI to researchers when their clinical research study has been approved and where certain safeguards are in place to ensure the privacy and protection of your PHI.

#### Uses and Disclosures of Your PHI That Require Your Written Authorization

We are required to obtain your written authorization to use or disclose your PHI, with limited exceptions, for the following reasons:

**Sale of PHI** – We will request your written authorization before we make any disclosure that is deemed a sale of your PHI, meaning that we are receiving compensation for disclosing the PHI in this manner.

**Marketing** – We will request your written authorization to use or disclose your PHI for marketing purposed with limited exceptions, such as when we have face-to-face marketing communications with you or when we provide promotional gifts of nominal value.

**Psychotherapy Notes** – We will request your written authorization to use or disclose any of you psychotherapy notes that we may have on file with limited exception, such as for certain treatment, payment or healthcare operation functions.

#### **Individuals Rights**

The following are your rights concerning your PHI. If you would like to use any of the following rights, please contact us using the information at the end of this Notice.

- **Right to Revoke an Authorization** You may revoke your authorization at any time, the revocation of your authorization must be in writing. The revocation will be effective immediately, except to the extent that we have already taken actions in reliance of the authorization and before we received your written revocation.
- Right to Request Restrictions You have the right to request restrictions on the use and disclosure of your PHI for treatment, payment or healthcare operations, as well as disclosures to persons involved in your care or payment of your care, such as family members or close friends. Your request should state the restrictions you are requesting and state to whom the restriction applies. We are not required to agree to this request. If we agree, we will comply with your restriction request unless the information is needed to provide you with emergency treatment. However, we will restrict the use or disclosure of PHI for payment or health care operations to a health plan when you have paid for the service or item out of pocket in full.
- Right to Request Confidential Communications You have the right to request that we
  communicate with you about your PHI by alternative means or to alternative locations. This
  right only applies if the information could endanger you if it is not communicated by the
  alternative means or to the alternative location you want. You do not have to explain the
  reason is for your request, but you must state that the information could endanger you if the
  communication means or location is not changed. We must accommodate your request if it is



reasonable and specifies the alternative means or location where your PHI should be delivered.

- Right to Access and Received Copy of your PHI You have the right, with limited exceptions, to look at or get copies of your PHI contained in a designated record set. You may request that we provide copies in a format other than photocopies. We will use the format you request unless we cannot practicably do so. You must make a request in writing to obtain access to your PHI. If we deny your request, we will provide you a written explanation and will tell you if the reasons for the denial can be reviewed and how to ask for such a review or if the denial cannot be reviewed.
- Right to Amend your PHI You have the right to request that we amend, or change, your PHI if you believe it contains incorrect information. Your request must be in writing, and it must explain why the information should be amended. We may deny your request for certain reasons, for example if we did not create the information you want amended and the creator of the PHI is able to perform the amendment. If we deny your request, we will provide you a written explanation. You may respond with a statement that you disagree with our decision and we will attach your statement to the PHI you request that we amend. If we accept your request to amend the information, we will make reasonable efforts to inform others, including people you name, of the amendment and to include the changes in any future disclosures of that information.
- Right to Receive an Accounting of Disclosures You have the right to receive a list of instances within the last 6 years period in which we or our business associates disclosed your PHI. This does not apply to disclosure for purposes of treatment, payment, health care operations, or disclosures you authorized and certain other activities. If you request this accounting more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests. We will provide you with more information on our fees at the time of your request.
- Right to File a Complaint If you feel your privacy rights have been violated or that we have
  violated our own privacy practices, you can file a complaint with us in writing or by phone using
  the contact information at the end of this Notice.

You can also file a complaint with the Secretary of the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201 or calling 1-800-368-1019, (TTY: 1-866-788-4989) or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.

WE WILL NOT TAKE ANY ACTION AGAINST YOU FOR FILING A COMPLAINT.

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Right to Receive a Copy of this Notice - You may request a copy of our Notice at any time
by using the contact information list at the end of the Notice. If you receive this Notice on our
web site or by electronic mail (e-mail), you are also entitled to request a paper copy of the
Notice.

#### **Contact Information**

If you have any questions about this Notice, our privacy practices related to your PHI or how to exercise your rights you can contact us in writing or by phone using the contact information listed below.

Attn: Privacy Official Superior HealthPlan 5900 E. Ben White Blvd. Austin, TX 78741 1-800-218-7453 TDD/TTY: 711

# D. Our responsibility to give you information about the plan, its network providers, and your covered services

As a member of Superior STAR+PLUS MMP, you have the right to get information from us. If you do not speak English, we have free interpreter services to answer any questions you may have about our health plan. To get an interpreter, just call us at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. This is a free service. We also have written materials available in Spanish. We can also give you information in large print, braille, or audio.

If you want information about any of the following, call Member Services:

- How to choose or change plans
- Our plan, including:
  - Financial information
  - How the plan has been rated by plan members
  - The number of appeals made by members
  - o How to leave the plan
- Our network providers and our network pharmacies, including:
- **If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711) 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

- How to choose or change primary care providers
- Qualifications of our network providers and pharmacies
- How we pay providers in our network
- For a list of providers and pharmacies in the plan's network, see the *Provider and Pharmacy Directory*. For more detailed information about our providers or pharmacies, call Member Services, or visit our website at mmp.SuperiorHealthPlan.com.
- Covered services and drugs and about rules you must follow, including:
  - Services and drugs covered by the plan
  - Limits to your coverage and drugs
  - Rules you must follow to get covered services and drugs
- Why something is not covered and what you can do about it, including asking us to:
  - Put in writing why something is not covered
  - Change a decision we made
  - o Pay for a bill you have got

# E. Inability of network providers to bill you directly

Doctors, hospitals, and other providers in our network cannot make you pay for covered services. They also cannot charge you if we pay for less than the provider charged us. To learn what to do if a network provider tries to charge you for covered services, see Chapter 7, Section A, page 139.

### F. Your right to leave the plan

No one can make you stay in our plan if you do not want to. You can leave the plan at any time during the year.

- You have the right to get most of your health care services through Original Medicare or a Medicare Advantage plan.
- You can get your Medicare Part D prescription drug benefits from a prescription drug plan or from a Medicare Advantage plan.
- See Chapter 10, Section A, page 217 for more information about when you can join a new Medicare Advantage or prescription drug benefit plan.
- If you leave the plan, you will get your Texas Medicaid benefits the way you used to before you joined. They will be offered through Texas Medicaid fee-for-service.

# G. Your right to make decisions about your health care

# G1. Your right to know your treatment options and make decisions about your health care

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

- **Know your choices.** You have the right to be told about all the kinds of treatment regardless of cost or benefit coverage.
- **Know the risks.** You have the right to be told about any risks involved. You must be told in advance if any service or treatment is part of a research experiment. You have the right to refuse experimental treatments.
- **Get a second opinion.** You have the right to see another doctor before deciding on treatment.
- Say "no." You have the right to refuse any treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to. You also have the right to stop taking a drug. If you refuse treatment or stop taking a drug, you will not be dropped from the plan. However, if you refuse treatment or stop taking a drug, you accept full responsibility for what happens to you.
- Ask us to explain why a provider denied care. You have the right to get an explanation from us if a provider has denied care that you believe you should get.

• Ask us to cover a service or drug that was denied or is usually not covered. This is called a coverage decision. Chapter 9, Section 6.4, page 190 tells how to ask the plan for a coverage decision.

# G2. Your right to say what you want to happen if you are unable to make health care decisions for yourself

An advance directive lets you make decisions about your health care before you get too sick. Your decisions can be written or non-written. What you decide is put in writing. If you become too sick to make decisions about your health care, your doctor will know what kind of care you do or do not want. The advance directive can also say who can make decisions for you if you are not able to. If you sign an advance directive, your doctor will make a note in your medical records so that other doctors know about it.

Sometimes people are unable to make health care decisions for themselves. Before that happens to you, you can:

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

The legal document that you can use to give your directions is called an advance directive. There are different types of advance directives and different names for them. Examples are a living will and a power of attorney for health care.

Superior STAR+PLUS MMP wants you to know your rights so you can fill out the papers ahead of time. These are the types of advance directives you can choose under Texas law:

- Directive to Doctor (Living Will) A living will tells your doctor what to do. If you are near death, it will tell the doctor you don't want to get care. In the State of Texas you can make a living will. Your doctor must follow your living will in case you become too sick to decide about your care.
- Durable Power of Attorney for health care This form gives the person you name the power to make decisions about your health care if you are not able to.
- Declaration of Mental Health Treatment This tells your doctor about the mental health care you want. In the State of Texas you can make this choice. It expires three (3) years after you sign it or at any time you pick to cancel it, unless a court has considered you incapacitated.
- Out-of-Hospital Do Not Resuscitate (DNR) (written and non-written) This tells your



doctor what to do if you are about to die. In the State of Texas your doctor must follow this request if you become too sick.

You do not have to use an advance directive, but you can if you want to. Here is what to do:

- Get the form. You can get a form from your doctor, a lawyer, a legal services agency, or a social worker. Organizations that give people information about Medicare or Texas Medicaid such as the Texas Health and Human Services Commission (HHSC) may also have advance directive forms. HHSC can be reached at 1-800-252-8263 (TTY: 711) or by going to their website at https://hhs.texas.gov/laws-regulations/forms/advance-directives. You can also contact Member Services to ask for the forms.
- Fill it out and sign the form. The form is a legal document. You should consider having a lawyer help you prepare it.
- Give copies to people who need to know about it. You should give a copy of the
  form to your doctor. You should also give a copy to the person you name as the one
  to make decisions for you. You may also want to give copies to close friends or family
  members. Be sure to keep a copy at home.
- If you are going to be hospitalized and you have signed an advance directive, take a copy of it to the hospital.

The hospital will ask you whether you have signed an advance directive form and whether you have it with you.

If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Remember, it is your choice to fill out an advance directive or not.

### G3. What to do if your instructions are not followed

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with HHSC at 1-800-252-8263 or by going to their website at https://hhs.texas.gov/. You may also file a complaint with the Centers for Medicare & Medicaid Services (CMS) at 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048) or by going to their website at http://www.medicare.gov.

# H. Your right to make complaints and to ask us to reconsider decisions we have made

Chapter 9, Section 3, page 170 tells what you can do if you have any problems or concerns about your covered services or care. For example, you could ask us to make a coverage decision, make an appeal to us to change a coverage decision, or make a complaint. You also have the right to a fair hearing from the state at any time.

You have the right to get information about appeals and complaints that other members have filed against our plan. To get this information, call Member Services.

You have the right to get a timely answer to a complaint.

# H1. What to do if you believe you are being treated unfairly or you would like more information about your rights

If you believe you have been treated unfairly – and it is **not** about discrimination for the reasons listed on page 144 – or you would like more information about your rights, you can get help by calling:

- Member Services.
- The State Health Insurance Assistance Program (SHIP). In Texas, the SHIP is called the Health Information Counseling & Advocacy Program of Texas (HICAP). For details about this organization and how to contact it, see Chapter 2, Section E1, page 24.
- Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week.
   TTY users should call 1-877-486-2048. (You can also read or download "Medicare
   Rights & Protections," found on the Medicare website at
   <a href="https://www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf">https://www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf</a>.)

For more information on your rights, you can also contact the following agencies:

- Texas Medicaid STAR+PLUS help line at phone: 1-877-782-6440 or 2-1-1
- HHSC Office of the Ombudsman at phone: 1-877-787-8999

# I. Your responsibilities as a member of the plan

As a member of the plan, you have a responsibility to do the things that are listed below. You also have the right to make recommendations about Superior STAR+PLUS MMP's member rights and responsibilities. If you have any questions, call Member Services.



- Read the *Member Handbook* to learn what is covered and what rules you need to follow to get covered services and drugs. For details about your:
  - Covered services, see Chapters 3 and 4, pages 30 and 53. Those chapters tell you what is covered, what is not covered, what rules you need to follow, and what you pay.
  - Covered drugs, see Chapters 5 and 6, pages 112 and 130.
- **Tell us about any other health or prescription drug coverage** you have. We are required to make sure you are using all of your coverage options when you get health care. Please call Member Services if you have other coverage.
- **Tell your doctor and other health care providers** that you are enrolled in our plan. Show your Member ID Card whenever you get services or drugs.
- **Help your doctors** and other health care providers give you the best care.
  - Give them the information they need about you and your health. Learn as much as you can about your health problems. Follow the treatment plans and instructions that you and your providers agree on.
  - Make sure your doctors and other providers know about all of the drugs you are taking. This includes prescription drugs, over-the-counter drugs, vitamins, and supplements.
  - If you have any questions, be sure to ask. Your doctors and other providers must explain things in a way you can understand. If you ask a question and you do not understand the answer, ask again.
- Be considerate. We expect all our members to respect the rights of other patients.
   We also expect you to act with respect in your doctor's office, hospitals, and other providers' offices. We expect you to cancel appointments in advance when you cannot keep them and to keep your scheduled appointments.
- Pay what you owe. As a plan member, you are responsible for these payments:
  - Medicare Part A and Medicare Part B premiums. For most Superior STAR+PLUS MMP members, Medicaid pays for your Part A premium and for your Part B premium.
  - If you get any services or drugs that are not covered by our plan, you must pay the full cost.

