



 **maryland**
physicians care
Medicaid with a Heart



MEMBER HANDBOOK

HELPFUL INFORMATION

Maryland Physicians Care Office Hours
Monday - Friday, 8 a.m. to 5 p.m.

Member Services Center
1-800-953-8854

Maryland TDD Relay Service
1-800-735-2258

Superior Vision
1-800-428-8789

Maryland Healthy Smiles Dental Program
1-855-934-9812

Drug and/or Alcohol Treatment Center Help
1-800-953-8854

If You Are Pregnant
1-800-953-8854

**State of Maryland HealthChoice
Enrollee Action Line**
1-800-284-4510

**State of Maryland Public
Mental Health System**
1-800-888-1965

State of Maryland Hotline
1-800-492-5231

**State of Maryland Rare and Expensive
Case Management Program (REM)**
1-800-565-8190

State of Maryland Enrollment Broker
1-800-977-7388



1201 Winterson Rd, 4th Floor
Linthicum, MD 21090
Toll-Free 1-800-953-8854
MarylandPhysiciansCare.com

Welcome Member:

Thank you for choosing Maryland Physicians Care (MPC) as your health plan. Please look over everything in this packet. This information and the handbook will help you get care when you need it. Updates to the handbook can be found online or by calling MPC's Member Services Department.

If you **did not** select a primary care provider (PCP) at the time you enrolled or the provider you picked was not available, then MPC has assigned you to a primary care provider.

If you want to change your PCP, please choose a provider from MPC's Provider Directory accessible via our website at **www.MarylandPhysiciansCare.com** or call MPC Member Services Department at **1-800-953-8854**, option 1, so that we can update our system and send you a new MPC Health Insurance Card.

Getting the care you need:

- You must have your first appointment within 3 months of joining MPC. This is called a **health assessment**.
- If you are **pregnant**, you need to see an OB/GYN provider for your prenatal care within 10 days. If you are already seeing an OB/GYN, you may continue going to that provider until you deliver.
- If you need **family planning services**, you should receive an appointment within 10 days of your request.
- If you have other **special health needs**, you need to see a primary care provider within 15 days.

The sooner you meet with your PCP, the sooner you can use all the services MPC has to offer.

As a member of Maryland Physicians Care, you are eligible for a free cell phone, free calls to the health plan, and 350 free minutes with unlimited free text messaging. To sign up, visit our website at **www.MarylandPhysiciansCare.com** and download the application.

Our members also have access to an online web portal, My MPC Source, which allows you to view your claims and prior authorizations, eligibility information, and more, all in real time. Please visit our website at **www.MarylandPhysiciansCare.com** to register.

If you have any questions or concerns about your MPC benefits, please call the Member Services Department at **1-800-953-8854**, option 1.

Again, welcome and thank you for choosing Maryland Physicians Care. We look forward to hearing from you.

Best wishes,

Language Accessibility Statement

Interpreter Services Are Available for Free

Help is available in your language: 1-800-953-8854 (TTY: 1-800-735-2258).

These services are available for free.

Español/Spanish

Hay ayuda disponible en su idioma: 1-800-953-8854 (TTY: 1-800-735-2258). Estos servicios están disponibles gratis.

አማርኛ/Amharic

እገዛ በ ቋንቋዎ ማግኘት ይችላሉ:-: 1-800-953-8854 (TTY: 1-800-735-2258) ። እነዚህ አገልግሎቶች ያለክፍያ የሚገኙ ነጻ ናቸው።

العربية /Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-735-2258 (رقم هاتف الصم والبكم: 1-800-953-8854).

ፊልጋ-ወንጋራ-ፖ-ኒሃ-ጎ /Bassa

Dè dɛ nià kɛ dyédé gbo: ɔ jũ ké m̄ [Bàsó ò -wùdù-po-nyò] jũ ní, níí, à wuɖu kà kò dò po-poò bé in m̄ gbo kpáa. Ɖá 1-800-953-8854 (TTY: 1-800-735-2258).

中文/Chinese

用您的语言为您提供帮助：1-800-953-8854 (TTY: 1-800-735-2258)。 这些服务都是免费的

فارسی /Farsi

خط تلفن کمک به زبانی که شما صحبت می کنید : 1-800-953-8854 (خط تماس افراد ناشنوا 1-800-735-2258)
این خدمات به صورت رایگان در دسترس هستند

Français/French

Vous pouvez disposer d'une assistance dans votre langue : 1-800-953-8854 (TTY: 1-800-735-2258). Ces services sont disponibles pour gratuitement.

ગુજરાતી/Gujarati

તમારી ભાષામાં મદદ ઉપલબ્ધ છે: 1-800-953-8854 (ટીટીવાય: (TTY: 1-800-735-2258). સેવાઓ મફત ઉપલબ્ધ છે

kreyòl ayisyen/Haitian Creole

Gen èd ki disponib nan lang ou: 1-800-953-8854 (TTY: 1-800-735-2258). Sèvis sa yo disponib gratis.

Igbo

Enyemaka di na asusu gi: 1-800-953-8854 (TTY: 1-800-735-2258). Ọrụ ndị a dị na enweghi ugwo i ga akwu maka ya.

한국어/Korean

사용하시는 언어로 지원해드립니다: 1-800-953-8854 (TTY: 1-800-735-2258). 무료로 제공 됩니다

Português/Portuguese

A ajuda está disponível em seu idioma: 1-800-953-8854 (TTY: 1-800-735-2258). Estes serviços são oferecidos de graça.

Русский/Russian

Помощь доступна на вашем языке: 1-800-953-8854 (TTY: 1-800-735-2258). Эти услуги предоставляются бесплатно.

Tagalog

Makakakuha kayo ng tulong sa iyang wika: 1-800-953-8854 (TTY: 1-800-735-2258). Ang mga serbisyong ito ay libre.

اردو/Urdu

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال 1-800-953-8854 (TTY: 1-800-735-2258) کر

Tiếng Việt/Vietnamese

Hỗ trợ là có sẵn trong ngôn ngữ của quý vị 1-800-953-8854 (TTY: 1-800-735-2258). Những dịch vụ này có sẵn miễn phí.

Yorùbá/Yoruba

Ìrànṣẹ̀wọ̀ wà ní àrọ̀wọ̀tó ní èdè rẹ̀: 1-800-953-8854 (TTY: 1-800-735-2258) Awon ise yi wa fun o free.

Language Accessibility

Interpretation Services and Auxiliary Aids

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

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

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

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1. HealthChoice Overview

A. What is Medicaid

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

- Low-income families’
- Low-income pregnant women;
- Low-income children - Higher-income families may have to pay a premium (monthly fee)’
- Low-income adults; and
- Low-income individuals with disabilities.

B. What is HealthChoice

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

MCOs are health care organizations that provide health care benefits to Medicaid recipients in Maryland. General health care benefits include (see pages 15-19 for a full listing of HealthChoice benefits):

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

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

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

C. How to Renew Medicaid Coverage

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

- **Maryland Health Connection**
 - Individuals eligible to apply/renew through Maryland Health Connection:
 - Adults under the age of 65,
 - Parent/caretaker or relatives,
 - Pregnant women, and
 - Children, and former foster care children.

- Online: www.marylandhealthconnection.gov
- Calling: 1-855-642-8572 (TTY: 1-855-642-8573)
- **myDHR**
 - Individuals eligible to apply/renew through myDHR:
 - Aged, blind, or disabled (ABD),
 - Current foster care children or juvenile justice,
 - Receiving Supplemental Security Income (SSI), and
 - Qualified Medicare Beneficiaries (QMB) or Specified Low-income Medicare Beneficiaries (SLMB).
 - Online: <https://mydhrbenefits.dhr.state.md.us>
- **Department of Social Services (DSS) or Local Health Department (LHD)**
 - All individuals can apply.
 - To get connected with DSS call 800-332-6347.
 - To get connected with a LHD see page 11.

D. HealthChoice/MCO Enrollment

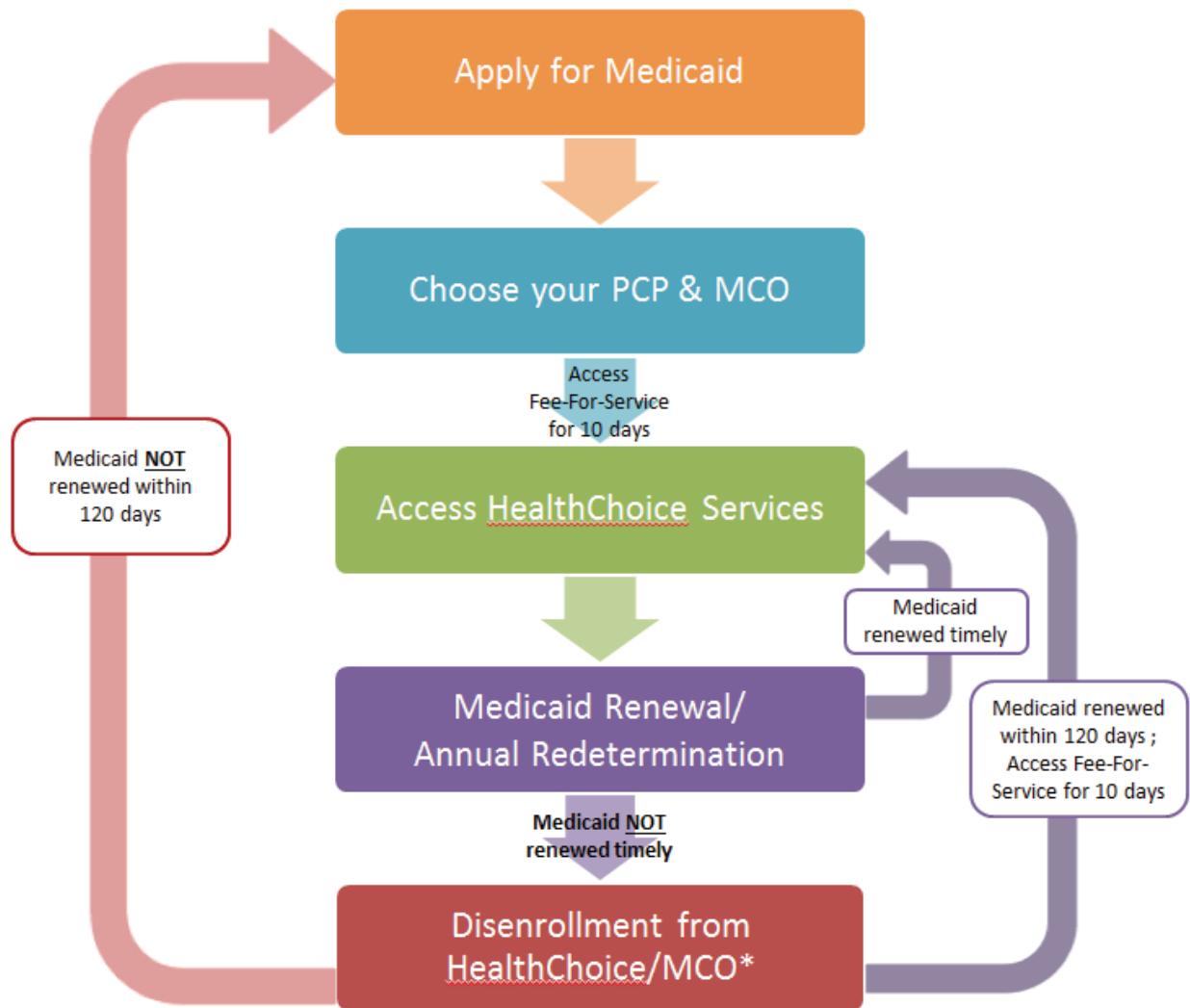
If you received this MCO Member Manual, you have been successfully enrolled in HealthChoice. The State sent you an enrollment packet explaining how to select an MCO. If you did not choose an MCO, the State automatically assigned you to an MCO in your area. It takes 10 - 15 days after you chose or were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

You must now use your MCO ID card when you get services. If the MCO assigned you a different number, your Medicaid ID will also be the MCO member ID card. The phone number for MCO Member Services and the Health Choice Help Line (800-284-4510) are both on your card. If you have questions always call MCO Member Services first. If you did not receive your MCO member ID card or the card is misplaced, call MCO Member Services (see Attachment A).

