



**BlueCross  
BlueShield**

Minnesota

# **Blue Plus Member Handbook MinnesotaCare**

January 1, 2021

This booklet contains important information about your health care services.

Blue Plus, 1800 Yankee Doodle Road, Eagan, MN 55122

Website: [bluecrossmn.com/publicprograms](http://bluecrossmn.com/publicprograms)

Blue Plus Member Services: Call **1-800-711-9862**, TTY **711**

Hours of service: Monday through Friday 8 a.m. to 5 p.m. Central Time

**Blue Advantage<sup>SM</sup> and MinnesotaCare  
Toll Free 1-800-711-9862, TTY 711**

Attention. If you need free help interpreting this document, call the above number.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤစာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរសព្ទតាមលេខខាងលើ ។

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntauv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သ့ဟ်သးဘဉ်တက့ၢ်. ဝဲနမ့ၢ်လိာ်ဘဉ်တၢ်မၤစၢၤကလီၤလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်, ကိးဘဉ်လီၤတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ, ຖ້າທາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງໂທໄປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

## Civil Rights Notice

**Discrimination is against the law.** Blue Plus does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

**Auxiliary Aids and Services:** Blue Plus provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. Contact Blue Plus at [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com), or call Blue Advantage<sup>SM</sup> and MinnesotaCare Member Services at 1-800-711-9862 (toll free), or your preferred relay services.

**Language Assistance Services:** Blue Plus provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact Blue Plus at [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com), or call Blue Advantage<sup>SM</sup> and MinnesotaCare Member Services at 1-800-711-9862 (toll free), or your preferred relay services.

## Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Blue Plus. You may contact any of the following four agencies directly to file a discrimination complaint.

### U.S. Department of Health and Human Services' Office for Civil Rights (**OCR**)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the **OCR** directly to file a complaint:

U.S. Department of Health and Human Services  
Office of Civil Rights  
200 Independence Avenue SW  
Room 515F

HHH Building  
 Washington, DC 20201  
 Customer Response Center: Toll-free: 800-368-1019  
 TDD 800-537-7697  
 Email: [ocrmail@hhs.gov](mailto:ocrmail@hhs.gov)

### **Minnesota Department of Human Rights (MDHR)**

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights  
 540 Fairview Avenue North  
 Suite 201  
 St. Paul, MN 55104  
 651-539-1100 (voice)  
 800-657-3704 (toll free)  
 711 or 800-627-3529 (MN Relay)  
 651-296-9042 (fax)  
[Info.MDHR@state.mn.us](mailto:Info.MDHR@state.mn.us) (email)

### **Minnesota Department of Human Services (DHS)**

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator  
Minnesota Department of Human Services  
Equal Opportunity and Access Division  
P.O. Box 64997  
St. Paul, MN 55164-0997  
651-431-3040 (voice) or use your preferred relay service

### **Blue Plus Complaint Notice**

You have the right to file a complaint with Blue Plus if you believe you have been discriminated against because of any of the following:

- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information
- Disability (including mental or physical impairment)
- Marital Status
- Age
- Sex (including sex stereotypes and gender identity)
- Sexual Orientation
- National Origin
- Race
- Color
- Religion
- Creed
- Public Assistance Status
- Political Beliefs

You can file a complaint and ask for help in filing a complaint in person or by mail, phone, fax, or email at:

Nondiscrimination Civil Rights Coordinator  
Blue Cross and Blue Shield of Minnesota and Blue Plus  
M495  
PO Box 64560  
Eagan, MN 55164-0560  
Toll Free: 1-800-509-5312  
TTY: 711  
Fax: 651-662-9478  
Email: [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com)

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

**MEMBER HANDBOOK**  
**MinnesotaCare**  
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## Welcome to Blue Plus

We are pleased to welcome you as a member of Blue Plus MinnesotaCare (referred to as “Plan” or “the Plan”).

Blue Plus (referred to as “we,” “us,” or “our”) is part of MinnesotaCare. We coordinate and cover your medical services. You will get most of your health services through the Plan’s network of providers. When you need health care or have questions about your health services, you can call us. We will help you decide what to do next and which doctor to see.

If you are new to Blue Plus, you will be receiving a New Enrollee survey to complete by mail. This is a voluntary survey. It will take only a few minutes to fill out. We encourage you to complete this survey. The survey will help us connect you to health care services or other services available to you as a member. Based on your answers, we may contact you for additional information. If you have questions about this survey, please call Member Services.