- If you disagree with our decision to not cover a service or drug, you can make an appeal. Please see Chapter 9, Section 4, page 171 to learn how to make an appeal.
- **Tell us if you move.** If you are going to move, it is important to tell us right away. Call Member Services.
  - If you move outside of our service area, you cannot stay in this plan. Only people who live in our service area can get Superior STAR+PLUS MMP.
     Chapter 1, Section D, page 8 tells about our service area.
  - We can help you figure out whether you are moving outside our service area. During a special enrollment period, you can switch to Original Medicare or enroll in a Medicare health or prescription drug plan in your new location. We can let you know if we have a plan in your new area.
  - Also, be sure to let Medicare and Texas Medicaid know your new address when you move. See Chapter 2, Section G and H, pages 26 and 27 for phone numbers for Medicare and Texas Medicaid.
  - If you move within our service area, we still need to know. We need to keep your membership record up to date and know how to contact you.
- Call Member Services for help if you have questions or concerns.
- You must abide by the health plan's policies and procedures. That includes the responsibility to:
  - Be sure you have approval from your primary care provider before going to a specialist.
- You must share information about your health with your primary care provider and learn about service and treatment options. That includes the responsibility to:
  - Help your providers get your medical records.
  - Work as a team with your Service Coordinator in deciding what health care is best for you.
- If you think you have been treated unfairly or discriminated against, call the U.S.
  Department of Health and Human Services (HHS) toll-free at 1-800-368-1019. You
  also can view information concerning the HHS Office of Civil Rights online at
  www.hhs.gov/ocr.

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

# What's in this chapter?

This chapter has information about your rights. Read this chapter to find out what to do if:

- You have a problem with or complaint about your plan.
- You need a service, item, or medication that your plan has said it will not pay for.
- You disagree with a decision that your plan has made about your care.
- You think your covered services are ending too soon.

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. This chapter is broken into different sections to help you easily find what you are looking for.

# If you are facing a problem with your health or long-term services and supports

You should get the health care, drugs, and long-term services and supports that your doctor and other providers determine are necessary for your care as a part of your care plan. If you are having a problem with your care, you can call the HHSC Ombudsman's Office at 1-866-566-8989 for help. This chapter explains the options you have for different problems and complaints, but you can always call the HHSC Ombudsman's Office to help guide you through your problem.

For additional resources to address your concerns and ways to contact them, see Chapter 2, Section J, page 29 for more information on ombudsman programs.

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## **Section 1: Introduction**

# Section 1.1: What to do if you have a problem

This chapter tells you what to do if you have a problem with your plan or with your services or payment. Medicare and Texas Medicaid approved these processes. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

# Section 1.2: What about the legal terms?

There are difficult legal terms for some of the rules and deadlines in this chapter. Many of these terms can be hard to understand, so we have used simpler words in place of certain legal terms. We use abbreviations as little as possible.

For example, we will say:

- "Making a complaint" rather than "filing a grievance"
- "Coverage decision" rather than "organization determination," "benefit determination," "at risk-determination," or "coverage determination"
- "Fast coverage decision" rather than "expedited determination"

Knowing the proper legal terms may help you communicate more clearly, so we provide those too.

# Section 2: Where to call for help

# Section 2.1: Where to get more information and help

Sometimes it can be confusing to start or follow 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.

## You can get help from the HHSC Ombudsman's Office

If you need help, you can always call the HHSC Ombudsman's Office. The HHSC Ombudsman's Office can answer your questions and help you understand what to do to handle your problem. See Chapter 2, Section J, page 29for more information on ombudsman programs.

The HHSC Ombudsman's Office is not connected with us or with any insurance company or health plan. They can help you understand which process to use. The phone number for the HHSC Ombudsman's Office is 1-866-566-8989. The services are free.

You can get help from the State Health Insurance Assistance Program (SHIP)

You can also call your State Health Insurance Assistance Program (SHIP). SHIP counselors can answer your questions and help you understand what to do to handle your problem. The SHIP is not connected with us or with any insurance company or health plan. The SHIP has trained counselors in every state, and services are free. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program (HICAP). The HICAP phone number is 1-800-252-3439.

#### **Getting help from Medicare**

You can call Medicare directly for help with problems. Here are two ways to get help from Medicare:

- Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY:
   1-877-486-2048. The call is free.
- Visit the Medicare website at https://www.medicare.gov.

#### **Getting help from Texas Medicaid**

You can call Texas Medicaid directly for help with problems. Here are two ways to get help from Texas Medicaid:

- Call 1-800-252-8263 or 2-1-1. TTY users should call 1-800-735-2989 or 7-1-1. The call is free.
- Visit the Texas Medicaid website (https://yourtexasbenefits.hhsc.texas.gov/).

### Getting help from other resources

You can get help from other resources such as:

- Texas Rio Grande Legal Aid Office for Bexar and Hidalgo counties at 1-888-988-9996.
- Legal Aid of North West Texas for Dallas County at 214-748-1234.
- Quality Improvement Organization (QIO) KEPRO toll-free at 1-888-315-0636 (TTY: 1-855-843-4776). For more information, see Chapter 2, Section F, page 25.

# Section 3: Problems with your benefits

• Section 3.1: Should you use the process for coverage decisions and appeals? Or do you want to make a complaint?

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The chart below will help you find the right section of this chapter for problems or complaints.

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

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

#### Yes.

My problem is about benefits or coverage.

Go to Section 4: "Coverage decisions and appeals" on page 171.

#### No.

My problem is not about benefits or coverage.

Skip ahead to **Section 10: "How to make a complaint"** on page 211.

# **Section 4: Coverage decisions and appeals**

### Section 4.1: Overview of coverage decisions and appeals

The process for asking for coverage decisions and making appeals deals with problems related to your benefits and coverage. It also includes problems with payment.

#### What is a coverage decision?

A coverage decision is an initial decision we make about your benefits and coverage or about the amount we will pay for your medical services, items, or drugs. We are making a coverage decision whenever we decide what is covered for you and how much we pay.

If you or your doctor are not sure if a service, item, or drug is covered by Medicare or Texas Medicaid, either of you can ask for a coverage decision before the doctor gives the service, item, or drug.

### What is an appeal?

An appeal is a formal way of asking us to review our decision and change it if you think we made a mistake. For example, we might decide that a service, item, or drug that you want is not covered or is no longer covered by Medicare or Texas Medicaid. If you or your doctor disagree with our decision, you can appeal.

# Section 4.2: Getting help with coverage decisions and appeals

## Who can I call for help asking for coverage decisions or making an appeal?

You can ask any of these people for help:

- Call **Member Services** at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
- Call the HHSC Ombudsman's Office for free help. The HHSC Ombudsman's Office helps people enrolled in Texas Medicaid with service or billing problems. The phone number is 1-866-566-8989.
- Call the State Health Insurance Assistance Program (SHIP) for free help. The SHIP is an independent organization. It is not connected with this plan. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program (HICAP). The phone number is 1-800-252-3439.

- Talk to **your doctor or other provider**. Your doctor or other provider can ask for a coverage decision or appeal on your behalf.
- Talk to a friend or family member and ask him or her to act for you. You can name another person to act for you as your "representative" to ask for a coverage decision or make an appeal.
  - If you want a friend, relative, or other person to be your representative, call Member Services and ask for the "Appointment of Representative" form.
  - You can also get the form by visiting <a href="https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf">https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf</a> or on our website at <a href="mmp.SuperiorHealthPlan.com">mmp.SuperiorHealthPlan.com</a>. The form gives the person permission to act for you. You must give us a copy of the signed form.
- You also have the right to ask a lawyer to act for you. You may call your own lawyer, or get the name of a lawyer from the local bar association or other referral service. Some legal groups will give you free legal services if you qualify. If you want a lawyer to represent you, you will need to fill out the Appointment of Representative form.
  - However, you do not have to have a lawyer to ask for any kind of coverage decision or to make an appeal.

# • Section 4.3: Which section of this chapter will help you?

There are four different types of situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We separate this chapter into different sections to help you find the rules you need to follow. **You only need to read the section that applies to your problem:** 

- Section 5 on page 174 gives you information if you have problems about services, items, and drugs (but **not** Part D drugs). For example, use this section if:
  - You are not getting medical care you want, and you believe our plan covers this care.
  - We did not approve services, items, or drugs that your doctor wants to give you, and you believe this care should be covered.
    - NOTE: Only use Section 5 if these are drugs not covered by Part D. Drugs in the List of Covered Drugs, also known as the Drug List, with an NT are not covered by Part D. See Section 6 on page 186 for Part D drug appeals.

- You got medical care or services you think should be covered, but we are not paying for this care.
- You got and paid for medical services or items you thought were covered, and you want to ask us to pay you back.
- You are being told that coverage for care you have been getting will be reduced or stopped, and you disagree with our decision.
  - 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. See Sections 7 and 8 on pages 198 and 204.
- **Section 6 on page 187** gives you information about Part D drugs. For example, use this section if:
  - You want to ask us to make an exception to cover a Part D drug that is not on our Drug List.
  - o You want to ask us to waive limits on the amount of the drug you can get.
  - You want to ask us to cover a drug that requires prior approval.
  - We did not approve your request or exception, and you or your doctor or other prescriber thinks we should have.
  - You want to ask us to pay for a prescription drug you already bought. (This is asking for a coverage decision about payment.)
- Section 7 on page 198 gives you information on how to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon. Use this section if:
  - You are in the hospital and think the doctor asked you to leave the hospital too soon.
- Section 8 on page 204 gives you information if you think your home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

If you're not sure which section you should use, please call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

If you need other help or information, please call the HHSC Ombudsman's Office at 1-866-566-8989.

# Section 5: Problems about services, items, and drugs (not Part D drugs)

## Section 5.1: When to use this section

This section is about what to do if you have problems with your benefits for your medical, behavioral health, and long term care services. You can also use this section for problems with drugs that are **not** covered by Part D, including Medicare Part B drugs. Drugs in the Drug List with a **NT** are **not** covered by Part D. Use Section 6 for Part D drug appeals.

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

- 1. You think we cover a medical, behavioral health, or long-term care service you need but are not getting.
  - **What you can do:** You can ask us to make a coverage decision. Go to Section 5.2 on page 175 for information on asking for a coverage decision.
- 2. We did not approve care your doctor wants to give you, and you think we should have.
  - **What you can do:** You can appeal our decision to not approve the care. Go to Section 5.3 on page 177 for information on making an appeal.
- 3. You got services or items that you think we cover, but we will not pay.
  - **What you can do**: You can appeal our decision not to pay. Go to Section 5.3 on page 177 for information on making an appeal.
- 4. You got and paid for services or items you thought were covered, and you want us to reimburse you for the services or items.
  - **What you can do:** You can ask us to pay you back. Go to Section 5.5 on page 184 for information on asking us for payment.
- 5. We reduced or stopped your coverage for a certain service, and you disagree with our decision.
  - **What you can do:** You can appeal our decision to reduce or stop the service. Go to Section 5.3 on page 177 for information on making an appeal.
  - **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, special rules apply. Read Sections 7 or 8 on pages 204 and 197 to find out more.

# Section 5.2: Asking for a coverage decision

# How to ask for a coverage decision to get a medical, behavioral health, or long-term care service

To ask for a coverage decision, call, write, or fax us, or ask your representative or doctor to ask us for a decision.

- You can call us at: 1-866-896-1844 (TTY: 711). Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
- You can fax us at: 1-866-918-4447
- You can write to us at:

Superior STAR+PLUS MMP Attn: Appeals and Grievances 5900 E. Ben White Blvd. Austin, TX 78741

#### How long does it take to get a coverage decision?

It usually takes up to 3 business days after you asked unless your request is for a Medicare Part B prescription drug. If your request is for a Medicare Part B prescription drug, we will give you a decision no more than 72 hours after we receive your request. If we don't give you our decision within 3 business days (or 72 hours for a Medicare Part B prescription drug), you can appeal.

#### Can I get a coverage decision faster?

**Yes.** If you need a response faster because of your health, ask us to make a "fast coverage decision." If we approve the request, we will notify you of our decision within 1 business day (or within 24 hours for a Medicare Part B prescription drug).

The legal term for "fast coverage decision" is "expedited determination."

#### Asking for a fast coverage decision:

• If you request a fast coverage decision, start by calling or faxing our plan to ask us to cover the care you want.

- You can call us at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day or fax us at 1-866- 918-4447. For details on how to contact us, go to Chapter 2, Section A, page 16.
- You can also have your doctor or your representative call us.

### Here are the rules for asking for a fast coverage decision:

You must meet the following two requirements to get a fast coverage decision:

- You can get a fast coverage decision only if you are asking for coverage for medical care or an item you have not yet received. (You cannot get a fast coverage decision if your request is about payment for medical care or an item you already got.)
- 2. You can get a fast coverage decision only if the standard 3 business day deadline (or the 72 hour deadline for Medicare Part B prescription drugs) could cause serious harm to your health or hurt your ability to function.
  - If your doctor says that you need a fast coverage decision, we will automatically give you one.
  - If you ask for a fast coverage decision without your doctor's support, we will decide if you get a fast coverage decision.
    - If we decide that your health does not meet the requirements for a fast coverage decision, we will send you a letter. We will also use the standard 3 business day deadline (or the 72 hour deadline for Medicare Part B prescription drugs) instead.
    - This letter will tell you that if your doctor asks for the fast coverage decision, we will automatically give a fast coverage decision.
    - The letter will also tell how you can file a "fast complaint" about our decision to give you a standard coverage decision instead of a fast coverage decision. For more information about the process for making complaints, including fast complaints, see Section 10 on page 211.

