

2020 Annual Notice to Maryland Physicians Care Members

Important information for members, parents and guardians

Maryland Physicians Care would like to remind you of some important information about your health plan. This will help you make informed choices about health care for yourself or your family. More information on each of the topics below can be found at www.MarylandPhysiciansCare.com or your Member Handbook. An updated copy of the Member Handbook can be found online. If you do not have access to the internet, you can also call Member Services toll-free at **1-800-953-8854**. Thank you for choosing Maryland Physicians Care!

Your rights and responsibilities

You can use all your member rights without being treated differently or losing any health care services. It's important to know and understand your rights and responsibilities. You'll find them listed in your Member Handbook. They're also listed on our website, www.MarylandPhysiciansCare.com by going to the 'For Member' page and selecting the 'Benefits' tab on the left side of the page. If you have any questions about your rights and responsibilities, call Member Services.

Quality improvement programs monitor important aspects of care

We check the quality of care you receive. Our quality improvement program wants to make sure you have:

- Easy access to quality medical care
- Health management programs that meet your needs
- Help with any chronic conditions or illnesses you have
- Support when you need it most, like after hospital admissions or when you're sick
- High satisfaction with your health care providers and with the health plan

Some examples of our quality improvement activities for you (and all our members) include:

- Sending you postcards or newsletters that help keep you up-to-date on your health care
- Reviewing the quality of the service you get
- Reminding you and your provider about preventive health care
- Measuring standards, such as how long it takes for you to get an appointment
- Monitoring to make sure your phone calls are answered as quickly as possible and that you get correct information
- Making sure your providers have all the information they need to give good care to you or your child

This list does not include all our quality health management programs. To learn more about our quality and health management programs, our goals and our progress in meeting our goals, visit our website at <https://www.marylandphysicianscare.com/for-members/benefits/quality-improvement.html> or just call us. We can also give you a hard copy of all this information.

Maryland Physicians Care values the privacy and security of your health care data

We have several safeguards in place to protect your health care data. These include:

- Administrative – We have rules that tell us how to use your health care data whether it is written, oral, or electronic. Staff is trained on these rules to keep your health care data protected.
- Physical – We lock up your records and keep your health care data in safe areas.
- Technical – Access to your health care data is restricted. The only persons who have access are those who need it to perform their job or provide care to you.

Your privacy and health care data security rights as a Maryland Physicians Care member

- You have the right to agree or to object about how your health care data is used.
- When your health care data is used to give care to you, this is known as Treatment, Payment, and Health Care Operations (TPO).
- We will not use your health care data for any reason other than TPO without your permission.
- You may agree or object if you want your health care data to be used for any reason other than TPO. You must send Maryland Physicians Care a request to have this done. We will make sure we have your permission.
- All requests must be in writing. You may cancel your request at any time. You may send your written request to: Compliance manager, Maryland Physicians Care, 1201 Winterson Rd, 4th Floor, Linthicum Heights, MD 21090.

You may contact us anytime if you have questions about your health care data or private information.

Approving medically necessary health care through Utilization Management

We want to make sure our members receive the right health care in the right way at the right time. Our Utilization Management (UM) program monitors members' use of services to see if health care services are being under- or over-used. We follow these principles:

1. Medically necessary determinations are based only on appropriate care and service and the coverage provided.
2. Maryland Physicians Care does not reward practitioners or other individuals for issuing denials of coverage or care.
3. Maryland Physicians Care does not provide financial incentives that encourage decisions that result in underuse of services.

UM staff uses specific criteria to make these decisions. This includes clinical protocols, practice guidelines and written policies. You can learn more about these clinical guidelines at www.MarylandPhysiciansCare.com. You may also call Member Services to request assistance from one of our UM staff.

Questions about benefits or copayments

You can find information about your benefits and services (covered and non-covered), copays and other charges, in your member handbook or visit our website, www.MarylandPhysiciansCare.com. Make sure you know about which services are included in your coverage, and which are not.

