Health Net Cal MediConnect Plan (Medicare-Medicaid Plan)



2022 Summary of Benefits

San Diego County

Coverage for every stage of <u>life</u>™

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Introduction

This document is a brief summary of the benefits and services covered by Health Net Cal MediConnect. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of Health Net Cal MediConnect. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

Table of Contents

A. Disclaimers	2
B. Frequently Asked Questions	
C. Overview of Services	13
D. Services covered outside of Health Net Cal MediConnect	32
E. Services that Health Net Cal MediConnect, Medicare, and Medi-Cal do not cover	33
F. Your rights as a member of the plan	33
G. How to file a complaint or appeal a denied service	
H. What to do if you suspect fraud	

If you have questions, please call Health Net Cal MediConnect at 1-855-464-3572 (TTY: 711), from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day. The call is free. For more information, visit <u>mmp.healthnetcalifornia.com</u>.

1

A. Disclaimers



This is a summary of health services covered by Health Net Cal MediConnect for 2022. This is only a summary. Please read the *Member Handbook* for the full list of benefits.

- Health Net Community Solutions, Inc. is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees.
- Under Health Net Cal MediConnect you can get your Medicare and Medi-Cal services in one health plan. A Health Net Cal MediConnect care coordinator will help manage your health care needs.
- This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the *Member Handbook*.
- ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-855-464-3572 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day. The call is free.
- ATENCIÓN: Si usted habla español, hay servicios de asistencia de idiomas disponibles para usted sin cargo. Llame al 1-855-464-3572 (TTY: 711) de 8:00 a.m. a 8:00 p.m., de lunes a viernes. Después del horario de atención, los fines de semana y los días feriados puede dejar un mensaje. Le devolveremos la llamada el siguiente día hábil. La llamada es gratuita.
- PAALALA: Kung nagsasalita ka ng Tagalog, available sa inyo ang mga serbisyo ng tulog sa wika, nang walang singil. Tumawag sa 1-855-464-3572 (TTY: 711) mula 8 a.m. hanggang 8 p.m., Lunes hanggang Biyernes. Paglipas ng mga oras ng negosyo, tuwing Sabado at Linggo at sa pista opisyal, maaari kang mag-iwan ng mensahe. Ang iyong tawag ay ibabalik sa loob ng susunod na araw ng negosyo. Libre ang tawag.
- XIN LƯU Ý: Nếu quý vị nói tiếng Việt, chúng tôi sẵn có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Hãy gọi 1-855-464-3572 (TTY: 711) từ 8 giờ sáng đến 8 giờ tối, từ thứ Hai đến hết thứ Sáu. Sau giờ làm việc, vào các ngày cuối tuần và ngày lễ, quý vị có thể để lại tin nhắn. Cuộc gọi của quý vị sẽ được hồi đáp vào ngày làm việc hôm sau. Cuộc gọi này miễn phí.

- نتبيه: إذا كنت تتحدث العربية، تتوافر لك خدمات المساعدة اللغوية مجانًا اتصل بالرقم في والرقم San Diego County (TTY: 711) في (TTY: 711) من الساعة 8:00 صباحًا حتى 8:00 مساءً، من يوم الاتنين إلى الجمعة، وللاتصال في غير أوقات الدوام الرسمي، أيام الأجازات والعطلات ، يمكنك ترك رسالة. سنرد على مكالمتك في يوم العمل التالي. هذه المكالمة مجانية.
- ◆ 注意:如果您說中文,可獲得免費的語言協助服務。請致電 1-855-464-3572 (聽語 障專線:711),服務時間為週一至週五上午 8 點至下午 8 點。在非工作時間、週末 及假日,您可以留言。我們將會在下個工作日回電給您。此為免費電話。
 - توجه: اگر به زبان فارسی صحبت میکنید، خدمات کمک زبانی، به صورت رایگان، دردسترس شما قرار دارد. دوشنبه تا جمعه از ساعت 8 صبح تا 8 شب با شماره (TTY: 711) 3572-464-3572 تماس بگیرید. پس از این ساعتها، آخر هفته ها و تعطیلات رسمی میتوانید پیام بگذارید. روز کاری بعدی به تماس شما پاسخ داده می شود. این تماس رایگان است.
- You can get this document for free in other formats, such as large print, braille or audio. Call 1-855-464-3572 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day. The call is free.
- Health Net Cal MediConnect Plan (Medicare-Medicaid Plan) wants to make sure you understand your health plan information. We can send materials to you in another language or alternate format if you ask for it this way. This is called a "standing request." We will document your choice.