This Member Handbook is our contract with you. It is an important legal document.

This Member Handbook includes:

- Contact information
- Information on how to get the care you need
- Your rights and responsibilities as a member of the Plan
- Information about cost sharing
- A listing of covered and non-covered health care services
- When to call MinnesotaCare
- Using the Plan coverage with other insurance or other sources of payment
- Information on what to do if you have a grievance (complaint) or want to appeal a Plan action, as defined in Section 13
- Definitions

The counties in the Plan service area are as follows: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cook, Cottonwood, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Hennepin, Houston, Hubbard, Isanti, Itasca, Jackson, Kandiyohi, Kittson, Koochiching, Lac Qui Parle, Lake, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahnommen, Marshall, Martin, Mille Lacs, Morrison, Mower,

Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Polk, Ramsey, Red Lake, Redwood, Rice, Rock, Roseau, Scott, Sherburne, St. Louis, Stearns, Swift, Todd, Wabasha, Wadena, Washington, Watonwan, Wilkin, Winona, Wright and Yellow Medicine.

Please tell us how we're doing. You can call or write to us at any time. (Section 1 of this Member Handbook tells how to contact us.) Your comments are always welcome, whether they are positive or negative. From time to time, we do surveys that ask our members to tell about their experiences with us. If you are contacted, we hope you will participate in a member satisfaction survey. Your answers to the survey questions will help us know what we are doing well and where we need to improve.

## Section 1. Telephone numbers and contact information

### How to contact our Member Services

If you have any questions or concerns, please call, or write to Member Services. We will be happy to help you. Member Services hours of service are 8 a.m. to 5 p.m. Central time, Monday through Friday.

CALL: **(651) 662-5545** or toll free at **1-800-711-9862**

TTY: **711**

WRITE: Blue Plus, P.O. Box 64033, St. Paul, MN 55164-4033

VISIT: Blue Plus, 1800 Yankee Doodle Road, Eagan, MN 55122

WEBSITE: **[bluecrossmn.com/publicprograms](http://bluecrossmn.com/publicprograms)**

### Our Plan contact information for certain services

**Appeals and Grievances** Call Blue Plus Member Services at **1-800-711-9862**, TTY call **711**, or write to us at Blue Plus, P.O. Box 64033, St. Paul, MN 55164-4033. See Section 13 for more information.

**Chiropractic Services** Call Blue Plus Member Services at **1-800-711-9862**. TTY call **711**.

**Dental Services** Call Minnesota Select Dental Customer Service at **(651) 406-5907** or toll free at **1-800-774-9049**, TTY call **711**. Delta Dental of Minnesota is independent from Blue Cross. Delta Dental provides administrative services for dental benefits.

### Durable Medical Equipment Coverage Criteria

Call Blue Plus Member Services at **1-800-711-9862**. TTY call **711**.

**Health Questions Telephone Line** Members may call the 24/7 NurseLine (toll free) at **1-800-711-9862** anytime they are experiencing symptoms or need health care information. The service is staffed by registered nurses who will assess your symptoms and direct you to the best possible care. This service is available for you 24 hours a day, seven days a week to speak with a registered nurse. TTY call **711**.

### Interpreter Services

American Sign Language (ASL) TTY **711**

Spoken Language **1-800-711-9862**

**Mental Health Services** Call Blue Plus Member Services at **1-800-711-9862**. TTY call **711**.

**Prescriptions** Call Prime Member Services at **1-888-877-6424**. TTY call **711**.

**Substance Use Disorder Services** Call Blue Plus Member Services at **1-800-711-9862**. TTY call **711**.

**Transportation** Call BlueRide at **(651) 662-8648** or toll free at **1-866-340-8648**. TTY call **711**.

### **Other important contact information**

People with hearing loss or a speech disability may call the following numbers to access the resources listed in this Member Handbook: **711**, Minnesota Relay Service at **1-800-627-3529** (toll free) (TTY, Voice, ASCII, Hearing Carry Over), or **1-877-627-3848** (toll free) (speech to speech relay service). Calls to these numbers are free.

For information and to learn more about health care directives and how to exercise an advance directive, please contact Blue Plus Member Services at **1-800-711-9862**. TTY call **711**. You may also visit the Minnesota Department of Health (MDH) website at:

<https://www.health.state.mn.us/facilities/regulation/infobulletins/advdir.html>

To Report Fraud and Abuse call Blue Plus Member Services at **(651) 662-5545** or toll free at **1-800-711-9862**. TTY call **711**. To report fraud or abuse directly to the State, contact the Surveillance and Integrity Review Section (SIRS) at the Minnesota Department of Human Services (DHS) by phone at **(651) 431-2650** or **1-800-657-3750** (toll free) or **711** (TTY); by fax at **(651) 431-7569**; or by email at [DHS.SIRS@state.mn.us](mailto:DHS.SIRS@state.mn.us).