### If the coverage decision is Yes, when will I get the service or item?

You will be approved (pre-authorized) to get the service or item within 3 business days (for a standard coverage decision) or 1 business day (for a fast coverage decision) of when you asked unless your request is for a Medicare Part B prescription drug.

If your request is for a Medicare Part B prescription drug, you will be approved (pre-authorized) to get the drug within 72 hours (for a standard coverage decision) or 24 hours (for a fast coverage decision).

#### If the coverage decision is No, how will I find out?

If the answer is **No**, we will send you a letter telling you our reasons for saying **No**.

- If we say **No**, you have the right to ask us to change this decision by making an appeal. Making an appeal means asking us to review our decision to deny coverage.
- If you decide to make an appeal, it means you are going on to Level 1 of the appeals process (read the next section for more information).

# Section 5.3: Level 1 Appeal for services, items, and drugs (not Part D drugs)

### What is an Appeal?

An appeal is a formal way of asking us to review our decision and change it if you think we made a mistake. If you or your doctor or other provider disagree with our decision, you can appeal.

If you need help during the appeals process, you can call the HHSC Ombudsman's Office at 1-866-566-8989. The HHSC Ombudsman's Office is not connected with us or with any insurance company or health plan.

#### What is a Level 1 Appeal?

A Level 1 Appeal is the first appeal to our plan. We will review your coverage decision to see if it is correct. The reviewer will be someone who did not make the original coverage decision. When we complete the review, we will give you our decision in writing.

If we tell you after our review that the service or item is not covered, your case can go to a Level 2 Appeal.

#### How do I make a Level 1 Appeal?

To start your appeal, you, your doctor or other provider, or your representative must contact us.
 You can call us at 1- 866-896-1844
 (TTY: 711) from 8 a.m. to 8 p.m.,
 Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business

# At a glance: How to make a Level 1 Appeal

You, your doctor, or your representative may put your request in writing and mail or fax it to us. You may also ask for an appeal by calling us.

- Ask within 60 calendar days of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- If you appeal because we told you that a service you currently get will be changed or stopped, you have fewer days to appeal if you want to keep getting that service while your appeal is processing.
- Keep reading this section to learn about what deadline applies to your appeal.

day. For additional details on how to reach us for appeals, see Chapter 2, Section A1, page 16.

- You can ask us for a "standard appeal" or a "fast appeal."
- If you are asking for a standard appeal or fast appeal, make your appeal in writing or call us.

You can submit a request to the following address:

Superior STAR+PLUS MMP
Attn: Appeals and Grievances -- Medicare Operations
7700 Forsyth Blvd
St. Louis, MO 63105

You may also ask for an appeal by calling us at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

The legal term for "fast appeal" is "expedited reconsideration."

#### Can someone else make the appeal for me?

**Yes**. Your doctor or other provider can make the appeal for you. Also, someone besides your doctor or other provider can make the appeal for you, but first you must complete an Appointment of Representative form. The form gives the other person permission to act for you.

To get an Appointment of Representative form, call Member Services and ask for one, or visit <a href="https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf">https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf</a> or our website at mmp.SuperiorHealthPlan.com.

If the appeal comes from someone besides you or your doctor or other provider, we must get the completed Appointment of Representative form before we can review the appeal.

#### How much time do I have to make an appeal?

You must ask for an appeal within 60 calendar days from the date on the letter we sent to tell you our decision.

If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of a good reason are: you had a serious illness, or we gave you the wrong information about the deadline for requesting an appeal.

**NOTE:** If you appeal because we told you that a service you currently get will be changed or stopped, **you have fewer days to appeal** if you want to keep getting that service while your appeal is processing. Read "Will my benefits continue during Level 1 appeals" on page 180 for more information.

### Can I get a copy of my case file?

**Yes**. Ask us for a free copy by calling Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

### Can my doctor give you more information about my appeal?

Yes, you and your doctor may give us more information to support your appeal.

### How will we make the appeal decision?

We take a careful look at all of the information about your request for coverage of medical care. Then, we check to see if we were following all the rules when we said **No** to your request. The reviewer will be someone who did not make the original decision. If the original decision was based on a lack of medical necessity, then the reviewer will be a physician.

If we need more information, we may ask you or your doctor for it.

### When will I hear about a "standard" appeal decision?

We must give you our answer within 30 calendar days after we get your appeal (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug). 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, we can
  take up to 14 more calendar days. If we decide to take extra days to make the
  decision, we will send you a letter that explains why we need more time. We can't
  take extra time to make a decision if your appeal is for a Medicare Part B prescription
  drug.
- If you believe we should not take extra days, you can file a "fast complaint" about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. For more information about the process for making complaints, including fast complaints, see Section 10 on page 211.
- If we do not give you an answer to your appeal within 30 calendar days (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug) or by the end of the extra days (if we took them), we will automatically send your case to Level 2 of the appeals process if your problem is about coverage of a Medicare service or item. You will be notified when this happens. If your problem is about coverage of a Texas Medicaid service or item, you can file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, go to Section 5.4 on page 181.

**If our answer is Yes** to part or all of what you asked for, we must approve or give the coverage within 30 calendar days after we get your appeal (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug).

If our answer is No to part or all of what you asked for, we will send you a letter. If your problem is about coverage of a Medicare service or item, the letter will tell you that we sent your case to the Independent Review Entity for a Level 2 Appeal. If your problem is about coverage of a Texas Medicaid service or item, the letter will tell you how to file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, go to Section 5.4 on page 181.

### When will I hear about a "fast" appeal decision?

If you ask for a fast appeal, we will give you our answer within 72 hours after we get 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, we can
  take up to 14 more calendar days. If we decide to take extra days to make the
  decision, we will send you a letter that explains why we need more time. We can't
  take extra time to make a decision if your request is for a Medicare Part B prescription
  drug.
- If you believe we should not take extra days, you can file a "fast complaint" about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. For more information about the process for making complaints, including fast complaints, see Section 10 on page 211.
- If we do not give you an answer to your appeal within 72 hours or by the end of the extra days (if we took them), we will automatically send your case to Level 2 of the appeals process if your problem is about coverage of a Medicare service or item. You will be notified when this happens. If your problem is about coverage of a Texas Medicaid service or item, you can file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, go to Section 5.4 on page 181.

**If our answer is Yes** to part or all of what you asked for, we must authorize or provide the coverage within 72 hours after we get your appeal.

If our answer is No to part or all of what you asked for, we will send you a letter. If your problem is about coverage of a Medicare service or item, the letter will tell you that we sent your case to the Independent Review Entity for a Level 2 Appeal. If your problem is about coverage of a Texas Medicaid service or item, the letter will tell you how to file a Level 2 Appeal yourself. For more information about the Level 2 Appeal process, go to Section 5.4 on page 181.

### Will my benefits continue during Level 1 appeals?

If we decide to change or stop coverage for a service that was previously approved, we will send you a notice before taking the action. If you disagree with the action, you can file a Level 1 Appeal and ask that we continue your benefits. You must **make the request on or before the later of the following** in order to continue your benefits:

- Within 10 days of the mailing date of our notice of action; or
- The intended effective date of the action.

If you meet this deadline, you can keep getting the disputed service while your appeal is processing.

### Section 5.4: Level 2 Appeal for services, items, and drugs (not Part D drugs)

### If the plan says No at Level 1, what happens next?

If we say **No** to part or all of your Level 1 Appeal, we will send you a letter. This letter will tell you if the service or item is usually covered by Medicare and/or Texas Medicaid.

- If your problem is about a Medicare service or item, you will automatically get a Level 2 Appeal with the Independent Review Entity (IRE) as soon as the Level 1 Appeal is complete.
- If your problem is about a **Texas Medicaid** service or item, you can ask for a Level 2
  Appeal (known as a Fair Hearing) with the Texas Health and Human Services
  Commission (HHSC) Appeals Division. The letter will tell you how to do this.
  Information is also below.
- If your problem is about a service or item that could be covered by both Medicare and Texas Medicaid, you will automatically get a Level 2 Appeal with the IRE. You can also ask for a Level 2 Appeal (known as a Fair Hearing) with the HHSC Appeals Division.

### What is a Level 2 Appeal?

A Level 2 Appeal is an external appeal, which is done by an independent organization that is not connected to the plan. Medicare's Level 2 Appeal organization is the Independent Review Entity (IRE). Texas Medicaid's Level 2 Appeal is known as a Fair Hearing. Requests for a Fair Hearing are filed with Superior STAR+PLUS MMP, but reviewed by the HHSC Appeals Division.

# My problem is about a Texas Medicaid service or item. How can I make a Level 2 Appeal?

A Level 2 Appeal for Texas Medicaid services and items is called a "State Fair Hearing."

If you want to request a State Fair Hearing, you must contact Superior STAR+PLUS MMP in writing. We can help you with this request. We will send your Fair Hearing request to the HHSC Appeals Division. You or your representative must ask for a Fair Hearing within 120 days of the date on the letter tell you we were denying your Level 1 Appeal to our plan. If you have a good reason for being late, the HHSC Appeals Division may extend this deadline for you.

To request a State Fair Hearing, call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

Or you can mail your written request to:

Superior STAR+PLUS MMP Attn: Appeals and Fair Hearings 5900 E. Ben White Blvd. Austin, TX 78741

After your hearing request is received by the HHSC Appeals Division, you will get a packet of information letting you know the date, time, and location of the hearing. Most Fair Hearings are held by telephone. During the hearing, you or your representative can tell the hearing officer why you need the service that we denied.

The HHSC Appeals Division will give you a final decision within 90 days from the date you asked for the hearing. If you qualify for an expedited Fair Hearing, the HHSC Appeals Division must give you an answer within 72 hours. However, if the HHSC Appeals Division needs to gather more information that may help you, it can take up to 14 more calendar days.

# My problem is about a Medicare service or item. What will happen at the Level 2 Appeal?

An Independent Review Entity (IRE) will carefully review the Level 1 decision and decide whether it should be changed.

- You do not need to request the Level 2 Appeal. We will automatically send any denials (in whole or in part) to the IRE. You will be notified when this happens.
- The IRE is hired by Medicare and is not connected with this plan.
- You may ask for a copy of your file by calling Member Services at 1-866-896-1844
  (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends
  and on holidays, you may be asked to leave a message. Your call will be returned
  within the next business day.

The IRE must give you an answer to your Level 2 Appeal within 30 calendar days of when it gets your appeal (or within 7 calendar days of when it gets your appeal for a Medicare Part B prescription drug). This rule applies if you sent your appeal before getting medical services or items.

However, if the IRE needs to gather more information that may benefit you, it can take
up to 14 more calendar days. If the IRE needs extra days to make a decision, it will
tell you by letter. The IRE can't take extra time to make a decision if your appeal is for
a Medicare Part B prescription drug.

If you had a "fast appeal" at Level 1, you will automatically have a fast appeal at Level 2. The IRE must give you an answer within 72 hours of when it gets your appeal.

However, if the IRE needs to gather more information that may benefit you, it can take
up to 14 more calendar days. If the IRE needs extra days to make a decision, it will
tell you by letter. The IRE can't take extra time to make a decision if your appeal is for
a Medicare Part B prescription drug.

### What if my service or item is covered by both Medicare and Texas Medicaid?

If your problem is about a service or item that could be covered by both Medicare and Texas Medicaid, we will automatically send your Level 2 Appeal to the Independent Review Entity. You can also ask for a Fair Hearing. Requests for a Fair Hearing are filed with Superior STAR+PLUS MMP, but reviewed by the HHSC Appeals Division. Follow the instructions on page 181.

### Will my benefits continue during Level 2 appeals?

If your problem is about a service covered by **Medicare or both Medicare and Texas Medicaid**, your benefits for that service will not continue during Level 2 Appeals.

If your problem is about a service covered by **Texas Medicaid only**, your benefits for that service will continue during the Level 2 Appeal if:

- Your appeal is about our decision to reduce or stop a service that was previously authorized; and
- You request a Level 2 Appeal (Fair Hearing) within 10 days of our letter telling you
  that we were denying your Level 1 appeal or before the intended effective date of the
  action, whichever is later.

#### How will I find out about the decision?

If your Level 2 Appeal (Fair Hearing) went to the HHSC Appeals Division, it will notify you in writing of the hearing decision.

• If the HHSC Appeals Division says **Yes** to part or all of what you asked for, we must authorize the coverage within 72 hours from the date we receive the hearing decision.

• If the HHSC Appeals Division says **No** to part or all of what you asked for, it means they agree with the Level 1 decision. This is called "upholding the decision." It is also called "turning down your appeal."

If your Level 2 Appeal went to the Independent Review Entity (IRE), it will send you a letter explaining its decision.

- If the IRE says **Yes** to part or all of what you asked for in your standard appeal, we must authorize the medical care coverage within 72 hours or give you the service or item within 14 calendar days from the date we get the IRE's decision. If you had a fast appeal, we must authorize the medical care coverage or give you the service or item within 72 hours from the date we get the IRE's decision.
- If the IRE says Yes to part or all of what you asked for in your standard appeal for a Medicare Part B prescription drug, we must authorize or provide the Medicare Part B prescription drug within 72 hours after we get the IRE's decision. If you had a fast appeal, we must authorize or provide the Medicare Part B prescription drug within 24 hours from the date we get the IRE's decision.
- If the IRE says **No** to part or all of what you asked for, it means they agree with the Level 1 decision. This is called "upholding the decision." It is also called "turning down your appeal."

# What if I appealed to both the Independent Review Entity and the HHSC Appeals Division and they have different decisions?