Please call us if:

- You want to get your materials in Arabic, Chinese, Farsi, Spanish, Tagalog, Vietnamese or in an alternate format. You can ask for one of these languages in an alternate format. or
- You want to change the language or format that we send you materials.

If you need help understanding your plan materials, please contact Health Net Cal MediConnect Member Services at 1-855-464-3572 (TTY: 711). Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day.

If you have a question about your benefits, please call 1-855-464-3572 (TTY: 711) or visit <u>mmp.healthnetcalifornia.com</u> to access our *Member Handbook*. If you would like a *Member Handbook* mailed to you, you may call the number above.

B. Frequently Asked Questions

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers		
What is a Cal MediConnect Plan?	A Cal MediConnect Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need. Health Net Cal MediConnect Plan (Medicare-Medicaid Plan) is a Cal MediConnect Plan that provides benefits of Medi-Cal and Medicare to enrollees.		
What is a Health Net Cal MediConnect care coordinator?	A Health Net Cal MediConnect care coordinator is one main person for you to contact. This person helps manage all your providers and services and makes sure you get what you need.		
What are Long-Term Services and Supports (LTSS)?	LTSS are for members who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital. LTSS include the following programs: Community-Based Adult Services (CBAS) and long-term skilled nursing care provided by Nursing Facilities (NF).		

Frequently Asked Questions (FAQ)	Answers
Will I get the same Medicare and Medi-Cal benefits in Health Net Cal MediConnect that I get now?	You will get most of your covered Medicare and Medi-Cal benefits directly from Health Net Cal MediConnect. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change. When you enroll in Health Net Cal MediConnect, you and your care team will work together to develop an Individualized Care Plan to address your health and support needs, reflecting your personal preferences and goals. Also, if you are taking any Medicare Part D prescription drugs that Health Net Cal MediConnect does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for Health Net Cal MediConnect to cover your drug if medically necessary.

Frequently Asked Questions (FAQ)	Answers	
Can I go to the same doctors I use now?	Often that is the case. If your providers (including doctors and pharmacies) work with Health Net Cal MediConnect and have a contract with us, you can keep going to them.	
	 Providers who have an agreement with us are "in-network." You must use the providers in Health Net Cal MediConnect's network. 	
	 If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of Health Net Cal MediConnect's plan. For more information about seeing providers outside of Health Net Cal MediConnect's network, please call Member Services or read Health Net Cal MediConnect's <i>Member Handbook</i>. 	
	To find out if your doctors are in the plan's network, call Member Services or read Health Net Cal MediConnect's <i>Provider and Pharmacy Directory</i> on the plan's website at <u>mmp.healthnetcalifornia.com</u> .	
	If Health Net Cal MediConnect is new for you, we will work with you to develop an Individualized Care Plan to address your needs. You can continue using the doctors you use now for up to 12 months if they provide services that Medicare and Medi-Cal would cover and certain conditions are met. Please call Member Services at 1-855-464-3572 (TTY: 771) and tell them you want to request continuity of care. Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day.	

Frequently Asked Questions (FAQ)	Answers		
What happens if I need a service but no one in Health Net Cal MediConnect's network can provide it?	Most services will be provided by our network providers. If you need a service that cannot be provided within our network, Health Net Cal MediConnect will pay for the cost of an out-of-network provider.		
Where is Health Net Cal MediConnect available?	The service area for this plan includes: San Diego County, California. You must live in this area to join the plan.		
Do I pay a monthly amount (also called a premium) under Health Net Cal MediConnect?	You will not pay any monthly premiums to Health Net Cal MediConnect for your health coverage.		

Frequently Asked Questions (FAQ)	Answers	
What is prior authorization?	Prior authorization means that you must get approval from Health Net Cal MediConnect before you can get a specific service or drug or use an out-of-network provider. Health Net Cal MediConnect may not cover the service or drug if you do not get approval.	
	If you need urgent or emergency care or out-of-area dialysis services, you do not need to get approval first. Health Net Cal MediConnect can provide you with a list of services or procedures that require you to obtain prior authorization from Health Net Cal MediConnect before the service is provided.	
	Refer to Chapter 3, Section D2 of the <i>Member Handbook</i> to learn more about prior authorization. Refer to the Benefits Chart in Section D of Chapter 4 of the <i>Member Handbook</i> to learn which services require a prior authorization.	
What is a referral?	A referral means that your primary care provider (PCP) must give you approval before you can go to someone that is not your PCP or use other providers in the plan's network. If you don't get approval, Health Net Cal MediConnect may not cover the services. You don't need a referral to use certain specialists, such as women's health specialists. Refer to Chapter 3, Section D1 of the <i>Member Handbook</i> to learn more about when you will need to get a referral from your PCP.	