### **Minnesota Department of Human Services**

The Minnesota Department of Human Services (DHS) is a state agency that helps people meet their basic needs. It provides or administers health care, financial help, and other services. DHS administers the MinnesotaCare program. If you have questions about your eligibility for MinnesotaCare, contact MinnesotaCare at **(651) 297-3862** or **1-800-657-3672** (toll free) or **711** (TTY).

### **Ombudsman for Public Managed Health Care Programs**

The Ombudsman for Public Managed Health Care Programs, at the Minnesota Department of Human Services, helps people enrolled in a health plan in resolving access, service and billing problems. They can help you file a grievance or appeal with us. The ombudsman can also help you request a state appeal (Fair Hearing with the state). Call **(651) 431-2660** (Twin Cities metro area) or **1-800-657-3729** (toll free non-metro) or **711** (TTY). Hours of service are Monday through Friday 8:00 a.m. to 4:30 p.m.

## Section 2. Important information on getting the care you need

Each time you get health services, check to be sure that the provider is a Plan network provider. In most cases, you need to use Plan network providers to get your services. Members have access to a Provider Directory that lists Plan network providers. You may ask for a print copy of this at any time. To verify current information, you can call Member Services at the phone number in Section 1, or visit our website listed in Section 1.

When you are a member or become a member of Blue Plus you chose or were assigned to a primary care provider (PCP)/primary care clinic (PCC). Your primary care provider (PCP)/primary care clinic (PCC) can provide most of the health care services you need and will help coordinate your care. You may change your primary care provider (PCP)/primary care clinic (PCC). Call Blue Plus Member Services at **1-800-711-9862**. TTY call **711** for selecting and changing a primary care provider.

You do not need a referral to see a Plan network specialist. However, your primary care clinic can provide most of the health care services you need and will help coordinate your care.

Contact your primary care clinic for information about the clinic's hours, prior authorizations, and to make an appointment. If you cannot go to your appointment, call your clinic right away.

You may change your primary care provider or clinic. To find out how to do this, call Member Services at the phone number in Section 1.

### **Transition of Care:**

If you are a newly enrolled member who is currently receiving care from a provider who is not a Plan network provider, we will help you transition to a network provider.

### **Prior authorizations:**

Our approval is needed for some services to be covered. This is called prior authorization. The approval must be obtained before you get the services or before we pay for them. Many of these services are noted in Section 7. For more information, call Member Services at the phone number in Section 1.

In most cases, you need to use Plan network providers to get your services. If you need a covered service that you cannot get from a Plan network provider, you must get a prior authorization from us to see an out-of-network provider. Exceptions to this rule are:

- Open access services: family planning, diagnosis of infertility, testing and treatment of sexually transmitted diseases (STDs), and testing for acquired immune deficiency syndrome (AIDS) or other human immunodeficiency virus (HIV) related conditions. You can go to any

doctor, clinic, pharmacy, or family planning agency, even if it is not in our network, to get these services.

- Emergency and post-stabilization services

For more information, call Member Services at the phone number listed in Section 1.

The Plan allows direct access to the providers in our network, but keeps the right to manage your care under certain circumstances, such as: transplants. We may do this by choosing the provider you use and/or the services you receive. For more information, call Member Services at the phone number in Section 1.

If we are unable to find you a qualified Plan network provider, we must give you a standing prior authorization for you to see a qualified specialist for any of the following conditions:

- A chronic (on-going) condition
- A life-threatening mental or physical illness
- A degenerative disease or disability
- Any other condition or disease that is serious or complex enough to require treatment by a specialist

**If you do not get a prior authorization from us when needed, the bill may not be paid.** For more information, call Member Services at the phone number in Section 1.

If a provider you choose is no longer in our Plan network, you must choose another Plan network provider. You may be able to continue to use services from a provider who is no longer a part of our Plan network for up to 120 days for the following reasons:

- An acute condition
- A life-threatening mental or physical illness
- A physical or mental disability defined as an inability to engage in one or more major life activities. This applies to a disability that has lasted or is expected to last at least one year, or is likely to result in death.
- A disabling or chronic condition that is in an acute phase

If your doctor certifies that you have an expected lifetime of 180 days or less, you may be able to continue to use services for the rest of your life from a provider who is no longer part of our network.