If either the Independent Review Entity or the HHSC Appeals Division decides **Yes** for all or part of what you asked for, we will give you the approved service or item that is closest to what you requested in your appeal.

# If the decision is No for all or part of what I asked for, can I make another appeal?

If your Level 2 Appeal (Fair Hearing) went to the HHSC Appeals Division, you may appeal again by requesting an administrative review. The letter you get from the HHSC Appeals Division will describe this next appeal option.

If your Level 2 Appeal went to the Independent Review Entity (IRE), you can appeal again only if the dollar value of the service or item you want meets a certain minimum amount. The letter you get from the IRE will explain additional appeal rights you may have.

See Section 9 on page 210 for more information on additional levels of appeal.

### • Section 5.5: Payment problems

We do not allow our network providers to bill you for covered services and items. This is true even if we pay the provider less than the provider charges for a covered service or item. You are never required to pay the balance of any bill.

If you get a bill for covered services and items, send the bill to us. **You should not pay the bill yourself.** We will contact the provider directly and take care of the problem.

For more information, start by reading Chapter 7: "Asking us to pay a bill you have gotten for covered services or drugs." Chapter 7 describes the situations in which you may need to ask for reimbursement or to pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

### Can I ask you to pay me back for a service or item I paid for?

Remember, if you get a bill for covered services and items, you should not pay the bill yourself. But if you do pay the bill, you can get a refund if you followed the rules for getting services and items.

If you are asking to be paid back, you are asking for a coverage decision. We will see if the service or item you paid for is a covered service or item, and we will check to see if you followed all the rules for using your coverage.

- If the service or item you paid for is covered and you followed all the rules, we will send you the payment for the service or item within 60 calendar days after we get your request.
- If you haven't paid for the service or item yet, we will send the payment directly to the
  provider. When we send the payment, it's the same as saying Yes to your request for
  a coverage decision.
- If the service or item is not covered, or you did not follow all the rules, we will send you a letter telling you we will not pay for the service or item, and explaining why.

### What if we say we will not pay?

If you do not agree with our decision, **you can make an appeal**. Follow the appeals process described in Section 5.3 on page 177. When you follow these instructions, please note:

- If you make an appeal for reimbursement, we must give you our answer within 60 calendar days after we get your appeal.
- If you are asking us to pay you back for a service or item you already got and paid for yourself, you cannot ask for a fast appeal.

If we answer **No** to your appeal and the service or item is usually covered by Medicare, we will automatically send your case to the Independent Review Entity (IRE). We will notify you by letter if this happens.

- If the IRE reverses our decision and says we should pay you, we must send the payment to you or to the provider within 30 calendar days. If the answer to your appeal is **Yes** at any stage of the appeals process after Level 2, we must send the payment you asked for to you or to the provider within 60 calendar days.
- If the IRE says **No** to your appeal, it means they agree with our decision not to approve your request. (This is called "upholding the decision." It is also called "turning down your appeal.") The letter you get will explain additional appeal rights you may have. You can appeal again only if the dollar value of the service or item you want meets a certain minimum amount. See Section 9 on page 210 for more information on additional levels of appeal.

If we answer **No** to your appeal and the service or item is usually covered by Texas Medicaid, you can file a Level 2 Appeal yourself (see Section 5.4 on page 181).

### **Section 6: Part D drugs**

 Section 6.1: 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

Your benefits as a member of our plan include coverage for many prescription drugs. Most of these drugs are "Part D drugs." There are a few drugs that Medicare Part D does not cover but that Texas Medicaid may cover. **This section only applies to Part D drug appeals.** 

The Drug List includes some drugs with an NT. These drugs are not Part D drugs.
 Appeals or coverage decisions about drugs with NT symbol follow the process in Section 5 on page 174.

# Can I ask for a coverage decision or make an appeal about Part D prescription drugs?

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

- You ask us to make an exception such as:
  - Asking us to cover a Part D drug that is not on the plan's Drug List
  - 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)

 You ask us if a drug is covered for you (for example, when your drug is on the plan's Drug List but we require you to get approval from us before we will cover it for you).

**NOTE:** If your pharmacy tells you that your prescription cannot be filled, you will get a notice explaining how to contact us to ask for a coverage decision.

 You ask us to pay for a prescription drug you already bought. This is asking for a coverage decision about payment.

The legal term for a coverage decision about your Part D drugs is "coverage determination."

If you disagree with a coverage decision we have made, you can appeal our decision. This section tells you how to ask for coverage decisions **and** how to request an appeal.

Use the chart below to help you decide which section has information for your situation:

Which of these situations are you in?			
Do you need a drug that isn't on our Drug List or need us to waive a rule or restriction on a drug we cover?	Do you want us to cover a drug on our Drug List and you believe you meet any plan rules or restrictions (such as getting approval in advance) for the drug you need?	Do you want to ask us to pay you back for a drug you already got and paid for?	Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?
You can ask us to make an exception. (This is a type of coverage decision.)	You can ask us for a coverage decision.	You can ask us to pay you back. (This is a type of coverage decision.)	You can make an appeal. (This means you are asking us to reconsider.)
Start with <b>Section 6.2</b> on page 188. Also see Sections 6.3 and 6.4 on pages 188 and 190.	Skip ahead to Section 6.4 on page 190.	Skip ahead to Section 6.4 on page 190.	Skip ahead to Section 6.5 on page 193.

## Section 6.2: What is an exception?

An exception is permission to get coverage for a drug that is not normally on our Drug List or to use the drug without certain rules and limitations. If a drug is not on our Drug List or is not covered in the way you would like, you can ask us to make an "exception."

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception.

Here are examples of exceptions that you or your doctor or another prescriber can ask us to make:

1. Covering a Part D drug that is not on our Drug List.

- 2. Removing a restriction on our coverage. There are extra rules or restrictions that apply to certain drugs on our Drug List (for more information, go to Chapter 5, Section B, page 119).
  - 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 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.")
    - o Quantity limits. For some drugs, we limit the amount of the drug you can have.

•

**The legal term** for asking for removal of a restriction on coverage for a drug is sometimes called asking for a "**formulary exception**."

Section 6.3: Important things to know about asking for exceptions

### Your doctor or other prescriber must tell us the medical reasons

Your doctor or other prescriber must give us a statement explaining the medical reasons for requesting an exception. Our decision about the exception will be faster if you include this 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 are called "alternative" drugs. If an alternative drug would be just as effective as the drug you are asking for and would not cause more side effects or other health problems, we will generally not approve your request for an exception.

### We will say Yes or No to your request for an exception

If we say Yes to your request for an exception, the exception usually lasts until the
end of the calendar year. This is true as long as your doctor continues to prescribe
the drug for you and that drug continues to be safe and effective for treating your
condition.

 If we say No to your request for an exception, you can ask for a review of our decision by making an appeal. Section 6.5 on page 193 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: How to ask for a coverage decision about a Part D drug or reimbursement for a Part D drug, including an exception

#### What to do

- Ask for the type of coverage decision you want. Call, write, or fax us to make your request. You, your representative, or your doctor (or other prescriber) can do this. You can call us at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
- You or your doctor (or other prescriber) or someone else who is acting on your behalf can ask for a coverage decision. You can also have a lawyer act on your behalf.
- Read Section 4 on page 171 to find out how to give permission to someone else to act as your representative.

# At a glance: How to ask for a coverage decision about a drug or payment

Call, write, or fax us to ask, or ask your representative or doctor or other prescriber to ask. We will give you an answer on a standard coverage decision within 72 hours. We will give you an answer on reimbursing you for a Part D drug you already paid for within 14 calendar days.

- If you are asking for an exception, include the supporting statement from your doctor or other prescriber.
- You or your doctor or other prescriber may ask for a fast decision. (Fast decisions usually come within 24 hours.)
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.
- You do not need to give your doctor or other prescriber written permission to ask us for a coverage decision on your behalf.
- If you want to ask us to pay you back for a drug, read Chapter 7, Section A, page 139 of this handbook. Chapter 7 describes times when 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 asking for an exception, provide the "supporting statement." Your doctor or
  other prescriber must give us the medical reasons for the drug exception. We call this
  the "supporting statement."
- Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone, and then fax or mail a statement.

### If your health requires it, ask us to give you a "fast coverage decision"

We will use the "standard deadlines" unless we have agreed to use the "fast deadlines."

- A **standard coverage decision** means we will give you an answer within 72 hours after we get your doctor's statement.
- A **fast coverage decision** means we will give you an answer within 24 hours after we get your doctor's statement.

The legal term for "fast coverage decision" is "expedited coverage determination."

You can get a fast coverage decision **only if you are asking for a drug you have not yet received**. (You cannot get a fast coverage decision if you are asking us to pay you back for a drug you already bought.)

You can get a fast coverage decision only if using the standard deadlines could cause serious harm to your health or hurt your ability to function.

If your doctor or other prescriber tells us that your health requires a "fast coverage decision," we will automatically agree to give you a fast coverage decision, and the letter will tell you that.

- If you ask for a fast coverage decision on your own (without your doctor's or other prescriber's support), we will decide whether you get a fast coverage decision.
- If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will use the standard deadlines instead.
  - We will send you a letter telling you that. The letter will tell you how to make a complaint about our decision to give you a standard decision.
  - You can file a "fast complaint" and get a response to your complaint within 24 hours. For more information about the process for making complaints, including fast complaints, see Section 10 on page 211.

### Deadlines for a "fast coverage decision"

- If we are using the fast deadlines, we must give you our answer within 24 hours. This means within 24 hours after we get your request. Or, if you are asking for an exception, 24 hours after we get your doctor's or prescriber's statement supporting your request. We will give you our answer sooner if your health requires it.
- If we do not meet this deadline, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your request.
- If our answer is Yes to part or all of what you asked for, we must give you the coverage within 24 hours after we get your request or your doctor's or prescriber's statement supporting your request.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No. The letter will also explain how you can appeal our decision.

# 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 after we get your request. Or, if you are asking for an exception, after we get your doctor's or prescriber's supporting statement. We will give you our answer sooner if your health requires it.
- If we do not meet this deadline, we will send your request on to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your request.
- If our answer is Yes to part or all of what you asked for, we must approve or give the coverage within 72 hours after we get your request or, if you are asking for an exception, your doctor's or prescriber's supporting statement.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No. The letter will also explain how you can appeal our decision.

# Deadlines for a "standard coverage decision" about payment for a drug you already bought

- We must give you our answer within 14 calendar days after we get your request.
- If we do not meet this deadline, we will send your request to Level 2 of the appeals process. At level 2, an Independent Review Entity will review your request.
- **If our answer is Yes** to part or all of what you asked for, we will make payment to you within 14 calendar days.

• If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No. The letter will also explain how you can appeal our decision.

### Section 6.5: Level 1 Appeal for Part D drugs

- To start your appeal, you, your doctor or other prescriber, or your representative must contact us.
- If you are asking for a standard appeal, you can make your appeal by sending a request in writing. You may also ask for an appeal by calling us at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
- If you want a fast appeal, you may make your appeal in writing or you may call us.
- Make your appeal request within
   60 calendar days from the date on

# At a glance: How to make a Level 1 Appeal

You, your doctor or prescriber, or your representative may put your request in writing and mail or fax it to us. You may also ask for an appeal by calling us.

- Ask within 60 calendar days of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- You, your doctor or prescriber, or your representative can call us to ask for a fast appeal.
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.
- the notice we sent to tell you our decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. For example, good reasons for missing the deadline would be if you have a serious illness that kept you from contacting us or if we gave you incorrect or incomplete information about the deadline for requesting an appeal.
- You have the right to ask us for a copy of the information about your appeal. To ask for a copy, call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

**The legal term** for an appeal to the plan about a Part D drug coverage decision is plan "redetermination."

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"

- 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 coverage decision" in Section 6.4 on page 190.

The legal term for "fast appeal" is "expedited redetermination."

### Our plan will review your appeal and give you our decision

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. The reviewer will be someone who did not make the original coverage decision.

### Deadlines for a "fast appeal"

- If we are using the fast deadlines, we will give you our answer within 72 hours after we get your appeal, or sooner if your health requires it.
- If we do not give you an answer within 72 hours, we will send your request to Level 2
  of the appeals process. At Level 2, an Independent Review Entity will review your
  appeal.
- **If our answer is Yes** to part or all of what you asked for, we must give the coverage within 72 hours after we get your appeal.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No.

### Deadlines for a "standard appeal"

• If we are using the standard deadlines, we must give you our answer within 7 calendar days after we get your appeal, or sooner if your health requires it, except if you are asking us to pay you back for a drug you already bought. If you are asking us to pay you back for a drug you already bought, we must give you our answer within 14 calendar days after we get your appeal. If you think your health requires it, you should ask for a "fast appeal."

- If we do not give you a decision within 7 calendar days, or 14 days if you asked us to pay you back for a drug you already bought, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your appeal.
- If our answer is Yes to part or all of what you asked for:
  - If we approve a request for coverage, we must give you the coverage as quickly
    as your health requires, but no later than 7 calendar days after we get your appeal
    or 14 days if you asked us to pay you back for a drug you already bought.
  - If we approve a request to pay you back for a drug you already bought, we will send payment to you within 30 calendar days after we get your appeal request.
- If our answer is No to part or all of what you asked for, we will send you a letter that explains why we said No and tells how to appeal our decision.

### Section 6.6: Level 2 Appeal for Part D drugs

If we say **No** to part or all of your appeal, you can choose whether to accept this decision or make another appeal. If you decide to go on to a Level 2 Appeal, the Independent Review Entity (IRE) will review our decision.