Frequently Asked Questions (FAQ)	Answers	
What is Extra Help?	Extra Help is a Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy," or "LIS." Your prescription drug copays under Health Net Cal MediConnect already include the amount of Extra Help you qualify for. For more information about Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.	

Frequently Asked Questions (FAQ)	Answers	
Who should I contact if I have questions or need help? (continued	-	e general questions or questions about our plan, services, service area, billing, er ID cards, please call Health Net Cal MediConnect Member Services:
on the next page)	CALL	1-855-464-3572
		Calls to this number are free. Hours are Monday through Friday, 8 a.m. to 8 p.m. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day.
		Member Services also has free language interpreter services available for people who do not speak English.
	ттү	711
		This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
		Calls to this number are free. Hours are Monday through Friday, 8 a.m. to 8 p.m. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day.

Frequently Asked Questions (FAQ)	Answers			
Who should I contact if I have	lf you ha	If you have questions about your health, please call the Nurse Advice Call line:		
questions or need help? (continued from previous page)	CALL	1-855-464-3572		
nom previous page)		Calls to this number are free. Coaching and nurse advice from trained clinicians are available 24 hours a day, 7 days a week, 365 days a year.		
	ттү	711		
		This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.		
		Calls to this number are free. Coaching and nurse advice from trained clinicians are available 24 hours a day, 7 days a week, 365 days a year.		
	lf you ne Line:	ed immediate behavioral health services, please call the Behavioral Health Crisis		
	CALL	1-855-464-3572		
		Calls to this number are free. Licensed behavioral health clinicians are available 24 hours a day, 7 days a week, 365 days a year.		
	ттү	711		
		This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.		
		Calls to this number are free. Licensed behavioral health clinicians are available 24 hours a day, 7 days a week, 365 days a year.		

