



**January 1 – December 31, 2026**

## **Evidence of Coverage for 2026:**

### **Your Medicare Health Benefits and Services as a Member of Medical Associates Freedom Plan (Cost)**

This document gives the details of your Medicare health coverage from January 1 – December 31, 2026. **This is an important legal document. Keep it in a safe place.**

This document explains your benefits and rights. Use this document to understand:

- Our plan premium and cost sharing
- Our medical benefits
- How to file a complaint if you're not satisfied with a service or treatment
- How to contact us
- Other protections required by Medicare law

**For questions about this document, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). Hours are 8:00 am to 8:00 pm CST, 7 days a week. This call is free.**

This plan, Medical Associates Freedom Plan, is offered by Medical Associates Health Plan, Inc. (MAHP). (When this Evidence of Coverage says "we," "us," or "our," it means Medical Associates Health Plan, Inc. (MAHP). When it says "plan" or "our plan," it means Medical Associates Freedom Plan.)

This document is available for free in other formats such as large print or alternate formats.

Benefits, premiums, deductibles, and/or copayments may change on January 1, 2027.

Our provider network may change at any time. You'll get notice about any changes that may affect you at least 30 days in advance.

H1651 PBP 009\_MAHP 2015\_C CMS Accepted 10142025  
2026 IL Freedom Plan

**Table of Contents****Table of Contents**

<b>CHAPTER 1: Get started as a member .....</b>	<b>4</b>
SECTION 1 You're a member of Medical Associates Freedom Plan .....	4
SECTION 2 Plan eligibility requirements .....	5
SECTION 3 Important membership materials .....	6
SECTION 4 Summary of Important Costs .....	7
SECTION 5 More information about your monthly plan premium .....	8
SECTION 6 Keep our plan membership record up to date .....	9
SECTION 7 How other insurance works with our plan .....	10
<b>CHAPTER 2: Phone numbers and resources .....</b>	<b>12</b>
SECTION 1 Medical Associates Freedom Plan contacts.....	12
SECTION 2 Get help from Medicare .....	14
SECTION 3 State Health Insurance Assistance Program (SHIP) .....	16
SECTION 4 Quality Improvement Organization (QIO) .....	16
SECTION 5 Social Security .....	17
SECTION 6 Medicaid .....	17
SECTION 7 Railroad Retirement Board (RRB) .....	18
SECTION 8 If you have group insurance or other health insurance from an employer .....	19
<b>CHAPTER 3: Using our plan for your medical services .....</b>	<b>20</b>
SECTION 1 How to get medical care as a member of our plan .....	20
SECTION 2 Use providers in our plan's network to get medical care.....	21
SECTION 3 How to get services in an emergency, disaster, or urgent need for care.....	24
SECTION 4 What if you're billed directly for the full cost of covered services?.....	26
SECTION 5 Medical services in a clinical research study .....	26
SECTION 6 Rules for getting care in a religious non-medical health care institution.....	28
SECTION 7 Rules for ownership of durable medical equipment .....	29
<b>CHAPTER 4: Medical Benefits Chart (what's covered and what you pay) .....</b>	<b>31</b>
SECTION 1 Understanding your out-of-pocket costs for covered services .....	31
SECTION 2 The Medical Benefits Chart shows your medical benefits and costs .....	32

**Table of Contents**


---

SECTION 3	Services that aren't covered by our plan (exclusions).....	60
<b>CHAPTER 5: Asking us to pay our share of a bill for covered medical services .....</b>		<b>64</b>
SECTION 1	Situations when you should ask us to pay our share for covered services.....	64
SECTION 2	How to ask us to pay you back or pay a bill you got.....	65
SECTION 3	We'll consider your request for payment and say yes or no.....	66
<b>CHAPTER 6: Your rights and responsibilities .....</b>		<b>67</b>
SECTION 1	Our plan must honor your rights and cultural sensitivities .....	67
SECTION 2	Your responsibilities as a member of our plan .....	72
<b>CHAPTER 7: If you have a problem or complaint (coverage decisions, appeals, complaints) .....</b>		<b>74</b>
SECTION 1	What to do if you have a problem or concern.....	74
SECTION 2	Where to get more information and personalized help.....	74
SECTION 3	Which process to use for your problem .....	75
SECTION 4	A guide to coverage decisions and appeals.....	76
SECTION 5	Medical care: How to ask for a coverage decision or make an appeal .....	79
SECTION 6	How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon .....	87
SECTION 7	How to ask us to keep covering certain medical services if you think your coverage is ending too soon.....	91
SECTION 8	Taking your appeal to Levels 3, 4, and 5.....	95
SECTION 9	How to make a complaint about quality of care, waiting times, customer service, or other concerns .....	97
<b>CHAPTER 8: Ending membership in our plan.....</b>		<b>101</b>
SECTION 1	Ending your membership in our plan .....	101
SECTION 2	When can you end your membership in our plan? .....	101
SECTION 3	How to end your membership in our plan .....	102
SECTION 4	Until your membership ends, you must keep getting your medical items, services through our plan .....	103
SECTION 5	Medical Associates Freedom Plan must end our plan membership in certain situations .....	103

**Table of Contents**

---

**CHAPTER 9: Legal notices ..... 105**

SECTION 1 Notice about governing law .....105

SECTION 2 Notice about nondiscrimination .....105

SECTION 3 Notice about Medicare Secondary Payer subrogation rights.....105

**CHAPTER 10: Definitions ..... 108**

# CHAPTER 1:

## Get started as a member

### SECTION 1 You're a member of Medical Associates Freedom Plan

---

#### Section 1.1 You're enrolled in Medical Associates Freedom Plan, which is a Medicare Cost Plan

You're covered by Medicare, and you chose to get your Medicare health coverage through our plan Medical Associates Freedom Plan. Our plan covers all Part A and Part B services. However, cost sharing and provider access in this plan are different from Original Medicare.

Medical Associates Freedom Plan is a Medicare Cost Plan. This plan doesn't include Part D drug coverage. Like all Medicare health plans, this Medicare Cost Plan is approved by Medicare and run by a private company.

#### Section 1.2 Legal information about the Evidence of Coverage

This Evidence of Coverage is part of our contract with you about how Medical Associates Freedom Plan covers your care. Other parts of this contract include your enrollment form, and any notices you get from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called riders or amendments.

The contract is in effect for the months you're enrolled in Medical Associates Freedom Plan between January 1, 2026, and December 31, 2026.

Medicare allows us to make changes to plans we offer each calendar year. This means we can change the costs and benefits of Medical Associates Freedom Plan after December 31, 2026. We can also choose to stop offering our plan in your service area, after December 31, 2026.

Medicare (the Centers for Medicare & Medicaid Services) must approve Medical Associates Freedom Plan each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue offering our plan and Medicare renews approval of our plan.

## **SECTION 2 Plan eligibility requirements**

---

### **Section 2.1 Eligibility requirements**

You're eligible for membership in our plan as long as you meet all these conditions:

- You have Medicare Part B (or you have both Part A and Part B).
- You live in our geographic service area (described in Section 2.2). People who are incarcerated aren't considered to be living in the geographic service area, even if they're physically located in it.
- You're a United States citizen or lawfully present in the United States.
- You don't have End-Stage Renal Disease (ESRD), with limited exceptions, such as if you develop ESRD when you're already a member of a plan that we offer.

### **Section 2.2 Plan service area for Medical Associates Freedom Plan**

Medical Associates Freedom Plan is only available to people who live in our plan service area. To stay a member of our plan, you must continue to live in our service area. The service area is described below.

Our service area includes this county in Illinois: JoDaviess.

If you move out of our plan's service area, you can't stay a member of this plan. Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) to see if we have a plan in your new area. When you move, you'll have a Special Enrollment Period to either switch to Original Medicare or enroll in a Medicare health or drug plan in your new location.

If you move or change your mailing address, it's also important to call Social Security. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

### **Section 2.3 U.S. citizen or lawful presence**

You must be a U.S. citizen or lawfully present in the United States to be a member of a Medicare health plan. Medicare (the Centers for Medicare & Medicaid Services) will notify Medical Associates Freedom Plan if you're not eligible to stay a member of our plan on this basis. Medical Associates Freedom Plan must disenroll you if you don't meet this requirement.

## SECTION 3 Important membership materials

### Section 3.1 Our plan membership card

Use your membership card whenever you get covered services from a Medical Associates Freedom Plan network provider. You should also show the provider your Medicaid card, if you have one. Sample plan membership card:



If our plan membership card is damaged, lost, or stolen, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) right away and we'll send you a new card.

Because Medical Associates Freedom Plan is a Medicare Cost Plan, you should **keep your red, white, and blue Medicare card with you**. As a Cost Plan member, if you get Medicare-covered services (except for emergency or urgent care) from an out-of-network provider or when you're outside of our plan's service area, Original Medicare will pay for those services, not Medical Associates Freedom Plan. In these cases, you'll be responsible for Original Medicare deductibles and coinsurance. (If you get emergency or urgent care from an out-of-network provider or when you're outside of our plan's service area, Medical Associates Freedom Plan will pay for these services.) It's important to keep your red, white, and blue Medicare card with you for when you get services paid for under Original Medicare.

### Section 3.2 Provider Directory

The Provider Directory at [www.mahealthplans.com](http://www.mahealthplans.com) lists our current network providers. **Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full.

You must use network providers to get your medical care and services. If you go elsewhere without proper authorization, you'll have to pay the lesser of Original Medicare cost sharing or the Freedom Plan copayments. The only exceptions are emergencies, urgently needed services

**Chapter 1 Get started as a member**

when the network isn't available (that is, situations when it's unreasonable or not possible to get services in network), out-of-area dialysis services, and cases when Medical Associates Freedom Plan authorizes use of out-of-network providers.

If you don't have a Provider Directory, you can ask for a copy (electronically or in paper form) from Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). Requested paper Provider Directories will be mailed to you within 3 business days.

**SECTION 4 Summary of Important Costs**

	<b>Your Costs in 2026</b>
<b>Monthly plan premium</b>	<b>\$220.00</b>
<b>Deductible</b>	<b>None</b>
<b>Primary care office visits</b>	<p><b>In Network:</b> You pay \$0 for Medicare covered services per visit.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit</p>
<b>Specialist office visits</b>	<p><b>In Network:</b> You pay \$0 for Medicare covered services per visit.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit</p>
<b>Inpatient hospital stays</b>	<p><b>In Network:</b> You pay \$0 for Medicare covered services per admission.</p> <p><b>Out-of-Network**:</b> \$500 copay per inpatient admission per benefit period (hospital/facility charge)</p>

\*\* You pay the amount listed, or, **if it is less**, the Original Medicare cost sharing amount.

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)

### **Section 4.1 Plan premium**

As a member of our plan, you pay a monthly plan premium. For 2026, the monthly plan premium for Medical Associates Freedom Plan is \$220.00

### **Section 4.2 Monthly Medicare Part B Premium**

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

In addition to paying the monthly plan premium, **you must continue paying your Medicare premiums to stay a member of our plan.** This includes your premium for Part B. You may also pay a premium for Part A if you aren't eligible for premium-free Part A.

## **SECTION 5 More information about your monthly plan premium**

---

### **Section 5.1 How to pay our plan premium**

There are 2 ways you can pay our plan premium.

#### **Option 1: Pay by check**

You can pay your monthly plan premium directly to MAHP using a coupon booklet. This method allows you to pay monthly, quarterly, etc.

You will receive a coupon book and can mail your payment to Medical Associates Health Plans (MAHP), 1605 Associates Drive, Suite 101, Dubuque, IA 52002 or you can drop your payment off in person to our office. Your payment is due the 1<sup>st</sup> of each month. If you are making payment using a check or money order, please make it payable to Medical Associates Health Plans (MAHP).

If the first month premium was collected at the time you enrolled, your coupon book will be mailed shortly after your effective date. If not collected, you will receive your coupon book prior to your effective date. Coupon books for the upcoming plan year are mailed in late November or early December.

#### **Option 2: Automatic Withdrawal from Checking or Savings Account**

You can have your monthly plan premium automatically withdrawn from your personal bank checking account or savings account. Your premium will be withdrawn on the 10<sup>th</sup> of each month for that month. To participate, you need to sign an Authorization Agreement and provide a voided check or checking/savings account information.

**Changing the way you pay your plan premium.** If you decide to change how you pay your plan premium, it can take up to 3 months for your new payment method to take effect. While we

## Chapter 1 Get started as a member

---

process your new payment method, you're still responsible for making sure your plan premium is paid on time. To change your payment method, contact Member Services.

### If you have trouble paying your plan premium

Your plan premium is due in our office by the 1<sup>st</sup> day of the month. If we don't get your payment by the 10<sup>th</sup> day of the month, we'll send you a notice letting you know our plan membership will end if we don't get your premium within 60 days of the due date.

If you have trouble paying your premium on time, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) to see if we can direct you to programs that will help with your costs.

If we end your membership because you didn't pay your premium, you'll have health coverage under Original Medicare.

At the time we end your membership, you may still owe us for unpaid premiums. We have the right to pursue collection of the amount you owe. If you want to enroll again in our plan (or another plan that we offer) in the future, you'll need to pay the amount you owe before you can enroll.

If you think we wrongfully ended your membership, you can make a complaint (also called a grievance). If you had an emergency circumstance out of your control that made you unable to pay your plan premium within our grace period, you can make a complaint. For complaints, we'll review our decision again. Chapter 7 to learn how to make a complaint or call us at 563-584-4885 or 1-866-821-1365 between 8:00 am to 8:00 pm CST, 7 days a week. TTY users call 1-800-735-2942. You must make your complaint no later than 60 calendar days after the date your membership ends.

### Section 5.2 Our monthly plan premium won't change during the year

We're not allowed to change our plan's monthly plan premium amount during the year. If the monthly plan premium changes for next year, we'll tell you in September and the new premium will take effect on January 1.

## SECTION 6 Keep our plan membership record up to date

---

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

The doctors, hospitals, and other providers in our plan's network **use your membership record to know what services are covered and your cost-sharing amounts.** Because of this, it's very important you help to keep your information up to date.

**If you have any of these changes, let us know:**

- Changes to your name, address, or phone number
- Changes in any other health coverage you have (such as from your employer, your spouse or domestic partner's employer, workers' compensation, or Medicaid)
- Any liability claims, such as claims from an automobile accident
- If you're admitted to a nursing home
- If you get care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you participate in a clinical research study (**Note:** You're not required to tell our plan about clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, let us know by calling Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942).

It's also important to contact Social Security if you move or change your mailing address. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

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

---

Medicare requires us to collect information about any other medical coverage you have so we can coordinate any other coverage with your benefits under our plan. This is called **Coordination of Benefits**.

Once a year, we'll send you a letter that lists any other medical coverage we know about. Read over this information carefully. If it's correct, you don't need to do anything. If the information isn't correct, or if you have other coverage that's not listed, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). You may need to give our plan member ID number to your other insurers (once you confirm their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), Medicare rules decide whether our plan or your other insurance pays first. The insurance that pays first (the "primary payer") pays up to the limits of its coverage. The one that pays second (the "secondary payer") only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

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

**Chapter 1 Get started as a member**

---

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

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

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

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

## CHAPTER 2: Phone numbers and resources

### SECTION 1 Medical Associates Freedom Plan contacts

For help with claims, billing, or member card questions, call or write to Medical Associates Freedom Plan Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). We'll be happy to help you.

Member Services	Contact Information
<b>Call</b>	1-866-821-1365 <b>Calls to this number are free.</b> Hours are 8:00 am to 8:00 pm, CST, 7 days a week (please note that access to a representative is limited on the weekends and holidays during certain times of the year). Member Services also has free language interpreter services for non-English speakers.
<b>TTY</b>	1-800-735-2942 Calls to this number are free. Calls are answered 24 hours a day, 7 days a week.
<b>Fax</b>	563-584-4760
<b>Write</b>	1605 Associates Drive, Suite 101 Dubuque, IA 52002 Email: <a href="mailto:memberservices@mahealthcare.com">memberservices@mahealthcare.com</a>
<b>Website</b>	<a href="http://www.mahealthplans.com">www.mahealthplans.com</a>

#### How to ask for a coverage decision or appeal about your medical care

A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical services. An appeal is a formal way of asking us to review and change a coverage decision. For more information on how to ask for coverage decisions or appeals about your medical care, go to Chapter 7.