For more information, call Member Services at the phone number in Section 1.

At Blue Plus, we have staff who can help you figure out the best way to use health care services. If you have questions about things like where to get services, getting authorization for services, or restrictions on prescription drugs, we can help. Call us at **1-800-711-9862** Monday through Friday, 8 a.m. to 5 p.m. If you need language assistance to talk about these issues, Blue Plus can give you information in your language through an interpreter. For sign language services, call TTY **711**. For other language assistance, call **1-800-711-9862**.

**Covered and non-covered services:**

Enrollment in the Plan does not guarantee that certain items are covered. Some prescription drugs or medical equipment may not be covered. This is true even if they were covered before.

Some services and supplies are not covered. All health services must be medically necessary for them to be covered services. Read this Member Handbook carefully. It lists many services and supplies that are not covered. See Sections 7 and 8.

Some services are not covered under the Plan but may be covered through another source. See Section 9 for more information. If you are not sure whether a service is covered, call our Member Services at the phone number in Section 1.

We may cover additional or substitute services under some conditions.

**Cost sharing:**

You may be required to contribute an amount toward some medical services. This is called cost sharing. You are responsible to pay your cost sharing amount to your provider. See Section 6 for more information.

**Payments to providers:**

We cannot pay you back for most medical bills that you pay. State and federal laws prevent us from paying you directly. If you paid for a service that you think we should have covered, call Member Services.

**What to do if you get a bill from a provider**

In most cases, you should not get a bill from a provider. But you may have to pay charges if: You agreed in writing ahead of time to pay for care that is not offered by us after you asked for an OK from us.

You agreed ahead of time in writing to pay for care from a provider who does not work with us, and you did not get our OK ahead of time.

If you get a bill and you do not think you should have to pay for the charges, call Member Services at **1-800-711-9862**, TTY **711**. Have the bill with you when you call and tell us:

- The date of service
- The amount being charged
- Why you're being billed

Sometimes, you may get a statement from a provider that is not a bill. Call us if you have any questions and we will help you know if you have to pay the bill.

You may get health services or supplies not covered by the Plan if you agree to pay for them. Providers must have you sign a form acknowledging that you will be responsible for the bill. Providers must have a signed form before providing services or supplies that are not covered by the Plan.

### **Cultural Competency:**

We understand that your beliefs, culture, and values play a role in your health.

We want to help you maintain good health and good relationships with your doctor. We want to ensure you get care in a culturally competent way.

### **Interpreter services:**

We will provide interpreter services to help you access services. This includes spoken language interpreters and American Sign Language (ASL) interpreters. Face-to-face spoken language interpreter services are only covered if the interpreter is listed in the Minnesota Department of Health's Spoken Language Health Care Interpreter Roster. Please call Member Services at the phone number in Section 1 to find out which interpreters you can use.

### **Other health insurance:**

If you have other health insurance or Medicare, you will no longer remain eligible for MinnesotaCare. Make sure to tell the MinnesotaCare office about any other health insurance that covers you or your children.

If you have Medicare, you need to get most of your prescription drugs through the Medicare Prescription Drug Program (Medicare Part D). You must be enrolled in a Medicare prescription drug plan to get these services. The Plan does not pay for prescriptions that are covered under the Medicare Prescription Drug Program.

### **Private information:**

We, and the health care providers who take care of you, have the right to see information about your health care. When you enrolled in the Minnesota Health Care Program, you gave your consent for us to do this. We will keep this information private according to law.



**Restricted Recipient Program:**

The Restricted Recipient Program (RRP) is for members who have misused health services. This includes getting health services that members did not need, using them in a way that costs more than they should, or in a way that may be dangerous to a member's health. Blue Plus will notify members if they are placed in the Restricted Recipient Program.

If you are in the Restricted Recipient Program, you must get health services from one designated primary care provider in your local trade area, one clinic, one hospital used by the primary care provider, and one pharmacy. Blue Plus may designate other health services providers. You may also be assigned to a home health agency. You may not be allowed to use the personal care assistance choice or flexible use options, or consumer directed services.

You will be restricted to these designated health care providers for at least 24 months of eligibility for Minnesota Health Care Programs (MHCP). All referrals to specialists must be from your primary care provider and received by the Blue Plus Restricted Recipient Program. Restricted recipients may not pay out-of-pocket to see a non-designated provider who is the same provider type as one of their designated providers.