C. Overview of Services

The following chart is a quick overview of what services you may need, your costs and rules about the benefits.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor (This service is continued on the next page)	Visits to treat an injury or illness	\$0	If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first. For routine visits, referral and prior authorization rules may apply. You must go to network doctors, specialists and hospitals.
	Wellness visits, such as a physical	\$0	Annual wellness visit every 12 months. Referral and prior authorization rules may apply.
	Transportation to a doctor's office	\$0	Non-Medical Transportation (NMT) – Unlimited round trips to plan-approved locations by passenger car, taxi or other forms of public/private transportation every year. Referral requirements may apply.
			Non-Emergency Medical Transportation (NEMT) – Necessary to obtain covered medical services, and your medical condition does not allow you to travel by bus, passenger car, taxicab, or another form of public or private transportation. Referral and prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor (continued)	Specialist care	\$0	You must go to network doctors, specialists and hospitals. Prior authorization rules may apply. Referral may be required for network specialists (for certain benefits).
	Care to keep you from getting sick, such as flu shots	\$0	Referral and prior authorization rules may apply.
	"Welcome to Medicare" preventive visit (one time only)	\$0	During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Preventive Visit or an annual wellness visit. After your first 12 months, you can get one annual wellness visit every 12 months. Referral and prior authorization rules may apply.
You need medical tests	Lab tests, such as blood work	\$0	Referral and prior authorization rules may apply.
	X-rays or other pictures, such as CAT scans	\$0	Referral and prior authorization rules may apply.
	Screening tests, such as tests to check for cancer	\$0	Depending on the service, referral and prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (This service is continued on the next page)	Generic drugs (no brand name)	\$0, \$1.35 or \$3.95 copay for up to a 90-day supply Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.	There may be limitations on the types of drugs covered. Please refer to Health Net Cal MediConnect's <i>List of</i> <i>Covered Drugs</i> (Drug List) for more information. Some drugs may require prior authorization. Some drugs may require that you try other drugs on the formulary first. Quantity limits may apply. You may get your drugs at network retail pharmacies and/or our mail order pharmacy. In only a few cases, we will cover prescriptions filled at out-of-network pharmacies. If you go to an out-of- network pharmacy, you will have to pay the full cost of your prescription. You can send us a copy of your receipt and ask us to pay you back for our share of the cost. Please see Chapter 5 of the <i>Member Handbook</i> to learn more about out-of-network pharmacies. You can get a long-term supply (also called an "extended supply") when you fill your prescription at certain pharmacies. A long-term supply is up to a 90-day supply. It costs you the same as a one-month supply. Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$7,050, you will pay \$0 for drugs on your plan's formulary.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued) (This service is continued on the next page)	Brand name drugs	\$0, \$4 or \$9.85 copay for up to a 90-day supply. Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.	There may be limitations on the types of drugs covered. Please refer to Health Net Cal MediConnect's <i>List of</i> <i>Covered Drugs</i> (Drug List) for more information. Some drugs may require prior authorization. Some drugs may require that you try other drugs on the formulary first. Quantity limits may apply. You may get your drugs at network retail pharmacies and/or our mail order pharmacy. In only a few cases, we will cover prescriptions filled at out-of-network pharmacies. If you go to an out-of- network pharmacy, you will have to pay the full cost of your prescription. You can send us a copy of your receipt and ask us to pay you back for our share of the cost. Please see Chapter 5 of the <i>Member Handbook</i> to learn more about out-of-network pharmacies. You can get a long-term supply (also called an "extended supply") when you fill your prescription at certain pharmacies. A long-term supply is up to a 90-day supply. It costs you the same as a one-month supply. Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$7,050, you will pay \$0 for drugs on your plan's formulary.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Over-the-counter drugs	\$0 copay for up to a 90-day supply.	There may be limitations on the types of drugs covered. Please refer to Health Net Cal MediConnect's <i>List of</i> <i>Covered Drugs</i> (Drug List) for more information.
	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs. Prior authorization rules may apply.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	Medically necessary physical therapy, occupational therapy and speech and language pathology services are covered. Referral and prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care	Emergency room services	\$0	You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories. Not covered outside of the United States and its territories, except under limited circumstances. Contact the Plan for details. Prior authorization is not required.
	Ambulance services	\$0	Prior authorization is not required for in-network and out- of-network emergency ambulance services. For non-emergency ambulance services, prior authorization rules may apply.
	Urgent care	\$0	You may get covered urgent care whenever you need it, anywhere in the United States or its territories. Prior authorization is not required. Urgent Care is not covered outside of the United States and its territories.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Hospital stay	\$0	There are no limits to the number of medically necessary covered days by the Plan for each hospital stay.
			Except in an emergency, your doctor must tell the Plan that you are going to be admitted to the hospital.
			You must go to network doctors, specialists and hospitals.
			Referral and prior authorization rules may apply for nonemergency hospital stays.
	Doctor or surgeon care	\$0	Doctor and surgeon care is provided as part of your hospital stay.
You need help getting better or have special health needs (This service is continued on the next page)	Rehabilitation services	\$0	 Outpatient Rehabilitation Services Medically necessary physical therapy, occupational therapy, and speech and language pathology services are covered. Referral and prior authorization rules may apply. Cardiac and Pulmonary Rehabilitation Services Referral and prior authorization rules may apply.
	Medical equipment for home care	\$0	Referral and prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting better or have special health needs (continued)	Skilled nursing care	\$0	 Skilled Nursing Facility (SNF) No limit to the number of days covered by the Plan each SNF stay. No prior hospital stay is required. Prior authorization rules may apply. Home Health Care Includes medically necessary intermittent skilled nursing care, home health aid services and rehabilitation services. Referral and prior authorization rules may apply.
You need eye care	Eye exams	\$0	Medically necessary vision exams for the diagnosis and treatment of diseases and conditions of the eye, including an annual glaucoma screening for people at risk. Referral rules may apply. Up to 1 supplemental routine eye exam every year.
	Glasses or contact lenses	\$0	One pair of eyeglasses (lenses and frames) or contact lenses after cataract surgery. \$100 Plan coverage limit for supplemental eyewear including eyeglasses (lenses and frames) or contact lenses every two years.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hearing or auditory services	Hearing screenings	\$0	Referral rules may apply.
auditory services	Hearing aids	\$0	Limited to services covered by Medi-Cal. Hearing aid benefit is limited to \$1,510 per fiscal year (July 1 – June 30). Limit does not apply to pregnant women. Referral and prior authorization rules may apply.
You have a chronic condition, such as diabetes or heart	Services to help manage your disease	\$0	Referral and prior authorization rules may apply.
disease	Diabetes supplies and services	\$0	 Diabetes self-management training. Diabetes monitoring supplies. Therapeutic shoes or inserts. Diabetic glucometer and supplies are limited to Accu- Chek and OneTouch when obtained at a Pharmacy. Other brands are not covered unless pre-authorized. Referral and prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You have a mental health condition	Mental or behavioral health services	\$0	Individual therapy visit. Group therapy visit. Individual therapy visit with a psychiatrist. Group therapy visit with a psychiatrist. Partial hospitalization program services. Prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You have a substance abuse problem	Substance abuse services	\$0	 Inpatient Hospital Care Includes Substance Abuse and Rehabilitation Services. No limit to the number of days covered by the Plan each hospital stay. Except in an emergency, your doctor must tell the Plan that you are going to be admitted to the hospital. Referral and prior authorization rules may apply. Outpatient Substance Abuse Care Individual substance abuse outpatient treatment visit. Group substance abuse outpatient treatment visit. Prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need long-term mental health services	Inpatient care for people who need mental health care	\$0	You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital. Plan covers 60 lifetime reserve days. Except in an emergency, your doctor must tell the Plan that you are going to be admitted to the hospital. Prior authorization rules may apply. Institution for Mental Disease Services for Individuals 65 or Older Referral and prior authorization rules may apply. Contact the Plan for details.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need durable	Wheelchairs	\$0	Referral and prior authorization rules may apply.
medical equipment (DME)			(Note: This is not a complete list of covered DME or supplies. Contact the Plan for details.)
	Nebulizers	\$0	Referral and prior authorization rules may apply.
			(Note: This is not a complete list of covered DME or supplies. Contact the Plan for details.)
	Crutches	\$0	Referral and prior authorization rules may apply.
			(Note: This is not a complete list of covered DME or supplies. Contact the Plan for details.)
	Walkers	\$0	Referral and prior authorization rules may apply.
			(Note: This is not a complete list of covered DME or supplies. Contact the Plan for details.)
	Oxygen equipment and supplies	\$0	Referral and prior authorization rules may apply.
			(Note: This is not a complete list of covered DME or supplies. Contact the Plan for details.)