Communication is key in ensuring your health care needs are met. Help the MCO to better serve you. If you enrolled by phone or online, you were asked to complete the Health Service Needs Information form. This information helps the MCO to determine what kinds of services you may need and how quickly you need services. If the form is not completed, we will make efforts to contact you, so we know what your needs are.

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

E. HealthChoice Enrollment Process



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

F. HealthChoice Eligibility/Disenrollment

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

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

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

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

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

G. Updating Status and Personal Information

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

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

2. Important Information

A. HealthChoice and State Programs Contact Information

Help Information	Phone Number	Website
Enrollment into <i>HealthChoice</i>	855-642-8572 TDD (for hearing impaired) 800- 977-7389	https://www.marylandhealthconnection.gov
General Questions about <i>HealthChoice</i>	410-767-5800 (local) 800- 492-5231 (rest of state) TDD (for hearing impaired) 800-735-2258	https://health.maryland.gov/mmcp/healthchoice/pages/home.aspx
<i>HealthChoice</i> Help Line - for problems and complaints about access, enrollment process, and quality of care.	800-284-4510	
Pregnant women and family planning	800-456-8900	
Healthy Kids, EPSDT	410-767-1903	https://mmcp.health.maryland.gov/EPSDT/Pages/Home.aspx
Healthy Smiles Dental Program	855-934-9812	https://health.maryland.gov/mmcp/Pages/maryland-healthy-smiles-dental-program.aspx
Rare and Expensive Case Management Program (REM) - for questions about referrals, eligibility, grievances, and services.	800-565-8190	https://health.maryland.gov/mmcp/longtermcare/Pages/REM-Program.aspx
Mental Health and substance use disorders - for referrals, provider information, grievances, and preauthorization.	800-888-1965	https://health.maryland.gov/bha/Pages/HELP.aspx
Maryland Health Connection Consumer Support Center	855-642-8572 TDD (for hearing impaired) 855-642-8573	www.marylandhealthconnection.gov

County	Main Phone Number	Transportation Phone Number	Administrative Care Coordination Unit (ACCU) Phone Number	Website
Allegany	301-759-5000	301-759-5123	301-759-5094	http://www.alleganyhealthdept.com/
Anne Arundel	410-222-7095	410-222-7152	410-222-7541	http://www.aahealth.org/
Baltimore City	410-396-4398	410-396-7633	410-640-5000	http://health.baltimorecity.gov/
Baltimore County	410-887-2243	410-887-2828	410-887-8741	http://www.baltimorecountymd.gov/agencies/health
Calvert	410-535-5400	410-414-2489	410-535-5400 ext.360	http://www.calverthealth.org/
Caroline	410-479-8000	410-479-8014	410-479-8189	http://dhmh.maryland.gov/carolinecounty
Carroll	410-876-2152	410-876-4813	410-876-4941	http://cchd.maryland.gov/
Cecil	410-996-5550	410-996-5171	410-996-5130	http://www.cecilcountyhealth.org
Charles	301-609-6900	301-609-6923	301-609-6760	http://www.charlescountyhealth.org/
Dorchester	410-228-3223	410-901-2426	410-901-8167	http://www.dorchesterhealth.org/
Frederick	301-600-1029	301-600-3124	301-600-3124	http://health.frederickcountymd.gov/
Garrett	301-334-7777	301-334-7727	301-334-7771	http://garretthealth.org/
Harford	410-838-1500	410-638-1671	410-942-7999	http://harfordcountyhealth.com/
Howard	410-313-6300	877-312-6571	410-313-7323	https://www.howardcountymd.gov/Departments/Health
Kent	410-778-1350	410-778-7025	410-778-7035	http://kenthd.org/
Montgomery	311 or 240-777-0311	240-777-5899	240-777-1635	http://www.montgomerycountymd.gov/hhs/
Prince George's	301-883-7879	301-856-9555	301-856-9550	http://www.princegeorgescountymd.gov/1588/Health-Services
Queen Anne's	410-758-0720	443-262-4462	443-262-4456	www.qahealth.org/
St. Mary's	301-475-4330	301-475-4296	301-475-4330	http://www.smchd.org/
Somerset	443-523-1700	443-523-1722	443-523-1758	http://somesethealth.org/
Talbot	410-819-5600	410-819-5609	410-819-5600	http://talbothealth.org
Washington	240-313-3200	240-313-3264	240-313-3229	http://dhmh.maryland.gov/washhealth
Wicomico	410-749-1244	410-548-5142 Option # 1	410-543-6942	https://www.wicomicohealth.org/
Worcester	410-632-1100	410-632-0092	410-629-0614	http://www.worcesterhealth.org/

B. Local Health Department Contact Information

3. Rights and Responsibilities

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

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

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

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

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

C. Nondiscrimination Statement

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

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

Procedure:

- Grievances must be submitted to the Section 1557 Coordinator within (60 days) of the date the person filing the grievance becomes aware of the alleged discriminatory action.
- A complaint must be in writing, containing the name and address of the person filing it. The complaint must state the problem or action alleged to be discriminatory and the remedy or relief sought.
- The Section 1557 Coordinator (or her/his designee) shall conduct an investigation of the complaint. This investigation may be informal, but it will be thorough, affording all interested persons an opportunity to submit evidence relevant to the complaint. The Section 1557 Coordinators will maintain the files and records relating to such grievances. To the extent possible, and in accordance with applicable law, the Section 1557 Coordinators will take appropriate steps to preserve the confidentiality of files and records relating to grievances and will share them only with those who have a need to know.

- The Section 1557 Coordinators will issue a written decision on the grievance, based on a preponderance of the evidence, no later than 30 days after its filing, including a notice to the complainant of their right to pursue further administrative or legal remedies.

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

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

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

D. Notice of Privacy Practices

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

To file a complaint, see contact information below:

- Provider: call your provider’s office
- MCO: call MCO Member Services
- U.S. Department of Health and Human Services
 - Online at: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>
 - Email: OCRComplaint@hhs.gov
 - In Writing at:
 - Centralized Case Management Operations
 - U.S. Department of Health and Human Services
 - 200 Independence Avenue, S.W.
 - Room 509F HHH Bldg.
 - Washington, D.C. 20201

See Attachment B for the MCO’s Notice of Privacy Practices.

4. Benefits and Services

A. HealthChoice Benefits

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

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

BENEFIT	WHAT IT IS	WHO CAN GET THIS BENEFIT	WHAT YOU <u>DO NOT</u> GET WITH THIS BENEFIT
Primary Care Services	These are all of the basic health services you need to take care of your general health needs and are usually provided by your primary care provider (PCP). A PCP can be a doctor, advanced practice nurse, or physician assistant.	All members	
Early Periodic Screening Diagnosis Treatment (EPSDT) Services for Children	Regular well-child check-ups, immunizations (shots), developmental screens, and wellness advice. These services provide whatever is needed to take care of sick children and to keep healthy children well.	Under age 21	
Pregnancy-related Services	Medical care during and after pregnancy, including hospital stays, doula support, and, when needed, home visits after delivery.	Women who are pregnant, and for one year after the birth.	
Family Planning	Family planning office visits, lab tests, birth control pills and devices (includes latex condoms and emergency contraceptives from the pharmacy, without a doctor's order), and permanent sterilizations.	All members	

4. Benefits and Services

BENEFIT	AT IT IS	WHO CAN GET THIS BENEFIT	WHAT YOU <u>DO</u> <u>NOT</u> GET WITH THIS BENEFIT
Primary Mental Health Services	Primary mental health services are basic mental health services provided by your PCP or another provider within the MCO. If more than just basic mental health services are needed, your PCP will refer you to, or you can call, the Public Behavioral Health System at 800-888-1965 for specialty mental health services.	All members	You do not get specialty mental health services from the MCO. For treatment of serious emotional problems your PCP or specialist will refer you or you can call the Public Behavioral Health System at: 800-888-1965.
Dental Services	The Maryland Healthy Smiles Dental Program covers a wide range of dental services including regular checkups, teeth cleaning, fluoride treatments, x-rays, fillings, root canals, crowns, extractions, and anesthesia. To find a dentist, replace a member ID or handbook, or to learn more about covered services, call Maryland Healthy Smiles Member Services at 1-855-934-9812.	All members	Dental Services
Prescription Drug Coverage (Pharmacy Services)	Prescription drug coverage includes prescription drugs (drug dispensed only with a prescription from an authorized prescriber) insulin, needles and syringes, birth control pills and devices, coated aspirin for arthritis, iron pills (ferrous sulfate), and chewable vitamins for children younger than age 12. You can get latex condoms and emergency contraceptives from the pharmacy without a doctor's order.	All members There are no copays for children under age 21, pregnant women, individuals in a nursing facility or hospice, or for birth control.	
Specialist Services	Health care services provided by specially trained doctors, advanced practice nurses or physicians assistants. You may need a referral from your PCP before you can see a specialist.	All members	

4. Benefits and Services

4. Benefits and Services (continued)

BENEFIT	WHAT IT IS	WHO CAN GET THIS BENEFIT	WHAT YOU <u>DO NOT</u> GET WITH THIS BENEFIT
Laboratory & Diagnostic Services	Lab tests and X-rays to help find out the cause of an illness.	All members	
Home Health Care	Health care services received in-home that includes nursing and home health aide care.	Those who need skilled nursing care (care provided by or under the supervision of a registered nurse) in their home, usually after being in a hospital.	No personal care services (help with daily living).
Case Management	A case manager may be assigned to help you plan for and receive health care services. The case manager also keeps track of what services are needed and what has been provided. You must communicate with case manager to receive effective case management.	<ul style="list-style-type: none"> (1) Children with special health care needs; (2) Pregnant and postpartum women; (3) Individuals with HIV/AIDS; (4) Individuals who are Homeless; (5) Individuals with physical or developmental disabilities; (6) Children in State-supervised care (7) Case management provided by MCO for other members as needed 	
Diabetes Care	Special services, medical equipment, and supplies for members with diabetes.	Members who have been diagnosed with diabetes.	
Diabetes Prevention Program	A program to prevent diabetes in members who are at risk.	Members 18 to 64 years old who are overweight and have elevated blood glucose level or a history of diabetes during pregnancy.	Not eligible if previously diagnosed with diabetes or if pregnant.
Podiatry	Foot care when medically needed.	All members.	Routine foot care, unless you are under 21 years of age or have diabetes or vascular disease affecting the lower extremities