**Coverage Decisions and Appeals for Medical Care Contact Information**

<b>Call</b>	1-866-821-1365 <b>Calls to this number are free.</b> Hours are 8:00 am to 8:00 pm, CST, 7 days a week (please note that access to a representative is limited on the weekends and holidays during certain times of the year).
<b>TTY</b>	1-800-735-2942  Calls to this number are free. Calls are answered 24 hours a day, 7 days a week.
<b>Fax</b>	563-584-4760
<b>Write</b>	1605 Associates Drive, Suite 101 Dubuque, IA 52002 Email: <a href="mailto:memberservices@mahealthcare.com">memberservices@mahealthcare.com</a>
<b>Website</b>	<a href="http://www.mahealthplans.com">www.mahealthplans.com</a>

**How to make a complaint about your medical care**

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint doesn't involve coverage or payment disputes. For more information on how to make a complaint about your medical care, go to Chapter 7.

**Complaints about Medical Care Contact Information**

<b>Call</b>	1-866-821-1365 <b>Calls to this number are free.</b> Hours are 8:00 am to 8:00 pm, CST, 7 days a week (please note that access to a representative is limited on the weekends and holidays during certain times of the year).
<b>TTY</b>	1-800-735-2942  Calls to this number are free. Calls are answered 24 hours a day, 7 days a week.
<b>Fax</b>	563-584-4760

<b>Write</b>	1605 Associates Drive, Suite 101 Dubuque, IA 52002 Email: <a href="mailto:memberservices@mahealthcare.com">memberservices@mahealthcare.com</a>
<b>Medicare website</b>	To submit a complaint about Medical Associates Freedom Plan directly to Medicare, go to <a href="http://www.Medicare.gov/my/medicare-complaint">www.Medicare.gov/my/medicare-complaint</a> .

### How to ask us to pay our share of the cost for medical care you got

If you got a bill or paid for services (like a provider bill) you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. Go to Chapter 5 for more information.

If you send us a payment request and we deny any part of your request, you can appeal our decision. Go to Chapter 7 for more information.

### Payment Requests Contact Information

<b>Call</b>	1-866-821-1365 <b>Calls to this number are free.</b> Hours are 8:00 am to 8:00 pm, CST, 7 days a week (please note that access to a representative is limited on the weekends and holidays during certain times of the year).
<b>TTY</b>	1-800-735-2942  Calls to this number are free. Calls are answered 24 hours a day, 7 days a week.
<b>Fax</b>	563-584-4760
<b>Write</b>	1605 Associates Drive, Suite 101 Dubuque, IA 52002 Email: <a href="mailto:memberservices@mahealthcare.com">memberservices@mahealthcare.com</a>
<b>Website</b>	<a href="http://www.mahealthplans.com">www.mahealthplans.com</a>

## SECTION 2 Get help from Medicare

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

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (CMS). This agency contracts with Medicare Advantage and Medicare Cost plan organizations including our plan.

<b>Medicare Contact Information</b>	
<b>Call</b>	1-800-MEDICARE (1-800-633-4227) Calls to this number are free. 24 hours a day, 7 days a week.
<b>TTY</b>	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free.
<b>Chat Live</b>	Chat live at <a href="http://www.Medicare.gov/talk-to-someone">www.Medicare.gov/talk-to-someone</a> .
<b>Write</b>	Write to Medicare at PO Box 1270, Lawrence, KS 66044
<b>Website</b>	<a href="http://www.Medicare.gov">www.Medicare.gov</a> <ul style="list-style-type: none"><li>• Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide.</li><li>• Find Medicare-participating doctors or other health care providers and suppliers.</li><li>• Find out what Medicare covers, including preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits).</li><li>• Get Medicare appeals information and forms.<ul style="list-style-type: none"><li>• Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals.</li></ul></li><li>• Look up helpful websites and phone numbers.</li></ul> <p>You can also visit <a href="http://www.Medicare.gov">www.Medicare.gov</a> to tell Medicare about any complaints you have about Medical Associates Freedom Plan.</p> <p><b>To submit a complaint to Medicare</b>, go to <a href="http://www.Medicare.gov/my/medicare-complaint">www.Medicare.gov/my/medicare-complaint</a>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</p>

### **SECTION 3 State Health Insurance Assistance Program (SHIP)**

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions. In Illinois, the SHIP is called Senior Health Insurance Program (SHIP).

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

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

#### **Senior Health Insurance Program (SHIP): (Illinois SHIP) Contact Information**

<b>Call</b>	1-800-252-8966
<b>TTY</b>	711 (TRS)
<b>Write</b>	Senior Health Insurance Program, Illinois Department of Aging One Natural Resource Way, #100 Springfield, IL 62702-1271
<b>Website</b>	<a href="https://ilaging.illinois.gov/ship">https://ilaging.illinois.gov/ship</a>

### **SECTION 4 Quality Improvement Organization (QIO)**

A designated Quality Improvement Organization (QIO) serves people with Medicare in each state. For Illinois, the Quality Improvement Organization is called Commence Health (formerly Livanta).

Commence Health has a group of doctors and other health care professionals paid by Medicare to check on and help improve the quality of care for people with Medicare. Commence Health is an independent organization. It's not connected with our plan.

Contact Commence Health in any of these situations:

- You have a complaint about the quality of care you got. Examples of quality-of-care concerns include getting the wrong medication, unnecessary tests or procedures, or a misdiagnosis.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services is ending too soon

### Commence Health: Illinois Quality Improvement Organization) Contact Information

<b>Call</b>	1-888-524-9900, M-F, 8:00 am-5:00 pm, S-S, 10:00 am-4:00 pm, CST
<b>TTY</b>	711
<b>Write</b>	BFCC-QIO Program Commence Health PO Box 2687 Virginia Beach, VA 23450
<b>Website</b>	<a href="http://www.livanta.com">www.livanta.com</a>

## SECTION 5 Social Security

Social Security determines Medicare eligibility and handles Medicare enrollment.

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

### Social Security Contact Information

<b>Call</b>	1-800-772-1213 Calls to this number are free. Available 8 am to 7 pm, Monday through Friday. Use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
<b>TTY</b>	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 8 am to 7 pm, Monday through Friday.
<b>Website</b>	<a href="http://www.SSA.gov">www.SSA.gov</a>

## SECTION 6 Medicaid

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. Medicaid offers programs to help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

**Chapter 2 Phone numbers and resources**

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

To find out more about Medicaid and Medicare Savings Program, contact Illinois Department of Healthcare and Family Services.

**Illinois: Medicaid program Contact Information**

<b>Call</b>	1-800-843-6154
<b>TTY</b>	1-866-324-5553
<b>Write</b>	Department of Healthcare and Family Services 100 South Grand Ave. East Springfield, IL 62704
<b>Website</b>	<a href="https://hfs.illinois.gov/">https://hfs.illinois.gov/</a>

**SECTION 7 Railroad Retirement Board (RRB)**

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you get Medicare through the Railroad Retirement Board, let them know if you move or change your mailing address. For questions about your benefits from the Railroad Retirement Board, contact the agency.

**Railroad Retirement Board (RRB) Contact Information**

<b>Call</b>	1-877-772-5772  Calls to this number are free.  Press "0" to speak with an RRB representative from 9 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9 am to 12 pm on Wednesday.  Press "1" to access the automated RRB HelpLine and get recorded information 24 hours a day, including weekends and holidays.
-------------	---

<b>TTY</b>	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number aren't free.
<b>Website</b>	<a href="https://RRB.gov">https://RRB.gov</a>

---

## **SECTION 8      If you have group insurance or other health insurance from an employer**

---

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, call the employer/union benefits administrator or Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) with any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. You can call 1-800-MEDICARE (1-800-633-4227) with questions about your Medicare coverage under this plan. TTY users call 1-877-486-2048.

# CHAPTER 3:

## Using our plan for your medical services

### SECTION 1 How to get medical care as a member of our plan

---

This chapter explains what you need to know about using our plan to get your medical care covered. For details on what medical care our plan covers and how much you pay when you get care, go to the Medical Benefits Chart in Chapter 4.

#### Section 1.1 Network providers and covered services

- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term “providers” also includes hospitals and other health care facilities.
- **Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We arranged for these providers to deliver covered services to members in our plan.
- **Covered services** include all the medical care, health care services, supplies equipment, and prescription drugs that are covered by our plan. Your covered services for medical care are listed in the Medical Benefits Chart in Chapter 4.

#### Section 1.2 Basic rules for your medical care to be covered by our plan

As a Medicare health plan, Medical Associates Freedom Plan must cover all services covered by Original Medicare and must follow Original Medicare’s coverage rules.

Medical Associates Freedom Plan will generally cover your medical care as long as:

- **The care you get is included in our plan’s Medical Benefits Chart** in Chapter 4.
- **The care you get is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You generally must get your care from a network provider** for Medical Associates Freedom Plan to cover the services.
  - However, you may also get services from out-of-network providers who accept Medicare. If you get care from out-of-network providers who accept Medicare, you’ll pay the lesser of Original Medicare cost sharing or the Freedom Plan out of

network copayments. If you go elsewhere without proper authorization, you'll have to pay in full. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it's unreasonable or not possible to get services in-network), out-of-area dialysis services, and cases in which Medical Associates Freedom Plan authorizes use of out-of-network providers who accept Medicare.

- If you get covered services, from an out-of-network provider then you must pay the lesser of Original Medicare cost sharing or the Freedom Plan out of network copayments.
- If an out-of-network provider sends you a bill you think we should pay, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). It's generally best to ask an out-of-network provider to bill Original Medicare first, then to bill our plan for the remaining amount. We may require the out-of-network provider to bill Original Medicare. Then we'll pay any applicable Medicare coinsurance and deductibles the lesser of Original Medicare cost sharing or the Freedom Plan out of network copayments.

---

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

---

### **Section 2.1      You may choose a Physician of Choice (POC) to provide and oversee your medical care**

#### **What is a POC and what does the POC do for you?**

A POC may be your primary care physician or a specialist within the network. If you choose to go to a physician or provider outside of the network for non-emergency services and it is a Medicare eligible service, you will be responsible for the cost-sharing amounts under Original Medicare.

#### **How to choose a POC**

You may see any provider within the network; some specialists may require you to see your primary care physician prior to seeing them.

#### **How to change your POC**

You can change your POC for any reason, at any time. It's also possible that your POC might leave our plan's network of providers, and you'd need to choose a new POC.

### **Section 2.2      Medical care you can get without a POC referral**

You can get the services listed below without getting approval in advance from your POC.

**Chapter 3 Using our plan for your medical services**

---

- Routine women’s health care, including breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams as long as you get them from a network provider
- Flu shots, COVID-19 vaccines, Hepatitis B vaccines, and pneumonia vaccines as long as you get them from a network provider
- Emergency services from network providers or from out-of-network providers
- Urgently needed plan-covered services, which are services that require immediate medical attention (but not an emergency) if you’re either temporarily outside our plan’s service area or if it’s unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren’t considered urgently needed even if you’re outside our plan’s service area or our plan network is temporarily unavailable.

**Section 2.3 How to get care from specialists and other network providers**

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

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

Prior authorization may be needed for certain services/providers. Authorization can be obtained from the plan. You or your provider, including a non-contracted provider, can ask the plan before a service is furnished whether the plan will cover it. You or your provider can request that this determination be in writing. This process is called an advanced determination. If we say we will not cover your services, you, or your provider, have the right to appeal our decision not to cover your care. Chapter 7 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) has more information about what to do if you want a coverage decision from us or want to appeal a decision we have already made.

If you do not have an advanced determination, authorization can also be obtained from a network provider who refers an enrollee to a specialist outside the plan’s network for a service, provided that service is not explicitly always excluded from plan coverage as discussed in Chapter 4.

## **Second Opinion/Referral Care**

The referral/second opinion process is a two-step process.

If medical services can be provided by an in-network provider, you need to use an in-network provider. A referral from an in-network provider to an out-of-network provider, when there are in-network providers who can provide the same services, is not automatic and guaranteed.

### **Step 1:**

If medical services are not available within the network or if you need a second opinion, an in-network provider will arrange for necessary referral care or second opinion care by notifying Medical Associates Health Plan (MAHP).

The referral request should come from an in-network provider with a similar or same specialty.

### **Step 2:**

For referral/second opinion services to be eligible and covered by MAHP at the in-network level, the request must be approved and authorized by MAHP. The MAHP Medical Director may be involved in the authorization and approval process.

After a referral/second opinion request is received and reviewed by MAHP and /or the MAHP Medical Director, you will receive notification of either:

1. An authorization approval letter for the referral/second opinion appointment listing the date of the referral appointment and referral provider, along with the level of authorization for which the appointment is approved as:
  - Consultation appointment only
  - Consultation appointment and/or testing, or
  - Consultation appointment, testing, and/or treatment.
  - An approved authorization referral is needed for each referral appointment.
  - If the original approved referral appointment date is changed, MAHP needs to be notified.

**OR**

2. A denial letter with appeal rights

## **When a specialist or another network provider leaves our plan**

We may make changes to the hospitals, doctors, and specialists (providers) in our plan's network during the year. If your doctor or specialist leaves our plan, you have these rights and protections:

## Chapter 3 Using our plan for your medical services

---

- Even though our network of providers may change during the year, Medicare requires that you have uninterrupted access to qualified doctors and specialists.
- We'll notify you that your provider is leaving our plan so that you have time to choose a new provider.
  - If your primary care or behavioral health provider leaves our plan, we'll notify you if you visited that provider within the past 3 years.
  - If any of your other providers leave our plan, we'll notify you if you're assigned to the provider, currently get care from them, or visited them within the past 3 months.
- We'll help you choose a new qualified in-network provider for continued care.
- If you're undergoing medical treatment or therapies with your current provider, you have the right to ask to continue getting medically necessary treatment or therapies. We'll work with you so you can continue to get care.
- We'll give you information about available enrollment periods and options you may have for changing plans.
- If you find out your doctor or specialist is leaving our plan, contact us so we can help you choose a new provider to manage your care.
- If you believe we haven't furnished you with a qualified provider to replace your previous provider or that your care isn't being appropriately managed, you have the right to file a quality-of-care complaint to the QIO, a quality-of-care grievance to our plan, or both, go to Chapter 7.

## SECTION 3 How to get services in an emergency, disaster, or urgent need for care

---

### Section 3.1 Get care if you have a medical emergency

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You don't need to get approval. You

## Chapter 3 Using our plan for your medical services

---

don't need to use a network doctor. You can get covered emergency medical care whenever you need it, anywhere in the United States or its territories, worldwide and from any provider with an appropriate state license even if they're not part of our network

- **As soon as possible, make sure our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Please call the 800 number located on the back of your membership ID card.

### Covered services in a medical emergency

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors giving you emergency care will decide when your condition is stable, and when the medical emergency is over.

After the emergency is over, you're entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

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

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

However, after the doctor says it wasn't an emergency, we'll cover additional care only if you go to a network provider to get the additional care. If you get additional care from an **out-of-network** provider after the doctor says it wasn't an emergency, you'll normally have to pay Original Medicare's cost sharing.

### Section 3.2 Get care when you have an urgent need for services

A service that requires immediate medical attention (but isn't an emergency) is an urgently needed service if you're either temporarily outside our plan's service area, or it's unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits such as annual checkups aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

You may go to a network Acute Care Center for urgently needed care.

Our plan covers worldwide emergency and urgent care services outside the United States. Chapter 4, Medical Benefits Chart tells you more about your coverage and cost sharing.