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home (This service is continued on the next page)	Meals brought to your home	\$0	Prior authorization rules may apply. Contact the Plan for details.
	Home services, such as cleaning or housekeeping	\$0	Prior authorization rules may apply. Contact the Plan for details.
	Changes to your home, such as ramps and wheelchair access	\$0	Prior authorization rules may apply. Contact the Plan for details.
	Home health care services	\$0	Referral and prior authorization rules may apply. Contact the Plan for details
	Services to help you live on your own	\$0	Referral and prior authorization rules may apply. Contact the Plan for details. For Community-Based Adult Services (CBAS) waiver- eligible members. State eligibility requirements may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home (continued)	Adult Day Health Services or other support services	\$0	Referral and prior authorization rules may apply Contact the Plan for details. For Community-Based Adult Services (CBAS) waiver- eligible members. State eligibility requirements may apply.
You need a place to live with people available to help you	Assisted living or other housing services	\$0	Referral and prior authorization rules may apply. Plan will assist with coordinating services offered through other organizations such as Independent Living Centers or programs such as the Assisted Living Waiver Programs. Contact the Plan for details.
	Nursing home care	\$0	Referral and prior authorization rules may apply. Contact the Plan for details.
Your caregiver needs some time off	Respite care	\$0	Prior authorization rules may apply. Contact the Plan for details.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional covered services (This service is continued on the next page)	Acupuncture	\$0	Up to two outpatient acupuncture services in any one calendar month, or more often if they are medically necessary through the prior authorization process.
	Care Plan Optional (CPO) services	\$0	CPO services may be available under your Individualized Care Plan. These services give you more help at home, like home delivered meals following an inpatient hospitalization or respite care. These services can help you live more independently but do not replace long-term services and supports (LTSS) that you are authorized to get under Medi-Cal. If you need help or would like to find out how CPO services may help you, contact your care coordinator. Two (2) home delivered meals per day for up to 14 days following discharge from an inpatient hospital or skilled nursing facility. Case Management review and prior authorization to vendor may apply.
	Family planning services	\$0	Contact the Plan for details.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional covered services (continued) (This service is continued on the next page)	Fitness Benefit	\$0	The Plan covers a basic fitness membership at a participating fitness facility or an in-home fitness program that includes a wearable fitness tracker. Prior authorization rules may apply. Contact the Plan for details.
	Incontinence cream and diapers	\$0	Referral and prior authorization rules may apply.
	Kidney disease and conditions	\$0	Inpatient, outpatient and home dialysis. The Plan covers kidney dialysis services when you are outside the Plan's service area for a short time. You can get these services at a Medicare-certified dialysis facility. Kidney disease education services. Referral rules may apply.
	Nursing facility resident services	\$0	 Nursing facility resident: Chiropractic care and foot care Vision and dental Acupuncture Hearing exams and hearing aids Prior authorization and referral rules may apply. Contact the Plan for details.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional covered services (continued) (This service is continued on the next page)	Opioid treatment program services	\$0	 The Plan will pay for the following services to treat opioid use disorder: Medications approved by the Food and Drug Administration (FDA) and, if applicable, managing and giving you these medications Substance use counseling Individual and group therapy Testing for drugs or chemicals in your body (toxicology testing) Prior authorization rules may apply. Contact the Plan for details.
	Podiatry services	\$0	Podiatry visits are for medically necessary foot care. Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions. Referral rules may apply.
	Prosthetic devices	\$0	Medical supplies related to prosthetics, splints and other devices. Prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional covered services (continued) (This service is continued on the next page)	Supervised exercise therapy (SET)	\$0	 The Plan will pay for SET for members with symptomatic peripheral artery disease (PAD) who have a referral for PAD from the physician responsible for PAD treatment. The Plan will pay for: Up to 36 sessions during a 12-week period if all SET requirements are met An additional 36 sessions over time if deemed medically necessary by a health care provider Additional exclusions and limitations may apply. Referral and prior authorization rules may apply. Contact the Plan for details.
	Telehealth Services	\$0	Certain additional telehealth services, including those for: primary care, specialist and other health care professional services, and outpatient mental health specialty services, including psychiatric care. Referral and prior authorization rules may apply. Contact the Plan for details.
	Tobacco Cessation Counseling for pregnant women	\$0	Referral and prior authorization rules may apply.