BENEFIT	WHAT IT IS	WHO CAN GET THIS BENEFIT	WHAT YOU <u>DO NOT</u> GET WITH THIS BENEFIT
Vision Care	Eye Exams <ul style="list-style-type: none"> • <u>Under 21</u>: one exam every year. • <u>21 and Older</u>: one exam every two years. Glasses <ul style="list-style-type: none"> • Under 21 only. Contact lenses if there is a medical reason why glasses will not work.	Exams – all members. Glasses and contact lenses – Members under age 21.	More than one pair of glasses per year unless lost, stolen, broken, or new prescription needed.
Oxygen and Respiratory Equipment	Treatment to help breathing problems.	All members.	
Hospital Inpatient Care	Services and care received for scheduled and unscheduled admittance for inpatient hospital stays (hospitalization).	All members with authorization or as an emergency.	
Hospital Outpatient Care	Services and care received from an outpatient hospital setting that does not require inpatient admittance to the hospital. Services would include diagnostic and laboratory services, physician visit, and authorized outpatient procedures.	All members.	MCOs are not required to cover hospital observation services beyond 24 hours.
Emergency Care	Services and care received from a hospital emergency facility to treat and stabilize an emergent medical condition.	All members.	
Urgent Care	Services and care received from an urgent care facility to treat and stabilize an urgent medical need.	All members.	
Hospice Services	Home or inpatient services designed to meet the physical, psychological, spiritual, and social needs for people who are terminally ill.	All members.	
Nursing Facility/ Chronic Hospital	Skilled nursing care or rehab care up to 90 days.	All members.	
Rehabilitation Services/Devices	Outpatient services/devices that help a member function for daily living. Services include: Physical, Occupational, and Speech Therapy.	Members age 21 and older. Members under 21 are eligible under EPSDT. (see section 6 E)	

4. Benefits and Services

BENEFIT	WHAT IT IS	WHO CAN GET THIS BENEFIT	WHAT YOU <u>DO NOT</u> GET WITH THIS BENEFIT
Habilitation Services/Devices	Services/devices that help a member function for daily living. Services include: Physical Therapy, Occupational Therapy, and Speech Therapy	Eligible members; benefits may be limited.	
Audiology	Assessment and treatment of hearing loss.	All members.	Members over 21 must meet certain criteria for hearing devices.
Blood and Blood Products	Blood used during an operation, etc.	All members.	
Dialysis	Treatment for kidney disease.	All members.	
Durable Medical Equipment (DME) & Disposable Medical Supplies (DMS)	DME (can use repeatedly) are things like crutches, walkers, and wheelchairs). DMS (cannot use repeatedly) are equipment and supplies that have no practical use in the absence of illness, injury, disability, or health condition. DMS are things like finger stick supplies, dressings for wounds, and incontinence supplies.	All members.	
Transplants	Medically-necessary transplants.	All members.	No experimental transplants.
Clinical Trials	Member's costs for studies to test the effectiveness of new treatments or drugs.	Members with little threatening conditions, when authorized.	
Plastic and Restorative Surgery	Surgery to correct a deformity from disease, trauma, congenital or development abnormalities, or to restore body functions.	All members.	Cosmetic surgery to make you look better.

B. Self-referral Services

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

- Emergency Services
- Family Planning
- Pregnancy, under certain conditions, and Birthing Centers
- Doctor's check of newborn baby
- School-Based Health Centers
- Assessment for Placement in Foster Care

- Certain Specialist for Children
- Diagnostic Evaluation for people with HIV/AIDS
- Renal Dialysis
- Laboratory tests to detect COVID-19 infection

4. Benefits and Services

Emergency Services

An emergency is considered a medical condition which is sudden, serious, and puts your health in jeopardy without immediate care. You do not need preauthorization or a referral from your doctor to receive emergency services. Emergency services are health care services provided in a hospital emergency facility from the result of an emergency medical condition. After you are treated or stabilized for an emergency medical condition, you may need additional services to make sure the emergency medical condition does not return. These are called post-stabilization services.

Family Planning Services (Birth Control)

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

Pregnancy Services

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

Doula support is available for prenatal visits, attendance at labor and delivery, and postpartum visits. You also have access to home visiting services. Home visiting services provide support to pregnant women during pregnancy and childbirth, as well as support for parents and children during the postpartum period and up to two or three years of age. Home visiting services include prenatal home visits, postpartum home visits, and infant home visits.

Birthing Centers

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

Baby's first check-up before leaving hospital

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

School-Based Health Center Services

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

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

Check-up for children entering State custody

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

Certain providers for children with special health care needs

Children with special healthcare needs may self-refer to providers outside of the MCO network (non-participating provider) under certain conditions. Self-referral for children with special needs is intended to ensure continuity of care, and assure that appropriate plans of care are in place. Self-referral for children with special health care needs will depend on whether the condition that is the basis for the child's special health care needs is diagnosed before or after the child's initial enrollment in an MCO. Medical services directly related to a special needs child's medical condition may be accessed out-of-network only if the following specific conditions are satisfied:

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

Diagnostic Evaluation Service (DES)

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

Renal Dialysis

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

If the MCO denies, reduces, or terminates the services, you can file an appeal.

4. Benefits and Services

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

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

BENEFIT	DESCRIPTION
Dental Services	General dentistry including regular and emergency treatment is offered. Dental services are provided by the Maryland Healthy Smiles Dental Program administered by SKYGEN USA. If you are eligible for the Dental Services Program, you will receive information and a dental card from SKYGEN USA. If you have not received your dental ID card or have questions about your dental benefits, call the Maryland Healthy Smiles Dental Program at 855-934-9812.
Occupational, Physical, Speech Therapies for Children Under the Age of 21	The State pays for these services if medically needed. For help in finding a provider, you can call the State's Hotline at 800-492-5231.
Speech Augmenting Devices	Equipment that helps people with speech impairments to communicate.
Behavioral Health	Substance use disorder and specialty mental health services are provided through the Public Behavioral Health System. You can reach them by calling 800-888-1965.
Intermediate Care Facility (ICF)-Mental Retardation (MR) Services	This is treatment in a care facility for people who have an intellectual disability and need this level of care.
Skilled Personal Care Services	This is skilled help with daily living activities.
Zolgensma	A medication to treat Spinal Muscular Atrophy, a disease that affects muscle development.
Medical Day Care Services	This helps to improve daily living skills in a center licensed by the state or local health department, which includes medical and social services.
Nursing Facility & Long-Term Care Services	The MCO does not cover care in a nursing home, chronic rehabilitation hospital, or chronic hospital after the first 90 days. If you lose Medicaid coverage while you are in a nursing facility you will not be re-enrolled in the MCO. If this happens you will need to apply for Medicaid under long term care coverage rules. If you still meet the State's requirements after you are disenrolled from the MCO or after the MCO has paid the first 90 days, the State would be responsible.
HIV/AIDS	Certain diagnostic services for HIV/AIDS are paid for by the State (Viral load testing, genotypic, phenotypic, or other HIV/AIDS resistance testing).
Abortion Services	This medical procedure to end certain kinds of pregnancies is covered by the State only if: <ul style="list-style-type: none"> ○ The patient will probably have serious physical or mental health problems, or could die, if she has the baby, ○ She is pregnant because of rape or incest, and reported the crime, or ○ The baby will have very serious health problems. Women eligible for HealthChoice only because of their pregnancy are not eligible for abortion services.

4. Benefits and Services

BENEFIT	DESCRIPTION
<p>Transportation Services</p>	<p>Emergency Medical Transportation: Medical services while transporting the member to a health care facility in response to a 911 call. This service is provided by local fire companies. If you are having an emergency medical condition, call 911.</p> <p>Non-Emergency Medical Transportation: MCOs are not required to provide transportation for non-emergency medical visits. The exception is when you are sent to a far-away county to get treatment that you could get in a closer county.</p> <p>Certain MCOs may provide some transportation services such as bus tokens, van services, and taxis to medical appointments. Call your MCO to see if they provide any transportation services.</p> <p>Local health departments (LHD) provide non-emergency medical transportation to qualified individuals. The transports provided are only to Medicaid covered services. Transportation through the LHD is meant for individuals who have no other means of getting to their appointments. If you select a MCO that is not offered within your service area, both the LHD and MCO are not required to provide non-emergency medical transportation services.</p> <p>For assistance with transportation from your local health department, call the local health department's transportation program.</p>

D. Additional Services Offered by MCOs and NOT by the State

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

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

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

4. Benefits and Services

Benefits and Services NOT covered:

- Orthodontist services for people 21 years and older or children who do not have a serious problem that makes it difficult for them to speak or eat;
- Non-prescription drugs. (except coated aspirin for arthritis, insulin, iron pills, and chewable vitamins for children younger than age 12.);
- Routine foot care for adults 21 years and older who do not have diabetes or vascular problems;
- Special (orthopedic) shoes and supports for people who do not have diabetes or vascular problems;
- Shots for travel outside the continental United States or medical care outside the United States;
- Diet and exercise programs to help you lose weight;
- Cosmetic surgery to make you look better, but you do not need for any medical reason;
- Fertility treatment services, including services to reverse a voluntary sterilization;
- Private hospital room for people without a medical reason such as having a contagious disease;
- Private duty nursing for people 21 years and older;
- Autopsies;
- Anything experimental unless part of an approved clinical trial; or
- Anything that you do not have a medical need for.

F. Change of Benefits and Service Locations

Change of Benefits

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

Loss of Benefits

Loss of HealthChoice benefits will depend on your Medicaid eligibility. Failure to submit necessary Medicaid redetermination paperwork or not meeting Medicaid eligibility criteria are causes for disenrollment from HealthChoice. If you become ineligible for Medicaid, the State will disenroll you from the MCO and you will lose your HealthChoice benefits. If you regain eligibility within 120 days, you will automatically be re-enrolled with the same MCO.

Change of Health Care Locations

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

5. Information on Providers

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

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

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

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

B. Selecting or Changing Providers

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

If there are other members of your household that are HealthChoice members, they will need to choose a PCP too. HealthChoice members of a household can all choose the same PCP, or each member can choose a different PCP. It is recommended for HealthChoice members who are under 21 years of age select an Early Periodic Screening Diagnosis and Treatment (EPSDT) provider. EPSDT providers are trained and certified to identify and treat health problems before they become complex and costly. MCO Member Services will be able to tell you which providers are EPSDT certified.

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

C. Termination of a Provider

There may be times when a PCP or provider no longer contracts or works with an MCO. You will be notified in writing and or you will receive a phone call from the MCO.

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

6. Getting Into Care

A. Making or Canceling an Appointment

To make an appointment with your PCP or another provider, call the provider's office. Your PCP's name and number will be located on the front of the ID card the MCO provided you. You can also call MCO Member Services, and they will provide you with your PCP's or other provider's name and number. To ensure the provider's office staff can have your records ready and there is availability in the provider's schedule, make an appointment prior going to the provider's office. When making an appointment:

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

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

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

- Medicaid card
- MCO ID card
- A photo ID

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

B. Referral to a Specialist or Specialty Care

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

6. Getting Into Care

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

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



Doctor's Office

- Check-ups
- Health screenings
- If something causes you concern
- Cough/cold
- Fever
- Lingering pain
- Unexplained weight loss

Urgent Care Center

- Minor illness/injury
- Flu/fever
- Vomiting/diarrhea
- Sore throats, earaches, or eye infection
- Sprains/strains
- Possible broken bones
- Sports injuries

Emergency Room

- Unconsciousness
- Difficulty breathing
- Serious head, neck, or back injury
- Chest pain/pressure
- Severe bleeding
- Poisons
- Severe Burns
- Convulsions/seizures
- Severely broken bone
- Sexual Assault

After Hours

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

Urgent Care

If you have an illness or injury that could turn into an emergency within 48hrs if it is not treated, go to an Urgent Care Center. Be sure to go to an in-network Urgent Care Center. Preauthorization is not required but make sure they participate with the MCO, or you may be billed. If you are unsure if you should go to an Urgent Care Center, call your PCP, or visit MyVirtualMPC. Both are on your MCO card.