Still have questions or would like this information mailed to you? No problem, Member Services can assist you with all your needs. Just give us a call.

Case Management: Our Case Management Department is here to help you understand and control complex health conditions. Case managers and care coordinators can help Monday through Friday during normal business hours. A case manager may be assigned to help you plan for and receive health care services. The case manager also keeps track of what services are needed and what has been provided. For more information about case management or to request services, call toll-free **1-800-953-8854**.

Disease Management: We offer disease management programs that can help you better manage your health. These programs educate you on your disease and give you tips on how to stay healthy. If you are an adult over the age of 18 and have asthma or diabetes, we can help you. It's your choice to participate in a disease management program and because this is an opt in program, you can choose to join or leave the program at any time without any impact to your benefits.

You can join or get more information by calling our Special Needs Coordinator toll free 1-800-953-8854 or by email at MBU-MDMedicaidSpecialNeeds@marylandphysicianscare.com

Pharmacy

If you or your child needs medicine, we have a wide selection of approved drugs for your provider to choose from. This list identifies drugs available to you through a prescription from your provider. This list also includes generic prescription drugs, some brand name drugs, limits and/or requirements. Please ask your provider to consider a drug from the generic prescription drug list if it meets your medical needs.

New drugs may be added to the formulary. The formulary is updated monthly. If you have questions regarding prior authorization of medications, explanation of limits, process for generic substitution, or step therapies, you can check our website at www.MarylandPhysiciansCare.com. Just go to members > benefits > approved drug benefits.

If you need help, or would like this information mailed to you, please call Member Services toll-free at **1-800-953-8854**.

If you have a hard time seeing or hearing, or you don't know English well, we can help. Ask for information in another format or language. We also have interpreter services available at no cost to you. Just give Member Services a call.

If you receive a bill from your provider

Under the HealthChoice program, you are entitled to get all covered medical services without cost to you. The covered services will be paid by Maryland Physicians Care or by your other health insurance carrier if you have other primary insurance. Providers should not send you a bill for a covered medical service or for the difference between what your health insurance paid and what they charge (Balance Billing). Providers can only bill the amount they agreed upon with Maryland Physicians Care. If you get a bill from one of our providers, call Member Services for help.

Member Services toll-free at 1-800-953-8854 | www.MarylandPhysiciansCare.com

How to choose the care you need

Your Primary Care Provider (PCP) is a central part of your health care. He or she should be the one you contact first for most issues and hospital services.

Sometimes you or your child may need care from a specialist that treats specific conditions. Your PCP can recommend a specialist for you. You also have the option of finding your own provider. Check their professional credentials, like board certifications, by looking in your provider directory. You can visit www.MarylandPhysiciansCare.com or call Member Services.

Some specialty services don't need prior approval. We call this self-referral. You can self-refer to the following services:

- Emergency care
- Routine and preventive care from an OB/GYN
- First visit with a physical therapist (you must get permission from Maryland Physicians Care for follow-up visits)
- Eye care exams
- Routine family planning services

Remember, except for family planning and emergency services, you must go to a Maryland Physicians Care provider. Otherwise your service may not be covered.

Primary Mental Health Services

Primary mental health services are basic mental health services provided by your PCP or another provider within Maryland Physicians Care's network.

Note: Because specialty mental health services are not covered by Maryland Physicians Care, if more than just basic mental health services are needed, your PCP will refer you to or you can call the Public Behavioral Health System at 800-888-1965 for specialty mental health services.

Call your PCP for after-hours care

If you or your child gets sick after office hours, or on a weekend, call your PCP's office anyway. An answering service will contact your PCP. The PCP will call you back to tell you what to do. If it's the middle of the night, give your PCP time to get back to you. **If it's an emergency, you should ALWAYS call 911 or go to the nearest emergency room.**

If you're unsure it's an emergency, call your PCP

An emergency is the sudden onset of a medical condition with severe symptoms, including severe pain. These symptoms are so serious that you can see immediate medical care is urgent, to prevent loss of limb or even life. If a member is pregnant, and very ill, she may be in danger of losing her baby.