### **Section 3.3 Get care during a disaster**

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you're still entitled to care from our plan.

Visit [www.mahealthplans.com](http://www.mahealthplans.com) for information on how to get needed care during a disaster.

If you can't use a network provider during a disaster, our plan will allow you to get care from out-of-network providers at in-network cost sharing.

## **SECTION 4 What if you're billed directly for the full cost of covered services?**

---

If you paid more than our plan cost sharing for covered services, or if you get a bill for the full cost of covered medical services, you can ask us to pay our share of the cost of covered services. Go to Chapter 5 for information about what to do.

### **Section 4.1 If services aren't covered by our plan, you must pay the full cost**

Medical Associates Freedom Plan covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4. If you get services that aren't covered by our plan or you get services out of network without authorization, you're responsible for paying the full cost of services. You have the right to seek care from any provider qualified to treat Medicare members. However, Original Medicare pays your claims, and you must pay your cost sharing.

## **SECTION 5 Medical services in a clinical research study**

---

### **Section 5.1 What is a clinical research study**

A clinical research study (also called a clinical trial) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically ask for volunteers to participate in the study. When you're in a clinical research study, you can stay enrolled in our plan and continue to get the rest of your care (care that's not related to the study) through our plan.

**Chapter 3 Using our plan for your medical services**

---

**If you participate in a Medicare-approved study, Original Medicare pays most of the costs for covered services you get as part of the study.** If you tell us you're in a qualified clinical trial, you're only responsible for the in-network cost sharing for the services in that trial. If you paid more—for example, if you already paid the Original Medicare cost-sharing amount—we'll reimburse the difference between what you paid and the in-network cost sharing. You'll need to provide documentation to show us how much you paid.

If you want to participate in any Medicare-approved clinical research study, you don't need to tell us or to get approval from us. The providers that deliver your care as part of the clinical research study don't need to be part of our plan's network. (This doesn't apply to covered that require a clinical trial or registry to assess the benefit, including certain benefits requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies. These benefits may also be subject to prior authorization and other plan rules.)

While you don't need our plan's permission to be in a clinical research study, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study not approved by Medicare, you'll be responsible for paying all costs for your participation in the study.

**Section 5.2 Who pays for services in a clinical research study**

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you get as part of the study, including:

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

After Medicare pays its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you'll pay the same amount for services you get as part of the study as you would if you got these services from our plan. However, you must submit documentation showing how much cost sharing you paid. Go to Chapter 5 for more information on submitting requests for payments.

Example of cost sharing in a clinical trial: Let's say you have a lab test that costs \$100 as part of the research study. Your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan. In this case, Original Medicare would pay \$80 for the test, and you would pay the \$20 copay required under Original Medicare. You would notify our plan that you got a qualified clinical trial service and submit documentation (like a

**Chapter 3 Using our plan for your medical services**

---

provider bill) to our plan. Our plan would then directly pay you \$10. This makes your net payment for the test \$10, the same amount you'd pay under our plan's benefits.

We'll pay the Medicare Part A or Part B deductible.

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

- Generally, Medicare won't pay for the new item or service the study is testing unless Medicare would cover the item or service even if you weren't in a study.
- Items or services provided only to collect data and not used in your direct health care. For example, Medicare won't pay for monthly CT scans done as part of a study if your medical condition would normally require only one CT scan.
- Items and services provided by the research sponsors free of charge for people in the trial.

**Get more information about joining a clinical research study**

Get more information about joining a clinical research study in the Medicare publication Medicare and Clinical Research Studies, available at [www.Medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf](http://www.Medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

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

---

**Section 6.1 A religious non-medical health care institution**

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we'll instead cover care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

**Section 6.2 How to get care from a religious non-medical health care institution**

To get care from a religious non-medical health care institution, you must sign a legal document that says you're conscientiously opposed to getting medical treatment that is **non-excepted**.

## Chapter 3 Using our plan for your medical services

---

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

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

- The facility providing the care must be certified by Medicare.
- Our plan only covers non-religious aspects of care.
- If you get services from this institution provided to you in a facility, the following conditions apply:
  - You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
  - – and –you must get approval in advance from our plan before you're admitted to the facility, or your stay won't be covered.

## SECTION 7 Rules for ownership of durable medical equipment

---

### Section 7.1 You won't own some durable medical equipment after making a certain number of payments under our plan

Durable medical equipment (DME) includes items like oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for members to use in the home. The member always owns some DME items, like prosthetics. Other types of DME you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. **As a member of Medical Associates Freedom Plan, however, you won't get ownership of rented DME items no matter how many copayments you make for the item while a member of our plan.** You won't get ownership even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under some limited circumstances we'll transfer ownership of the DME item to you. Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) for more information.

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

**Chapter 3 Using our plan for your medical services**

---

If you didn't get ownership of the DME item while in our plan, you'll have to make 13 new consecutive payments after you switch to Original Medicare to own the DME item. The payments you made while enrolled in our plan don't count towards these 13 payments.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare don't count.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You didn't get ownership of the item while in our plan. You then go back to Original Medicare. You'll have to make 13 consecutive new payments to own the item once you rejoin Original Medicare. Any payments you already made (whether to our plan or to Original Medicare) don't count.

**Section 7.2 Rules for oxygen equipment, supplies, and maintenance**

If you qualify for Medicare oxygen equipment coverage Medical Associates Freedom Plan will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repair of oxygen equipment

If you leave Medical Associates Freedom Plan or no longer medically require oxygen equipment, the oxygen equipment must be returned.

**What happens if you leave our plan and return to Original Medicare?**

Original Medicare requires an oxygen supplier to provide you services for 5 years. During the first 36 months, you rent the equipment. For the remaining 24 months, the supplier provides the equipment and maintenance (you're still responsible for the copayment for oxygen). After 5 years, you can choose to stay with the same company or go to another company. At this point, the 5-year cycle starts over again, even if you stay with the same company, and you're again required to pay copayments for the first 36 months. If you join or leave our plan, the 5-year cycle starts over.

# CHAPTER 4: Medical Benefits Chart (what's covered and what you pay)

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

---

The Medical Benefits Chart lists your covered services and shows how much you pay for each covered service as a member of Medical Associates Freedom Plan. This section also gives information about medical services that aren't covered and explains limits on certain services.

### Section 1.1 Out-of-pocket costs you may pay for covered services

Types of out-of-pocket costs you may pay for covered services include:

- **Deductible:** the amount you must pay for medical services before our plan begins to pay its share.
- **Copayment:** the fixed amount you pay each time you get certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart tells you more about your copayments.)
- **Coinsurance:** the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program don't pay deductibles, copayments, or coinsurance. If you're in one of these programs, be sure to show your proof of Medicaid or QMB eligibility to your provider.

### Section 1.2 Providers aren't allowed to balance bill you

As a member of Medical Associates Freedom Plan, you have an important protection because you only have to pay your cost-sharing amount when you get services covered by our plan. Providers can't bill you for additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service, and even if there's a dispute and we don't pay certain provider charges.

Here's how protection from balance billing works.

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

---

- If your cost sharing is a copayment (a set amount of dollars, for example, \$15.00), you pay only that amount for any covered services from a network provider.
- If your cost sharing is a coinsurance (a percentage of the total charges), you never pay more than that percentage. However, your cost depends on which type of provider you see:
  - If you get covered services from a network provider, you pay the coinsurance percentage multiplied by our plan's reimbursement rate (this is set in the contract between the provider and our plan).
  - If you get covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Our plan covers services from out-of-network providers only in certain situations, such as when you get a referral or for emergencies or urgently needed services).
  - If you get covered services from an out-of-network provider who doesn't participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Our plan covers services from out-of-network providers only in certain situations, such as when you get a referral, or for emergencies or urgently needed services outside the service area).
- If you think a provider has balance billed you, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942).

**SECTION 2      The Medical Benefits Chart shows your medical benefits and costs**

---

The Medical Benefits Chart on the next pages lists the services Medical Associates Freedom Plan covers and what you pay out of pocket for each service. The services listed in the Medical Benefits Chart are covered only when these are met:

- Your Medicare-covered services must be provided according to Medicare coverage guidelines.
- Your services (including medical care, services, supplies, equipment, and Part B drugs) must be medically necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- You get your care from a network provider. In most cases, care you get from an out-of-network provider won't be covered, unless it's emergency or urgent care, or unless our plan or a network provider gave you a referral.


- If you get Medicare-covered services from an out-of-network provider, you will pay the lesser of Original Medicare cost sharing or the Freedom Plan copayment.

Other important things to know about our coverage:




- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay more in our plan than you would in Original Medicare. For others, you pay less. (To learn more about the coverage and costs of Original Medicare, go to your Medicare & You 2026 handbook. View it online at [www.Medicare.gov](http://www.Medicare.gov) or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.)
- For preventive services covered at no cost under Original Medicare, we also cover those services at no cost to you.
- If Medicare adds coverage for any new services during 2026, either Medicare or our plan will cover those services.
- Out-of-Network (non-contracted) providers are under no obligation to treat Plan members, except in emergency situations.




 This apple shows preventive services in the Medical Benefits Chart.


## Medical Benefits Chart


Covered Service	What you pay
<p> <b>Abdominal aortic aneurysm screening</b>                      A one-time screening ultrasound for people at risk. Our plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for this preventive screening.</p>
<p><b>Acupuncture for chronic low back pain</b>                      Covered services include:                      Up to 12 visits in 90 days are covered under the following circumstances:                      For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> <li>• Lasting 12 weeks or longer;</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>



Covered Service	What you pay
<ul style="list-style-type: none"> <li>• nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.);</li> <li>• not associated with surgery; and</li> <li>• not associated with pregnancy.</li> </ul> <p>An additional 8 sessions will be covered for patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p> <p><b>Provider Requirements:</b></p> <p>Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa) (5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none"> <li>• a master's or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and</li> <li>• a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia.</li> </ul> <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p>	
<p><b>Ambulance services</b></p> <p>Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they're furnished to a member whose</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p>

Covered Service	What you pay
<p>medical condition is such that other means of transportation could endanger the person's health or if authorized by our plan. If the covered ambulance services aren't for an emergency situation, it should be documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required.</p>	<p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>
<p> <b>Annual wellness visit</b></p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p><b>Note:</b> Your first annual wellness visit can't take place within 12 months of your Welcome to Medicare preventive visit. However, you don't need to have had a Welcome to Medicare visit to be covered for annual wellness visits after you've had Part B for 12 months.</p>	<p>There is no coinsurance, copayment, or deductible for the annual wellness visit.</p>
<p> <b>Bone mass measurement</b></p> <p>For qualified people (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.</p>	<p>There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.</p>
<p> <b>Breast cancer screening (mammograms)</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• One baseline mammogram between the ages of 35 and 39</li> <li>• One screening mammogram every 12 months for women aged 40 and older</li> <li>• Clinical breast exams once every 24 months</li> </ul>	<p>There is no coinsurance, copayment, or deductible for covered screening mammograms.</p>
<p><b>Cardiac rehabilitation services</b></p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p>


Covered Service	What you pay
<p>Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order.</p> <p>Our plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.</p>	<p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>
<p> <b>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</b></p> <p>We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.</p>	<p>There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.</p>
<p> <b>Cardiovascular disease screening tests</b></p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p>	<p>There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.</p>
<p> <b>Cervical and vaginal cancer screening</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• For all women: Pap tests and pelvic exams are covered once every 24 months</li> <li>• If you're at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months</li> </ul>	<p>There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.</p>
<p><b>Chiropractic services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• We cover only manual manipulation of the spine to correct subluxation</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>

Covered Service	What you pay
<p><b>Chronic pain management and treatment services</b>                      Covered monthly services for people living with chronic pain (persistent or recurring pain lasting longer than 3 months). Services may include pain assessment, medication management, and care coordination and planning.</p>	<p>Cost sharing for this service will vary depending on individual services provided under the course of treatment.</p> <p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> **You pay Original Medicare cost sharing for some services; \$25 copay per physician office/outpatient visit; \$100 copay per test/image in an office/outpatient setting.</p>
<p> <b>Colorectal cancer screening</b>                      The following screening tests are covered:</p> <ul style="list-style-type: none"> <li>• Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who aren't at high risk for colorectal cancer, and once every 24 months for high-risk patients after a previous screening colonoscopy.</li> <li>• Computed tomography colonography for patients 45 years and older who are not at high risk of colorectal cancer and is covered when at least 59 months have passed following the month in which the last screening computed tomography colonography was performed or 47 months have passed following the month in which the last screening flexible sigmoidoscopy or screening colonoscopy was performed. For patients at high risk for colorectal cancer, payment may be made for a screening computed tomography colonography performed after at least 23 months have passed following the month in which the last screening</li> </ul>	<p>There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam. If your doctor finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic exam and subject to the following:</p> <p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>


Covered Service	What you pay
<p>computed tomography colonography or the last screening colonoscopy was performed.</p> <ul style="list-style-type: none"> <li>• Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient got a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or computed tomography colonography.</li> <li>• Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months.</li> <li>• Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years.</li> <li>• Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years.</li> <li>• Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare-covered non-invasive stool-based colorectal cancer screening test returns a positive result.</li> <li>• Colorectal cancer screening tests include a planned screening flexible sigmoidoscopy or screening colonoscopy that involves the removal of tissue or other matter, or other procedure furnished in connection with, as a result of, and in the same clinical encounter as the screening test.</li> </ul>	
<p><b>Dental services</b></p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) aren't covered by Original Medicare. However, Medicare pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a person's primary medical condition. Examples include reconstruction of the jaw after a fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams prior to organ transplantation.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>
<p> <b>Depression screening</b></p>	<p>There is no coinsurance, copayment, or deductible</p>

Covered Service	What you pay
<p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals.</p>	<p>for an annual depression screening visit.</p>
<p> <b>Diabetes screening</b></p> <p>We cover this screening (includes fasting glucose tests) if you have any of these risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>You may be eligible for up to 2 diabetes screenings every 12 months following the date of your most recent diabetes screening test.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered diabetes screening tests.</p>
<p> <b>Diabetes self-management training, diabetic services, and supplies</b></p> <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> <li>• Supplies to monitor your blood glucose: blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.</li> <li>• For people with diabetes who have severe diabetic foot disease: one pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and 2 additional pairs of inserts, or one pair of depth shoes and 3 pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting.</li> <li>• Diabetes self-management training is covered under certain conditions.</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>
<p><b>Durable medical equipment (DME) and related supplies</b>                      (For a definition of durable medical equipment, go to Chapter 10 and Chapter 3, Section 7.)                      Covered items include, but aren't limited to, wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p>

Covered Service	What you pay
<p>beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area doesn't carry a particular brand or manufacturer, you may ask them if they can special order it for you.</p> <p>You may also get any medically necessary DME from any supplier that contracts with Fee-for-Service Medicare (Original Medicare). However, if Medical Associates Freedom Plan doesn't contract with this supplier you'll have to pay the cost sharing under Fee-for-Service Medicare.</p>	<p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p> <p>Your cost sharing for Medicare oxygen equipment coverage is \$0.</p> <p>Your cost sharing won't change after you're enrolled for 36 months.</p> <p>If you made 36 months of rental payment for oxygen equipment coverage before you enrolled in Medical Associates Freedom Plan, your cost sharing in Medical Associates Freedom Plan is \$0.</p>
<p><b>Emergency care</b></p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> <li>• Furnished by a provider qualified to furnish emergency services, and</li> <li>• Needed to evaluate or stabilize an emergency medical condition.</li> </ul> <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.</p> <p>Cost sharing for necessary emergency services you get out-of-network is the same as when you get these services in-network.</p>	<p><b>In or Out-of-Network:</b></p> <p>You pay \$0 for Medicare-covered emergency room visits.</p> <p>If you get inpatient care at an out-of-network hospital after an emergency admission, your cost is the cost sharing you would pay at a network hospital. However, if you refuse reasonable, medically appropriate transfer to a network hospital, your</p>