Emergency Room Care

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

6. Getting Into Care

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

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

D. Out of Service Area Coverage

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

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

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

It is important for infants, children, and adolescents up to age 21 to receive regular checkups. The Healthy Kids/EPSDT program helps to identify, treat, and prevent health problems before they become complex and costly. EPSDT is a comprehensive benefit that covers medically necessary medical, dental, vision, and hearing services. Many of the EPSDT services will be covered by the MCO, but services such as dental, behavioral health, and therapies will be covered through fee-for-service Medicaid (see page 23).

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

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

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

F. Wellness Care for Adults

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

Adult Preventive Care Recommendations

Service	Frequency - Population
Blood Pressure check	Yearly
Cholesterol	Every 5 years starting at age 35 for men and 45 for women, starting at age 20 if at increased risk
Diabetes	Adults aged 40 to 70 years who are overweight or obese
Colon Cancer Screening	Age 50-75, frequency depends on test used: stool based – yearly to every 3 years, flex sigmoid every 5 years, CT colonography every 5 years, or colonoscopy every 10 years
Sexually Transmitted Disease Screening	HIV - Once for all adults regardless of risk, additionally based on risk. Hepatitis C (HCV) – Once for anyone born between 1945 and 1965, others based on risk Hepatitis B – adults at increased risk Chlamydia/Gonorrhea – Yearly for women age 16 to 24 if sexually active, based on risk for age 25+ Syphilis – Adults at increased risk
Influenza Vaccine	Yearly

TdaP (tetanus, diphtheria, acellular Pertussis) Vaccine	Once as an adult (if didn't receive at age 11-12), During every pregnancy
Td (tetanus) Vaccine	Every 10 years, additional doses if dictated by risk
Shingles (zoster) Vaccine	Once for All adults age 60 and older
Pneumococcal vaccine (PPSV23)	Once for Everyone (age 2-64) with diabetes, lung disease, heart disease, smokers, alcoholism, or other risk factors (talk to your doctor to determine your risk)
Breast Cancer Screening (via Mammogram)	Every 2 years age 50-75, risk-based 40-50
Lung Cancer Screening	Yearly for adults age 55-80 with 30 pack-year smoking history who are actively smoking or quit smoking less than 15 years ago, screening done using Low Dose CT (LDCT) scan
Cervical Cancer Screening	Every 3 years for women ages 21-29, every 5 years for women ages 30-65
Substance Use/Misuse: Alcohol, Tobacco, Other	Adult 18 and older. Yearly or more frequently depending on risk.

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

G. Case Management

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

H. Care for Women During Pregnancy and One year After Delivery

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

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

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

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

If you have questions call the Help Line for Pregnant Women (800-456-8900) or MCO Member Services. For additional information see Special Services for Pregnant Women (7.1.) and Attachment D.

6. Getting Into Care

I. Family Planning (Birth Control)

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

- Birth control;
- Pregnancy testing; and
- Voluntary sterilizations (in network with a pre-authorization).

Call MCO Member Services or the State's Help Line (800-456-8900) for additional information on Family Planning and Self-Referral services.

J. Dental Care

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

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

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

K. Vision Care

- If you are under the age of 21, you are eligible for:
 - Eye exams,
 - Glasses once a year, or
 - Eye contact lenses if medically necessary over glasses.
- If you are age 21 and over, you are eligible for:
 - Eye exams every two years.
 - See Attachment C for additional adult vision benefits offered by your MCO.
- Call MCO Member Services if you have questions need finding a vision care provider.

6. Getting Into Care

L. Health Education/Outreach

You have access to health education programs offered by your MCO. Health education programs provide information and resources to help you become active in your health and medical care. Programs are delivered in multiple formats and cover different health topics. See Attachment E or call the MCO Member Services to find out what health education programs are available, when they occur, and how you can stay informed about them.

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

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

M. Behavioral Health Services

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

- Case Management;
- Emergency Crisis/Mobile Crisis Services;
- In-patient Psychiatric Services;
- Outpatient Mental Health Centers; and
- Residential Treatment Centers.

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

7. Special Services

A. Services for Special Needs Populations

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

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

The MCO has a process to let you know if you are in a special needs population. If you have a question about your special needs, call MCO Member Services.

Services Every Special Needs Population Receives

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

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

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

7. Special Services

1. Pregnant Women and Women Who Have Just Given Birth:

- **Appointments** - The MCO will assist in scheduling an appointment for prenatal care within 10 days of your request.
- **Prenatal Risk Assessment** - Pregnant woman will have a prenatal risk assessment. At your first prenatal care visit the provider will complete a risk assessment. This information will be shared with the local health department and the MCO. The MCO will offer a range of services to help you take care of yourself and to help make sure your baby is born healthy. The local health department may also contact you and offer help and advice. They will have information about local resources.
- **Link to a Pediatric Provider** - The MCO will assist you in choosing a pediatric care provider. This may be a pediatrician, family practitioner, or nurse practitioner.
- **Length of Hospital Stay** - The length of hospital stay after delivery is 48 hours for an uncomplicated vaginal delivery or 96 hours for an uncomplicated cesarean delivery. If you elect to be discharged earlier, a home visit will be offered within 24 hours after discharge. If you must remain in the hospital after childbirth for medical reasons, you may request that your newborn remain in the hospital while you are hospitalized; additional hospitalization up to four (4) days is covered for your newborn.
- **Follow-up** –The MCO will schedule the newborn for a follow-up visit two weeks after discharge if no home visit has occurred or within 30 days after discharge if there has been a home visit.
- **Dental**- Good oral health is important for a healthy pregnancy. All HealthChoice recipients are eligible to receive dental services through the State's Maryland Healthy Smiles Dental Program. Call Healthy Smiles (855-934-9812) if you have questions about your dental benefits.
- **Substance Use Disorder Services** - If you request treatment for a substance use disorder you will be referred to the Public Behavioral Health System within 24 hours of request.
- **HIV Testing and Counseling** - Pregnant women will be offered a test for HIV and will receive information on HIV infection and its effect on the unborn child.
- **Nutrition Counseling** - Pregnant women will be offered nutritional information to teach them to eat healthy.
- **Smoking Counseling** - Pregnant women will receive information and support on ways to stop smoking.

7. Special Services

- **EPSDT Screening Appointments** – Pregnant adolescents (up to age 21) should receive all EPSDT screening services in addition to prenatal care.
- **See Attachment D for additional services the MCO offers for pregnant women.**

2. Children with Special Health Care Needs

- **Work with Schools** – The MCO will work closely with the schools that provide education and family services programs to children with special needs.
- **Access to Certain Non-participating Providers** – Children with special healthcare needs may self-refer to providers outside of the MCO’s network under certain conditions. Self-referral for children with special needs is intended to ensure continuity of care and assure that appropriate plans of care are in place. Self-referral for children with special health care needs will depend on whether the condition that is the basis for the child’s special health care needs is diagnosed before or after the child’s initial enrollment in an MCO. Medical services directly related to a special needs child’s medical condition may be accessed out-of-network if specific conditions are satisfied.

3. Children in State-supervised Care

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

4. Adults and Children with Physical and Developmental Disabilities

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

7. Special Services

5. Adults and Children with HIV/AIDS

- **HIV/AIDS Case Management** – The MCO has special case managers trained in dealing with HIV/AIDS issues and in linking persons with the services that they need.
- **Diagnostic Evaluation Service (DES) assessment visits once every year** – One annual diagnostic and evaluation service (DES) visit for any member diagnosed with HIV/AIDS, which the MCO is responsible for facilitating on the member's behalf.
- **Substance Use Disorder Services** – Individuals with HIV/AIDS who need treatment for a substance use disorder will be referred to the Public Behavioral Health System within 24 hours of request.

6. Adults and Children Who Are Homeless

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

B. Rare and Expensive Case Management Program (REM)

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

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

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

8. Utilization Management

A. Medical Necessity

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

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

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

B. Preauthorization/Prior Approval

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

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

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

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

See Attachment F for the MCO's current policy.

C. Continuity of Care Notice

If you are currently receiving treatment and fit in to a category below, then you have special rights in Maryland.

- New to HealthChoice, or
- Switched from another MCO, or
- Switched from another company's health benefit plan.

8. Utilization Management

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

Preauthorization for health care services

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

Right to use non-participating providers

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

8. Utilization Management

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

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

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

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

- **Limitation on Use of Non-participating Providers:** Your special right to use a non-participating provider does not apply to:
 - Dental Services,
 - Mental health services,
 - Substance use disorder services, or
 - Benefits or services provided through the Maryland Medicaid fee-for-service program.

Appeal Rights:

- If your current MCO denies your right to use a preauthorization from your old company or your right to continue to see a provider who was a participating provider with your old company, you may appeal this denial by contacting the MCO Member Services.
- If your current MCO denies your appeal, you may file a complaint with the Maryland Medicaid Program by calling the HealthChoice Help Line at 800-284-4510.
- If you have any questions about this procedure call MCO Member Services or the HealthChoice Help Line at 800-284-4510.

8. Utilization Management

D. Coordination of Benefits – What to Do If You Have Other Insurance

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

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

E. Out of Network Services

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

F. Preferred Drug List

If you need medications, your PCP or specialist will use the MCOs preferred drug list (also called a formulary) to prescribe you medicines. A preferred drug list is a listing of medicines that you and your provider can choose from, that are safe, effective, and cost-saving. If you want to know what medicines are on the MCOs preferred drug list, call MCO Member Services or go online and access their website. There are some medicines on the preferred drug list as well as any medicine not on the list that will require preauthorization before the MCO will cover it. If the MCO denies the preauthorization for the medicine, then you will be given the right to file an appeal.

A copy of the preferred drug list can be found on the MCOs website, or you can request a paper copy by calling MCOs Member Services.

G. New Technology and Telehealth

As new and advanced health care technology emerges, MCOs have processes in place to review and determine if these innovations will be covered. Each MCO has their own policy on the review of new medical technology, treatments, procedures, and medications. To find out a MCOs policy and procedure on reviewing new technology for health care, contact the MCOs member services. MCOs are required to provide telehealth services as medically necessary. Telehealth services utilize video and audio technology in order to improve health care access. Providing telehealth services can improve:

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

9. Billing

A. Explanation of Benefits or Denial of Payment Notices

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

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

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

B. What to Do if you Receive a Bill

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

10. Complaints, Grievances and Appeals

A. Adverse Benefit Determination, Complaints and Grievances

Adverse Benefit Determination

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

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

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

Complaints

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

Grievances

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

B. Appeals

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

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

Your doctor can also file an appeal for you if you sign a form giving him or her permission. Your doctor won’t be penalized for acting on your behalf. Other people can also help you file an appeal, like a family member or a lawyer.

10. Complaints, Grievances and Appeals

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

When reviewing your appeal, the MCO reviewers:

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

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

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

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

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

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

If you file a grievance and it is:

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

See Attachment F for the MCO's current policy.

10. Complaints, Grievances and Appeals

C. How to File a Complaint, Grievance or Appeal

To submit a complaint or grievance, you can contact the MCOs Member Services. If you need auxiliary aids or interpreter services, let the member services representative know (hearing impaired members can use the Maryland Relay Service, 711). The MCOs customer service representatives can assist you with filing a complaint, grievance, or appeal.

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

See Attachment F for the MCO's internal complaint procedure. If you need a copy of the MCOs official internal complaint procedure, call MCO Member Services.

D. The State's Complaint/Appeal Process

Getting Help From the HealthChoice Help Line

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

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

Asking the State to Review the MCO's Decision

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

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

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

- If the State thinks the MCO should provide the requested service, it can order the MCO to give you the service; or
- If the State thinks that the MCO does not have to give you the service, you will be told that the State agrees with the MCO.

10. Complaints, Grievances and Appeals

- If you do not agree with the State's decision, you will again be given the opportunity to request a State Fair Hearing.