- If you want the IRE to review your case, your appeal request must be in writing. The letter we send about our decision in the Level 1 Appeal will explain how to request the Level 2 Appeal.
- When you make an appeal to the IRE, we will send them your case file. You have the right to ask us for a copy of your case file by calling Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends

# At a glance: How to make a Level 2 Appeal

If you want the Independent Review Entity to review your case, your appeal request must be in writing.

- Ask within 60 calendar days of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- You, your doctor or other prescriber, or your representative can request the Level 2 Appeal.
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.

and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

- You have a right to give the IRE other information to support your appeal.
- The IRE is an independent organization that is hired by Medicare. It is not connected with this plan and it is not a government agency.
- Reviewers at the IRE will take a careful look at all of the information related to your appeal. The organization will send you a letter explaining its decision.

The legal term for an appeal to the IRE about a Part D drug is "reconsideration."

### Deadlines for "fast appeal" at Level 2

- If your health requires it, ask the Independent Review Entity (IRE) for a "fast appeal."
- If the IRE agrees to give you a "fast appeal," it must give you an answer to your Level 2 Appeal within 72 hours after getting your appeal request.
- If the IRE says **Yes** to part or all of what you asked for, we must authorize or give you the drug coverage within 24 hours after we get the decision.

### Deadlines for "standard appeal" at Level 2

- If you have a standard appeal at Level 2, the Independent Review Entity (IRE) must give you an answer to your Level 2 Appeal within 7 calendar days after it gets your appeal, or 14 days if you asked us to pay you back for a drug you already bought.
- If the IRE says **Yes** to part or all of what you asked for, we must authorize or give you the drug coverage within 72 hours after we get the decision.
- If the IRE approves a request to pay you back for a drug you already bought, we will send payment to you within 30 calendar days after we get the decision.

### What if the Independent Review Entity says No to your Level 2 Appeal?

**No** means the Independent Review Entity (IRE) agrees with our decision not to approve your request. This is called "upholding the decision." It is also called "turning down your appeal."

If you want to go to Level 3 of the appeals process, the drugs you are requesting must meet a minimum dollar value. If the dollar value is less than the minimum, you cannot appeal any further. If the dollar value is high enough, you can ask for a Level 3 appeal. The letter you get from the IRE will tell you the dollar value needed to continue with the appeal process.

### Section 7: Asking us to cover a longer hospital stay

When you are admitted to a hospital, you have the right to get all hospital services that we cover that are necessary to diagnose and treat your illness or injury.

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

- The day you leave the hospital is called your "discharge date."
- Your doctor or the hospital staff will tell you what your discharge date is.

If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay. This section tells you how to ask.

### Section 7.1: Learning about your Medicare rights

Within two days after you are admitted to the hospital, a caseworker or nurse will give you a notice called An Important Message from Medicare about Your Rights. If you do not get this notice, ask any hospital employee for it. If you need help, please call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Read this notice carefully and ask questions if you don't understand. The Important Message tells you about your rights as a hospital patient, including your rights to:

- Get Medicare-covered services during and after your hospital stay. You have the right to know what these services are, who will pay for them, and where you can get them.
- Be a part of any decisions about the length of your hospital stay.
- Know where to report any concerns you have about the quality of your hospital care.
- Appeal if you think you are being discharged from the hospital too soon.

You should sign the Medicare notice to show that you got it and understand your rights. Signing the notice does **not** mean you agree to the discharge date that may have been told to you by your doctor or hospital staff.

Keep your copy of the signed notice so you will have the information in it if you need it.

- To look at a copy of this notice in advance, you can call Member Services at Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. 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. The call is free.
- You can also see the notice online at <a href="https://www.cms.gov/Medicare/Medicare-Medi
- If you need help, please call Member Services or Medicare at the numbers listed above.

### Section 7.2: Level 1 Appeal to change your hospital discharge date

If you want us to cover your inpatient hospital services for a longer time, you must request an appeal. A Quality Improvement Organization will do the Level 1 Appeal review to see if your planned discharge date is medically appropriate for you. In Texas, the Quality Improvement Organization is called KEPRO.

To make an appeal to change your discharge date call KEPRO at: 1-888-315-0636 (TTY: 1-855-843-4776).

### Call right away!

Call the Quality Improvement Organization **before** you leave the hospital and no later than your planned discharge date. An Important Message from Medicare about Your Rights contains information on how to reach the Quality Improvement Organization.

- If you call before you leave, you are allowed to stay in the hospital after your planned 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 call to appeal, and you decide to stay in the hospital after your planned discharge date, you may have to pay all of the

At a glance: How to make a Level 1
Appeal to change your discharge date

Call the Quality Improvement Organization for your state at 1-888-315-0636 (TTY: 1-855-843-4776) and ask for a "fast review".

Call before you leave the hospital and before your planned discharge date.

costs for hospital care you get 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, see Section 7.4 on page 201.

We want to make sure you understand what you need to do and what the deadlines are.

Ask for help if you need it. If you have questions or need help at any time, please call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. You can also call the State Health Insurance Assistance Program (SHIP) at 1-800-252-3439 or the HHSC Ombudsman's Office at 1-866-566-8989.

### What is a Quality Improvement Organization?

It 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. They are paid by Medicare to check on and help improve the quality of care for people with Medicare.

#### 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 the organization to use the fast deadlines for an appeal instead of using the standard deadlines.

The legal term for "fast review" is "immediate review."

#### What happens during the fast review?

- The reviewers at the Quality Improvement Organization will ask you or your representative why you think coverage should continue after the planned discharge date. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will look at your medical record, talk with your doctor, and review all of the information related to your hospital stay.
- By noon of the day after the reviewers tell us about your appeal, you will get a letter that gives your planned discharge date. The letter explains the reasons why your doctor, the hospital, and we think it is right for you to be discharged on that date.

The legal term for this written explanation is called the "Detailed Notice of Discharge." You can get a sample by calling Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. 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. Or you can see a sample notice online at <a href="https://www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.html">https://www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.html</a>.

#### What if the answer is Yes?

• If the Quality Improvement Organization says **Yes** to your appeal, we must keep covering your hospital services for as long as they are medically necessary.

#### What if the answer is No?

- If the Quality Improvement Organization says No to your appeal, they are saying that
  your planned discharge date is medically appropriate. If this happens, our coverage
  for your inpatient hospital services will end at noon on the day after the Quality
  Improvement Organization gives you its answer.
- If the Quality Improvement Organization says No and you decide to stay in the
  hospital, then you may have to pay for your continued stay at the hospital. The cost of
  the hospital care that you may have to pay begins at noon on the day after the Quality
  Improvement Organization gives you its answer.
- If the Quality Improvement Organization turns down your appeal and you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal.

### Section 7.3: Level 2 Appeal to change your hospital discharge date

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. You will need to contact the Quality Improvement Organization again and ask for another review.

Ask for the Level 2 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.

In Texas, the Quality Improvement Organization is called KEPRO. You can reach KEPRO at: 1-888-315-0636 (TTY: 1-855-843-4776).

- Reviewers at the Quality
   Improvement Organization will take
   another careful look at all of the
   information related to your appeal.
- Within 14 calendar days of receipt of your request for a second review, the Quality Improvement Organization reviewers will make a decision.

# At a glance: How to make a Level 2 Appeal to change your discharge date

Call the Quality Improvement Organization for your state at 1-888-315-0636 (TTY: 1-855-843-4776) and ask for another review.

### What happens if the answer is Yes?

- We must pay you back for our share of the costs of hospital care you got since noon
  on the day after the date of your first appeal decision. We must continue providing
  coverage for your inpatient hospital care for as long as it is medically necessary.
- You must continue to pay your share of the costs and coverage limitations may apply.

### What happens if the answer is No?

It means the Quality Improvement Organization agrees with the Level 1 decision and will not change it. The letter you get will tell you what you can do if you wish to continue with the appeal process.

If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your stay after your planned discharge date.

## Section 7.4: What happens if I miss an appeal deadline?

If you miss appeal deadlines, there is another way to make Level 1 and Level 2 Appeals, called Alternate Appeals. But the first two levels of appeal are different.

### Level 1 Alternate Appeal to change your hospital discharge date

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

 During this review, we take a look at all of the information about your hospital stay. We check to see if the decision about when you should leave the hospital was fair and followed all the rules.

# At a glance: How to make a Level 1 Alternate Appeal

Call our Member Services number and ask for a "fast review" of your hospital discharge date.

We will give you our decision within 72 hours.

**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

- We will use the fast deadlines rather than the standard deadlines for giving you the answer to this review. This means we will give you our decision within 72 hours after you ask for a "fast review."
- If we say Yes to your fast review, it means we agree that you still need to be in the
  hospital after the discharge date. We will keep covering hospital services for as long
  as it is medically necessary.
- It also means that we agree to pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- If we say No to your fast review, we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends on 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 got after the planned discharge date.
- To make sure we were following all the rules when we said **No** to your fast appeal, we will send your appeal to the "Independent Review Entity." When we do this, it means that your case is automatically going to Level 2 of the appeals process.

The legal term for "fast review" or "fast appeal" is "expedited appeal."

### Level 2 Alternate Appeal to change your hospital discharge date

We will send the information for your Level 2 Appeal to the Independent Review Entity (IRE) within 24 hours of when we give you our Level 1 decision. If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section 10 on page 211 tells how to make a complaint.

During the Level 2 Appeal, the IRE reviews the decision we made when we said **No** to your "fast review." This organization decides whether the decision we made should be changed.

 The IRE does a "fast review" of your appeal. The reviewers usually give you an answer within 72 hours.

# At a glance: How to make a Level 2 Alternate Appeal

You do not have to do anything. The plan will automatically send your appeal to the Independent Review Entity.

• The IRE is an independent organization that is hired by Medicare. This organization is not connected with our plan and it is not a government agency.

- Reviewers at the IRE will take a careful look at all of the information related to your appeal of your hospital discharge.
- If the IRE says Yes to your appeal, then we must pay you back for our share of the
  costs of hospital care you got since the date of your planned discharge. We must also
  continue our coverage of your hospital services for as long as it is medically
  necessary.
- If the IRE says **No** to your appeal, it means they agree with us that your planned hospital discharge date was medically appropriate.
- The letter you get from the IRE will tell you 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.

# Section 8: What to do if you think your home health care, skilled nursing care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon

This section is about the following types of care only:

- Home health care services.
- Skilled nursing care in a skilled nursing facility.
- 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.
  - With any of these three types of care, you have the right to keep getting covered services for as long as the doctor says you need it.
  - When we decide to stop covering any of these, we must tell you before your services end. When your coverage for that care ends, we will stop paying for your care.

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

### Section 8.1: We will tell you in advance when your coverage will be ending

You will get a notice at least two days before we stop paying for your care. This is called the "Notice of Medicare Non-Coverage."

- The written notice tells you the date when we will stop covering your care.
- The written notice also tells you how to appeal this decision.

You or your representative should sign the written notice to show that you got it. Signing it does **not** mean you agree with the plan that it is time to stop getting the care.

When your coverage ends, we will stop paying for your care.

### Section 8.2: Level 1 Appeal to continue your care

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

Before you start your appeal, understand what you need to do and what the deadlines are.

- **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 on page 211 tells you how to file a complaint.)
- Ask for help if you need it. If you have questions or need help at any time, please call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. Or call your State Health Insurance Assistance Program at 1-800-252-3439 (TTY: 711).

During a Level 1 Appeal, a Quality Improvement Organization will review your appeal and decide whether to change the decision we made. In Texas, the Quality Improvement Organization is called KEPRO. You can reach KEPRO at: 1-888-315-0636 (TTY: 1-855-843-4776). Information about appealing to the Quality Improvement Organization is also in the Notice of Medicare Non-Coverage. This is the notice you got when you were told we would stop covering your care.

# At a glance: How to make a Level 1 Appeal to ask the plan to continue your care

Call the Quality Improvement Organization for your state at 1-888-315-0636 (TTY: 1-855-843-4776) and ask for a "fast-track appeal."

Call before you leave the agency or facility that is providing your care and before your planned discharge date.

### What is a Quality Improvement Organization?

It 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. They are paid by Medicare to check on and help improve the quality of care for people with Medicare.

### What should you ask for?

Ask them for a "fast-track appeal." This is an independent review of whether it is medically appropriate for us to end coverage for your services.

### What is your deadline for contacting this organization?

- You must contact the Quality Improvement Organization no later than noon of the day after you got the written notice telling you when we will stop covering your care.
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to us instead. For details about this other way to make your appeal, see Section 8.4 on page 208.

The legal term for the written notice is "Notice of Medicare Non-Coverage." To get a sample copy, call Member Services at 1-866-896-1844 (TTY: 711) 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 <a href="https://www.cms.gov/Medicare/Medicare-General-Information/BNI/MAEDNotices.html">https://www.cms.gov/Medicare/Medicare-General-Information/BNI/MAEDNotices.html</a>

### What happens during the Quality Improvement Organization's review?

- The reviewers at the Quality Improvement Organization will ask you or your representative why you think coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- When you ask for an appeal, the plan must write a letter to you and the Quality Improvement Organization explaining why your services should end.
- The reviewers will also look at your medical records, talk with your doctor, and review information that our plan has given to them.
- Within one full day after reviewers have all the information they need, they will tell you their decision. You will get a letter explaining the decision.

The legal term for the letter explaining why your services should end is "Detailed Explanation of Non-Coverage."