Covered Service	What you pay
<ul style="list-style-type: none"> <li>Worldwide Coverage</li> </ul>	<p>cost sharing might be higher.</p>
<p><b>Hearing services</b>            Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>
<p> <b>HIV screening</b>            For people who ask for an HIV screening test or are at increased risk for HIV infection, we cover</p> <ul style="list-style-type: none"> <li>One screening exam every 12 months.</li> </ul> <p>If you are pregnant, we cover:</p> <ul style="list-style-type: none"> <li>Up to 3 screening exams during a pregnancy.</li> </ul>	<p>There's no coinsurance, copayment, or deductible for members eligible for Medicare-covered preventive HIV screening.</p>
<p><b>Home health agency care</b>            Before you get home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week)</li> <li>Physical therapy, occupational therapy, and speech therapy</li> <li>Medical and social services</li> <li>Medical equipment and supplies</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>
<p><b>Home infusion therapy</b>            Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to a person</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p>

Covered Service	What you pay
<p>at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters).</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>• Professional services, including nursing services, furnished in accordance with our plan of care</li> <li>• Patient training and education not otherwise covered under the durable medical equipment benefit</li> <li>• Remote monitoring</li> <li>• Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier</li> </ul>	<p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>
<p><b>Hospice care</b></p> <p>You're eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You can get care from any Medicare-certified hospice program. Our plan is obligated to help you find Medicare-certified hospice programs in our plan's service area, including programs we own, control, or have a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Drugs for symptom control and pain relief</li> <li>• Short-term respite care</li> <li>• Home care</li> </ul> <p>When you're admitted to a hospice, you have the right to stay in our plan; if you stay in our plan you must continue to pay plan premiums.</p> <p><b>For hospice services and services covered by Medicare Part A or B that are related to your terminal prognosis:</b> Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you're in the hospice program, your hospice provider will bill Original Medicare for</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Medical Associates Freedom Plan.</p>


Covered Service	What you pay
<p>the services Original Medicare pays for. You'll be billed Original Medicare cost sharing.</p> <p><b>For services covered by Medicare Part A or B not related to your terminal prognosis:</b> If you need non-emergency, non-urgently needed services covered under Medicare Part A or B that aren't related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network and follow plan rules (like if there's a requirement to get prior authorization).</p> <ul style="list-style-type: none"> <li>• If you get the covered services from a network provider and follow plan rules for getting service, you pay only our plan cost-sharing amount for in-network services</li> <li>• If you get the covered services from an out-of-network provider, you pay the cost sharing under Original Medicare</li> </ul> <p><b>For services covered by Medical Associates Freedom Plan but not covered by Medicare Part A or B:</b> Medical Associates Freedom Plan will continue to cover plan-covered services that aren't covered under Part A or B whether or not they're related to your terminal prognosis. You pay our plan cost-sharing amount for these services.</p> <p>Note: If you need non-hospice care (care that is not related to your terminal prognosis), contact us to arrange the services.</p>	
<p> <b>Immunizations</b></p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> <li>• Pneumonia vaccines</li> <li>• Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots if medically necessary</li> <li>• Hepatitis B vaccines if you're at high or intermediate risk of getting Hepatitis B</li> <li>• COVID-19 vaccines</li> <li>• Other vaccines if you're at risk and they meet Medicare Part B coverage rules</li> </ul>	<p>There is no coinsurance, copayment, or deductible for the pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.</p>

Covered Service	What you pay
<p><b>Inpatient hospital care</b></p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.</p> <p>Covered services include but aren't limited to:</p> <ul style="list-style-type: none"><li>• Semi-private room (or a private room if medically necessary)</li><li>• Meals including special diets</li><li>• Regular nursing services</li><li>• Costs of special care units (such as intensive care or coronary care units)</li><li>• Drugs and medications</li><li>• Lab tests</li><li>• X-rays and other radiology services</li><li>• Necessary surgical and medical supplies</li><li>• Use of appliances, such as wheelchairs</li><li>• Operating and recovery room costs</li><li>• Physical, occupational, and speech language therapy</li><li>• Inpatient substance abuse services</li><li>• Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we'll arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you're a candidate for a transplant</li><li>• Blood - including storage and administration. Coverage of whole blood and packed red cells starts only with the first pint of blood you need.</li><li>• Physician services</li></ul> <p><b>Note:</b> To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you're not sure if you're an inpatient or an outpatient, ask the hospital staff.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$500 copay per inpatient admission per benefit period (hospital/facility charge).</p> <p>You are covered for 90 days each benefit period.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you'd pay at a network hospital.</p>

Covered Service	What you pay
<p>Get more information in the Medicare fact sheet Medicare Hospital Benefits. This fact sheet is available at <a href="http://www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf">www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	
<p><b>Inpatient services in a psychiatric hospital</b>            Covered services include mental health care services that require a hospital stay.</p> <ul style="list-style-type: none"> <li>• 190-day lifetime limit for inpatient services in a psychiatric hospital.</li> <li>• The 190-day limit doesn't apply to inpatient mental health services provided in a psychiatric unit of a general hospital.</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$500 copay per inpatient admission per benefit period (hospital/facility charge).            You are covered for 90 days each benefit period.</p>
<p><b>Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay</b>            If you've used up your inpatient benefits or if the inpatient stay isn't reasonable and necessary, we won't cover your inpatient stay. In some cases, we'll cover certain services you get while you're in the hospital or the skilled nursing facility (SNF). Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>• Physician services</li> <li>• Diagnostic tests (like lab tests)</li> <li>• X-ray, radium, and isotope therapy including technician materials and services</li> <li>• Surgical dressings</li> <li>• Splints, casts, and other devices used to reduce fractures and dislocations</li> <li>• Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition</li> <li>• Physical therapy, speech therapy, and occupational therapy</li> </ul>	
<p> <b>Medical nutrition therapy</b></p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during the first year you get medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a physician's order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered medical nutrition therapy services.</p>
<p> <b>Medicare Diabetes Prevention Program (MDPP)</b></p> <p><b>MDPP services are covered for eligible people under all Medicare health plans.</b></p> <p>MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.</p>	<p>There is no coinsurance, copayment, or deductible for the MDPP benefit.</p>
<p><b>Medicare Part B drugs</b></p> <p><b>These drugs are covered under Part B of Original Medicare. Members of our plan get coverage for these drugs through our plan. Covered drugs include:</b></p> <ul style="list-style-type: none"> <li>• Drugs that usually aren't self-administered by the patient and are injected or infused while you get physician, hospital outpatient, or ambulatory surgical center services</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> You pay Original Medicare cost sharing for some services; \$100 copay per infusion service (per day/visit) in an office/outpatient setting).</p>

Covered Service	What you pay
<ul style="list-style-type: none"><li>• Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump)</li><li>• Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by our plan</li><li>• The Alzheimer's drug, Leqembi® (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment.</li><li>• Clotting factors you give yourself by injection if you have hemophilia</li><li>• Transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Medicare Part D drug coverage covers immunosuppressive drugs if Part B doesn't cover them</li><li>• Injectable osteoporosis drugs, if you're homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and can't self-administer the drug</li><li>• Some antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision</li><li>• Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does.</li><li>• Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered</li></ul>	<p>MAHP utilizes a step therapy program for certain eligible Part B medications which requires you to try a lower cost prescription drug that treats a given condition before stepping up to a similar acting, but more expensive drug. For information related to the step therapy program for Part B medications, contact the Member Services.</p>

Covered Service	What you pay
<p>before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug</p> <ul style="list-style-type: none"> <li>• Certain oral End-Stage Renal Disease (ESRD) drugs covered under Medicare Part B</li> <li>• Calcimimetic and phosphate binder medications under the ESRD payment system, including the intravenous medication Parsabiv® and the oral medication Sensipar®</li> <li>• Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary and topical anesthetics</li> <li>• Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions (such as Epogen®, Procrit®, Retacrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa, Mircera®, or Methoxy polyethylene glycol-epoetin beta) .</li> <li>• Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases</li> <li>• Parenteral and enteral nutrition (intravenous and tube feeding)</li> <li>• Infusion service copay also applies to an injection</li> </ul>	
<p> <b>Obesity screening and therapy to promote sustained weight loss</b></p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.</p>
<p><b>Opioid treatment program services</b></p> <p>Members of our plan with opioid use disorder (OUD) can get coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>



Covered Service	What you pay
<ul style="list-style-type: none"> <li>• U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications</li> <li>• Dispensing and administration of MAT medications (if applicable)</li> <li>• Substance use counseling</li> <li>• Individual and group therapy</li> <li>• Toxicology testing</li> <li>• Intake activities</li> <li>• Periodic assessments</li> </ul>	
<p><b>Outpatient diagnostic tests and therapeutic services and supplies</b></p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>• X-rays</li> <li>• Radiation (radium and isotope) therapy including technician materials and supplies</li> <li>• Surgical supplies, such as dressings</li> <li>• Splints, casts, and other devices used to reduce fractures and dislocations</li> <li>• Laboratory tests</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the first pint of blood that you need.</li> <li>• Diagnostic non-laboratory tests such as CT scans, MRIs, EKGs, and PET scans when your doctor or other health care provider orders them to treat a medical problem.</li> <li>• Other outpatient diagnostic tests</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> You pay Original Medicare cost sharing for some services; \$100 copay per test/image in an office/outpatient setting.</p>
<p><b>Outpatient hospital observation</b></p> <p>Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another person</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>




Covered Service	What you pay
<p>authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p><b>Note:</b> Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.</p> <p>Get more information in the Medicare fact sheet Medicare Hospital Benefits. This fact sheet is available at <a href="http://www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf">www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	
<p><b>Outpatient hospital services</b></p> <p>We cover medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>• Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</li> <li>• Laboratory and diagnostic tests billed by the hospital</li> <li>• Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it</li> <li>• X-rays and other radiology services billed by the hospital</li> <li>• Medical supplies such as splints and casts</li> <li>• Certain drugs and biologicals you can't give yourself</li> </ul> <p><b>Note:</b> Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> You pay Original Medicare cost sharing for some services; \$100 copay per test/image in an office/outpatient setting.</p>
<p><b>Outpatient mental health care</b></p> <p>Covered services include:</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p>


Covered Service	What you pay
<p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p>	<p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>
<p><b>Outpatient rehabilitation services</b>                      Covered services include physical therapy, occupational therapy, and speech language therapy.                       Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.   <b>Out-of-Network**:</b> \$25 copay per rehabilitation visit in an office/outpatient setting.</p>
<p><b>Outpatient substance use disorder services</b></p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.   <b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b>   <b>Note:</b> If you're having surgery in a hospital facility, you should check with your provider about whether you'll be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.   <b>Out-of-Network**:</b> \$1,000 copay per outpatient surgery or procedure (same day surgery) in an Ambulatory Surgery Center or outpatient hospital setting. (Note: applies to facility charge only; does not apply to physician charge).</p>
<p><b>Partial hospitalization services and Intensive outpatient services</b></p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p>

Covered Service	What you pay
<p>Partial hospitalization is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office and is an alternative to inpatient hospitalization.</p> <p>Intensive outpatient service is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a federally qualified health center, or a rural health clinic that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office but less intense than partial hospitalization.</p>	<p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>
<p><b>Physician/Practitioner services, including doctor's office visits</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Medically necessary medical care or surgery services you get in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location</li> <li>• Consultation, diagnosis, and treatment by a specialist</li> <li>• Basic hearing and balance exams performed by your Physician of Choice (POC), if your doctor orders it to see if you need medical treatment</li> <li>• Some telehealth services including consultation, diagnosis, and treatment by a physician or practitioner, for patients in certain rural areas or other places approved by Medicare</li> <li>• Telehealth services for monthly end-stage renal disease-related visits, for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home</li> <li>• Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location</li> <li>• Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p>


Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if:               <ul style="list-style-type: none"> <li>○ You have an in-person visit within 6 months prior to your first telehealth visit</li> <li>○ You have an in-person visit every 12 months while getting these telehealth services</li> <li>○ Exceptions can be made to the above for certain circumstances</li> </ul> </li> <li>• Telehealth services for mental health visits provided by Rural Health Clinics and federally Qualified Health Centers</li> <li>• Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes <b>if</b>:               <ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The check-in isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> </li> <li>• Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours <b>if</b>:               <ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The evaluation isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> </li> <li>• Consultation your doctor has with other doctors by phone, internet, or electronic health record</li> <li>• Second opinion by another network provider prior to surgery</li> </ul>	
<p><b>Podiatry services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs)</li> <li>• Routine foot care for members with certain medical conditions affecting the lower limbs</li> <li>• 4 routine visits per calendar year</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p> <p><b>In Network:</b> You pay \$0 for eligible routine services.</p>


Covered Service	What you pay
<p> <b>Pre-exposure prophylaxis (PrEP) for HIV prevention</b></p> <p>If you don't have HIV, but your doctor or other health care practitioner determines you're at an increased risk for HIV, we cover pre-exposure prophylaxis (PrEP) medication and related services.</p> <p>If you qualify, covered services include:</p> <ul style="list-style-type: none"> <li>• FDA-approved oral or injectable PrEP medication. If you're getting an injectable drug, we also cover the fee for injecting the drug.</li> <li>• Up to 8 individual counseling sessions (including HIV risk assessment, HIV risk reduction, and medication adherence) every 12 months.</li> <li>• Up to 8 HIV screenings every 12 months.</li> </ul> <p>A one-time hepatitis B virus screening.</p>	<p>Out of Network: Routine foot care is not covered.</p> <p>There is no coinsurance, copayment, or deductible for the PrEP benefit.</p>
<p> <b>Prostate cancer screening exams</b></p> <p>For men aged 50 and older, covered services include the following once every 12 months:</p> <ul style="list-style-type: none"> <li>• Digital rectal exam</li> <li>• Prostate Specific Antigen (PSA) test</li> </ul>	<p>There is no coinsurance, copayment, or deductible for an annual PSA test.</p>
<p><b>Prosthetic and orthotic devices and related supplies</b></p> <p>Devices (other than dental) that replace all or part of a body part or function. These include but aren't limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – go to Vision Care later in this table for more detail.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>


Covered Service	What you pay
<p><b>Pulmonary rehabilitation services</b></p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>
<p> <b>Screening and counseling to reduce alcohol misuse</b></p> <p>We cover one alcohol misuse screening for adults (including pregnant women) who misuse alcohol but aren't alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>
<p> <b>Screening for lung cancer with low dose computed tomography (LDCT)</b></p> <p>For qualified people, a LDCT is covered every 12 months.</p> <p><b>Eligible members are</b> people age 50 – 77 who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who get an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.</p> <p>For LDCT lung cancer screenings after the initial LDCT screening: the members must get an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for later lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered counseling and shared decision-making visit or for the LDCT.</p>
<p> <b>Screening for Hepatitis C Virus infection</b></p>	<p>There is no coinsurance, copayment, or deductible</p>

Covered Service	What you pay
<p>We cover one Hepatitis C screening if your primary care doctor or other qualified health care provider orders one and you meet one of these conditions:</p> <ul style="list-style-type: none"> <li>You're at high risk because you use or have used illicit injection drugs.</li> <li>You had a blood transfusion before 1992.</li> <li>You were born between 1945-1965.</li> </ul> <p>If you were born between 1945-1965 and aren't considered high risk, we pay for a screening once. If you're at high risk (for example, you've continued to use illicit injection drugs since your previous negative Hepatitis C screening test), we cover yearly screenings.</p>	<p>for the Medicare-covered screening for the Hepatitis C Virus.</p>
<p> <b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</b></p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p>
<p><b>Services to treat kidney disease</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to 6 sessions of kidney disease education services per lifetime</li> <li>Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> **You pay Original Medicare cost sharing for some services; \$25 copay per physician office/outpatient visit; \$100 copay per test/image in an office/outpatient setting.</p>