Types of State Decisions You Can Appeal

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

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

Fair Hearings

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

The Office of Administrative Hearings will set a date for the hearing based on the type of decision being appealed.

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

Continuing Services During the Fair Hearing

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

E. Reversed Appeal Resolutions

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

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

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

F. Making Suggestions for Changes in Policies and Procedures

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

Each MCO is required to have a consumer advisory board. The role of the consumer advisory board is to provide member input to the MCO. The consumer advisory board is made up of members, members' families, guardians, caregivers, and member representatives who meet

regularly throughout the year. If you would like more information about the consumer advisory board, call MCO Member Services.

10. Complaints, Grievances and Appeals

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

11. Changing Your MCO

A. 90 Day Rules

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

B. Once Every 12 Months

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

C. When There is an Approved Reason to Change MCOs

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

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

D. How to Change Your MCO

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

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

12. Reporting Fraud, Waste, and Abuse

A. Types of Fraud, Waste, and Abuse

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

- Member Examples
 - Falsely reporting your income and or assets to qualify for Medicaid
 - Permanently living in another state while receiving Maryland Medicaid benefits
 - Lending your member ID card or using another member's ID card to obtain health services
 - Selling or making changes to a prescription medicine

- Provider Examples
 - Providing services that are not medically necessary
 - Billing for services that were not provided
 - Billing multiple times for the same service
 - Altering medical records to cover up fraudulent activity

B. How to Report Fraud, Waste and Abuse

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

- Call MCO Member Services or write the MCO a letter

- Contact the Maryland Department of Health, Office of the Inspector General:
 - 866-770-7175
 - http://dhmh.maryland.gov/oig/Pages/Report_Fraud.aspx

- Contact the U.S. Department of Health and Human Services, Office of the Inspector General
 - 800-447-8477
 - <https://oig.hhs.gov/fraud/report-fraud/index.asp>

ATTACHMENT A – Managed Care Organization Contact Information

Maryland Physicians Care	
Member Services	1-800-953-8854
	TTY: 1-800-735-2258
Website	www.MarylandPhysiciansCare.com
Online Member Portal	www.MarylandPhysiciansCare.com
Nondiscrimination Coordinator	Attn: Civil Rights Coordinator 1201 Winterson Road, 4 th Floor Linthicum, MD 21090 1-800-953-8854, TTY 1-800-735-2258 MPCCompliance@marylandphysicianscare.com
Complaints, Grievances, Appeals Address	Maryland Physicians Care Attn: Member Appeals P.O. Box 893 Portland, ME 04104 Fax: 833-656-0648
Reporting Fraud and Abuse Address	Maryland Physicians Care 1201 Winterson Road, 4 th Floor Linthicum, MD 21090 800-953-8854 www.marylandphysicianscare.com
Vision Services	Superior Vision: 1-800-428-8789

ATTACHMENT B – Notice of Privacy Practices

Maryland Physicians Care - 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.

This notice took effect on September 23, 2013.

What do we mean when we use the words “health information”?

We use the words “health information” when we mean information that identifies you. Examples include your:

- Name
- Date of birth
- Health care you received
- Amounts paid for your care

How we use and share your health information:

To help take care of you: We may use your health information to help with your health care. We also use it to decide what services your benefits cover. We may tell you about services you can get. This could be checkups or medical tests. We may also remind you of appointments. We may share your health information with other people who give you care. This could be doctors or drug stores. If you are no longer with our plan, with your permission, we will give your health information to your new doctor.

Authorized representative: We may share your health information with someone who is helping you. They may be helping with your care or helping pay for your care. For example, if you have an accident, we may need to talk with one of these people. If you do not want us to give out your health information, call us.

If you are under eighteen and don't want us to give your health information to your parents, please call us. We can help in some cases if allowed by state law.

For payment: We may give your health information to others who pay for your care. Your doctor must give us a claim form that includes your health information. We may also use your health information to look at the care your doctor gives you. We can also check your use of health services.

Health care operations: We may use your health information to help us do our job. For example, we may use your health information for:

- Health promotion
- Case management
- Quality improvement
- Fraud prevention
- Disease prevention
- Legal matters

A case manager may work with your doctor. They may tell you about programs or places that can help you with your health problem. When you call us with questions, we need to look at your health information to give you answers.

Sharing with other businesses.

We may share your health information with other businesses. We do this for the reasons we explained above. For example, you may have transportation covered in your plan. We may share your health information with them to help you get to the doctor's office. We will tell them if you are in a motorized wheelchair, so they send a van instead of a car to pick you up.

Other reasons we might share your health information.

We also may share your health information for these reasons:

- Public safety – To help with things like child abuse. Threats to public health.
- Research – To researchers. After care is taken to protect your information.
- Business partners – To people that provide services to us. They promise to keep your information safe.
- Industry regulation – To state and federal agencies. They check us to make sure we are doing a good job.
- Law enforcement – To federal, state, and local enforcement people.
- Legal actions – To courts for a lawsuit or legal matter.

Reasons that we will need your written permission.

Except for what we explained above, we will ask for your permission before using or sharing your health information. For example, we will get your permission:

- For marketing reasons that have nothing to do with your health plan.
- Before sharing any psychotherapy notes.
- For the sale of your health information.
- For other reasons as required by law.

You can cancel your permission at any time. To cancel your permission, write to us. We cannot use or share your genetic information when we make the decision to provide you with health care insurance.

What are your rights?

You have the right to look at your health information.

- You can ask us for a copy of it.
- You can ask for your medical records. Call your doctor's office or the place where you were treated.

You have the right to ask us to change your health information.

- If you think it is not right.
- If we don't agree with the change you asked for. Ask us to file a written statement of disagreement.

You have the right to get a list of people or groups that we have shared your health information with.

You have the right to ask for a private way to be in touch with you.

- If you think the way we keep in touch with you is not private enough, call us.
- We will do our best to be in touch with you in a way that is more private.

You have the right to ask for special care in how we use or share your health information.

- We may use or share your health information in the ways we describe in this notice.
- You can ask us not to use or share your information in these ways. This includes sharing with people involved in your health care.
- We don't have to agree. However, we will think about it carefully.

You have the right to know if your health information was shared without your permission.

- We will tell you if we do this in a letter.

Call us toll free at **800-953-8854** to:

- Ask us to do any of the things above.
- Ask us for a paper copy of this notice.
- Ask us any questions about the notice.

You also have the right to send us a complaint. If you think your rights were violated, write to us at:

Maryland Physicians Care
Attn: Privacy Coordinator
1201 Winterson Road, 4th Floor
Linthicum, MD 21090

You also can file a complaint with the Department of Health and Human Services, Office of Civil Rights. Call us to get the address.

If you are unhappy and tell the Office of Civil Rights, you will not lose plan membership or health care services. We will not use your complaint against you.

Protecting your information.

We protect your health information with specific procedures, such as:

- Administrative. We have rules that tell us how to use your health information no matter what form it is in – written, oral, or electronic.
- Physical. Your health information is locked up and is kept in safe areas. We protect entry to our computers and buildings. This helps us to block unauthorized entry.
- Technical. Access to your health information is “role-based”. This allows only those who need to do their job and give care to you to have access.

We follow all state and federal laws for the protection of your health information.

Will we change this notice?

By law, we must keep your health information private. We must follow what we say in this notice. We also have the right to change this notice. If we change this notice, the changes apply to all your information we have or will get in the future. You can get a copy of the most recent notice on our website at www.MarylandPhysiciansCare.com.

ATTACHMENT C – Additional Services Offered by Maryland Physicians Care

BENEFIT	WHAT IT IS	WHO CAN GET THIS BENEFIT	LIMITATIONS
Vision services	<ul style="list-style-type: none"> • One eye exam every year • One set of glasses OR contact lenses every two years • One pair of lenses every year (when needed) 	Adults aged 21 and older	
No Pharmacy Co-pays	<ul style="list-style-type: none"> • Free prescriptions • Over-the-counter medications 	All members	

Health Education and Resources

Additional information on health & wellness education and resources can be accessed by visiting your health plan website at www.marylandphysicianscare.com within the “For Members” section. These resources include various topics and self-management tools around healthy eating, healthy weight, mental health, smoking and tobacco cessation, physical activity, and behavioral health

MyVirtualMPC

Maryland Physicians Care members have access to local doctors for answers to health questions through their phone or computer with MyVirtualMPC. With MyVirtualMPC you can text a doctor like you’d text a friend. MyVirtualMPC allows you to text, share images, or video chat with a local doctor from your phone or computer.

Need to see a doctor but can’t leave work? Have a sick child and don’t want to wait for an appointment? Getting care is as easy as texting a friend. Login to MyVirtualMPC and get the answers, treatment, and follow-up care you need in seconds. MyVirtualMPC is available 24 hours a day 7 days a week at no cost to you!

For more information or to get started go to <https://myvirtualmpc.com/>.

Belong Program

Maryland Physicians Care (MPC) offers their members a rewards program. The Belong program is free to all MPC members. With Belong you can win monthly prizes, such as air fryers, blue tooth ear buds, and a ninja blender. When you register you are able to request information about certain health topics. This information will be emailed to you on a regular basis. You can get extra entries into the monthly drawing by interacting with MPC. By doing things like visiting our social media pages, reading our blogs, or watching member testimonials you will get more chances to win. You can register for the program at <https://www.marylandphysicianscare.com/belong/>.

“My MPC Source” Maryland Physicians Care member portal.

Get the most out of your health plan. Sign up for our personalized, secure member website. You can use the site to manage your plan benefits and meet your health goals. The site lets you:

Access health plan details - anytime, anywhere.

Our goal is to make it easier for you to use your benefits. And we’ve built the member portal to be your go-to resource for managing your plan. You can change your doctor, get a new member ID card, or update your contact information. You can also find out how and when to get referrals or authorizations for services. And we’ll also tell you about their costs.

Get personalized health information.

Tell us about your health by completing a personal health history. We’ll let you know what your risks are and where you can improve. Then get access to the healthy lifestyle tips and self-help tools. They can help you meet goals like quitting smoking and weight management. You’ll also get the chance to track your progress on your way to hitting your goals.

Learn more about your pharmacy benefits.

Get details about your pharmacy benefits and services. This information will help you make the best decisions about your care. You’ll get access to:

- Find in-network pharmacies
- Help asking for a drug not covered by your plan
- Order a refill for an unexpired, mail-order prescription
- Look up drug interactions, side effects, and risks
- Determine financial responsibility for a drug
- Find out if generic substitutes are available.

Get instant access to claims details.

Tracking a claim is easy via our secure member portal. You’ll find details on your claim that include:

- Stage in process (status of the claim)
- Amount approved
- Amount paid
- Member cost
- Date paid

Sign up today. It’s easy.

If you’re ready to start using this secure online tool, you can register online via our website at www.MarylandPhysiciansCare.com or you can sign up over the phone by calling Member Services at **1-800-953-8854**. Keep in mind you’ll need your health plan member ID and a current e-mail address to create an account.

ATTACHMENT D – Prenatal /Postpartum Programs

Maryland Physicians Care - Prenatal/Postpartum Programs

Prenatal Care

Care during pregnancy (prenatal care) is important. You need to start prenatal care as soon as you know you are pregnant. Maryland Physicians Care has specially trained providers who can care for you and your baby to help avoid any complications. Starting prenatal care early and having regular check-ups throughout your pregnancy is very important for your health and the health of your baby.

Your provider will inform you about the schedule of your prenatal visits. It is important that you make and keep these appointments. If you need help with transportation arrangements, call Maryland Physicians Care's Member Services Department at 1-800- 953-8854.