Placement in the program will stay with you if you change health plans. Placement in the program will also stay with you if you change to MHCP fee-for-service. You will not lose eligibility for MHCP because of placement in the program.

At the end of the 24 months, your use of health care services will be reviewed. If you still misused health services, you will be placed in the program for an additional 36 months of eligibility. You have the right to appeal placement in the Restricted Recipient Program. You must file an appeal within 60 days from the date on the notice from us. You must appeal within 30 days to prevent the restriction from being implemented during your appeal. A member may request a state appeal (Fair Hearing with the state) after receiving our decision that we have decided to enforce the restriction. See Section 13.

**Cancellation:**

Your coverage with us will be canceled if you are not eligible for MinnesotaCare or if you enroll in a different health plan.

If you are no longer eligible for MinnesotaCare, you may be eligible to purchase health coverage through MNsure. For information about MNsure: call **1-855-3MNSURE** or **1-855-366-7873** (toll free); TTY, use your preferred relay services; or visit [www.MNsure.org](http://www.MNsure.org).

### **Section 3. Member Bill of Rights**

#### **You have the right to:**

Be treated with respect, dignity, and consideration for privacy.

Get the services you need 24 hours a day, seven days a week. This includes emergencies.

Be told about your health problems.

Get information about treatments, your treatment choices, and how treatments will help or harm you.

Participate with providers in making decisions about your health care.

Refuse treatment and get information about what might happen if you refuse treatment.

Refuse care from specific providers.

Know that we will keep your records private according to law.

Ask for and get a copy of your medical records. You also have the right to ask to correct the records.

Get notice of our decisions if we deny, reduce, or stop a service, or deny payment for a service.

File a grievance or appeal with us. You can also file a complaint with the Minnesota Department of Health.

Request a state appeal (Fair Hearing with the state) with the Minnesota Department of Human Services (also referred to as “the state”). You must appeal to us before you request a state appeal. If we take more than 30 days to decide your plan appeal and we have not asked for an extension, you do not need to wait for our decision to ask for a state appeal.

Receive a clear explanation of covered home care services.

Give written instructions that inform others of your wishes about your health care. This is called a “health care directive.” It allows you to name a person (agent) to make decisions for you if you are unable to decide, or if you want someone else to decide for you.

Choose where you will get family planning services, diagnosis of infertility, sexually transmitted disease testing and treatment services, and AIDS and HIV testing services.

Get a second opinion for medical, mental health, and substance use disorder services.

Be free of restraints or seclusion used as a means of: coercion, discipline, convenience, or retaliation.

Request a written copy of this Member Handbook at least once a year.

Get the following information from us, if you ask for it. Call Member Services at the phone number in Section 1.

- Whether we use a physician incentive plan that affects the use of referral services, and details about the plan if we use one.
- Results of an external quality review study from the state
- The professional qualifications of health care providers

Make recommendations about our rights and responsibilities policy.

Exercise the rights listed here.

## **Section 4. Member Responsibilities**

### **You have the responsibility to:**

Read this Member Handbook and know which services are covered under the Plan and how to get them.

Show your health plan member ID card and your Minnesota Health Care Program card every time you get health care. Also show the cards of any other health coverage you have.

Establish a relationship with a Plan network primary care doctor before you become ill. This helps you and your primary care doctor understand your total health condition.

Give information asked for by your primary care doctor and/or health plan so the right care or services can be provided to you. Share information about your health history.

Work with your primary care doctor to understand your total health condition. Develop mutually agreed-upon treatment goals when possible. Follow plans and instructions for care that you have agreed to with your doctor. If you have questions about your care, ask your primary care doctor.

Know what to do when a health problem occurs, when and where to seek help, and how to prevent health problems.

Practice preventive health care. Have tests, exams and vaccinations recommended for you based on your age and gender.

Contact us if you have any questions, concerns, problems or suggestions. Call Member Services at the phone number in Section 1.

## Section 5. Your Health Plan Member Identification (ID) Card

Each member will receive a Plan member ID card.

Always carry your Plan member ID card with you.