### What happens if the reviewers say Yes?

• If the reviewers say **Yes** to your appeal, then we must keep providing your covered services for as long as they are medically necessary.

### What happens if the reviewers say No?

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

### Section 8.3: Level 2 Appeal to continue your care

If the Quality Improvement Organization said **No** to the appeal **and** you choose to continue getting care after your coverage for the care has ended, you can make a Level 2 Appeal.

During the Level 2 Appeal, the Quality Improvement Organization will take another look at the decision they made at Level 1. If they say they agree with the Level 1 decision, you may have to pay the full cost for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after the date when we said your coverage would end.

In Texas, the Quality Improvement
Organization is KEPRO. You can reach
KEPRO at: 1-888-315-0636
(TTY: 1-855-843-4776). Ask for the Level
2 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 continued getting care after the date
that your coverage for the care ended.

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

### At a glance: How to make a Level 2 Appeal to require that the plan cover your care for longer

Call the Quality Improvement Organization for your state at 1-888-315-0636 (TTY: 1-855-843-4776) and ask for another review.

Call before you leave the agency or facility that is providing your care and before your planned discharge date.  The Quality Improvement Organization will make its decision within 14 calendar days of receipt of your appeal request.

### What happens if the review organization says Yes?

We must pay you back for our share of the costs of care you got since the date when
we said your coverage would end. We must continue providing coverage for the care
for as long as it is medically necessary.

### What happens if the review organization says No?

- It means they agree with the decision they made on the Level 1 Appeal and will not change it.
- The letter you get will tell you what to 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.

# Section 8.4: What if you miss the deadline for making your Level 1 Appeal?

If you miss appeal deadlines, there is another way to make Level 1 and Level 2 Appeals, called Alternate Appeals. But the first two levels of appeal are different.

# Level 1 Alternate Appeal to continue your care for longer

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

# At a glance: How to make a Level 1 Alternate Appeal

Call our Member Services number and ask for a "fast review."

We will give you our decision within 72 hours.

- During this review, we take a look
   at all of the information about your home health care, skilled nursing facility care, or
   care you are getting at a Comprehensive Outpatient Rehabilitation Facility (CORF).
   We check to see if the decision about when your services should end was fair and
   followed all the rules.
- We will use the fast deadlines rather than the standard deadlines for giving you the answer to this review. We will give you our decision within 72 hours after you ask for a "fast review."

- If we say Yes to your fast review, it means we agree that we will keep covering your services for as long as it is medically necessary. It also means that we agree to pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- **If we say No** to your fast review, we are saying that stopping your services was medically appropriate. Our coverage ends as of the day we said coverage would end.

If you continue getting services after the day we said they would stop, **you may have to pay the full cost** of the services.

To make sure we were following all the rules when we said **No** to your fast appeal, we will send your appeal to the "Independent Review Entity." When we do this, it means that your case is automatically going to Level 2 of the appeals process.

The legal term for "fast review" or "fast appeal" is "expedited appeal."

### Level 2 Alternate Appeal to continue your care for longer

We will send the information for your Level 2 Appeal to the Independent Review Entity (IRE) within 24 hours of when we give you our Level 1 decision. If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section 10 on page 211 tells how to make a complaint.

During the Level 2 Appeal, the IRE reviews the decision we made when we said No to your "fast review." This organization decides whether the decision we made should be changed.

 The IRE does a "fast review" of your appeal. The reviewers usually give you an answer within 72 hours.

### At a glance: How to make a Level 2 Appeal to require that the plan continue your care

You do not have to do anything. The plan will automatically send your appeal to the Independent Review Entity.

- The IRE is an independent organization that is hired by Medicare. This organization is not connected with our plan, and it is not a government agency.
- Reviewers at the IRE will take a careful look at all of the information related to your appeal.
- If the IRE says Yes to your appeal, then we must pay you back for our share of the
  costs of care. We must also continue our coverage of your services for as long as it is
  medically necessary.

• If the IRE says No to your appeal, it means they agree with us that stopping coverage of services was medically appropriate.

The letter you get from the IRE will tell you what you can do if you wish to continue with the review process. It will give you details about how to go on to a Level 3 Appeal, which is handled by a judge.

### Section 9: Taking your appeal beyond Level 2

### • Section 9.1: Next steps for Medicare services and items

If you made a Level 1 Appeal and a Level 2 Appeal for Medicare services or items, and both your appeals have been turned down, you may have the right to additional levels of appeal. The letter you get from the Independent Review Entity will tell you what to do if you wish to continue the appeals process.

Level 3 of the appeals process is an Administrative Law Judge (ALJ) hearing. The person who makes the decision in a Level 3 appeal is an ALJ or an attorney adjudicator. If you want an ALJ or attorney adjudicator to review your case, the item or medical service you are requesting must meet a minimum dollar amount. If the dollar value is less than the minimum level, you cannot appeal any further. If the dollar value is high enough, you can ask an ALJ or attorney adjudicator to hear your appeal.

If you do not agree with the ALJ or attorney adjudicator's decision, you can go to the Medicare Appeals Council. After that, you may have the right to ask a federal court to look at your appeal.

If you need assistance at any stage of the appeals process, you can contact the HHSC Ombudsman's Office. The phone number is 1-866-566-8989.

### Section 9.2: Next steps for Texas Medicaid services and items

You also have more appeal rights if your appeal is about services or items that might be covered by Texas Medicaid. If you have questions about your additional appeal rights, you can call the HHSC Ombudsman's Office at 1-866-566-8989.

If you do not agree with a decision given by the Fair Hearings officer, you may request an Administrative Review within 30 days of the date on the decision.

The letter you get from the HHSC Appeals Division will tell you what to do if you wish to continue the appeals process.

# Section 10: How to make a complaint

### What kinds of problems should be complaints?

The complaint process is used for certain types of problems only, such as problems related to quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

### Complaints about quality

 You are unhappy with the quality of care, such as the care you got in the hospital.

### **Complaints about privacy**

 You think that someone did not respect your right to privacy, or shared information about you that is confidential.

#### Complaints about poor customer service

- A health care provider or staff was rude or disrespectful to you.
- Superior STAR+PLUS MMP staff treated you poorly.
- You think you are being pushed out of the plan.

### Complaints about accessibility

- You cannot physically access the health care services and facilities in a doctor or provider's office.
- Your provider does not give you a reasonable accommodation you need such as an American Sign Language interpreter.

#### Complaints about waiting times

- You are having trouble getting an appointment, or waiting too long to get it.
- You have been kept waiting too long by doctors, pharmacists, or other health professionals or by Member Services or other plan staff.

### Complaints about cleanliness

You think the clinic, hospital or doctor's office is not clean.

At a glance: How to make a complaint

You can make an internal complaint with our plan and/or an external complaint with an organization that is not connected to our plan.

To make an internal complaint, call Member Services or send us a letter.

There are different organizations that handle external complaints. For more information, read Section 10.2 on page 213.

### Complaints about language access

 Your doctor or provider does not provide you with an interpreter during your appointment.

#### Complaints about communications from us

- You think we failed to give you a notice or letter that you should have received.
- You think the written information we sent you is too difficult to understand.

# Complaints about the timeliness of our actions related to coverage decisions or appeals

- You believe that we are not meeting our deadlines for making a coverage decision or answering your appeal.
- You believe that, after getting a coverage or appeal decision in your favor, we are not meeting the deadlines for approving or giving you the service or paying you back for certain medical services.
- You believe we did not forward your case to the Independent Review Entity on time.

The legal term for a "complaint" is a "grievance."

The legal term for "making a complaint" is "filing a grievance."

#### Are there different types of complaints?

**Yes**. You can make an internal complaint and/or an external complaint. An internal complaint is filed with and reviewed by our plan. An external complaint is filed with and reviewed by an organization that is not affiliated with our plan. If you need help making an internal and/or external complaint, you can call the HHSC Ombudsman's Office at 1-866-566-8989.

### Section 10.1: Internal complaints

To make an internal complaint, call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. You can make the complaint at any time unless it is about a Part D drug. If the complaint is about a Part D drug, you must make it within 60 calendar days after you had the problem you want to complain about.

- If there is anything else you need to do, Member Services will tell you.
- You can also write your complaint and send it to us. If you put your complaint in writing, we will respond to your complaint in writing.

Superior STAR+PLUS MMP Attn: Appeals and Grievances -- Medicare Operations

7700 Forsyth Blvd St. Louis, MO 63105

- We will answer your complaint within 30 calendar days. You can also file a fast complaint if we deny your request for a "fast coverage decision" or a "fast appeal."
   When you file a fast complaint, we will give you an answer to your complaint within 24 hours. Call Member Services to file a "fast complaint."
- If you have a good reason for being late in filing a complaint, let us know and we will
  consider whether or not to extend the timeline for filing a complaint.

### The legal term for "fast complaint" is "expedited grievance."

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.

- We answer complaints within 30 calendar days.
- If you are making a complaint because we denied your request for a "fast coverage decision" or a "fast appeal," we will automatically give you a "fast complaint" and respond to your complaint within 24 hours.
- If you are making a complaint because we took extra time to make a coverage decision or appeal, we will automatically give you a "fast complaint" and respond to your complaint within 24 hours.

**If we do not agree** with some or all of your complaint, we will tell you and give you our reasons. We will respond whether we agree with the complaint or not.

### • Section 10.2: External complaints

### You can tell Medicare about your complaint

You can send your complaint to Medicare. The Medicare Complaint Form is available at: <a href="https://www.medicare.gov/MedicareComplaintForm/home.aspx">https://www.medicare.gov/MedicareComplaintForm/home.aspx</a>

Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the plan is not addressing your problem, please call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. The call is free.

### You can tell Texas Medicaid about your complaint

Once you have gone through the plan's complaint process, you can submit a complaint to the Texas Health and Human Services Commission (HHSC) by calling toll-free 1-866-566-8989. If you would like to make your complaint in writing, please send it to the following address:

Texas Health and Human Services Commission Health Plan Operations - H-320 P.O. Box 85200 Austin, TX 78708-5200

ATTN: Resolution Services

You can also send your complaint by email to HPM Complaints@hhsc.state.tx.us.

### You can file a complaint with the Office for Civil Rights

You can make a complaint to the Department of Health and Human Services' Office for Civil Rights if you think you have not been treated fairly. For example, you can make a complaint about disability access or language assistance. The phone number for the Office for Civil Rights is 1-800-368-1019. TTY users should call 1-800-537-7697. You can also visit http://www.hhs.gov/ocr for more information.

You may also contact the local Office for Civil Rights office at:

#### For Bexar County:

11307 Roszell, Room 2100 MC 279-4 San Antonio, Texas 78217 210-619-8166 Fax: 210-619-8159

TTY: 711

### For Dallas County:

801 S. State Highway 161, Suite 600 MC 012-5 Grand Prairie, TX 75051 1-972-337-6245

Fax: 1-972-337-6153

TTY: 711

#### For Hidalgo County:

2520 S. Veterans Blvd MC 108-1 Edinburg, Texas 78539 1-956-316-8393

Fax: 1-956-316-8177

TTY: 711

You may also have rights under the Americans with Disability Act. You can contact the HHSC Ombudsman's Office for assistance. The phone number is 1-866-566-8989.

### You can file a complaint with the Quality Improvement Organization

When your complaint is about quality of care, you also have two choices:

- If you prefer, you can make your complaint about the quality of care directly to the Quality Improvement Organization (without making the complaint to us).
- Or you can make your complaint to us and to the Quality Improvement Organization.
   If you make a complaint to this organization, we will work with them to resolve your complaint.

The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. To learn more about the Quality Improvement Organization, see Chapter 2.

In Texas, the Quality Improvement Organization is called KEPRO. The phone number for KEPRO is 1-888-315-0636 (TTY: 1-855-843-4776).

# Chapter 10: Ending your membership in our Medicare-Medicaid Plan

## Introduction

This chapter tells about ways you can end your membership in our plan and your health coverage options after you leave the plan. If you leave our plan, you will still be in the Medicare and Texas Medicaid programs as long as you are eligible. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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## A. When can you end your membership in our Medicare-Medicaid Plan

You can end your membership in Superior HealthPlan STAR+PLUS Medicare-Medicaid Plan (MMP) at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.

Your membership will end on the last day of the month that we get your request to change your plan. For example, if we get your request on January 18, your coverage with our plan will end on January 31. Your new coverage will begin the first day of the next month (February 1, in this example). If you leave our plan, you can get information about your:

- Medicare options in the table on page 218.
- Texas Medicaid services on page 220.

You can get more information about when you can end your membership by calling:

- STAR+PLUS help line at 1-877-782-6440 from 8 a.m. to 6 p.m., Monday through Friday. TTY users should call 711.
- State Health Insurance Assistance Program (SHIP), Health Information Counseling & Advocacy Program of Texas (HICAP) at 1-800-252-3439 TTY users should call 711.
- 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.

**NOTE**: If you are in a drug management program, you may not be able to change plans. See Chapter 5, Section G3, page 129 for information about drug management programs.

# B. How to end your membership in our plan

If you decide to end your membership, tell Medicaid or Medicare that you want to leave Superior STAR+PLUS MMP:

- Call the STAR+PLUS help line at 1-877-782-6440, from 8 a.m. to 6 p.m., Monday through Friday. TTY users should call 711; OR
- Send Texas Medicaid an Enrollment Change Form. You can get the form by calling the STAR+PLUS help line at 1-877-782-6440 (TTY: 711) if you need them to mail you one; OR
- Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a
  week. TTY users (people who have difficulty hearing or speaking) should call
  1-877-486-2048. When you call 1-800-MEDICARE, you can also enroll in another

Medicare health or drug plan. More information on getting your Medicare services when you leave our plan is in the chart on page 220.