Covered Service	What you pay
<p>explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible)</p> <ul style="list-style-type: none"> <li>• Inpatient dialysis treatments (if you're admitted as an inpatient to a hospital for special care)</li> <li>• Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)</li> <li>• Home dialysis equipment and supplies</li> <li>• Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply)</li> </ul> <p>Certain drugs for dialysis are covered under Medicare Part B. For information about coverage for Part B Drugs, go to <b>Medicare Part B drugs</b> in this table.</p>	
<p><b>Skilled nursing facility (SNF) care</b>                      (For a definition of skilled nursing facility care, go to Chapter 10. Skilled nursing facilities are sometimes called SNFs.)</p> <p>Covered services include but aren't limited to:</p> <ul style="list-style-type: none"> <li>• Semiprivate room (or a private room if medically necessary)</li> <li>• Meals, including special diets</li> <li>• Skilled nursing services</li> <li>• Physical therapy, occupational therapy and speech therapy</li> <li>• Drugs administered to you as part of our plan of care (this includes substances that are naturally present in the body, such as blood clotting factors.)</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the first pint of blood you need.</li> <li>• Medical and surgical supplies ordinarily provided by SNFs</li> <li>• Laboratory tests ordinarily provided by SNFs</li> <li>• X-rays and other radiology services ordinarily provided by SNFs</li> <li>• Use of appliances such as wheelchairs ordinarily provided by SNFs</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>

Covered Service	What you pay
<ul style="list-style-type: none"> <li>Physician/Practitioner services</li> </ul> <p> <b>Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</b></p> <p>Smoking and tobacco use cessation counseling is covered for outpatient and hospitalized patients who meet these criteria:</p> <ul style="list-style-type: none"> <li>Use tobacco, regardless of whether they exhibit signs or symptoms of tobacco-related disease</li> <li>Are competent and alert during counseling</li> <li>A qualified physician or other Medicare-recognized practitioner provides counseling</li> </ul> <p>We cover 2 cessation attempts per year (each attempt may include a maximum of 4 intermediate or intensive sessions, with the patient getting up to 8 sessions per year.)</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p>
<p><b>Supervised Exercise Therapy (SET)</b></p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD).</p> <p>Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> <li>Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication</li> <li>Be conducted in a hospital outpatient setting or a physician's office</li> <li>Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms and who are trained in exercise therapy for PAD</li> <li>Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques</li> </ul> <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.</p>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network:</b> You pay Original Medicare cost sharing.</p>
<p><b>Urgently needed services</b></p>	<p><b>In or Out-of-Network:</b></p>

Covered Service	What you pay
<p>A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or, even if you're inside our plan's service area, it's unreasonable given your time, place, and circumstances to get this service from network providers. Our plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.</p> <ul style="list-style-type: none"> <li>Worldwide Coverage</li> </ul>	<p>You pay \$0 for Medicare-covered urgent care room visits.</p>
<p> <b>Vision care</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.</li> <li>For people who are at high risk for glaucoma, we cover one glaucoma screening each year. People at high risk of glaucoma include people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older and Hispanic Americans who are 65 or older.</li> <li>For people with diabetes, screening for diabetic retinopathy is covered once per year</li> <li>One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. If you have 2 separate cataract operations, you can't reserve the benefit after the first surgery and purchase 2 eyeglasses after the second surgery.</li> <li>1 routine eye exam (eye refraction) per calendar year</li> </ul>	<p><b>In Network:</b> You pay \$0 for Medicare covered services.</p> <p><b>Out-of-Network**:</b> \$25 copay per physician office/outpatient visit.</p> <p><b>In Network:</b> You pay \$0 for eligible routine eye exam (eye refraction).</p> <p><b>Out-of-Network:</b> Routine vision care is not covered.</p>

Covered Service	What you pay
<p> <b>Welcome to Medicare preventive visit</b></p> <p>Our plan covers the one-time Welcome to Medicare preventive visit. The visit includes a review of your health, as well as education and counseling about preventive services you need (including certain screenings and shots), and referrals for other care if needed.</p> <p><b>Important:</b> We cover the Welcome to Medicare preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you want to schedule your Welcome to Medicare preventive visit.</p>	<p>There is no coinsurance, copayment, or deductible for the Welcome to Medicare preventive visit.</p>

- \*\* Freedom Plan Out-of-Network Benefits:**
- You pay the amount listed, or, **if it is less**, the Original Medicare cost sharing amount.
  - Out-of-Network Medicare-eligible services are covered up to Medicare allowable amount as long as the provider accepts Medicare assignment; provider agrees to treat Medicare beneficiaries for Medicare eligible services.
  - Cost sharing amounts listed above apply when care is received Out-of-Network, or whenever care is ordered by an Out-of-Network provider (regardless of where the care is received).
  - Preventive Services that are not Medicare-eligible services are not covered Out-of-Network (i.e., routine eye exam, routine podiatric care).
  - **Important:** Certain Medicare-eligible services require prior authorization, whether obtained in Network or Out-of-Network. To receive the benefit of lower out-of-Network cost sharing, prior authorization must be received before getting the care/treatment. If prior authorization is not obtained, you will owe the Original Medicare cost share. A list of services that **require** prior authorization may be found at <https://www.mahealthplans.com/hp/managed-healthcare/healthcare-services/utilization-management/> or by calling Member Services.

### **SECTION 3 Services that aren't covered by our plan (exclusions)**

This section tells you what services are excluded from Medicare coverage and therefore, aren't covered by this plan.

The chart below lists services and items that either aren't covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you get the excluded services at an

emergency facility, the excluded services are still not covered, and our plan won't pay for them. The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we made not to cover a medical service, go to Chapter 7, Section 5.3.)

<b>Services not covered by Medicare</b>	<b>Covered only under specific conditions</b>
<b>Acupuncture</b>	Available for people with chronic low back pain under certain circumstances
<b>Cold compression therapy</b>	Not covered under any condition
<b>Cosmetic surgery or procedures</b>	Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member  Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance
<b>Custodial care</b>  Custodial care is personal care that doesn't require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing	Not covered under any condition
<b>Dry Needling</b>	Not covered under any condition
<b>Durable Medical Equipment (DME), while in a skilled nursing facility to include, but not limited to:</b> wheelchair, walker, lift chair, continuous passive motion device, oxygen, bariatric bed, specialty mattress, international normalized ratio (INR) device, tracheostomy supplies, continuous glucose monitor and supplies, pneumatic compression device and repairs to any DME	Not covered under any condition
<b>Experimental medical and surgical procedures, equipment, and medications</b>	May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan

<b>Services not covered by Medicare</b>	<b>Covered only under specific conditions</b>
Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community	(Go to Chapter 3, Section 5 for more information on clinical research studies.)
<b>Fees charged for care by your immediate relatives or members of your household</b>	Not covered under any condition
<b>Full-time nursing care in your home</b>	Not covered under any condition
<b>Home-delivered meals</b>	Not covered under any condition
<b>Homemaker services include basic household help, including light housekeeping or light meal preparation.</b>	Not covered under any condition
<b>Naturopath services (uses natural or alternative treatments)</b>	Not covered under any condition
<b>Non-routine dental care</b>	Dental care required to treat illness or injury may be covered as inpatient or outpatient care
<b>Orthopedic shoes or supportive devices for the feet</b>	Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with diabetic foot disease
<b>Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television</b>	Not covered under any condition
<b>Platelet rich plasma injections</b>	Not covered under any condition
<b>Private room in a hospital</b>	Covered only when medically necessary
<b>Reversal of sterilization procedures and or non-prescription contraceptive supplies</b>	Not covered under any condition
<b>Routine chiropractic care</b>	Manual manipulation of the spine to correct a subluxation is covered.
<b>Routine dental care, such as cleanings, fillings, or dentures</b>	Not covered under any condition
<b>Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, and other low vision aids</b>	One pair of eyeglasses with standard frames (or one set of contact lenses) covered after each cataract surgery that implants an intraocular lens.

<b>Services not covered by Medicare</b>	<b>Covered only under specific conditions</b>
	<ul style="list-style-type: none"> <li>One routine eye exam (eye refraction) per calendar year with a network provider; not covered out of network</li> </ul>
<p><b>Non-Medicare eligible cataract lenses or procedures to include, but not limited to, high index lenses, anti-reflective coating, deluxe frames, polycarbonate lenses, scratch resistant coating, photochromic lenses, lens tinting, oversized lenses, ultraviolet coating, progressive lenses, polished edges, slab off prisms, prisms, and Fresnel prisms.</b></p>	<p>Not covered under any condition</p>
<p><b>Routine foot care</b></p>	<p>Some limited coverage is provided according to Medicare guidelines (e.g., if you have diabetes)</p> <ul style="list-style-type: none"> <li>4 routine visits per calendar year with a network provider; not covered out of network</li> </ul>
<p><b>Routine hearing exams, hearing aids, or exams to fit hearing aids</b></p>	<p>Not covered under any condition</p>
<p><b>Services considered not reasonable and necessary, according to Original Medicare standards</b></p>	<p>Not covered under any condition</p>
<p><b>Vaccines required for travel</b></p>	<p>Not covered under any condition</p>
<p><b>Vaccines/Immunizations covered by Part D:</b> Shingles vaccine, Haemophilus influenza type B (HIB) vaccine, Inactivated polio vaccine (IPV)</p>	<p>Not covered under any condition</p>
<p><b>Vaccines/Immunizations:</b> Tetanus, Hepatitis C</p>	<p>Some limited coverage is provided according to Medicare guidelines</p>

## CHAPTER 5: Asking us to pay our share of a bill for covered medical services

### SECTION 1 Situations when you should ask us to pay our share for covered services

---

Sometimes when you get medical care, you may need to pay the full cost. Other times, you may pay more than you expected under the coverage rules of our plan, or you may get a bill from a provider. In these cases, you can ask our plan to pay you back (reimburse you). It's your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services covered by our plan. There may be deadlines that you must meet to get paid back. Go to Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you got or for more than your share of cost sharing. First, try to resolve the bill with the provider. If that doesn't work, send the bill to us instead of paying it. We'll look at the bill and decide whether the services should be covered. If we decide they should be covered, we'll pay the provider directly. If we decide not to pay it, we'll notify the provider. You should never pay more than plan-allowed cost-sharing. If this provider is contracted, you still have the right to treatment.

Examples of situations in which you may need to ask our plan to pay you back or to pay a bill you got:

#### **1. When you got emergency or urgently needed medical care from a provider who's not in our plan's network**

Outside the service area, you can get emergency or urgently needed services from any provider, whether or not the provider is a part of our network. In these cases,

- You're only responsible for paying your share of the cost for emergency or urgently needed services. Ask the provider to bill our plan for our share of the cost.
- If you pay the entire amount yourself at the time you get the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you made.
- You may get a bill from the provider asking for payment you think you don't owe. Send us this bill, along with documentation of any payments you already made.
  - If the provider is owed anything, we'll pay the provider directly.

**Chapter 5 Asking us to pay our share of a bill for covered medical services**

---

- If you already paid more than your share of the cost of the service, we'll determine how much you owed and pay you back for our share of the cost.

**2. When a network provider sends you a bill you think you shouldn't pay**

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

- You only have to pay your cost-sharing amount when you get covered services. We don't allow providers to add additional separate charges, called **balance billing**. This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there's a dispute and we don't pay certain provider charges.
- Whenever you get a bill from a network provider you think is more than you should pay, send us the bill. We'll contact the provider directly and resolve the billing problem.
- If you already paid a bill to a network provider, but feel you paid too much, send us the bill along with documentation of any payment you made and ask us to pay you back the difference between the amount you paid and the amount you owed under our plan.

**3. If you're retroactively enrolled in our plan**

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

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

---

**SECTION 2      How to ask us to pay you back or pay a bill you got**

---

You can ask us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records. **You must submit your claim to us within 1 year** of the date you got the service or item.

Send your request for payment together with any bills or paid receipts to us at this address:

Medical Associates Health Plans  
P.O. Box 211094  
Eagan, MN 55121

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

---

When we get your request for payment, we'll let you know if we need any additional information from you. Otherwise, we'll consider your request and make a coverage decision.

- If we decide the medical care is covered and you followed all the rules, we'll pay for our share of the cost. If you already paid for the service, we'll mail your reimbursement of our share of the cost to you. If you haven't paid for the service yet, we'll mail the payment directly to the provider.
- If we decide the medical care is not covered, or you did not follow all the rules, we won't pay for our share of the cost. We'll send you a letter explaining the reasons why we aren't sending the payment and your rights to appeal that decision.

#### **Section 3.1      If we tell you that we won't pay for all or part of the medical care, you can make an appeal**

If you think we made a mistake in turning down your request for payment or the amount we're paying, you can make an appeal. If you make an appeal, it means you're asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 7.

## CHAPTER 6: Your rights and responsibilities

### SECTION 1 Our plan must honor your rights and cultural sensitivities

---

#### **Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, large print, or other alternate formats, etc.)**

Our plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how our plan may meet these accessibility requirements include, but aren't limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in large print or other alternate formats at no cost if you need it. We're required to give you information about our plan's benefits in a format that's accessible and appropriate for you. To get information from us in a way that works for you, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942).

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in our plan's network for a specialty aren't available, it's our plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you'll only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in our plan's network that cover a service you need, call our plan for information on where to go to get this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, seeing a women's health specialist or finding a network specialist, call to file a grievance with Member Services. You can also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

### **Section 1.2 We must ensure you get timely access to covered services**

You have the right to choose a Physician of Choice (POC) in our plan's network to provide and arrange for your covered services. You also have the right to go to a women's health specialist (such as a gynecologist) without a referral. We don't require you to get referrals to go to network providers.

You have the right to get appointments and covered services from our plan's network of providers within a reasonable amount of time. This includes the right to get timely services from specialists when you need that care.

If you think you aren't getting your medical care within a reasonable amount of time, Chapter 7 tells what you can do.

### **Section 1.3 We must protect the privacy of your personal health information**

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

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

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

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, we're required to get written permission from you or someone you have given legal power to make decisions for you first.
- There are certain exceptions that don't require us to get your written permission first. These exceptions are allowed or required by law.
  - We're required to release health information to government agencies that are checking on quality of care.
  - Because you're a member of our plan through Medicare, we're required to give Medicare your health information. If Medicare releases your information for research or other uses, this will be done according to federal statutes and

regulations; typically, this requires that information that uniquely identifies you not be shared.

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

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

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

If you have questions or concerns about the privacy of your personal health information, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942).

### **Section 1.4 We must give you information about our plan, our network of providers, and your covered services**

As a member of Medical Associates Freedom Plan, you have the right to get several kinds of information from us.

If you want any of the following kinds of information, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942):

- **Information about our plan.** This includes, for example, information about our plan's financial condition.
- **Information about our network providers.** You have the right to get information about the qualifications of the providers in our network and how we pay the providers in our network.
- **Information about a network provider's termination.** You have the right to receive a 60-day notice of a network provider's termination.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a medical

service isn't covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

### **Section 1.5 You have the right to know your treatment options and participate in decisions about your care**

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

You have the right to a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.

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

- **To know about all your choices.** You have the right to be told about all treatment options recommended for your condition, no matter what they cost or whether they're covered by our plan.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say "no."** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. If you refuse treatment, you accept full responsibility for what happens to your body as a result.

### **You have the right to give instructions about what's to be done if you can't make medical decisions for yourself**

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

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

Legal documents you can use to give directions in advance of these situations are called **advance directives**. Documents like a **living will** and **power of attorney for health care** are examples of advance directives.

**How to set up an advance directive to give instructions:**

- **Get a form.** You can get an advance directive form from your lawyer, a social worker, or some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) to ask for the forms.
- **Fill out the form and sign it.** No matter where you get this form, it's a legal document. Consider having a lawyer help you prepare it.
- **Give copies of the form to the right people.** Give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

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

- The hospital will ask whether you signed an advance directive form and whether you have it with you.
- If you didn't sign an advance directive form, the hospital has forms available and will ask if you want to sign one.

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

**If your instructions aren't followed**

If you sign an advance directive and you believe that a doctor or hospital didn't follow the instructions in it, you can file a complaint with the Illinois Department of Healthcare and Family Services.