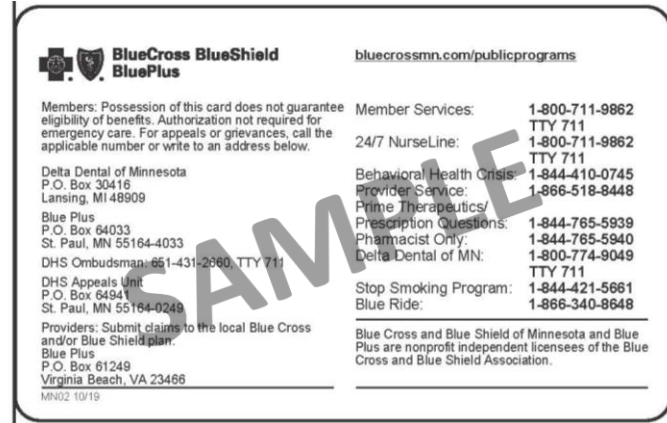
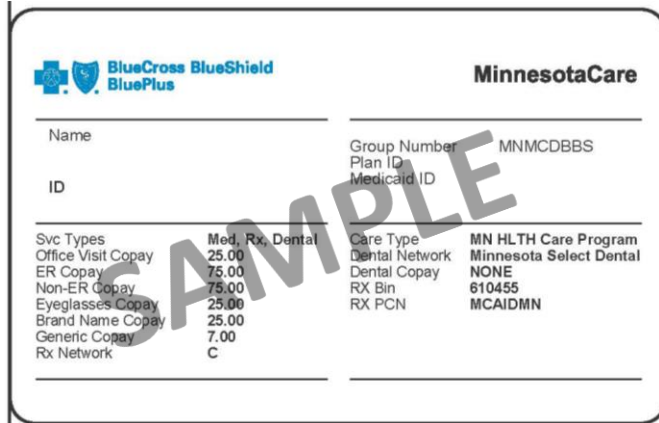
You must show your Plan member ID card whenever you get health care.

You must use your Plan member ID card along with your Minnesota Health Care Program card. Also show the cards of any other health coverage you have, such as Medicare or private insurance. See Section 11: Using the Plan coverage with other insurance for additional information.

Call Member Services at the phone number in Section 1 right away if your member ID card is lost or stolen. We will send you a new card.

Call MinnesotaCare if your Minnesota Health Care Program card is lost or stolen.

Here is a sample Plan member ID card to show what it looks like:



## Section 6. Cost Sharing

Cost sharing refers to your responsibility to pay an amount towards your medical costs. For people enrolled in a MinnesotaCare health plan, cost sharing consists of copays or a coinsurance.

### Copays

MinnesotaCare has two different benefit sets: MinnesotaCare Child and MinnesotaCare. Members who have the MinnesotaCare Child benefit set do not have copays. For members who have the MinnesotaCare benefit set, some services require copays. A copay is an amount that you will be responsible to pay to your provider. You must pay your copay directly to your provider. Some providers require that you pay the copay when you arrive for the medical service. The hospital may bill you after your emergency or non-emergency visit to the emergency room.

Copays are listed in the following chart. Be sure you are reading the copay chart for the program in which you are enrolled. If you do not know which program you are enrolled in, call MinnesotaCare at **(651) 297-3862** or **1-800-657-3672** (toll free) to find out.

<b>Members listed here do not have any copays for health care services</b>
<ul style="list-style-type: none"> <li>• <b>American Indians enrolled in a federally recognized tribe</b></li> <li>• <b>Children under age 21</b></li> </ul>

<b>MinnesotaCare</b>	
<b>Service</b>	<b>Copay Amount</b>
Non-preventive visits (such as visits for a sore throat, diabetes checkup, high fever, sore back, etc.) provided by a physician, physician ancillary services visits billed under the physician's National Provider Identifier (NPI), acupuncturist, advanced practice nurse, nurse midwife, chiropractor, podiatrist, audiologist, optician, or optometrist. There are no copays for substance use disorder and mental health services.	\$25.00 per visit

Ambulatory surgery – If ambulatory surgery is performed in an outpatient hospital setting, no additional outpatient hospital visit copay will apply.	\$100.00 per surgery
Emergency room visits – If this visit results in an inpatient admission only the inpatient admission copay will be charged.	\$75.00 per visit
Eyeglasses	\$25.00 per pair
Inpatient Hospital	\$250.00 per admission
Prescription Drugs, Generic There are no copays for anti-psychotic drugs.	\$7.00 per prescription
Prescription Drugs, Brand Name There are no copays for anti-psychotic drugs.	\$25.00 per prescription
Prescription Drug Maximum Out of Pocket (MOOP) – includes both generic and brand name drugs	\$70.00 combined maximum per month
Radiology	\$40.00 per visit
Non-Routine Dental Services There are no copays for preventative and diagnostic dental care.	\$15.00 per visit

Examples of services that **do not** have copays:

- Preventative and diagnostic dental care
- Family planning services and supplies
- Home care
- Immunizations
- Interpreter services
- Medical equipment and supplies
- Mental health services
- Preventive care visits, such as physicals
- Rehabilitation therapies
- Repair of eyeglasses
- Some preventive screenings and counseling, such as cervical cancer screenings and nutritional counseling
- Some mental health drugs (antipsychotics)

- Substance use disorder treatment
- Tests such as blood work
- Tobacco use counseling and interventions
- 100% federally funded services at Indian Health Services clinics

This is not a complete list. Call Member Services at the phone number in Section 1 if you have questions.