Health need or problem	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional covered services (continued)	Wellness/Education and other supplemental benefits	\$0	 The Plan covers the following supplemental education/wellness programs: Health Education Nutritional/Dietary Benefit Nursing Hotline Prior authorization rules may apply.

D. Services covered outside of Health Net Cal MediConnect

This is not a complete list. Call Member Services to find out about other services not covered by Health Net Cal MediConnect but available through Medicare or Medi-Cal.

Other services covered by Medicare or Medi-Cal	Your costs
Some hospice care services	\$0
California Community Transitions (CCT) pre-transition coordination services and post- transition services	\$0
Certain dental services, such as X-rays, cleanings, fillings, root canals, extractions, crowns, and dentures	Services that are covered under the Medi-Cal Dental Program are not chargeable to you. However, you are responsible for your share of the cost amount, if applicable. You are responsible for paying for services not covered by your plan or by the Medi-Cal Dental Program.

E. Services that Health Net Cal MediConnect, Medicare, and Medi-Cal do not cover

This is not a complete list. Call Member Services to find out about other excluded services.

Services not covered by Health Net Cal MediConnect, Medicare, or Medi-Cal		
Services considered not "reasonable and medically necessary," according to the standards of Medicare and Medi-Cal, unless these services are listed by our Plan as covered services.	Cosmetic surgery or other cosmetic work, unless it is needed because of an accidental injury or to improve a part of the body that is not shaped right. However, the Plan will pay for reconstruction of a breast after a mastectomy and for treating the other breast to match it.	
Experimental medical and surgical treatments, items, and drugs, unless covered by Medicare or under a Medicare-approved clinical research study or by our Plan. Experimental treatment and items are those that are not generally accepted by the medical community.	Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging, and mental performance), except when medically necessary.	
Reversal of sterilization procedures and non-prescription contraceptive supplies.		