**Section 1.6 You have the right to make complaints and ask us to reconsider decisions we made**

If you have any problems, concerns, or complaints and need to ask for coverage, or make an appeal, Chapter 7 tells what you can do. Whatever you do—ask for a coverage decision, make an appeal, or make a complaint—**we're required to treat you fairly.**

### **Section 1.7 If you believe you're being treated unfairly, not treated with dignity, or your rights aren't being respected**

If you believe you've been treated unfairly or your rights haven't been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, call the Department of Health and Human Services **Office for Civil Rights** at 1-800-368-1019 (TTY users call 1-800-537-7697), or call your local Office for Civil Rights.

If you believe you've been treated unfairly or your rights haven't been respected and it's not about discrimination, you can get help dealing with the problem you're having from these places:

- **Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942)**
- **Call your local SHIP at 1-800-351-4664**
- **Call Medicare at 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048)**

### **Section 1.8 How to get more information about your rights**

Get more information about your rights from these places:

- **Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942)**
- **Call your local SHIP at 1-800-351-4664**
- **Contact Medicare**
  - Visit [www.Medicare.gov](http://www.Medicare.gov) to read the publication Medicare Rights & Protections (available at: <https://www.medicare.gov/publications/11534-medicare-rights-and-protections.pdf>)
  - Call 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048)

## **SECTION 2 Your responsibilities as a member of our plan**

---

Things you need to do as a member of our plan are listed below. For questions, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942).

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this Evidence of Coverage to learn what's covered and the rules you need to follow to get covered services.
  - Chapters 3 and 4 give details about medical services.

- **If you have any other health coverage in addition to our plan, you're required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you're enrolled in our plan.** Show our plan membership card whenever you get medical care
  - Notify out-of-network providers when seeking care (unless it's an emergency) that, although you're enrolled in our plan, the provider should bill Original Medicare. Present your membership card and your Medicare card.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
  - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions you and your doctors agree on.
  - Make sure your doctors know all drugs you're taking, including over-the-counter drugs, vitamins, and supplements.
  - If you have questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you're responsible for these payments:
  - You must pay our plan premiums.
  - You must continue to pay a premium for your Medicare Part B to stay a member of our plan.
  - For most of your medical services covered by our plan, you must pay your share of the cost when you get the service.
- **If you move within our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move outside of our plan service area, you can't stay a member of our plan.**
- **If you move, tell Social Security (or the Railroad Retirement Board).**

## **CHAPTER 7: If you have a problem or complaint (coverage decisions, appeals, complaints)**

### **SECTION 1      What to do if you have a problem or concern**

---

This chapter explains 2 types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints** (also called grievances).

Both processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The information in this chapter will help you identify the right process to use and what to do.

#### **Section 1.1      Legal terms**

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people. To make things easier, this chapter uses more familiar words in place of some legal terms.

However, it's sometimes important to know the correct legal terms. To help you know which terms to use to get the right help or information, we include these legal terms when we give details for handling specific situations.

### **SECTION 2      Where to get more information and personalized help**

---

We're always available to help you. Even if you have a complaint about our treatment of you, we're obligated to honor your right to complain. You should always call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) for help. In some situations, you may also want help or guidance from someone who isn't connected with us. Two organizations that can help are:

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

---

**State Health Insurance Assistance Program (SHIP)**

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you're having. They can also answer questions, give you more information, and offer guidance on what to do.

- The services of SHIP counselors are free. Call Illinois SHIP (Senior Health Insurance Program (SHIP)) at 1-800-252-8966.

**Medicare**

You can also contact Medicare for help:

- Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.
- Visit [www.Medicare.gov](http://www.Medicare.gov).

**SECTION 3 Which process to use for your problem**

---

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

This includes problems about whether medical care (medical items, services and/or Part B drugs) are covered or not, the way they're covered, and problems related to payment for medical care.

**Yes.**

Go to **Section 4, A guide to coverage decisions and appeals.**

**No.**

Go to **Section 9, How to make a complaint about quality of care, waiting times, customer service or other concerns.**

---

## Coverage decisions and appeals

---

### **SECTION 4 A guide to coverage decisions and appeals**

---

Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services, items, and Part B drugs, including payment). To keep things simple, we generally refer to medical items, services, and Medicare Part B drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

#### **Asking for coverage decisions before you get services**

If you want to know if we'll cover medical care before you get it, you can ask us to make a coverage decision for you. A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical care. For example, if our plan network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either you or your network doctor can show that you got a standard denial notice for this medical specialist, or the Evidence of Coverage makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we'll cover a particular medical service or refuses to provide medical care you think you need.

In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we might decide a service or drug isn't covered or is no longer covered for you. If you disagree with this coverage decision, you can make an appeal.

#### **Making an appeal**

If we make a coverage decision, whether before or after a benefit you get, and you aren't satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we made. Under certain circumstances, you can ask for an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly followed the rules. When we complete the review, we give you our decision.

In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal for medical care, your appeal will automatically go to a Level 2 appeal conducted by an independent review organization not connected to us.

- You don't need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we don't fully agree with your Level 1 appeal.
- Go to **Section 5.4** for more information about Level 2 appeals for medical care.

If you aren't satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (this chapter explains the Level 3, 4, and 5 appeals processes).

### Section 4.1 Get help asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942)**
- **Get free help** from your State Health Insurance Assistance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they will need to be appointed as your representative. Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) and ask for the Appointment of Representative form. (The form is also available at [www.CMS.gov/medicare/CMS-forms/CMS-forms/downloads/cms1696.pdf](http://www.CMS.gov/medicare/CMS-forms/CMS-forms/downloads/cms1696.pdf).)
- For medical care or Part B drugs, your doctor can ask for a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

- **You can ask someone to act on your behalf.** You can name another person to act for you as your representative to ask for a coverage decision or make an appeal.
  - If you want a friend, relative, or other person to be your representative, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) and ask for the Appointment of Representative form. (The form is also available at [www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](http://www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf).) This form gives that person permission to act on your behalf. It must be signed by you and by the person you want to act on your behalf. You must give us a copy of the signed form.
  - We can accept an appeal request from a representative without the form, but we can't complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we'll send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You can contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you aren't required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

### Section 4.2 Rules and deadlines for different situations

There are 3 different situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We give the details for each of these situations:

- **Section 5:** Medical care: How to ask for a coverage decision or make an appeal
- **Section 6:** How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon
- **Section 7:** How to ask us to keep covering certain medical services if you think your coverage is ending too soon (Applies only to these services: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you're not sure which information applies to you, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). You can also get help or information from your SHIP.

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

---

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

Your benefits for medical care are described in Chapter 4 in the Medical Benefits Chart. In some cases, different rules apply to a request for a Part B drug. In those cases, we'll explain how the rules for Part B drugs are different from the rules for medical items and services.

If you have a complaint about a bill when you get care from an out-of-network provider, the appeals process described won't apply, unless you were directed to go to an out-of-network provider by our plan or one of the network providers.

You should refer to the notice of the service (called the Medicare Summary Notice) you get from Original Medicare. The Medicare Summary Notice provides information on how to appeal a decision made by Original Medicare.

This section tells what you can do if you're in any of the 5 following situations:

1. You aren't getting certain medical care you want, and you believe that this is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan won't approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**
3. You got medical care that you believe should be covered by our plan, but we said we won't pay for this care. **Make an Appeal. Section 5.3.**
4. You got and paid for medical care that you believe should be covered by our plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5.**
5. You're told that coverage for certain medical care you've been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an Appeal. Section 5.3.**

**Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, go to Sections 7 and 8. Special rules apply to these types of care.**

## **Section 5.2 How to ask for a coverage decision**

### **Legal Terms:**

A coverage decision that involves your medical care is called an **organization determination**.

A fast coverage decision is called an **expedited determination**.

### **Step 1: Decide if you need a standard coverage decision or a fast coverage decision.**

**A standard coverage decision is usually made within 7 calendar days when the medical item or service is subject to our prior authorization rules, 14 calendar days for all other medical items and services, or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. To get a fast coverage decision, you must meet 2 requirements:**

- You may only ask for coverage for medical items and/or services (not requests for payment for items and/or services you already got).
- You can get a fast coverage decision only if using the standard deadlines could cause serious harm to your health or hurt your ability to regain function.

**If your doctor tells us that your health requires a fast coverage decision, we'll automatically agree to give you a fast coverage decision.**

**If you ask for a fast coverage decision on your own, without your doctor's support, we'll decide whether your health requires that we give you a fast coverage decision.** If we don't approve a fast coverage decision, we'll send you a letter that:

- Explains that we'll use the standard deadlines.
- Explains if your doctor asks for the fast coverage decision, we'll automatically give you a fast coverage decision.
- Explains that you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for.

### **Step 2: Ask our plan to make a coverage decision or fast coverage decision.**

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

**Step 3: We consider your request for medical care coverage and give you our answer.**

**For standard coverage decisions we use the standard deadlines.**

**This means we'll give you an answer within 7 calendar days after we get your request for a medical item or service that is subject to our prior authorization rules. If your requested medical item or service is not subject to our prior authorization rules, we'll give you an answer within 14 calendar days after we get your request. If your request is for a Part B drug, we'll give you an answer within 72 hours after we get your request.**

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we shouldn't take extra days, you can file a fast complaint. We'll give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. Go to Section 9 of this chapter for information on complaints.)

**For fast coverage decisions we use an expedited timeframe.**

**A fast coverage decision means we'll answer within 72 hours if your request is for a medical item or service. If your request is for a Part B drug, we'll answer within 24 hours.**

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days**. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we shouldn't take extra days, you can file a fast complaint. (Go to Section 9 for information on complaints.) We'll call you as soon as we make the decision.
- If our answer is no to part or all of what you asked for, we'll send you a written statement that explains why we said no.

**Step 4: If we say no to your request for coverage for medical care, you can appeal.**

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you're going on to Level 1 of the appeals process.

### **Section 5.3 How to make a Level 1 appeal**

#### **Legal Terms:**

An appeal to our plan about a medical care coverage decision is called a plan **reconsideration**.

A fast appeal is also called an **expedited reconsideration**.

#### **Step 1: Decide if you need a standard appeal or a fast appeal.**

**A standard appeal is usually made within 30 calendar days or 7 calendar days for Part B drugs. A fast appeal is generally made within 72 hours.**

- If you're appealing a decision we made about coverage for care, you and/or your doctor need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we'll give you a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 5.2.

#### **Step 2: Ask our plan for an appeal or a fast appeal**

- **If you're asking for a standard appeal, submit your standard appeal in writing.** Chapter 2 has contact information.
- **If you're asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.
- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.** We're allowed to charge a fee for copying and sending this information to you.

#### **Step 3: We consider your appeal and we give you our answer.**

- When we're reviewing your appeal, we take a careful look at all the information. We check to see if we followed all the rules when we said no to your request.
- We'll gather more information if needed and may contact you or your doctor.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

### Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
  - If you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time if your request is for a Part B drug.
  - If we don't give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we're required to automatically send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it gets your appeal.

### Deadlines for a standard appeal

- For standard appeals, we must give you our answer **within 30 calendar days** after we get your appeal. If your request is for a Part B drug you didn't get yet, we'll give you our answer **within 7 calendar days** after we get your appeal. We'll give you our decision sooner if your health condition requires us to.
  - If you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
  - If you believe we shouldn't take extra days, you can file a fast complaint. When you file a fast complaint, we'll give you an answer to your complaint within 24 hours. (Go to Section 9 of this chapter for information on complaints.)
  - (For more information about the process for making complaints, including fast complaints, go to Section 9 of this chapter.)
  - If we don't give you an answer by the deadline (or by the end of the extended time period), we'll send your request to a Level 2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage within 30 calendar days if your request is for a medical item or service, or **within 7 calendar days** if your request is for a Part B drug.
- **If our plan says no to part or all of your appeal**, we'll automatically send your appeal to the independent review organization for a Level 2 appeal.

### Section 5.4 The Level 2 appeal process

#### Legal Term:

The formal name for the independent review organization is the **Independent Review Entity**. It's sometimes called the **IRE**.

The **independent review organization is an independent organization hired by Medicare**. It isn't connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

#### Step 1: The independent review organization reviews your appeal.

- We'll send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file**. We're allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the independent review organization additional information to support your appeal.
- Reviewers at the independent review organization will take a careful look at all the information related to your appeal.

#### If you had a fast appeal at Level 1, you'll also have a fast appeal at Level 2.

- For the fast appeal, the independent review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it gets your appeal.
- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

#### If you had a standard appeal at Level 1, you'll also have a standard appeal at Level 2.

- For the standard appeal, if your request is for a medical item or service, the independent review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it gets your appeal. If your request is for a Part B drug, the

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

independent review organization must give you an answer to your Level 2 appeal **within 7 calendar days** of when it gets your appeal.

- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

### Step 2: The independent review organization gives you its answer.

The independent review organization will tell you its decision in writing and explain the reasons for it.

- **If the independent review organization says yes to part or all of a request for a medical item or service**, we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we get the decision from the independent review organization for standard requests. For expedited requests, we have 72 hours from the date we get the decision from the independent review organization.
- **If the independent review organization says yes to part or all of a request for a Part B drug**, we must authorize or provide the Part B drug within **72 hours** after we get the decision from the independent review organization for **standard requests**. For **expedited requests** we have **24 hours** from the date we get the decision from the independent review organization.
- **If this organization says no to part or all of your appeal**, it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called **upholding the decision** or **turning down your appeal**). In this case, the independent review organization will send you a letter that:
  - Explains the decision.
  - Lets you know about your right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
  - Tells you how to file a Level 3 appeal.

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

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 explains the Level 3, 4, and 5 appeals processes.

### Section 5.5 If you're asking us to pay for our share of a bill you got for medical care

Chapter 5 describes when you may need to ask for reimbursement or to pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

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

If you send us the paperwork asking for reimbursement, you're asking for a coverage decision. To make this decision, we'll check to see if the medical care you paid for is a covered service. We'll also check to see if you followed the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed all the rules, we'll send you the payment for our share of the cost typically within 30 calendar days, but no later than 60 calendar days after we get your request. If you haven't paid for the medical care, we'll send the payment directly to the provider.
- **If we say no to your request:** If the medical care is not covered, or you did not follow all the rules, we'll won't send payment. Instead, we'll send you a letter that says we'll won't pay for the medical care and the reasons why.

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

**To make this appeal, follow the process for appeals in Section 5.3.** For appeals concerning reimbursement, note:

- We must give you our answer within 60 calendar days after we get your appeal. If you're asking us to pay you back for medical care you already got and paid for, you aren't not allowed to ask for a fast appeal.
- If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you asked for to you or the provider within 60 calendar days.

## **SECTION 6 How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon**

---

When you're admitted to a hospital, you have the right to get all covered hospital services necessary to diagnose and treat your illness or injury.

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

- The day you leave the hospital is called your **discharge date**.
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you're being asked to leave the hospital too soon, you can ask for a longer hospital stay, and your request will be considered.

### **Section 6.1 During your inpatient hospital stay, you'll get a written notice from Medicare that tells you about your rights**

Within 2 calendar days of being admitted to the hospital, you'll be given a written notice called An Important Message from Medicare about Your Rights. Everyone with Medicare gets a copy of this notice. If you don't get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) or 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

- 1. Read this notice carefully and ask questions if you don't understand it.** It tells you:
  - Your right to get Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
  - Your right to be involved in any decisions about your hospital stay.
  - Where to report any concerns you have about the quality of your hospital care.
  - Your right to **request an immediate review** of the decision to discharge you if you think you're being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date so we'll cover your hospital care for a longer time.
- 2. You'll be asked to sign the written notice to show that you got it and understand your rights.**
  - You or someone who is acting on your behalf will be asked to sign the notice.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

- Signing the notice shows only that you got the information about your rights. The notice doesn't give your discharge date. Signing the notice **doesn't mean** you're agreeing on a discharge date.