### **Coinsurance:**

MinnesotaCare has two different benefit sets: MinnesotaCare Child and MinnesotaCare. Members who have the MinnesotaCare Child benefit set do not have coinsurance. For members who have the MinnesotaCare benefit set, some services or items require coinsurance. A coinsurance is an amount that you will be responsible to pay to your provider. Coinsurance is usually a percentage. This means, you pay a percent of the total cost of the medical equipment.

Coinsurance amount is listed in the following chart. Be sure you are reading the coinsurance chart for the program in which you are enrolled. If you do not know which program you are enrolled in, call MinnesotaCare at **(651) 297-3862** or **1-800-657-3672** (toll free) to find out.

<b>MinnesotaCare</b>	
<b>Medical Equipment</b>	<b>Coinsurance Amount</b>
Wheelchairs, canes, crutches, walkers, commodes, decubitus ulcer care equipment, heat/cold application, bath and toilet aids, urinals, beds, oximeters, patient lifts/standers, compression devices and appliances, ultraviolet light equipment, nerve stimulators, traction equipment, orthopedic devices, wound therapy devices, and wound suction pump	10%



## Section 7. Covered Services

This section describes the major services that are covered under the Plan for MinnesotaCare members. It is not a complete list of covered services. If you need help understanding what services are covered, call Member Services at the phone number in Section 1. Some services have limitations. Some services require a prior authorization. A service marked with an asterisk (\*) means a prior authorization is required or may be required. Make sure there is a prior authorization in place before you get the service. All health care services must be medically necessary for them to be covered. Call Member Services at the phone number in Section 1 for more information.

Some services require cost sharing. Cost sharing refers to your responsibility to pay an amount toward your medical costs. See Section 6 for information about cost sharing and exceptions to cost sharing.

### Acupuncture Services

#### Covered services:

- Acupuncture services are covered when provided by a licensed acupuncturist or by another Minnesota licensed practitioner with acupuncture training and credentialing.
- Up to 20 units of acupuncture services are allowed per calendar year without authorization. Request prior authorization if additional units are needed.

Acupuncture services are covered for the following:

- Acute and chronic pain
- Depression
- Anxiety
- Schizophrenia
- Post-traumatic stress syndrome
- Insomnia
- Smoking cessation
- Restless legs syndrome
- Menstrual disorders
- Xerostomia (dry mouth) associated with the following:
  - Sjogren's syndrome
  - Radiation therapy
- Nausea and vomiting associated with the following:
  - Postoperative procedures
  - Pregnancy
  - Cancer care

## **Child and Teen Checkups (C&TC)**

### **Covered Services:**

- Child and Teen Checkups (C&TC) preventive health visits include:
  - growth measurements
  - health education
  - health history including nutrition
  - developmental screening
  - social-emotional or mental health screening
  - head-to-toe physical exam
  - immunizations
  - lab tests
  - vision checks
  - hearing checks
  - oral health, including fluoride varnish application

### **Notes:**

C&TC is a health care program of well-child visits for members under age 21. C&TC visits help keep kids healthy and can provide more support, if needed. How often a C&TC is needed depends on age:

- Birth to 2 1/2 years: 0-1, 2, 4, 6, 9, 12, 15, 18, 24 and 30 months
- 3 to 21 years: 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19 and 20 years

Starting at age 11, each visit may include one-on-one time with the healthcare provider. This gives time for questions and discussion about health needs and goals and helps children and young adults learn to manage their own health.

Contact your Primary Care Clinic to schedule your C&TC well child and preventive health visits.