Free Pacify App

Maryland Physicians Care now offers access to Pacify memberships at no cost!

Pacify connects pregnant and new moms with:

- Pacify Lactation Consultants: Available 24/7 via video, to offer breastfeeding support and answer other feeding-related questions
- Maryland Physicians Care Case Managers: Available 8 am to 5 pm, Monday through Friday via phone to help with benefits, finding a doctor, or scheduling an appointment.

All Pacify services are available at the touch of a button! There are no appointments required, and members can call as much as needed. Start your membership today by going to: <https://www.marylandphysicianscare.com/members/benefits/free-programs/#pacify> to claim your unique sign-up code and then download the app from the App Store or Google Play.

Special Services for Pregnant Women

Maryland Physicians Care has a special program for you if you are expecting a baby. This program helps you have a healthy baby. Maryland Physicians Care Prenatal Staff will call you to talk with you about your pregnancy and make sure you have all the primary care and OBGYN appointments that you need. If you are having a high-risk pregnancy, Maryland Physicians Care may request that your city or county Ombudsman visits your home. Maryland Physicians Care also offers a program to help you quit smoking as well as drug treatment programs if you need it. We can also get you free childbirth education classes. We care about you and your baby!

Case Management Services for Pregnant Women

When you become pregnant, Maryland Physicians Care staff will work with you to help you get the services you need to keep you and your baby healthy. The prenatal staff will begin by doing a risk assessment. This is a list of questions that will help to identify areas where you may need help. Maryland Physicians Care prenatal staff will work with you and your provider to help you get the care you need and to prepare you for taking care of your new baby. If there is anything that makes it difficult for you to get the care you need, you can ask the Maryland Physicians Care Prenatal Staff for help. We can help you quit smoking and get childbirth education classes too!

After the Birth of Your Baby

After your baby is born, it is important that you see your OBGYN within 6-8 weeks. Your OBGYN will provide you with a well-woman check-up and advise you of family planning options that are available at no cost.

- Your baby needs a PCP just like you. If you did not pick a PCP for your baby before you went into the hospital, call Maryland Physicians Care's Member Services Department at 1-800-953-8854 and request to speak to the Newborn Coordinator to pick one as soon as possible. Regular check-ups for babies, young children, and adults are important!

ATTACHMENT E – Health Education Programs

Maryland Physicians Care - Health Education Programs

Maryland Physicians Care wants you to know more about your health. If you know about your health, you can do more to stay healthy.

We offer many classes to help you learn more about your health, including childbirth education classes. To find out more about the Health Education Programs available to you, please use one of the following resources:

- Member newsletter
- Special mailings
- Your PCP
- Your Case Manager
- Maryland Physicians Care Prevention and Wellness staff
- Maryland Physicians Care displays at community events

We have an active Prevention and Wellness Program. We have health information that tells you how to keep healthy and prevent certain illnesses. This program lets you know about wellness services. These include routine wellness exams, vaccines (shots), lead tests, dental exams, and other screenings (pap smears, mammograms, etc.). If you have questions about these programs, you can also call Maryland Physicians Care's Member Services Department at 1-800-953-8854.

How Do Adults Stay Healthy?

Maryland Physicians Care wants our adults to stay healthy too. Talk to your Primary Care Provider about tips on how to stay healthy. These include eating right, exercising regularly, and getting routine check-ups. Take charge of your health.

- The Adult Preventive Care Recommendations chart lists services that you may or may not need that can help you prevent certain illnesses. Your provider can help you decide what services you may need. These services can also help find health problems (like cancer or high blood pressure) early, so that your provider can treat them as soon as possible. (see Getting into Care – F. Wellness Care for Adults)
- Maryland Physicians Care also supports members with free, online self-management tools for topics such as stress management, weight management, tobacco use cessation, physical activity, and identifying depressive symptoms. Additionally, there are 5-minute anytime, anywhere exercise videos members can watch and follow along with a certified instructor.

ATTACHMENT F – MCO Internal Complaint/Appeals Procedure

Maryland Physicians Care - Internal Complaint/Appeals Procedure

If you have a question or problem, please call Maryland Physicians Care's Member Services Department at 1-800-953-8854. A Member Services Department Representative can help you with information about your health benefits and finding a provider. The Member Services Department Representative can also help you if you have a complaint about your medical care.

If you have a complaint, you can contact us at 1-800-953-8854 or *TTY/TDD* at 1-800-735-2258.

If English is not your main language, you can still call Maryland Physicians Care's Member Services Department 1-800-953-8854. A Member Services Representative will link your call to our language translation service.

Grievances

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

If your grievance is:

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

If you would like a copy of our official complaint procedure or if you need help filing a complaint, please call Maryland Physicians Care's Member Services Department at 1-800-953-8854.

Appeals

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

If you want to file an appeal, you must file it within 60 days from the date that you receive the letter saying that we would not cover the service you wanted.

You can call us to file your appeal, or you may also send your appeal in writing. We have a simple form you can use to file your appeal. Just call Maryland Physicians Care's Member Services Department at 1-800- 953-8854 to get one. We will mail or fax the appeal form to you and provide assistance if you need help completing it.

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

Maryland Physicians Care MCO
Attn: Member Appeals
P.O. Box 893
Portland, ME 04104

MARYLAND ADVANCE DIRECTIVE:

PLANNING FOR FUTURE HEALTH CARE DECISIONS



**A Guide to
Maryland Law on
Health Care Decisions
(Forms Included)**

**STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL**

*Brian E. Frosh
Attorney General*



August 2019

Dear Fellow Marylander:

I am pleased to send you an advance directive form that you can use to plan for future health care decisions. The form is *optional*; you can use it if you want or use others, which are just as valid legally. If you have any legal questions about your personal situation, you should consult your own lawyer. If you decide to make an advance directive, be sure to talk about it with those close to you. The conversation is just as important as the document. Give copies to family members or friends and your doctor. Also make sure that, if you go into a hospital, you bring a copy. Please *do not* return completed forms to this office.

Life-threatening illness is a difficult subject to deal with. If you plan now, however, your choices can be respected and you can relieve at least some of the burden from your loved ones in the future. You may also use another enclosed form to make an organ donation or plan for arrangements after death.

Here is some related, important information:

- If you want information about Do Not Resuscitate (DNR) Orders, please visit the website <http://marylandmolst.org> or contact the Maryland Institute for Emergency Medical Services Systems directly at (410) 706-4367. A Medical Orders for Life-Sustaining Treatment (MOLST) form contains medical orders regarding cardiopulmonary resuscitation (CPR) and other medical orders regarding life-sustaining treatments. A physician or nurse practitioner may use a MOLST form to instruct emergency medical personnel (911 responders) to provide comfort care instead of resuscitation. The MOLST form can be found on the Internet at: <http://marylandmolst.org>. From that page, click on "MOLST Form."
- The Maryland Department of Health makes available an advance directive focused on preferences about mental health treatment. This can be found on the Internet at: <http://bha.health.maryland.gov/SitePages/Forms.aspx>. From that page, under "Forms," click on "Advance Directive for Mental Health Treatment."

I hope that this information is helpful to you. **I regret that overwhelming demand limits us to supplying one set of forms to each requester.** But please feel free to make as many copies as you wish. Additional information about advance directives can be found on the Internet at: <http://www.oag.state.md.us/healthpol/advancedirectives.htm>.

Brian E. Frosh
Attorney General

Your Right To Decide

Adults can decide for themselves whether they want medical treatment. This right to decide - to say yes or no to proposed treatment - applies to treatments that extend life, like a breathing machine or a feeding tube. Tragically, accident or illness can take away a person's ability to make health care decisions. But decisions still have to be made. If you cannot do so, someone else will. These decisions should reflect your own values and priorities.

A Maryland law called the Health Care Decisions Act says that you can do health care planning through "advance directives." An advance directive can be used to name a health care agent. This is someone you trust to make health care decisions for you. An advance directive can also be used to say what your preferences are about treatments that might be used to sustain your life.

The State offers a form to do this planning, included with this pamphlet. The form as a whole is called "Maryland Advance Directive: Planning for Future Health Care Decisions." It has three parts to it: Part I, Selection of Health Care Agent; Part II, Treatment Preferences ("Living Will"); and Part III, Signature and Witnesses. This pamphlet will explain each part.

The advance directive is meant to reflect your preferences. You may complete all of it, or only part, and you may change the wording. You are *not* required by law to use these forms. Different forms, written the way you want, may also be used. For example, one widely praised form, called *Five Wishes*, is available (for a small fee) from the nonprofit organization Aging With Dignity. You can get information about that document from the Internet at www.agingwithdignity.org or write to: Aging with Dignity, P.O. Box 1661, Tallahassee, FL 32302

This optional form can be filled out without going to a lawyer. But if there is anything you do not understand about the law or your rights, you might want to talk with a lawyer. You can also ask your doctor to explain the medical issues, including the potential benefits or risks to you of various options. You should tell your doctor that you made an advance directive and give your doctor a copy, along with others who could be involved in making these decisions for you in the future.

In Part III of the form, you need two witnesses to your signature. Nearly any adult can be a witness. If you name a health care agent, though, that person may not be a witness. Also, one of the witnesses must be a person who would not financially benefit by your death or handle your estate. You do not need to have the form notarized.

This pamphlet also contains a separate form called "After My Death." Like the advance directive, using it is optional. This form has four parts to it: Part I, Organ Donation; Part II, Donation of Body; Part III, Disposition of Body and Funeral Arrangements; and Part IV, Signature and Witnesses

Once you make an advance directive, it remains in effect unless you revoke it. It does not expire, and neither your family nor anyone except you can change it. You should review what you've done once in a while. Things might change in your life, or your attitudes might change. You are free to amend or revoke an advance directive at any time, as long as you still have decision-making capacity. Tell your doctor and anyone else who has a copy of your advance directive if you amend it or revoke it.

If you already have a prior Maryland advance directive, living will, or a durable power of attorney for health care, that document is *still valid*. Also, if you made

an advance directive in another state, it is valid in Maryland. You might want to review these documents to see if you prefer to make a new advance directive instead.

Part I of the Advance Directive: Selection of Health Care Agent

You can name anyone you want (except, in general, someone who works for a health care facility where you are receiving care) to be your health care agent. **To name a health care agent, use Part I of the advance directive form.** (Some people refer to this kind of advance directive as a “durable power of attorney for health care.”) Your agent will speak for you and make decisions based on what you would want done or your best interests. You decide how much power your agent will have to make health care decisions. You can also decide when you want your agent to have this power — right away, or only after a doctor says that you are not able to decide for yourself.

You can pick a family member as a health care agent, but you don't have to. Remember, your agent will have the power to make important treatment decisions, even if other people close to you might urge a different decision. Choose the person best qualified to be your health care agent. Also, consider picking one or two back-up agents, in case your first choice isn't available when needed. Be sure to inform your chosen person and make sure that he or she understands what's most important to you. When the time comes for decisions, your health care agent should follow your written directions.

We have a helpful booklet that you can give to your health care agent. It is called *“Making Medical Decisions for Someone Else: A Maryland Handbook.”* You or your agent can get a copy on the Internet by visiting

the Attorney General's home page at:

<http://www.marylandattorneygeneral.gov/Health%20Policy%20Documents/ProxyHandbook.pdf>. You can request a copy by calling 410-576-7000.

The form included with this pamphlet does *not* give anyone power to handle your money. We do not have a standard form to send. Talk to your lawyer about planning for financial issues in case of incapacity.