F. Your rights as a member of the plan

As a member of Health Net Cal MediConnect, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but are not limited to, the following:

- You have a right to respect, fairness and dignity. This includes the right to:
 - Get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English

- o Get information in other formats (e.g., large print, braille, and/or audio)
- o Be free from any form of physical restraint or seclusion
- o Not be billed by network providers
- o Have your questions and concerns answered completely and courteously
- You have the right to get information about your health care. This includes information on treatment and your treatment options. This information should be in a format you can understand. These rights include getting information on:
 - o Description of the services we cover
 - o How to get services
 - How much services will cost you
 - Names of health care providers and care managers
- You have the right to make decisions about your care, including refusing treatment. This includes the right to:
 - Choose a Primary Care Provider (PCP) and change your PCP at any time during the year
 - o Use a women's health care provider without a referral
 - o Get your covered services and drugs quickly
 - o Know about all treatment options, no matter what they cost or whether they are covered
 - o Refuse treatment, even if your doctor advises against it
 - Stop taking medicine
 - o Ask for a second opinion. Health Net Cal MediConnect will pay for the cost of your second opinion visit.
 - \circ Create and apply an advance directive, such as a will or health care proxy.
- You have the right to timely access to care that does not have any communication or physical access barriers. This includes the right to:

- Get timely medical care
- Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
- Have interpreters to help you communicate with your doctors and your health plan. Call 1-855-464-3572 (TTY: 711) if you need help with this service. Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day.
- You have the right to emergency and urgent care when you need it. This means you have the right to:
 - o Get emergency services, 24 hours a day, 7 days a week, without prior approval in an emergency
 - o Use an out-of-network, urgent or emergency care provider, when necessary
- You have a right to confidentiality and privacy. This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
 - o Have your personal health information kept private
- You have the right to make complaints about your covered services or care. This includes the right to:
 - File a complaint or grievance against us or our providers with the California Department of Managed Health Care (DMHC). The DMHC has a toll-free phone number (1-888-466-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired. The DMHC's website (www.dmhc.ca.gov) has complaint forms, Independent Medical Review (IMR) application forms and instructions online. You also have the right to appeal certain decisions made by us or our providers.
 - Ask for an Independent Medical Review of Medi-Cal services or items that are medical in nature from the California Department of Managed Health Care
 - $\circ~$ Ask for a state fair hearing from the State of California
 - $\circ~$ Get a detailed reason for why services were denied

For more information about your rights, you can read the Health Net Cal MediConnect *Member Handbook*. If you have questions, you can also call Health Net Cal MediConnect Member Services.

G. How to file a complaint or appeal a denied service

If you have a complaint or think Health Net Cal MediConnect should cover something we denied, call Health Net Cal MediConnect at 1-855-464-3572 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the Health Net Cal MediConnect *Member Handbook*. You can also call Health Net Cal MediConnect Member Services.

If you still do not agree with this decision, you can:

- Ask for an "Independent Medical Review" (IMR) and an outside reviewer that is not related to our Plan will review your case
- Ask for a "State Hearing" and a judge will review your case

You can ask for both an IMR and State Hearing at the same time, but not if you have already had a State Hearing on the same issue. You can also ask for one before the other to see if it will resolve your problem first. For example, if you ask for an IMR first, but do not agree with the decision, you can still ask for a State Hearing later. However, if you ask for a State Hearing first, but the hearing has already taken place, you cannot ask for an IMR. In this case, the State Hearing has the final say.

You will not have to pay for an IMR or State Hearing.

INDEPENDENT MEDICAL REVIEW (IMR)

If you want an IMR, you must ask for one within <u>180 calendar days</u> from the date of this "Notice of Appeal Resolution" letter. The paragraph below will provide you with information on how to request an IMR. Note that the term "grievance" is talking about both "complaints" and "appeals."

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone Health Net Cal MediConnect at 1-855-464-3572 (TTY: 711) and use Health Net Cal MediConnect's grievance process before contacting the Department. Hours are from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on holidays, you can leave a message. Your call will be returned within the next business day. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not

been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the Department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number **(1-888-466-2219)** and a TDD line **(1-877-688-9891)** for the hearing and speech impaired. The Department's internet website <u>www.dmhc.ca.gov</u> has complaint forms, IMR application forms, and instructions online.

STATE HEARING

If you want a State Hearing, you must ask for one within **120 calendar days** from the date of the "Notice of Appeal Resolution" (NAR) informing you that the previous Adverse Benefit Determination is partially or fully upheld. But, **if you are currently getting treatment and you want to continue getting treatment, you must ask for a State Hearing within 10 calendar days** from the date the NAR letter was postmarked or delivered to you, OR before the date your health plan says services will stop. You must say that you want to keep getting treatment when you ask for the State Hearing.