Emergency conditions may include:

Bleeding that won't stop	Difficulty breathing	Seizures
Broken bones	Medicine or drug overdose	Severe burns
Chest pains	Not able to move	Suicide attempts
Choking	Passing out (blackouts)	Throwing up blood
Danger of losing limb or life	Poisoning	

How to get emergency care

If you're having an emergency, call 911 or go to the closest hospital. In this situation, the hospital doesn't have to be in our network. You also don't need pre-approval for emergency transportation to the hospital or emergency care in the hospital.

IMPORTANT: Only use the emergency room when you have a true emergency. Then, call 911 or go to the hospital. **However, if you need routine care or care after hours, just call the PCP's number that is on your Maryland Physicians Care ID card.**

Selecting and changing your PCP

If you do not choose a PCP, Maryland Physicians Care will select one for you. If you want a different PCP than the one we assigned for you, the provider directory is available on our website at www.MarylandPhysiciansCare.com. The online directory provides the name, address, phone number, specialty, board certification status, where they went to medical school and much more. If you do not have access to the internet or prefer a paper print-out of the listing be mailed to you, please call Member Services.

New technology for medical procedures

Maryland Physicians Care always wants to make sure our members get safe, up-to-date, high-quality medical care. A team of providers continually review new health care technologies and procedures and decides if they should become covered services.

Member Services toll-free at 1-800-953-8854 | www.MarylandPhysiciansCare.com

While under investigation, new technologies and treatments are not covered services. Before covering new technologies, we will:

- Study the purpose of each technology
- Review medical literature
- Decide how the new technology may benefit members
- Develop guidelines on how and when to use the technology

Out-of-service care when you are away from home

There are times when you may be away from home and you or your child needs care. Maryland Physicians Care provides services in Maryland only. When you're out of our service area, routine care for you or your child is not covered. You're only covered for emergency services. If you're out of the service area and you or your child needs health care services, call your PCP and they will tell you what to do. The PCP's telephone number is on your Maryland Physicians Care ID card. You can also call Member Services.

If you're having an emergency while out of our service area, call 911 or go to the closest emergency room. Make sure you have your Maryland Physicians Care ID card. If you or your child gets services in the emergency room and is admitted to the hospital, have the hospital call our Member Services department.

We take member complaints and appeals very seriously

We want you to be happy with services you receive from us. If you're not happy, please let us know. We want to know what is wrong so we can make our services better.

To file a complaint or appeal

If you have a complaint or would like to file an appeal, please contact us. If you want a Member Advocate, we can help. Here is how you can reach us:

Call us: 1-800-953-8854

Write to us:

Maryland Physicians Care MCO
Attn: Grievance and Appeals Unit
1201 Winterson Rd, 4th Floor
Linthicum Heights, MD 21090

Tell us what happened

Give us as much information as you can. For example, include the date the incident happened, the names of the people involved and details about what happened. Be sure to include your name, your child's name and your member ID number.

You can get a second opinion at no cost to you

When a PCP or a specialist says you need surgery or other treatment, you can check with another provider. This is called a second opinion. Your PCP can recommend a provider, or you can call Member Services.

Out-of-network services require pre-approval

Maryland Physicians Care offers a wide network of providers and services. On occasion, you or your child may need to go outside of our network. Except for family planning and emergency care, all out-of-network services require pre-approval. If approved, we will adequately and timely cover these services, for as long as we can't provide the service within our network. If you have questions, please call Member Services or visit www.MarylandPhysiciansCare.com.

Nondiscrimination Notice

Maryland Physicians Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Foreign Language Assistance

Español/Spanish

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

中文/Chinese

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

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