Part II of the Advance Directive: Treatment Preferences ("Living Will")

You have the right to use an advance directive to say what you want about future life-sustaining treatment issues. You can do this in Part II of the form. If you both name a health care agent and make decisions about treatment in an advance directive, it's important that you say (in Part II, paragraph G) whether you want your agent to be strictly bound by whatever treatment decisions you make.

Part II is a living will. It lets you decide about life-sustaining procedures in three situations: when death from a terminal condition is imminent despite the application of life-sustaining procedures; a condition of permanent unconsciousness called a persistent vegetative state; and end-stage condition, which is an advanced, progressive, and incurable condition resulting in complete physical dependency. One example of end-stage condition could be advanced Alzheimer's disease.

**FREQUENTLY ASKED QUESTIONS ABOUT
ADVANCE DIRECTIVES IN MARYLAND**

1. *Must I use any particular form?*

No. An optional form is provided, but you may change it or use a different form altogether. Of course, no health care provider may deny you care simply because you decided not to fill out a form.

2. *Who can be picked as a health care agent?*

Anyone who is 18 or older except, in general, an owner, operator, or employee of a health care facility where a patient is receiving care.

3. *Who can witness an advance directive?*

Two witnesses are needed. Generally, any competent adult can be a witness, including your doctor or other health care provider (but be aware that some facilities have a policy against their employees serving as witnesses). If you name a health care agent, that person cannot be a witness for your advance directive. Also, **one** of the two witnesses must be someone who (i) will not receive money or property from your estate and (ii) is not the one you have named to handle your estate after your death.

4. *Do the forms have to be notarized?*

No, but if you travel frequently to another state, check with a knowledgeable lawyer to see if that state requires notarization.

5. *Do any of these documents deal with financial matters?*

No. If you want to plan for how financial matters can be handled if you lose capacity, talk with your lawyer.

6. *When using these forms to make a decision, how do I show the choices that I have made?*

Write your **initials** next to the statement that says what you want. **Don't** use checkmarks or X's. If you want, you can also draw lines all the way through other statements that do not say what you want.

7. *Should I fill out both Parts I and II of the advance directive form?*

It depends on what you want to do. If all you want to do is name a health care agent, just fill out Parts I and III, and talk to the person about how they should decide issues for you. If all you want to do is give treatment instructions, fill out Parts II and III. If you want to do both, fill out all three parts.

8. *Are these forms valid in another state?*

It depends on the law of the other state. Most state laws recognize advance directives made somewhere else.

9. *How can I get advance directive forms for another state?*

Contact the National Hospice and Palliative Care Organization (NHPCO) at 1-800-658-8898 or on the Internet at: <https://www.nhpc.org/patients-and-caregivers/advance-care-planning/advance-directives/downloading-your-states-advance-directive/>

10. *To whom should I give copies of my advance directive?*

Give copies to your doctor, your health care agent and backup agent(s), hospital or nursing home if you will be staying there, and family members or friends who should know of your wishes. Consider carrying a card in your wallet saying you have an advance directive and who to contact.

11. *Does the federal law on medical records privacy (HIPAA) require special language about my health care agent?*

Special language is not required, but it is prudent. Language about HIPAA has been incorporated into the form.

12. *Can my health care agent or my family decide treatment issues differently from what I wrote?*

It depends on how much flexibility you want to give. Some people want to give family members or others flexibility in applying the living will. Other people want it followed very strictly. Say what you want in Part II, Paragraph G.

13. Is an advance directive the same as a “Patient’s Plan of Care”, “Instructions on Current Life-Sustaining Treatment Options” form, or Medical Orders for Life-Sustaining Treatment (MOLST) form?

No. These are forms used in health care facilities to document discussions about current life-sustaining treatment issues. These forms are not meant for use as anyone’s advance directive. Instead, they are medical records, to be done only when a doctor or other health care professional presents and discusses the issues. A MOLST form contains medical orders regarding life-sustaining treatments relating to a patient’s medical condition.

14. Can my doctor override my living will?

Usually, no. However, a doctor is not required to provide a “medically ineffective” treatment even if a living will asks for it.

15. If I have an advance directive, do I also need a MOLST form?

It depends. If you **don’t** want emergency medical services personnel to try to resuscitate you in the event of cardiac or respiratory arrest, you must have a MOLST form containing a DNR order signed by your doctor, nurse practitioner, or physician assistant. A signed EMS/DNR order approved by the Maryland Institute for Emergency Medical Services Systems would also be valid.

16. Does the DNR Order have to be in a particular form?

Yes. Emergency medical services personnel have very little time to evaluate the situation and act appropriately. So, it is not practical to ask them to interpret documents that may vary in form and content. Instead, the standardized MOLST form has been developed. Have your doctor or health care facility visit the MOLST web site at <http://marylandmolst.org> or contact the Maryland Institute for Emergency Medical Services System at (410) 706-4367 to obtain information on the MOLST form.

17. Can I fill out a form to become an organ donor?

Yes, Use Part I of the “After My Death” form.

18. What about donating my body for medical education or research?

Part II of the “After My Death” form is a general statement of these wishes. The State Anatomy Board has a specific donation program, with a pre-registration form available. Call the Anatomy Board at 1-800-879-2728 for that form and additional information.

19. If I appoint a health care agent and the health care agent and any back-up agent dies or otherwise becomes unavailable, a surrogate decision maker may need to be consulted to make the same treatment decisions that my health care agent would have made. Is the surrogate decision maker required to follow my instructions given in the advance directive?

Yes, the surrogate decision maker is required to make treatment decisions based on your known wishes. An advance directive that contains clear and unambiguous instructions regarding treatment options is the best evidence of your known wishes and therefore must be honored by the surrogate decision maker.

Part II, paragraph G enables you to choose one of two options with regard to the degree of flexibility you wish to grant the person who will ultimately make treatment decisions for you, whether that person is a health care agent or a surrogate decision maker. Under the first option you would instruct the decision maker that your stated preferences are meant to guide the decision maker but may be departed from if the decision maker believes that doing so would be in your best interests. The second option requires the decision maker to follow your stated preferences strictly, even if the decision maker thinks some alternative would be better.

REVISED AUGUST 2019

IF YOU HAVE OTHER QUESTIONS, PLEASE TALK TO YOUR DOCTOR OR YOUR LAWYER. OR, IF YOU HAVE A QUESTION ABOUT THE FORMS THAT IS NOT ANSWERED IN THIS PAMPHLET, YOU CAN CALL THE HEALTH POLICY DIVISION OF THE ATTORNEY GENERAL’S OFFICE AT (410) 767-6918 OR E-MAIL US AT ADFORMS@OAG.STATE.MD.US.

MORE INFORMATION ABOUT ADVANCE DIRECTIVES CAN BE OBTAINED FROM OUR WEBSITE AT:

<http://www.marylandattorneygeneral.gov/Pages/HealthPolicy/advance-directives.aspx>

**MARYLAND ADVANCE DIRECTIVE:
PLANNING FOR FUTURE HEALTH CARE DECISIONS**

By: _____ Date of _____
Birth: _____
(Print Name) (Month/Day/Year)

Using this advance directive form to do health care planning is completely optional. Other forms are also valid in Maryland. No matter what form you use, talk to your family and others close to you about your wishes.

This form has two parts to state your wishes, and a third part for needed signatures. Part I of this form lets you answer this question: If you cannot (or do not want to) make your own health care decisions, who do you want to make them for you? The person you pick is called your health care agent. **Make sure you talk to your health care agent (and any back-up agents) about this important role.** Part II lets you write your preferences about efforts to extend your life in three situations: terminal condition, persistent vegetative state, and end-stage condition. In addition to your health care planning decisions, you can choose to become an organ donor after your death by filling out the form for that too.

→ You can fill out Parts I and II of this form, or only Part I, or only Part II. Use the form to reflect your wishes, then sign in front of two witnesses (Part III). If your wishes change, make a new advance directive.

Make sure you give a copy of the completed form to your health care agent, your doctor, and others who might need it. Keep a copy at home in a place where someone can get it if needed. Review what you have written periodically.

PART I: SELECTION OF HEALTH CARE AGENT

A. Selection of Primary Agent

I select the following individual as my agent to make health care decisions for me:

Name: _____

Address: _____

Telephone Numbers: _____

(home and cell)

B. Selection of Back-up Agents

(Optional; form valid if left blank)

- 1. If my primary agent cannot be contacted in time or for any reason is unavailable or unable or unwilling to act as my agent, then I select the following person to act in this capacity:

Name: _____

Address: _____

Telephone Numbers: _____

(home and cell)

- 2. If my primary agent and my first back-up agent cannot be contacted in time or for any reason are unavailable or unable or unwilling to act as my agent, then I select the following person to act in this capacity:

Name: _____

Telephone Numbers: _____

(home and cell)

C. Powers and Rights of Health Care Agent

I want my agent to have full power to make health care decisions for me, including the power to:

- 1. Consent or not to medical procedures and treatments which my doctors offer, including things that are intended to keep me alive, like ventilators and feeding tubes;
- 2. Decide who my doctor and other health care providers should be; and
- 3. Decide where I should be treated, including whether I should be in a hospital, nursing home, other medical care facility, or hospice program.
- 4. I also want my agent to:
 - a. Ride with me in an ambulance if ever I need to be rushed to the hospital; and
 - b. Be able to visit me if I am in a hospital or any other health care facility.

THIS ADVANCE DIRECTIVE DOES NOT MAKE MY AGENT RESPONSIBLE FOR ANY OF THE COSTS OF MY CARE.

This power is subject to the following conditions or limitations:
(Optional; form valid if left blank)

D. How my Agent is to Decide Specific Issues

I trust my agent’s judgment. My agent should look first to see if there is anything in Part II of this advance directive that helps decide the issue. Then, my agent should think about the conversations we have had, my religious and other beliefs and values, my personality, and how I handled medical and other important issues in the past. If what I would decide is still unclear, then my agent is to make decisions for me that my agent believes are in my best interest. In doing so, my agent should consider the benefits, burdens, and risks of the choices presented by my doctors.

E. People My Agent Should Consult
(Optional; form valid if left blank)

In making important decisions on my behalf, I encourage my agent to consult with the following people. By filling this in, I do not intend to limit the number of people with whom my agent might want to consult or my agent’s power to make decisions.

Name(s)	Telephone Number(s):
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

F. In Case of Pregnancy

(Optional, for women of child-bearing years only; form valid if left blank)

If I am pregnant, my agent shall follow these specific instructions:

G. Access to my Health Information – Federal Privacy Law (HIPAA) Authorization

1. If, prior to the time the person selected as my agent has power to act under this document, my doctor wants to discuss with that person my capacity to make my own health care decisions, I authorize my doctor to disclose protected health information which relates to that issue.
2. Once my agent has full power to act under this document, my agent may request, receive, and review any information, oral or written, regarding my physical or mental health, including, but not limited to, medical and hospital records and other protected health information, and consent to disclosure of this information.
3. For all purposes related to this document, my agent is my personal representative under the Health Insurance Portability and Accountability Act (HIPAA). My agent may sign, as my personal representative, any release forms or other HIPAA-related materials.

H. Effectiveness of this Part

(Read both of these statements carefully. Then, initial one only.)

My agent's power is in effect:

1. Immediately after I sign this document, subject to my right to make any decision about my health care if I want and am able to.

 _____

>>OR<<

2. Whenever I am not able to make informed decisions about my health care, either because the doctor in charge of my care (attending physician) decides that I have lost this ability temporarily, or my attending physician and a consulting doctor agree that I have lost this ability **permanently**.

 _____

If the only thing you want to do is select a health care agent, skip Part II. Go to Part III to sign and have the advance directive witnessed. If you also want to write your treatment preferences, go to Part II. Also consider becoming an organ donor, using the separate form for that.