## C. How to join a different Medicare-Medicaid Plan

If you want to keep getting your Medicare and Medicaid benefits together from a single plan, you can join a different Medicare-Medicaid Plan.

To enroll in a different Medicare-Medicaid Plan:

- Call the STAR+PLUS help line at 1-877-782-6440, 8 a.m. to 6 p.m., Monday through Friday. TTY users should call 711. Tell them you want to leave Superior STAR+PLUS MMP and join a different Medicare-Medicaid Plan. If you are not sure what plan you want to join, they can tell you about other plans in your area; OR
- Send Texas Medicaid an Enrollment Change Form. You can get the form by calling STAR+PLUS help line at 1-877-782-6440 (TTY: 711) if you need them to mail you one. TTY users should call 711.

Your coverage with Superior STAR+PLUS MMP will end on the last day of the month that we get your request.

## D. How to get Medicare and Medicaid services separately

If you do not want to enroll in a different Medicare-Medicaid Plan after you leave Superior STAR+PLUS MMP, you will go back to getting your Medicare and Medicaid services separately.

## D1. Ways to get your Medicare services

You will have a choice about how you get your Medicare benefits.

You have three options for getting your Medicare services. By choosing one of these options, you will automatically end your membership in our plan.

### 1. You can change to:

A Medicare health plan, such as a Medicare Advantage plan or a **Program of All-inclusive Care for the** Elderly (PACE)

#### Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

 Call the State Health Insurance Assistance Program (SHIP) at 1-800-252-3439. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program of Texas (HICAP).

You will automatically be disenrolled from Superior STAR+PLUS MMP when your new plan's coverage begins.

## 2. You can change to:

## Original Medicare with a separate Medicare prescription drug plan

### Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

 Call the State Health Insurance Assistance Program (SHIP) at 1-800-252-3439. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program of Texas (HICAP).

You will automatically be disenrolled from Superior STAR+PLUS MMP when your Original Medicare coverage begins.

### 3. You can change to:

# Original Medicare without a separate Medicare prescription drug plan

**NOTE:** If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.

You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call your Health Information Counseling & Advocacy Program of Texas (HICAP) at 1-800-252-3439 (TTY: 711).

#### Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

Call the State Health Insurance
 Assistance Program (SHIP) at
 1-800-252-3439. In Texas, the SHIP is
 called the Health Information
 Counseling & Advocacy Program of
 Texas (HICAP).

You will automatically be disenrolled from Superior STAR+PLUS MMP when your Original Medicare coverage begins.

## D2. How to get your Medicaid services

Your Texas Medicaid services include most long-term services and supports and behavioral health care.

If you leave the Medicare-Medicaid plan, you will remain in our plan to get your Medicaid services.

- You can choose to switch to another Medicaid-only health plan by contacting the STAR+PLUS help line at 1-877-782-6440. TTY users should call 711.
- You will get a new Member ID Card, a new Member Handbook, and a new Provider and Pharmacy Directory.

# E. Keep getting your medical services and drugs through our plan until your membership ends

If you leave Superior STAR+PLUS MMP, it may take time before your membership ends and your new Medicare and Medicaid coverage begins. See page 217 for more information. During this time, you will keep getting your health care and drugs through our plan.

- You should use our network pharmacies to get your prescriptions filled. Usually, your prescription drugs are covered only 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. This will happen even if your new health coverage begins before you are discharged.

## F. Other situations when your membership ends

These are the cases when Superior STAR+PLUS MMP must end your membership in the plan:

- If there is a break in your Medicare Part A and Part B coverage.
- If you no longer qualify for Texas Medicaid. Our plan is for people who qualify for both Medicare and Texas Medicaid.
- If you do not pay the amount needed for you to qualify for benefits (medical spend down).
- If you move out of our service area.
- If you are away from our service area for more than six months.
  - If you move or take a long trip, you need to call Member Services to find out if the place you are moving or traveling to is in our plan's service area.
- If you go to jail or prison for a criminal offense.
- If you lie about or withhold information about other insurance you have for prescription drugs.
- If you are not a United States citizen or are not lawfully present in the United States.

You must be a United States citizen or lawfully present in the United States to be a member of our plan. The Centers for Medicare & Medicaid Services will notify us if you aren't eligible to remain a member on this basis. We must disenroll you if you don't meet this requirement.

We can make you leave our plan for the following reasons only if we get permission from Medicare and Texas Medicaid first:

- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan.
- If you let someone else use your Member ID Card to get medical care.
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

# G. Rules against asking you to leave our plan for any health-related reason

If you feel that you are being asked to leave our plan for 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. You should also call Texas Medicaid at 1-800-252-8263 or 211 (TTY 1-800-735-2989 or 711).

## H. Your right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership. You can also see Chapter 9, Section 10, page 211 for information about how to make a complaint.

# I. How to get more information about ending your plan membership

If you have questions or would like more information on when we can end your membership, you can call Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.

# **Chapter 11: Legal notices**

## Introduction

This chapter includes legal notices that apply to your membership in Superior STAR+PLUS MMP. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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### A. Notice about laws

Many laws apply to this *Member Handbook*. These laws may affect your rights and responsibilities even if the laws are not included or explained in this handbook. The main laws that apply to this handbook are federal laws about the Medicare and Medicaid programs. Other federal and state laws may apply too.

### B. Notice about nondiscrimination

Every company or agency that works with Medicare and Texas Medicaid must obey laws that protect you from discrimination or unfair treatment. We don't discriminate or treat you differently because of your age, claims experience, color, ethnicity, evidence of insurability, gender, genetic information, geographic location within the service area, health status, medical history, mental or physical disability, national origin, race, religion, or sex.

If you want more information or have concerns about discrimination or unfair treatment:

- Call the Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019. TTY users can call 1-800-537-7697. You can also visit <a href="http://www.hhs.gov/ocr">http://www.hhs.gov/ocr</a> for more information.
- You may also call the Texas Health and Human Services Civil Rights Office at 1-888-388-6332.

If you have a disability and need help accessing health care services or a provider, call Member Services. If you have a complaint, such as a problem with wheelchair access, Member Services can help.

#### Statement of Non-Discrimination

Declaración de no discriminación

Superior HealthPlan (Superior) STAR+PLUS Medicare-Medicaid Plan (MMP) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Superior STAR+PLUS MMP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### **Superior STAR+PLUS MMP:**

 Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats).  Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Superior STAR+PLUS MMP's Member Services at 1-866-896-1844 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.

If you believe that Superior STAR+PLUS MMP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Superior STAR+PLUS MMP's Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at

https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue SW., Room 509F

HHH Building, Washington, DC 20201

1-800-368-1019, (TDD: 1-800-537-7697)

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

### Declaración de no discriminación

Superior HealthPlan (Superior) STAR+PLUS Medicare-Medicaid Plan (MMP) cumple con las leyes federales de derechos civiles aplicables y no discrimina por cuestiones de raza, color, nacionalidad, edad, discapacidad o sexo. Superior STAR+PLUS MMP no excluye a ninguna persona ni la trata de manera diferente por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

### **Superior STAR+PLUS MMP:**

- Proporciona servicios y dispositivos gratuitos a personas con discapacidades para que se comuniquen eficazmente con nosotros, como intérpretes calificados de lengua de señas e información escrita en otros formatos (letra grande, audio, formatos electrónicos accesibles y otros formatos).
- Brinda servicios lingüísticos gratis a aquellas personas cuya lengua materna no es el inglés, comointérpretes calificados e información escrita en otros idiomas.

Si necesita estos servicios, póngase en contacto con Servicios para afiliados de Superior STAR+PLUS MMP al 1-866-896-1844 (los usuarios de TTY deben llamar al 711) de 8 a. m. a 8 p. m., lunes a viernes. Después de horas hábiles, los fines de semana y los días festivos, es posible que se le pida que deje un mensaje. Le devolveremos su llamada el próximo día hábil. La llamada es gratuita.

Si usted considera que Superior STAR+PLUS MMP no le ha brindado estos servicios o lo ha discriminado de alguna otra manera debido a su raza, color, nacionalidad, edad, discapacidad o sexo, puede presentar un reclamo llamando al número que aparece arriba e informando que necesita ayuda para presentar el reclamo; el Departamento de Servicios para afiliados de Superior STAR+PLUS MMP está disponible para ayudarlo.

También puede presentar una queja sobre derechos civiles ante la Oficina de Derechos Civiles del Departamento de Salud y Servicios Sociales de los EE. UU. de manera electrónica a través del Office for Civil Rights Complaint Portal (Portal de quejas de la Oficina de Derechos Civiles) disponible en

https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, o bien, por correo electrónico o a los teléfonos que figuran a continuación:

U.S. Department of Health and Human Services

200 Independence Avenue SW., Room 509F

HHH Building, Washington, DC 20201

1-800–368–1019, (TDD: 1-800–537–7697)

Los formularios de quejas se encuentran disponibles en http://www.hhs.gov/ocr/office/file/index.html.

# C. Notice about Medicare as a second payer

Sometimes someone else has to pay first for the services we provide you. For example, if you are in a car accident or if you are injured at work, insurance or Workers Compensation has to pay first.

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the first payer.

# D. Notice about timeliness of material updates

Superior STAR+PLUS MMP must update its materials to reflect any changes in state law as soon as possible, but no later than ninety (90) days after the effective date of change.

**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

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

## Introduction

This chapter includes key terms used throughout the *Member Handbook* with their definitions. The terms are listed in alphabetical order. If you can't find a term you're looking for or if you need more information than a definition includes, contact Member Services.

**Activities of daily living:** The things people do on a normal day, such as eating, using the toilet, getting dressed, bathing, or brushing the teeth.

**Aid paid pending:** You can continue getting your benefits while you are waiting for a decision about an appeal or fair hearing. This continued coverage is called "aid paid pending."

**Ambulatory surgical center:** A facility that provides outpatient surgery to patients who do not need hospital care and who are not expected to need more than 24 hours of care.

**Appeal:** A way for you to challenge our action if you think we made a mistake. You can ask us to change a coverage decision by filing an appeal. Chapter 9, page 165 explains appeals, including how to make an appeal.

**Brand name drug:** A prescription drug that is made and sold by the company that originally made the drug. Brand name drugs have the same active ingredients as the generic versions of the drugs. Generic drugs are made and sold by other drug companies.

**Centers for Medicare & Medicaid Services (CMS):** The federal agency in charge of Medicare. Chapter 2, page 26 explains how to contact CMS.

**Complaint:** A written or spoken statement saying that you have a problem or concern about your covered services or care. This includes any concerns about the quality of your care, our network providers, or our network pharmacies. The formal name for "making a complaint" is "filing a grievance."

**Comprehensive Health Risk Assessment:** An assessment used to confirm your appropriate risk level and to develop your Plan of Care. Comprehensive Health Risk Assessments will include, but not be limited to, physical and behavioral health, social needs, functional status, wellness and prevention domains, caregiver status and capabilities, as well as your preferences, strengths, and goals.

**Comprehensive outpatient rehabilitation facility (CORF):** A facility that mainly provides rehabilitation services after an illness, accident, or major operation. It provides a variety of services, including physical therapy, social or psychological services, respiratory therapy, occupational therapy, speech therapy, and home environment evaluation services.

**Cost sharing:** Amounts you have to pay when you get services or drugs. Cost sharing includes copays and coinsurance.

**Coverage decision:** A decision about what benefits we cover. This includes decisions about covered drugs and services or the amount we will pay for your health services. Chapter 9, page 175 explains how to ask us for a coverage decision.

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

**Covered services:** The general term we use to mean all of the health care, long-term services and supports, supplies, prescription and over-the-counter drugs, equipment, and other services covered by our plan.

**Cultural Competence training:** Training that provides additional instruction for our health care providers that helps them better understand your background, values, and beliefs to adapt services to meet your social, cultural, and language needs.

**Disenrollment:** The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

**Drug tiers:** Groups of drugs on our Drug List. Generic, brand, or over-the-counter (OTC) drugs are examples of drug tiers. Every drug on the Drug List is in one of three tiers.

**Durable medical equipment (DME):** Certain items your doctor orders for use in your own home.

Examples of these items are wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

**Emergency:** A medical emergency is when you, or any other person with an average knowledge of health and medicine, believe that you have medical symptoms that need immediate medical attention to prevent death, loss of a body part, or loss of function of a body part. The medical symptoms may be a serious injury or severe pain.

**Emergency care:** Covered services that are given by a provider trained to give emergency services and needed to treat a medical emergency.

**Exception:** Permission to get coverage for a drug that is not normally covered or to use the drug without certain rules and limitations.

**Extra Help:** Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy," or "LIS."

**Fair hearing:** A chance for you to tell your problem in court and show that a decision we made is wrong.

**Generic drug:** A prescription drug that is approved by the federal government to use in place of a brand name drug. A generic drug has the same active ingredients as a brand name drug. It is usually cheaper and works just as well as the brand name drug.

**Grievance:** A complaint you make about us or one of our network providers or pharmacies. This includes a complaint about the quality of your care.

**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

**Health plan:** An organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has Service Coordinators to help you manage all your providers and services. They all work together to provide the care you need.

**Health risk assessment:** A review of a patient's medical history and current condition. It is used to figure out the patient's health and how it might change in the future.