You can ask for a State Hearing by phone or in writing:

- By phone: Call 1-800-952-5253. This number can be very busy. You may get a message to call back later. If you cannot speak or hear well, please call TTY/TDD 1-800-952-8349.
- In writing: Fill out a State Hearing form or send a letter to:

California Department of Social Services State Hearings Division P.O. Box 944243, Mail Station 9-17-37 Sacramento, CA 94244-2430

A State Hearing form is included with the NAR letter. Be sure to include your name, address, telephone number, Social Security Number, and the reason you want a State Hearing. If someone is helping you ask for a State Hearing, add their name, address, and telephone number to the form or letter. If you need an interpreter, tell us what language you speak. You will not have to pay for an interpreter. We will get you one.

After you ask for a State Hearing, it could take up to 90 calendar days to decide your case and send you an answer. If you think waiting that long will hurt your health, you might be able to get an answer within 3 working days. Ask your doctor or health plan to write a letter for you. The letter must explain in detail how waiting for up to 90 calendar days for your case to be decided will seriously harm your life, your health, or your ability to attain, maintain, or regain maximum function. Then, make sure you ask for an **"expedited hearing"** and provide the letter with your request for a hearing.

You may speak at the State Hearing yourself. Or, someone like a relative, friend, advocate, doctor, or attorney can speak for you. If you want another person to speak for you, then you must tell the State Hearing office that the person is allowed to speak for you. This person is called an "authorized representative."

For questions about complaints and appeals, you can read Chapter 9 of the Health Net Cal MediConnect *Member Handbook*. You can also call Health Net Cal MediConnect Member Services.

If you have a problem, concern or questions related to your benefits or care, please call Health Net Cal MediConnect Member Services.

H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital, or other pharmacy is doing something wrong, please contact us.

- Call us at Health Net Cal MediConnect Member Services. Phone numbers are on the cover of this summary.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, call California Department of Health Care Services Fraud & Abuse Hotline at 1-800-822-6222 (TTY:711), or Attorney General's Division of Medi-Cal Fraud and Elder Abuse at 1-800-722-0432 (TTY: 711). Your call is free and confidential.

Nondiscrimination Notice

Health Net Community Solutions, Inc. (Health Net Cal MediConnect Plan (Medicare-Medicaid Plan)) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity, or sexual orientation.

Health Net Cal MediConnect:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact the Health Net Cal MediConnect Customer Contact Center at 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends, and on holidays, you can leave a message. Your call will be returned within the next business day. The call is free.

If you believe that Health Net Cal MediConnect has failed to provide these services or discriminated in another way, you can file a grievance by calling the number above and telling them you need help filing a grievance; the Health Net Cal MediConnect Customer Contact Center is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697) if there is a concern of discrimination based on race, color, national origin, age, disability, or sex.

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Multi-Language Insert

Multi-Language Interpreter Services

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Chinese Mandarin: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711)。

Chinese Cantonese: 注意:如果您說中文,您可獲得免費的語言協助服務。請致電 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711)。

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Korean: 주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711). 번으로 전화해 주십시오.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Arabic:

ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل بالرقم 1-855-464-3571 (Los Angeles County) 1-855-464-3571).

H3237_21_MLI_I_08112021 FLY053841ZO00 (10/21) Hindi: ध्यान दें: यदि आप बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711). पर कॉल करें।.

Japanese: 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711). まで、お電話にてご連絡ください。

Farsi:

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (Los Angeles County), 1-855-464-3571 (Los Angeles County), 1-855-464-3571 (Los Angeles County).

Thai: เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Armenian։ ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվձար կարող են տրամադրվել լեզվական աջակցության ծառայություններ։ Զանգահարեք 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711)

Cambodian: ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Punjabi: ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Laotian: ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາອັງກິດ, ການຊ່ວຍເຫຼືອດ້ານພາສາທີ່ບໍ່ເສຍຄ່າມີພ້ອມໃຫ້ທ່ານ. ກະລຸນາໂທ 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711).

Ukrainian: УВАГА! Якщо ви не розмовляєте англійською, для вас доступні безкоштовні послуги перекладу. Телефонуйте на номер 1 855 464 3571 (Los Angeles County), 1 855 464 3572 (San Diego County) (TTY: 711).

Mien: DONGH EIX: Da'faanh Meih Zoux Maiv Qiex English, Janx-kaeqv waac Tengx gong, cing Nauv Maiv fih hnangv, Yiem longx nyei kungx nyei Tuiv Meih. Heuc 1-855-464-3571 (Los Angeles County), 1-855-464-3572 (San Diego County) (TTY: 711). Visit **mmp.healthnetcalifornia.com**



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