PART II: TREATMENT PREFERENCES (“LIVING WILL”)

A. Statement of Goals and Values

(Optional: Form valid if left blank)

I want to say something about my goals and values, and especially what’s most important to me during the last part of my life:


B. Preference in Case of Terminal Condition

(If you want to state what your preference is, initial **one** only. If you do not want to state a preference here, cross through the whole section.)

If my doctors certify that my death from a terminal condition is imminent, even if life-sustaining procedures are used:

- 1. Keep me comfortable and allow natural death to occur. I do not want any medical interventions used to try to extend my life. I do not want to receive nutrition and fluids by tube or other medical means.

>>OR<<


 _____

- 2. Keep me comfortable and allow natural death to occur. I do not want medical interventions used to try to extend my life. If I am unable to take enough nourishment by mouth, however, I want to receive nutrition and fluids by tube or other medical means.

>>OR<<

 _____

- 3. Try to extend my life for as long as possible, using all available interventions that in reasonable medical judgment would prevent or delay my death. If I am unable to take enough nourishment by mouth, I want to receive nutrition and fluids by tube or other medical means.


 _____

C. Preference in Case of Persistent Vegetative State

(If you want to state what your preference is, initial **one** only. If you do not want to state a preference here, cross through the whole section.)

If my doctors certify that I am in a persistent vegetative state, that is, if I am not conscious and am not aware of myself or my environment or able to interact with others, and there is no reasonable expectation that I will ever regain consciousness:

1. Keep me comfortable and allow natural death to occur. I do not want any medical interventions used to try to extend my life. I do not want to receive nutrition and fluids by tube or other medical means.

 _____

>>OR<<

2. Keep me comfortable and allow natural death to occur. I do not want medical interventions used to try to extend my life. If I am unable to take enough nourishment by mouth, however, I want to receive nutrition and fluids by tube or other medical means.

 _____

>>OR<<

3. Try to extend my life for as long as possible, using all available interventions that in reasonable medical judgment would prevent or delay my death. If I am unable to take enough nourishment by mouth, I want to receive nutrition and fluids by tube or other medical means.

 _____

D. Preference in Case of End-Stage Condition

(If you want to state what your preference is, initial **one** only. If you do not want to state a preference here, cross through the whole section.)

If my doctors certify that I am in an end-state condition, that is, an incurable condition that will continue in its course until death and that has already resulted in loss of capacity and complete physical dependency:

1. Keep me comfortable and allow natural death to occur. I do not want any medical interventions used to try to extend my life. I do not want to receive nutrition and fluids by tube or other medical means.

 _____

>>OR<<

2. Keep me comfortable and allow natural death to occur. I do not want medical interventions used to try to extend my life. If I am unable to take enough nourishment by mouth, however, I want to receive nutrition and fluids by tube or other medical means.

 _____

>>OR<<

3. Try to extend my life for as long as possible, using all available interventions that in reasonable medical judgment would prevent or delay my death. If I am unable to take enough nourishment by mouth, I want to receive nutrition and fluids by tube or other medical means.

 _____

E. Pain Relief

No matter what my condition, give me the medicine or other treatment I need to relieve pain.

F. In Case of Pregnancy


(Optional, for women of child-bearing years only; form valid if left blank)

If I am pregnant, my decision concerning life-sustaining procedures shall be modified as follows:

G. Effect of Stated Preferences


(Read both of these statements carefully. Then, initial **one** only.)

- 1. I realize I cannot foresee everything that might happen after I can no longer decide for myself. My stated preferences are meant to guide whoever is making decisions on my behalf and my health care providers, but I authorize them to be flexible in applying these statements if they feel that doing so would be in my best interest.

 _____

>>**OR**<<

- 2. I realize I cannot foresee everything that might happen after I can no longer decide for myself. Still, I want whoever is making decisions on my behalf and my health care providers to follow my stated preferences exactly as written, even if they think that some alternative is better.

 _____

PART III: SIGNATURE AND WITNESSES

By signing below as the Declarant, I indicate that I am emotionally and mentally competent to make this advance directive and that I understand its purpose and effect. I also understand that this document replaces any similar advance directive I may have completed before this date.

_____ (Signature of Declarant) _____ (Date)

The Declarant signed or acknowledged signing this document in my presence and, based upon personal observation, appears to be emotionally and mentally competent to make this advance directive.

_____ (Signature of Witness) _____ (Date)

_____ Telephone Number(s):

_____ (Signature of Witness) _____ (Date)

_____ Telephone Number(s):

(Note: Anyone selected as a health care agent in Part I may not be a witness. Also, at least one of the witnesses must be someone who will not knowingly inherit anything from the Declarant or otherwise knowingly gain a financial benefit from the Declarant’s death. Maryland law does **not** require this document to be notarized.)

AFTER MY DEATH
(This document is optional. Do only what reflects your wishes.)

By: _____ **Date of Birth:** _____
(Print Name) (Month/Day/Year)

PART I: ORGAN DONATION

(Initial the ones that you want. Cross through any that you do not want.)

Upon my death I wish to donate: _____
Any needed organs, tissues, or eyes. _____

Only the following organs, tissues or eyes:

- I authorize the use of my organs, tissues, or eyes:*
- For transplantation _____
 - For therapy _____
 - For research _____
 - For medical education _____
 - For any purpose authorized by law _____

I understand that no vital organ, tissue, or eye may be removed for transplantation until after I have been pronounced dead. *This document is not intended to change anything about my health care while I am still alive.* After death, I authorize any appropriate support measures to maintain the viability for transplantation of my organs, tissues, and eyes until organ, tissue, and eye recovery has been completed. I understand that my estate will not be charged for any costs related to this donation.

PART II: DONATION OF BODY

After any organ donation indicated in Part I, I wish my body to be donated for use in a medical study program.


I
the

PART III: DISPOSITION OF BODY AND FUNERAL ARRANGEMENTS

want

following person to make decisions about the disposition of my body and my funeral arrangements: (Either initial the first or fill in the second.)

The health care agent who I named in my advance directive.

 _____

>>**OR**<<

This person:

Name: _____

Address: _____

Telephone Number(s): _____
(Home and Cell)

If I have written my wishes below, they should be followed. If not, the person I have named should decide based on conversations we have had, my religious or other beliefs and values, my personality, and how I reacted to other peoples' funeral arrangements. My wishes about the disposition of my body and my funeral arrangements are:

PART IV: SIGNATURE AND WITNESSES

By signing below, I indicate that I am emotionally and mentally competent to make this donation and that I understand the purpose and effect of this document.

(Signature of Donor)

(Date)

The Donor signed or acknowledged signing the foregoing document in my presence and, based upon personal observation, appears to be emotionally and mentally competent to make this donation.

(Signature of Witness)

(Date)

Telephone Number(s):

(Signature of Witness)

(Date)

Telephone Number(s):

AFTER MY DEATH

Part II: Donation of Body

The State Anatomy Board, a unit of the Maryland Department of Health administers a statewide Body Donation Program. Anatomical Donation allows individuals to dedicate the use of their bodies upon death to advance medical education, clinical and allied-health training and research study to Maryland's medical study institutions. The Anatomy Board requires individuals to pre-register prior to death as an anatomical donor to the state Body Donation Program. There are no medical restrictions or qualifications to becoming an a "Body Donor". At death the Board will assume the custody and control of the body for study use. It is truly a legacy left behind for others to have healthier lives. For donation

Did You Remember To ...

- Fill out Part I if you want to name a health care agent?
- Name one or two back-up agents in case your first choice as health care agent is not available when needed?
- Talk to your agents and back-up agent about your values and priorities, and decide whether that's enough guidance or whether you also want to make specific health care decisions in the advance directive?
- If you want to make specific decisions, fill out Part II, choosing carefully among alternatives?
- Sign and date the advance directive in Part III, in front of two witnesses who also need to sign?
- Look over the "After My Death" form to see if you want to fill out any part of it?
- Make sure your health care agent (if you named one), your family, and your doctor know about your advance care planning?
- Give a copy of your advance directive to your health care agent, family members, doctor, and hospital or nursing home if you are a patient there?

Helpful Tips to Getting the Most Out of Your Health Care Benefits

Looking for ways to stay healthy? Go to www.MarylandPhysiciansCare.com to learn more about proven care and health care options. You can use online tools to help you manage your health. You will also find more on programs or classes in your area. If available, discounts on memberships or services are just a few clicks away.

Also visit our website for more information on:

- Quality Improvement Program
- Case Management Program
- Clinical practice guidelines
- Utilization management
- Pharmacy/prescription drug management
- Benefits and coverage
- Member rights and responsibilities
- Provider directory
- Protected health information (PHI) use and disclosure
- Population Health
- An electronic copy of the member handbook

If you do not have internet access, you can reach us by phone for more information at **1-800-953-8854**.

Welcome Call

Maryland Physicians Care will contact you to introduce you to our health plan. During the call you will be asked to participate in a Health Assessment, which helps us to determine if you need assistance with using your new health care services.

- Take your Maryland Physicians Care identification card with you to each appointment.
- Take your Maryland State photo identification card with you to new patient appointments, as your new provider may require proof of identification.
- Use the emergency department for true emergencies only.
- Call Maryland Physicians Care for any problems you have getting medical care.
- Ask your provider if the medication being prescribed is on the Maryland Physicians Care approved drug (Formulary) list. If not, your provider must call for Prior Authorization before you can fill your prescription.
- During your provider visits, ask your doctor about ways you can prevent illness.
- If you are pregnant call Maryland Physicians Care's Member Services Department at **1-800-953-8854** to join our special program for expecting moms.
- Select your baby's PCP before you deliver. The Newborn Coordinator will note your account to ensure your newborn is assigned to the PCP of your choice.
- Adults (21 and older) should see their provider once every two years for regular appointments.

Important Health Care Services

Maryland Physicians Care will also contact you by phone and special mailings to remind you of health care services.

- Children (under 21) should see their primary care provider for well-child checkups and immunizations (shots) every year, as well as lead screening at age 1. This does not include sick visits.

- Women 21-64 should get a Pap Exam and Sexually Transmitted Infection screening every year.
- Women ages 40-69 should get a Mammogram screening every 2 years.
- Members with diabetes should get routine diabetic care:
 - Diabetic Eye Exam every year
 - Lab work as instructed by your PCP
 - Urine screening as instructed by your PCP
 - Blood pressure reading with each visit

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial data. This includes not only sales and purchases but also expenses, transfers, and adjustments. The text explains that consistent record-keeping is essential for identifying trends, managing cash flow, and preparing for tax obligations. It also notes that detailed records can help in resolving disputes and providing a clear audit trail.

The second section focuses on the classification of transactions. It describes how different types of activities should be categorized into specific accounts, such as revenue, cost of goods sold, operating expenses, and capital expenditures. This classification is crucial for generating meaningful financial statements and for analyzing the company's performance. The document provides examples of how to correctly record and classify various types of transactions to avoid errors and misstatements.

The third part of the document addresses the issue of timing and accruals. It explains the difference between cash-based and accrual-based accounting and why the accrual method is generally preferred for financial reporting. It discusses how to handle transactions that occur at the end of a period but are not yet settled, ensuring that the financial statements reflect the true economic position of the company. The text also covers the treatment of prepayments and deferred income, providing clear guidelines for their recording and recognition.

The final section discusses the importance of regular reconciliation and review. It stresses that accounts should be reconciled frequently to catch any discrepancies early and prevent them from becoming more significant. The document outlines the steps for performing a reconciliation, from identifying the source of the difference to investigating and correcting the error. It also emphasizes the need for a thorough review of the financial records to ensure their accuracy and completeness before they are used for decision-making or reporting.



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