**Home health aide:** A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (like bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides do not have a nursing license or provide therapy.

**Hospice:** A program of care and support to help people who have a terminal prognosis live comfortably. A terminal prognosis means that a person has a terminal illness and is expected to have six months or less to live.

- An enrollee who has a terminal prognosis has the right to elect hospice.
- A specially trained team of professionals and caregivers provide care for the whole person, including physical, emotional, social, and spiritual needs.
- Superior STAR+PLUS MMP must give you a list of hospice providers in your geographic area.

**Improper/inappropriate billing:** A situation when a provider (such as a doctor or hospital) bills you more than the plan's cost sharing amount for services. Show your Superior STAR+PLUS MMP Member ID Card when you get any services or prescriptions. Call Member Services if you get any bills you do not understand.

Because Superior STAR+PLUS MMP pays the entire cost for your services, you do not owe any cost sharing. Providers should not bill you anything for these services.

**Inpatient:** A term used when you have been formally admitted to the hospital for skilled medical services. If you were not formally admitted, you might still be considered an outpatient instead of an inpatient even if you stay overnight.

**List of Covered Drugs (Drug List):** A list of prescription drugs covered by the plan. The plan chooses the drugs on this list with the help of doctors and pharmacists. The Drug List tells you if there are any rules you need to follow to get your drugs. The Drug List is sometimes called a "formulary."

**Long-term services and supports (LTSS):** Long-term services and supports are services that help improve a long-term medical condition. Most of these services help you stay in your home so you don't have to go to a nursing home or hospital.

Low-income subsidy (LIS): See "Extra Help."

**If you have questions**, please call Superior STAR+PLUS MMP at 1-866-896-1844 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.SuperiorHealthPlan.com.

**Medicaid (or Medical Assistance):** A program run by the federal government and the state that helps people with limited incomes and resources pay for long-term services and supports and medical costs.

- It covers extra services and drugs not covered by Medicare.
- Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.
- See Chapter 2, page 15 for information about how to contact Medicaid in your state.

**Medically necessary:** This describes services, supplies, or drugs you need to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice.

For non-behavioral health services, medically necessary health care services are:

- reasonable and necessary to prevent illnesses or medical conditions, or provide early screening, interventions, or treatments for conditions that cause suffering or pain, cause physical deformity or limitations in function, threaten to cause or worsen a handicap, cause illness or infirmity of a member, or endanger life;
- provided at appropriate facilities and at the appropriate levels of care for the treatment of a member's health conditions;
- consistent with health care practice guidelines and standards that are endorsed by professionally recognized health care organizations or governmental agencies;
- consistent with the diagnoses of the conditions;
- no more intrusive or restrictive than necessary to provide a proper balance of safety, effectiveness, and efficiency;
- not experimental or investigative;
- and not primarily for the convenience of the member or provider;

For behavioral health services, medically necessary services are:

- are reasonable and necessary for the diagnosis or treatment of a mental health or chemical dependency disorder, or to improve, maintain, or prevent deterioration of functioning resulting from such a disorder;
- are in accordance with professionally accepted clinical guidelines and standards of practice in behavioral health care:

- are furnished in the most appropriate and least restrictive setting in which services can be safely provided;
- are the most appropriate level or supply of service that can safely be provided;
- could not be omitted without adversely affecting the member's mental and/or physical health or the quality of care rendered;
- · are not experimental or investigative; and
- are not primarily for the convenience of the member or provider.

**Medicare:** The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare or a managed Plan of Care (see "Health plan").

**Medicare Advantage Plan:** A Medicare program, also known as "Medicare Part C" or "MA Plans", that offers plans through private companies. Medicare pays these companies to cover your Medicare benefits.

**Medicare-covered services:** Services covered by Medicare Part A and Part B. All Medicare health plans, including our plan, must cover all of the services that are covered by Medicare Part A and Part B.

**Medicare-Medicaid enrollee:** A person who qualifies for Medicare and Medicaid coverage. A Medicare-Medicaid enrollee is also called a "dually eligible individual."

**Medicare-Medicaid Plan (MMP):** A Medicare-Medicaid Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services and supports, and other providers. It also has Service Coordinators to help you manage all your providers and services. They all work together to provide the care you need.

**Medicare Part A:** The Medicare program that covers most medically necessary hospital, skilled nursing facility, home health and hospice care.

**Medicare Part B:** The Medicare program that covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) that are medically necessary to treat a disease or condition. Medicare Part B also covers many preventive and screening services.

**Medicare Part C:** The Medicare program that lets private health insurance companies provide Medicare benefits through a Medicare Advantage Plan.

**Medicare Part D:** The Medicare prescription drug benefit program. (We call this program "Part D" for short.) Part D covers outpatient prescription drugs, vaccines, and some supplies not covered by Medicare Part A or Part B or Medicaid. Superior STAR+PLUS MMP includes Medicare Part D.

**Medicare Part D drugs:** Drugs that can be covered under Medicare Part D. Congress specifically excluded certain categories of drugs from coverage as Part D drugs. Medicaid may cover some of these drugs.

**Member (member of our plan, or plan member):** A person with Medicare and Medicaid who qualifies to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS) and the state.

**Member Handbook and Disclosure Information:** This document, along with your enrollment form and any other attachments, or riders, which explain your coverage, what we must do, your rights, and what you must do as a member of our plan.

**Member Services:** A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2, page 15 for information about how to contact Member Services.

**Network pharmacy:** A pharmacy (drug store) that has agreed to fill prescriptions for our plan members. We call them "network pharmacies" because they have agreed to work 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, nurses, and other people who give you services and care. The term also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

- They are licensed or certified by Medicare and by the state to provide health care services.
- We call them "network providers" when they agree to work with the health plan and accept our payment and not charge our members an extra amount.
- While you are a member of our plan, you must use network providers to get covered services. Network providers are also called "plan providers."

**Nursing home or facility:** A place that provides care for people who cannot get their care at home but who do not need to be in the hospital.

**Ombudsman:** An office in your state that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The ombudsman's services are free. You can find more information about the ombudsman in Chapters 2 and 9 of this handbook.

**Organization determination:** The plan 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. Organization determinations are called "coverage decisions" in this handbook. Chapter 9, page 165 explains how to ask us for a coverage decision.

**Original Medicare (traditional Medicare or fee-for-service Medicare):** Original Medicare is offered by the government. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers, amounts that are set by Congress.

- You can see any doctor, hospital, or other health care provider that accepts Medicare.
   Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance).
- Original Medicare is available everywhere in the United States.
- If you do not want to be in our plan, you can choose Original Medicare.

**Out-of-network pharmacy:** A pharmacy that has not agreed to work with our plan to coordinate or provide covered drugs to members of our plan. 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 that is not employed, owned, or operated by our plan and is not under contract to provide covered services to members of our plan. Chapter 3, page 30 explains out-of-network providers or facilities.

**Over-the-counter (OTC) drugs:** Over-the-counter drugs refers to any drug or medicine that a person can buy without a prescription from a healthcare professional.

Part A: See "Medicare Part A."

Part B: See "Medicare Part B."

Part C: See "Medicare Part C."

Part D: See "Medicare Part D."

Part D drugs: See "Medicare Part D drugs."

Personal health information (also called Protected health information) (PHI):

Information about you and your health, such as your name, address, social security number, physician visits and medical history. See Superior STAR+PLUS MMP's Notice of Privacy Practices for more information about how Superior STAR+PLUS MMP protects, uses, and discloses your PHI, as well as your rights with respect to your PHI.

**Plan of Care:** A person-centered Plan of Care that addresses health care services you will get and how you will get them. The plan is developed by the Service Coordinator with you, your family, as appropriate, and your providers. The Plan of Care will contain your health history; a summary of current, short-term, and long-term health and social needs, concerns, and goals; and a list of required services, their frequency, and a description of who will provide such services.

**Primary care (PCP):** Your primary care provider is the doctor or other provider you see first for most health problems.

- He or she makes sure you get the care you need to stay healthy. He or she also may talk with other doctors and health care providers about your care and refer you to them.
- In many Medicare health plans, you must see your primary care provider before you see any other health care provider.
- See Chapter 3, page 30 for information about getting care from primary care provider.

**Prior authorization:** An approval from Superior STAR+PLUS MMP you must get before you can get a specific service or drug or see an out-of-network provider. Superior STAR+PLUS MMP may not cover the service or drug if you don't get approval.

Some network medical services are covered only if your doctor or other network provider gets prior authorization from our plan.

• Covered services that need our plan's prior authorization are marked in the Benefits Chart in Chapter 4, page 53.

Some drugs are covered only if you get prior authorization from us.

• Covered drugs that need our plan's prior authorization are marked in the *List of Covered Drugs*.

**Prosthetics and Orthotics:** These are medical devices ordered by your doctor or other health care provider. Covered items include, but are not limited to, arm, back, and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

**Quality improvement organization (QIO):** A group of doctors and other health care experts who help improve the quality of care for people with Medicare. They are paid by the federal government to check and improve the care given to patients. See Chapter 2, page 15 for information about how to contact the QIO for your state.

**Quantity limits:** A limit on the amount of a drug you can have. Limits may be on the amount of the drug that we cover per prescription.

**Referral:** A referral means that your primary care provider (PCP) must give you approval before you can see someone that is not your PCP. If you don't get approval, Superior STAR+PLUS MMP may not cover the services. You don't need a referral to see certain specialists, such as women's health specialists. You can find more information about referrals in Chapter 3 and about services that require referrals in Chapter 4.

**Rehabilitation services:** Treatment you get to help you recover from an illness, accident or major operation. See Chapter 4, page 53 to learn more about rehabilitation services.

**Service area:** A geographic area where a health plan accepts members if it limits membership based on where people live. For plans that limit which doctors and hospitals you may use, it is also generally the area where you can get routine (non-emergency) services. Only people who live in our service area can get Superior STAR+PLUS MMP.

**Service coordination team:** A service coordination team may include doctors, nurses, counselors, or other health professionals who are there to help you get the care you need. Your service coordination team will also help you make a Plan of Care.

**Service Coordinator:** One main person who works with you, with the health plan, and with your care providers to make sure you get the care you need.

**Skilled nursing facility (SNF):** A nursing facility with the staff and equipment to give skilled nursing care and, in most cases, skilled rehabilitative services and other related health services.

**Skilled nursing facility (SNF) care:** Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous (IV) injections that a registered nurse or a doctor can give.

**Specialist:** A doctor who provides health care for a specific disease or part of the body.

**State Medicaid agency:** The Texas Health and Human Services Commission (HHSC) is the single state agency responsible for operating, and in some cases, supervising, the state's Medicaid program.

**Step therapy:** A coverage rule that requires you to first try another drug before we will cover the drug you are asking for.

**Supplemental Security Income (SSI):** A monthly benefit paid by Social Security to people with limited incomes and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

**Urgently needed care:** Care you get for a sudden illness, injury, or condition that is not an emergency but needs care right away. You can get urgently needed care from out-of-network providers when network providers are unavailable or you cannot get to them.





Language assistance services, auxiliary aids and services, ENGLISH: and other alternative formats are available to you free of charge. To obtain this, call 1-866-896-1844 (TTY: 711).

SPANISH:

Tiene a su disposición sin costo alguno servicios de ayuda con el idioma, servicios y dispositivos auxiliares, y otros formatos alternativos. Para obtenerlos, llame al 1-866-896-1844 (TTY: 711).

SPANISH:	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-896-1844 (TTY: 711).	
VIETNAMESE:	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-896-1844 (TTY: 711).	
CHINESE:	注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-866-896-1844 (TTY: 711)。	
KOREAN:	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-896-1844 (TTY: 711) 번으로 전화해 주십시오.	
ARABIC:	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1844-896-866-1 (رقم هاتف الصم والبكم: 711).	
URDU:	خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں . (TTY: 711) کال کریں . (TTY: 711)	
TAGALOG:	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-896-1844 (TTY: 711).	
FRENCH:	ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-896-1844 (ATS : 711).	
HINDI:	ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-896-1844 (TTY : 711) पर कॉल करें।	
PERSIAN/ FARSI:	توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 1844-896-1 تماس بگیرید.	
GERMAN:	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung Rufnummer: 1-866-896-1844 (TTV: 711)	

Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-896-1844 (TTY: 711).





GUJARATI:	સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-896-1844 (TTY: 711).	
RUSSIAN:	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-896-1844 (телетайп: 711).	
JAPANESE:	注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-866-896-1844 NESE: (TTY: 711)まで、お電話にてご連絡ください。	
	ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ,	

## **Superior STAR+PLUS MMP Member Services**

CALL	1-866-896-1844
	Calls to this number are free. Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
	Member Services also has free language interpreter
	services available for non-English speakers.
TTY	711
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
	Calls to this number are free. Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and
	on holidays, you may be asked to leave a message. Your call will be returned within the next business day.
FAX	1-866-918-4447
WRITE	Superior STAR+PLUS MMP Attn: MMP Member Services Forum II Building 7990 IH 10 West, Suite 300 San Antonio, TX 78230
EMAIL	SHPMSCONTACTUS@SuperiorHealthPlan.com
WEB SITE	mmp.SuperiorHealthPlan.com



Forum II Building 7990 IH 10 West, Suite 300 San Antonio, TX 78230

**CALL:** 1-866-896-1844 (TTY: 711)

Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you may be asked to leave a message. Your call will be returned within the next

business day.

**WEBSITE:** mmp.SuperiorHealthPlan.com