### 3. **Keep your copy** of the notice so you have the information about making an appeal (or reporting a concern about quality of care) if you need it.

- If you sign the notice more than 2 calendar days before your discharge date, you'll get another copy before you're scheduled to be discharged.
- To look at a copy of this notice in advance, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) or 1-800 MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can also get the notice online at [www.CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im](http://www.CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im).

## Section 6.2 How to make a Level 1 appeal to change your hospital discharge date

To ask us to cover your inpatient hospital services for a longer time, use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). Or call your State Health Insurance Assistance Program (SHIP) for personalized help. Call Illinois SHIP (Senior Health Insurance Program (SHIP)) at 1-800-252-8966. SHIP contact information is available in Chapter 2, Section 3.

**During a Level 1 appeal, the Quality Improvement Organization reviews your appeal.** It checks to see if your planned discharge date is medically appropriate for you. The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts aren't part of our plan.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

**Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.**

### How can you contact this organization?

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

### Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization before you leave the hospital and **no later than midnight the day of your discharge**.
  - **If you meet this deadline**, you can stay in the hospital after your discharge date without paying for it while you wait to get the decision from the Quality Improvement Organization.
  - **If you don't meet this deadline, contact us.** If you decide to stay in the hospital after your planned discharge date, you may have to pay all the costs for hospital care you get after your planned discharge date.
- Once you ask for an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we're contacted, we'll give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it's right (medically appropriate) for you to be discharged on that date.
- You can get a sample of the **Detailed Notice of Discharge** by calling Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) or 1-800-MEDICARE (1-800-633-4227). (TTY users call 1-877-486-2048.) Or you can get a sample notice online at [www.CMS.gov/medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im](http://www.CMS.gov/medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im)

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

- Health professionals at the Quality Improvement Organization (the reviewers) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want to.
- The reviewers will also look at your medical information, talk with your doctor, and review information that we and the hospital gave them.
- By noon of the day after the reviewers told us of your appeal, you'll get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it's right (medically appropriate) for you to be discharged on that date.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

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

**What happens if the answer is yes?**

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

**What happens if the answer is no?**

- If the independent review organization says no, they're saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day after the Quality Improvement Organization gives you its answer to your appeal.
- If the independent review organization says no to your appeal and you decide to stay in the hospital, **you may have to pay the full cost** of hospital care you get after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

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

- If the Quality Improvement Organization said no to your appeal, and you stay in the hospital after your planned discharge date, you can make another appeal. Making another appeal means you're going to Level 2 of the appeals process.

### **Section 6.3 How to make a Level 2 appeal to change your hospital discharge date**

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at its decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

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

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

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

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

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

**Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you it's decision.**

**If the independent review organization says yes:**

- **We must reimburse you** for our share of the costs of hospital care you got since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it's medically necessary.**
- You must continue to pay your share of the costs and coverage limitations may apply.

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

- It means they agree with the decision they made on your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you want to continue with the review process.

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

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 tells more about Levels 3, 4, and 5 of the appeals process.

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

---

When you're getting covered **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it's time to stop covering any of these 3 types of care for you, we're required to tell you in advance. When your coverage for that care ends, we'll stop paying our share of the cost for your care.

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

## **Section 7.1 We'll tell you in advance when your coverage will be ending**

### **Legal Term:**

**Notice of Medicare Non-Coverage.** It tells you how you can ask for a **fast-track appeal**. Asking for a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.

- 1. You get a notice in writing** at least 2 calendar days before our plan is going to stop covering your care. The notice tells you:
  - The date when we'll stop covering the care for you.
  - How to request a fast-track appeal to ask us to keep covering your care for a longer period of time.
- 2. You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you got it.** Signing the notice shows only that you got the information about when your coverage will stop. **Signing it doesn't mean you agree** with our plan's decision to stop care.

## **Section 7.2 How to make a Level 1 appeal to have our plan cover your care for a longer time**

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

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). Or call your State Health Insurance Assistance Program (SHIP) for personalized help. Call Illinois SHIP (Senior Health Insurance Program (SHIP)) at 1-800-252-8966. SHIP contact information is available in Chapter 2, Section 3.

**During a Level 1 appeal, the Quality Improvement Organization reviews your appeal.** It decides if the end date for your care is medically appropriate. The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts aren't part of our plan.

**Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a fast-track appeal. You must act quickly.**

**How can you contact this organization?**

- The written notice you got (Notice of Medicare Non-Coverage) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

**Act quickly:**

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the Notice of Medicare Non-Coverage.
- If you miss the deadline, and you want to file an appeal, you still have appeal rights. Contact the Quality Improvement Organization using the contact information on the Notice of Medicare Non-coverage. The name, address, and phone number of the Quality Improvement Organization for your state may also be found in Chapter 2.

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

**Legal Term:**

**Detailed Explanation of Non-Coverage.** Notice that gives details on reasons for ending coverage.

**What happens during this review?**

- Health professionals at the Quality Improvement Organization (the reviewers) will ask you, or your representative, why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want to.
- The independent review organization will also look at your medical information, talk with your doctor, and review information our plan gives them.
- By the end of the day the reviewers tell us of your appeal, you'll get the Detailed Explanation of Non-Coverage from us that explains in detail our reasons for ending our coverage for your services.

**Step 3: Within one full day after they have all the information they need; the reviewers will tell you it's decision.**

**What happens if the reviewers say yes?**

- If the reviewers say yes to your appeal, then **we must keep providing your covered services for as long as it's medically necessary.**

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

- You'll have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

### What happens if the reviewers say no?

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

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

- If reviewers say no to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

### Section 7.3 How to make a Level 2 appeal to have our plan cover your care for a longer time

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

#### Step 1: Contact the Quality Improvement Organization again and ask for another review.

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

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

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

#### Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you it's decision.

### What happens if the independent review organization says yes?

- **We must reimburse you** for our share of the costs of care you got since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it's medically necessary.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

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

### What happens if the independent review organization says no?

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you want to continue with the review process. It will give you details about how to go to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

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

- There are 3 additional levels of appeal after Level 2, for a total of 5 levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter talks more about Levels 3, 4, and 5 of the appeals process.

## SECTION 8 Taking your appeal to Levels 3, 4, and 5

---

### Section 8.1 Appeal Levels 3, 4, and 5 for Medical Service Requests

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the dollar value of the item or medical service you appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you can't appeal any further. The written response you get to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last 3 levels of appeal work in much the same way as the first 2 levels. Here's who handles the review of your appeal at each of these levels.

#### Level 3 appeal

An **Administrative Law Judge** or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process may or may not be over.** Unlike a decision at a Level 2 appeal, we have

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

---

the right to appeal a Level 3 decision that's favorable to you. If we decide to appeal, it will go to a Level 4 appeal.

- If we decide not to appeal, we must authorize or provide you with the medical care within 60 calendar days after we get the Administrative Law Judge's or attorney adjudicator's decision.
- If we decide to appeal the decision, we'll send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process may or may not be over.**
  - If you decide to accept the decision that turns down your appeal, the appeals process is over.
  - If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

**Level 4 appeal**

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process may or may not be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We'll decide whether to appeal this decision to Level 5.
  - If we decide not to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after getting the Council's decision.
  - If we decide to appeal the decision, we'll let you know in writing.
- **If the answer is no or if the Council denies the review request, the appeals process may or may not be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

---

### Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide yes or no to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

---

## Making complaints

---

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

---

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

The complaint process is only used for certain types of problems. This includes problems related to quality of care, waiting times, and customer service.

If you have a complaint regarding a service provided by a hospital or skilled nursing facility that is not part of our plan network, follow the complaint process established by Original Medicare. However, if you have a complaint involving a plan network hospital or skilled nursing facility (or you were directed to go to an out-of-network hospital or skilled nursing facility by our plan or one of the network providers), you'll follow the instructions contained in this section. This is true even if you got a Medicare Summary Notice indicating that a claim was processed but not covered by Original Medicare. Furthermore, if you have a complaint regarding an emergency or urgently needed service, or the cost sharing for hospital or skilled nursing facility services, you'll follow the instructions contained in this section. If you have complaints about optional supplemental benefits, you may also file an appeal.

Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> <li>• Are you unhappy with the quality of the care you got (including care in the hospital)?</li> </ul>
Respecting your privacy	<ul style="list-style-type: none"> <li>• Did someone not respect your right to privacy or share confidential information?</li> </ul>
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> <li>• Has someone been rude or disrespectful to you?</li> <li>• Are you unhappy with our Member Services?</li> <li>• Do you feel you're being encouraged to leave our plan?</li> </ul>

## Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)

Complaint	Example
<b>Waiting times</b>	<ul style="list-style-type: none"> <li>• Are you having trouble getting an appointment, or waiting too long to get it?</li> <li>• Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Member Services or other staff at our plan? <ul style="list-style-type: none"> <li>○ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.</li> </ul> </li> </ul>
<b>Cleanliness</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?</li> </ul>
<b>Information you get from us</b>	<ul style="list-style-type: none"> <li>• Did we fail to give you a required notice?</li> <li>• Is our written information hard to understand?</li> </ul>
<b>Timeliness</b> (These types of complaints are all about the timeliness of our actions related to coverage decisions and appeals)	<p>If you asked for a coverage decision or made an appeal, and you think we aren't responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> <li>• You asked us for a fast coverage decision or a fast appeal, and we said no; you can make a complaint.</li> <li>• You believe we aren't meeting the deadlines for coverage decisions or appeals; you can make a complaint.</li> <li>• You believe we aren't meeting deadlines for covering or reimbursing you for certain medical items or services or drugs that were approved; you can make a complaint.</li> <li>• You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.</li> </ul>

### Section 9.2 How to make a complaint

#### Legal Terms:

A **complaint** is also called a **grievance**.

**Making a complaint** is called **filing a grievance**.

**Using the process for complaints** is called **using the process for filing a grievance**.

A **fast complaint** is called an **expedited grievance**.

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

---

**Step 1: Contact us promptly – either by phone or in writing.**

- **Calling Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) is usually the first step.** If there's anything else you need to do, Member Services will let you know.
- **If you don't want to call (or you called and weren't satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we'll respond to your complaint in writing.
- You or someone you name may file the grievance. You should mail it to:

Medical Associates Health Plans  
Attention: Member Services  
1605 Associates Drive, Suite 101  
Dubuque, IA 52002

You may also fax it to us at 563-584-4760.

We must address your grievance quickly, but no later than 30 days. Medical Associates Health Plans can take an additional 14 calendar days with the member being notified in writing prior to the 30<sup>th</sup> day. In certain cases, you have the right to ask for a "fast grievance", meaning we will answer your grievance within 24 hours.

There are only two reasons under which we will grant a request for a fast grievance: If you have asked us to give you a "fast decision" about a service you have not yet received and we have refused or if you do not agree with our request for a 14-day extension to respond to your standard grievance, coverage decision, organization determination or pre-service appeal.

- The **deadline** for making (filing) a complaint is 60 calendar days from the time you had the problem you want to complain about.

**Step 2: We look into your complaint and give you, our answer.**

- **If possible, we'll answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we'll tell you in writing.
- **If you're making a complaint because we denied your request for a fast coverage decision or a fast appeal, we'll automatically give you a fast complaint.** If you have a fast complaint, it means we'll give you an answer within 24 hours.

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

---

- **If we don't agree** with some or all your complaint or don't take responsibility for the problem you're complaining about, we'll include our reasons in our response to you.

**Section 9.3 You can also make complaints about quality of care to the Quality Improvement Organization**

When your complaint is about quality of care, you have 2 extra options:

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

**Section 9.4 You can also tell Medicare about your complaint**

You can submit a complaint about Medical Associates Freedom Plan directly to Medicare. To submit a complaint to Medicare, go to [www.Medicare.gov/my/medicare-complaint](http://www.Medicare.gov/my/medicare-complaint). You can also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users call 1-877-486-2048.

## CHAPTER 8: Ending membership in our plan

### SECTION 1 Ending your membership in our plan

---

Ending your membership in Medical Associates Freedom Plan may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you decide you want to leave. Sections 2 and 3 give information on ending your membership voluntarily.
- There are also limited situations where we're required to end your membership. Section 5 tells you about situations when we must end your membership.

If you're leaving our plan, our plan must continue to provide your medical care and you'll continue to pay your cost share until your membership ends.

### SECTION 2 When can you end your membership in our plan?

---

#### Section 2.1 You can end your membership at any time

You can disenroll from this plan at any time. You may switch to Original Medicare or, if you have an enrollment period, you may enroll in a Medicare Advantage or another Medicare drug plan.

#### Section 2.2 Get more information about when you can end your membership

If you have any questions about ending your membership you can:

- **Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942)**
- Find the information in the **Medicare & You 2026** handbook
- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048.)

**SECTION 3 How to end your membership in our plan**

You may end your membership in our plan at any time during the year and change to Original Medicare. To end your membership, you must make a request in writing to us. Your membership will end on the last day of the month in which we get your request. Contact us if you need more information on how to do this.

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

To switch from our plan to:	Here's what to do:
<b>Another Medicare health plan</b>	<p>Enroll in the new Medicare health plan.</p> <p>You'll automatically be disenrolled from Medical Associates Freedom Plan when your new plan's coverage starts.</p>
<b>Original Medicare with a separate Medicare drug plan</b>	<ul style="list-style-type: none"> <li>• Enroll in the new Medicare drug plan.</li> <li>• <b>Send us a written request to disenroll.</b> Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) if you need more information on how to do this.</li> <li>• You can also call <b>Medicare</b> at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users call 1-877-486-2048.</li> </ul> <p>Enrolling in the new drug plan will not automatically disenroll you from Medical Associates Freedom Plan when your new plan's coverage starts.</p>
<b>Original Medicare without a separate Medicare drug plan</b>	<ul style="list-style-type: none"> <li>• <b>Send us a written request to disenroll.</b> Call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) if you need more information on how to do this.</li> <li>• You can also call <b>Medicare</b> at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users call 1-877-486-2048.</li> <li>• You'll be disenrolled from Medical Associates Freedom Plan when your coverage in Original Medicare starts.</li> </ul>

**Note:** If you disenroll from Medicare drug coverage and go without creditable drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

## **SECTION 4      Until your membership ends, you must keep getting your medical items, services through our plan**

---

Until your membership ends, and your new Medicare coverage starts, you must continue to get your medical services, items through our plan.

- **Continue to use our network providers to get medical care.**
- **If you're hospitalized on the day your membership ends, your hospital stay will be covered by our plan until you're discharged** (even if you're discharged after your new health coverage starts).
- If you use out-of-network providers to get medical services, the services are covered under Original Medicare. You'll be responsible for Original Medicare's cost sharing for such services, with the exception of emergency and urgently needed services.
- 

## **SECTION 5      Medical Associates Freedom Plan must end our plan membership in certain situations**

---

**Medical Associates Freedom Plan must end your membership in our plan if any of the following happen:**

- If you no longer have Medicare Part B. Members must stay continuously enrolled in Medicare Part B
- If you move out of our service area or you're away from our service area for more than 90 days
  - If you move or take a long trip, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) to find out if the place you're moving or traveling to is in our plan's area
- If you're no longer a United States citizen or lawfully present in the United States
- If you become incarcerated (go to prison).
- If you intentionally give us incorrect information when you're enrolling in our plan and that information affects your eligibility for our plan (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care (We can't make you leave our plan for this reason unless we get permission from Medicare first.)

- If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General
- If you don't pay our plan premiums

If you have questions or want more information on when we can end your membership, call Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942).

**Section 5.1 We can't ask you to leave our plan for any health-related reason**

Medical Associates Freedom Plan isn't allowed to ask you to leave our plan for any health-related reason.

**What should you do if this happens?**

If you feel that you're being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

**Section 5.2 You have the right to make a complaint if we end your membership in our plan**

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

## CHAPTER 9: Legal notices

### SECTION 1 Notice about governing law

---

The principal law that applies to this Evidence of Coverage document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services (CMS). In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws aren't included or explained in this document.

### SECTION 2 Notice about nondiscrimination

---

**We don't discriminate** based on race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare health plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at [www.HHS.gov/ocr/index.html](http://www.HHS.gov/ocr/index.html).

If you have a disability and need help with access to care, call us at Member Services at 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942). If you have a complaint, such as a problem with wheelchair access, Member Services can help.

### SECTION 3 Notice about Medicare Secondary Payer subrogation rights

---

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Medical Associates Freedom Plan, as a Medicare cost plan sponsor, will exercise

**Chapter 9 Legal notices**

---

the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

**Section 3.1 Right of Recovery and Subrogation**

If you are injured or suffer any ailment or disease which caused you to obtain benefits provided by Medical Associates Health Plan (MAHP) under this Evidence of Coverage, and if you have a claim for monetary payments, reimbursement, or damages on account thereof against any third party, including but not limited to a group health care plan, group health insurance policy, Medicare, or any other policy of insurance, including but not limited to Workers' Compensation benefits, automobile insurance, or homeowners' insurance (a "Third Party"), you shall be deemed to have agreed on your behalf at the time of execution of the Enrollment Form and by accepting benefits under this Evidence of Coverage that as a condition to receiving benefits and services under this Evidence of Coverage, MAHP shall be subrogated, to the extent of the reasonable cash value of benefits, supplies, and services provided by MAHP to you, to all your rights of recovery against any Third Party, and you shall execute and deliver instruments and papers and do whatever else is necessary to secure MAHP's subrogation rights.

To protect the subrogation rights of MAHP, you will either:

(1) pursue such claim for reimbursement, including but not limited to filing of a lawsuit, against the Third Party and upon collection of any payment on such claim, whether or not designated as payment for such injury, ailment or disease (the "Claim Recovery"), you shall immediately reimburse MAHP in full for the reasonable cash value of benefits, supplies, and services provided to you by MAHP prior to payment of any other party from such Claim Recovery (including but not limited to your legal counsel), and if payment in full is not possible from such Claim Recovery, then to the extent of Claim Recovery. MAHP shall have a lien on any Claim Recovery from said Third Party whether by judgment, settlement or otherwise; or

(2) assign any and all of your rights against such Third Party for the reasonable cash value of benefits, supplies, and services provided by MAHP, including but not limited to the right to settlement and the right to bring suit in your name or on your behalf at the sole cost and expense of MAHP. MAHP shall be entitled to and shall have a lien upon the Claim Recovery from any Third Party whether by judgment, settlement, or otherwise. In the event that a suit instituted by MAHP on your behalf results in an award of monetary damages in excess of the cash value of actual benefits and services provided by MAHP, MAHP shall have the right to recover costs of suit and attorney's fees out of such excess to the extent of such excess.

You shall be required to elect whether you will pursue a Claim Recovery or assign your rights to a Claim Recovery to MAHP within thirty (30) days of MAHP determining that such a Third Party claim exists. If you fail to make a timely election, then you shall be deemed to have elected to assign you rights to MAHP to pursue a Claim Recovery. The execution of the Enrollment Form

**Chapter 9 Legal notices**

---

by you shall be deemed to constitute the Member's "power of attorney" in favor of MAHP in order to accomplish the purposes of this Section.

**Section 3.2 Your Obligation as a Condition to Receive Benefits**

You shall do nothing to prejudice MAHP's subrogation rights. By accepting benefits, you further agree to:

- A. Reimburse MAHP for the reasonable cash value of the services and supplies furnished under this Evidence of Coverage for such injury, ailment or disease, immediately upon collection of a Claim Recovery with respect to you, whether by action of law, settlement or otherwise, and take the actions necessary to protect such Claim Recovery from any other claim to such Claim Recovery, including but not limited to any other Third Party and you legal counsel for payment of attorney fees, costs and expenses; and
- B. Provide MAHP with a lien, to the extent of the cash value of these services and supplies. You shall provide notice of this lien to the party whose act caused the injuries, his/her agent or attorney, the court having jurisdiction in the matter, the Third Party, and any other person or entity whose notice of such lien is necessary to the preservation of the lien. MAHP may also, without prior notice or consent to you, provide such notice, a copy of which shall be provided to you and if applicable, your legal counsel; and
- C. Take any necessary and sufficient action required by MAHP to ensure that any Claim Recovery against a Third Party (or any person or organization liable for such Third Party's conduct) includes a sum equal to and specifically allocated to the reasonable cash value of benefits, supplies, and services provided by MAHP. In the event such Claim Recovery is not structured to specifically allocate payment for such MAHP benefits, then the Claim Recovery shall be deemed to include such allocated payment, regardless of the characterization of the Claim Recovery by you or any Third Party.
- D. Pursue a claim against the Third Party in a timely and reasonable manner and provide updates to MAHP on your pursuit of such Claim as requested by MAHP. In the event MAHP believes in its reasonable judgment that the claim is being prejudiced by your pursuit of the claim, MAHP shall provide you written notice of such prejudice, and provide you thirty (30) days in which to cure such prejudice, unless such prejudice will result in a loss of recovery rights prior to the expiration of the 30-day period, in which case reasonable notice under the circumstances shall be provided. Your failure to cure such prejudice based upon the sole discretion of MAHP shall cause the automatic assignment to MAHP of your rights against the Third Party, and shall permit MAHP to take up any prosecution of such claim at the sole expense of MAHP.

## CHAPTER 10: Definitions

**Ambulatory Surgical Center** – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center doesn't exceed 24 hours.

**Appeal** – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or prescription drugs or payment for services or drugs you already got. You may also make an appeal if you disagree with our decision to stop services that you're getting.

**Balance Billing** – When a provider (such as a doctor or hospital) bills a patient more than our plan's allowed cost-sharing amount. As a member of Medical Associates Freedom Plan, you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We don't allow providers to **balance bill** or otherwise charge you more than the amount of cost sharing our plan says you must pay.

**Benefit Period** – The way that both our plan and Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't gotten any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.

**Centers for Medicare & Medicaid Services (CMS)** – The federal agency that administers Medicare.

**Coinsurance** – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services after you pay any deductibles.

**Complaint** – The formal name for making a complaint is **filing a grievance**. The complaint process is used only used for certain types of problems. This includes problems about quality of care, waiting times, and the customer service you get. It also includes complaints if our plan doesn't follow the time periods in the appeal process.

**Comprehensive Outpatient Rehabilitation Facility (CORF)** – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

**Chapter 10 Definitions**

---

**Copayment (or copay)** – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

**Cost Sharing** – Cost sharing refers to amounts that a member has to pay when services are gotten. This is in addition to our plan’s monthly plan premium. Cost sharing includes any combination of the following 3 types of payments: 1) any deductible amount a plan may impose before services are covered; 2) any fixed copayment amount that a plan requires when a specific service is gotten; or 3) any coinsurance amount, a percentage of the total amount paid for a service, that a plan requires when the service is gotten.

**Covered Services** – The term we use to mean all the health care services and supplies that are covered by our plan.

**Creditable Prescription Drug Coverage** – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

**Custodial Care** – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you don’t need skilled medical care or skilled nursing care. Custodial care, provided by people who don’t have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn’t pay for custodial care.

**Deductible** – The amount you must pay for health care before our plan pays.

**Disenroll or Disenrollment** – The process of ending your membership in our plan.

**Dual Eligible Special Needs Plans (D-SNP)** – D-SNPs enroll people who are entitled to both Medicare (Title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (Title XIX). States cover some Medicare costs, depending on the state and the person’s eligibility.

**Dually Eligible Individual** – A person who is eligible for Medicare and Medicaid coverage.

**Durable Medical Equipment (DME)** – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

**Chapter 10 Definitions**

---

**Emergency** – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

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

**Evidence of Coverage (EOC) and Disclosure Information** – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

**Extra Help** – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

**Grievance** – A type of complaint you make about our plan or providers, including a complaint concerning the quality of your care. This doesn't involve coverage or payment disputes.

**Home Health Aide** – A person who provides services that don't need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

**Hospice** – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. Our plan must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums, you're still a member of our plan. You can still get all medically necessary services as well as the supplemental benefits we offer.

**Hospital Inpatient Stay** – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

**Initial Enrollment Period** – When you're first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

**Low Income Subsidy (LIS)** – Go to Extra Help.

**Chapter 10 Definitions**

---

**Medicaid (or Medical Assistance)** – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

**Medically Necessary** – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

**Medicare** – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

**Medicare Advantage (MA) Plan** – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Drug Coverage**.

**Medicare Cost Plan** – A Medicare Cost Plan is a plan operated by a Health Maintenance Organization (HMO) or Competitive Medical Plan (CMP) in accordance with a cost-reimbursed contract under section 1876(h) of the Act.

**Medicare-Covered Services** – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all the services that are covered by Medicare Part A and B. (For members who have only Medicare Part B, our plan covers only Part B services.) The term Medicare-Covered Services doesn't include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

**Medicare Health Plan** – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in our plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

**Medicare Prescription Drug coverage (Medicare Part D)** – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

**Medigap (Medicare Supplement Insurance) Policy** – Medicare supplement insurance sold by private insurance companies to fill gaps in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Cost Plan is not a Medigap policy.)

**Chapter 10 Definitions**

---

**Member (Member of our Plan, or Plan Member)** – A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

**Member Services** – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

**Network Provider – Provider** is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called **plan providers**.

**Organization Determination** – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called coverage decisions in this document.

**Original Medicare (Traditional Medicare or Fee-for-Service Medicare)** – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has 2 parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

**Out-of-Network Provider or Out-of-Network Facility** – A provider or facility that doesn't have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that aren't employed, owned, or operated by our plan.

**Out-of-Pocket Costs** – Go to the definition for cost sharing above. A member's cost-sharing requirement to pay for a portion of services gotten is also referred to as the member's out-of-pocket cost requirement.

**PACE plan** – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and supports (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans get both their Medicare and Medicaid benefits through our plan.

**Part C** – Go to Medicare Advantage (MA) Plan.

**Part D** – The voluntary Medicare Prescription Drug Benefit Program.

**Chapter 10 Definitions**

---

**Preferred Provider Organization (PPO) Plan** – A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they're gotten from network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are gotten from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services gotten from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both network (preferred) and out-of-network (non-preferred) providers.

**Premium** – The periodic payment to Medicare, an insurance company, or a health care plan for health or drug coverage.

**Preventive services** – Health care to prevent illness or detect illness at an early stage, when treatment is likely to work best (for example, preventive services include Pap tests, flu shots, and screening mammograms).

**Prior Authorization** – Approval in advance to get services based on specific criteria. In a Medicare Cost Plan, you need prior authorization to get out-of-network services. Covered services that need prior authorization are marked in the Medical Benefits Chart in Chapter 4. Part B drugs are covered if ordered by a network provider or authorized referral out-of-network provider.

**Prosthetics and Orthotics** –Medical devices including, but not limited to: arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

**Quality Improvement Organization (QIO)** – A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.

**Referral** – A written order from your primary care doctor for you to visit a specialist or get certain medical services. Without a referral, our plan may not pay for services from an out-of-network specialist.

**Rehabilitation Services** – These services include inpatient rehabilitation care, physical therapy (outpatient), speech and language therapy, and occupational therapy.

**Service Area** – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. Our plan must disenroll you if you permanently move out of our plan's service area.

**Chapter 10 Definitions**

---

**Skilled Nursing Facility (SNF) Care** – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

**Special Enrollment Period** – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you're getting Extra Help with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

**Special Needs Plan** – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who live in a nursing home, or who have certain chronic medical conditions.

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

**Supplemental Security Income (SSI)** – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits aren't the same as Social Security benefits.

**Urgently Needed Services** – A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or it's unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

## Medical Associates Freedom Plan Member Services

Method	Member Services Contact Information
Call	1-866-821-1365 <b>Calls to this number are free.</b> Hours are 8:00 am to 8:00 pm., CST, 7 days a week (please note that access to a representative is limited on the weekends and holidays during certain times of the year).  Member Services 563-584-4885 or 1-866-821-1365 (TTY users call 1-800-735-2942) also has free language interpreter services available for non-English speakers.
TTY	1-800-735-2942  Calls to this number are free. Calls are answered 24 hours a day, 7 days a week.
Fax	563-584-4760
Write	1605 Associates Drive, Suite 101 Dubuque, IA 52002 Email: <a href="mailto:memberservices@mahealthcare.com">memberservices@mahealthcare.com</a>
Website	<a href="http://www.mahealthplans.com">www.mahealthplans.com</a>

## Senior Health Insurance Program (SHIP): (Illinois SHIP)

SHIP is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
Call	1-800-252-8966
TTY	711 (TRS)
Write	Senior Health Insurance Program, Illinois Department of Aging One Natural Resource Way, #100 Springfield, IL 62702-1271
Website	<a href="https://ilaging.illinois.gov/ship">https://ilaging.illinois.gov/ship</a>

**PRA Disclosure Statement** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



## **Notice of Availability of Language Assistance Services and Auxiliary Aids**

**ATTENTION:** If you speak any of the languages listed below, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-866-821-1365 (TTY: 1-800-735-2942) or speak to your provider.

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-866-821-1365 (TTY: 1-800-735-2942) o hable con su proveedor.

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-866-821-1365 (TTY: 1-800-735-2942) an oder sprechen Sie mit Ihrem Provider.

**MAKINIKA:** Ikiwa wewe huzungumza Kiswahili, msaada na huduma za lugha bila malipo unapatikana kwako. Vifaa vya usaidizi vinavyofaa na huduma bila malipo ili kutoa taarifa katika mifumo inayofikiwa pia inapatikana bila malipo. Piga simu 1-866-821-1365 (TTY: 1-800-735-2942) au zungumza na mtoa huduma wako.

**ATTENTION:** Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-866-821-1365 (TTY: 1-800-735-2942) ou parlez à votre fournisseur.

**LƯU Ý:** Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-866-821-1365 (Người khuyết tật: 1-800-735-2942) hoặc trao đổi với người cung cấp dịch vụ của bạn.

**如果您说[中文],** 我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务, 以无障碍格式提供信息。致电 1-866-821-1365 (文本电话: 1-800-735-2942) 或咨询您的服务提供商。

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل

مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم

1-866-821-1365 (TTY: 1-800-735-2942) أو تحدث إلى مقدم الخدمة

**ማሳሰቢያ:-** አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ እገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። በስልክ ቁጥር 1-866-821-1365 (TTY: 1-800-735-2942) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

**FIIRO GAAR AH:** Haddaad ku hadasho Soomaali, adeegyo kaalmada luuqadda ah oo bilaash ah ayaad heli kartaa. Qalab caawinaad iyo adeegyo oo habboon si loogu bixiyo macluumaadka qaabab la adeegsan karo ayaa sidoo kale bilaa lacag heli karaa. Wac 1-866-821-1365 (TTY: 1-800-735-2942) ama la hadal bixiyahaaga.”

נאטיץ: אויב איר רעדט יידיש, שפראך הילף סערוויסעס זענען בארעכטיגט פאר דיר פריי. צונעמען

אַיִס און באַדינונגס פֿאַר פֿראַוויידינג אינפֿאַרמאַציע אין צוטריטלעך פֿאַרמאַטירונגען זענען אויך

אַדער רעדן מיט דיין טרעגער (TTY: 1-800-735-2942) בנימצא פריי. רופן 1-866-821-1365-

**PAALALA:** Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libheng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-866-821-1365 (TTY: 1-800-735-2942) o makipag-usap sa iyong provider.

**LUS CEEV TSHWJ XEEB:** Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau 1-866-821-1365 (TTY: 1-800-735-2942) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

**UWAGA:** Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-866-821-1365 (TTY: 1-800-735-2942) lub porozmawiaj ze swoim dostawcą.

توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی

فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں

پر کال کریں یا اپنے فراہم کنندہ سے بات کریں (TTY: 1-800-735-2942) 1-866-821-1365