## **Chiropractic Care**

### **Covered Services:**

- One evaluation or exam per calendar year
- Manual manipulation (adjustment) of the spine to treat subluxation of the spine - up to 24 visits per calendar year, limited to six per month. Visits exceeding 24 per calendar year or six per month require a prior authorization.
- X-rays when needed to support a diagnosis of subluxation of the spine

**Not Covered Services:**

- Other adjustments, vitamins, medical supplies, therapies and equipment from a chiropractor

**Dental****Services for Adults****Covered Services:**

- Diagnostic services:
  - comprehensive exam (*once every five years*) (*cannot be performed on same date as a periodic or limited evaluation*)
  - periodic exam (*once per calendar year*) (*cannot be performed on same date as a limited or comprehensive evaluation*)
  - limited (problem-focused) exams (*once per day*) (*Cannot be performed on same date as a periodic or comprehensive oral evaluation or prophylaxis; documentation must include notation of the specific oral health problem or complaint*)
  - Teledentistry for diagnostic services (*limited to 3 telemedicine services per member per calendar week*)
  - X-rays, limited to:
    - bitewing (*once per calendar year*)
    - single X-rays for diagnosis of problems
    - panoramic (*once every five years and as medically necessary for diagnosis and follow-up of oral and maxillofacial conditions and trauma; once every two years in limited situations; or with a scheduled outpatient facility or freestanding Ambulatory Surgery Center (ASC) procedure.*)
    - full mouth X-rays (*once every five years only when provided in an outpatient hospital or freestanding Ambulatory Surgery Center (ASC) as part of an outpatient dental surgery*)
- Preventive services:
  - cleaning (*up to four times per year if medically necessary*)
  - fluoride varnish (*once per calendar year*)
  - caries medicament application (*once per tooth per 6 months*)
- Restorative services:
  - fillings
  - sedative fillings for relief of pain
- Endodontics (root canals) (*on anterior teeth and premolars only and once per tooth per lifetime; retreatment is not covered*)
- Periodontics:
  - gross removal of plaque and tartar (full mouth debridement) (*once every five years*)

- scaling and root planing (*once every two years only when provided in an outpatient hospital or freestanding Ambulatory Surgery Center (ASC) as part of an outpatient dental surgery.*)
- Prosthodontics:
  - removable prostheses (dentures and partials) (*once every six years per dental arch ) (partials always require a Prior Authorization)*)
  - relines, repairs, and rebases of removable prostheses (dentures and partials)
  - replacement of prostheses that are lost, stolen, or damaged beyond repair under certain circumstances
  - replacement of partial prostheses if the existing partial cannot be altered to meet dental needs
- Oral surgery (*limited to extractions, biopsies, and incision and drainage of abscesses*)
- Additional general dental services:
  - treatment for pain (*once per day*)
  - general anesthesia (*when provided in an outpatient hospital or freestanding Ambulatory Surgery Center (ASC) as part of an outpatient dental surgery.*)
  - extended care facility/house call in certain institutional settings including: nursing facilities, skilled nursing facilities, boarding care homes, Institutions for Mental Diseases (IMD), Intermediate Care Facilities for Persons with Developmental Disabilities(ICF/DDs), Hospices, Minnesota Extended Treatment Options (METO), and swing beds (a nursing facility bed in a hospital)
  - behavioral management when necessary to ensure that a covered dental service is correctly and safely performed
  - oral or IV sedation – only if the covered dental service cannot be performed safely without it or would otherwise require the service to be performed under general anesthesia in a hospital or surgical center

**Notes:**

See Section 1 for Dental Services contact information.

**Dental Services (for children under age 19 and pregnant women)**

**Covered Services:**

- Diagnostic services:
  - comprehensive exam (*cannot be performed on same date as a periodic or limited evaluation*)
  - periodic exam (*cannot be performed on same date as a limited or comprehensive evaluation*)
  - limited (problem-focused) exams (*Cannot be performed on same date as a periodic or comprehensive oral evaluation; documentation must include notation of the specific oral health problem or complaint*)

- Teledentistry for diagnostic services (*limited to 3 telemedicine services per member per calendar week*)
- X-rays, limited to:
  - bitewing (*once per calendar year*)
  - single X-rays for diagnosis of problems (*as medically necessary*)
  - panoramic (*once in a five-year period except when medically necessary to evaluate development and to detect anomalies, injuries and disease*)
  - full mouth X-rays (*once in a five-year period*)
- Preventive services:
  - cleaning
  - fluoride varnish (*once every six months*)
  - sealants for children under age 19 (*one every five years per permanent molar*)
  - caries medicament application (*once per tooth per 6 months*)
- Restorative services:
  - fillings
  - sedative fillings for relief of pain
  - individual crowns (*must be made of prefabricated stainless steel or resin*)
- Endodontics (root canals) (*once per tooth per lifetime*)
- Periodontics:
  - gross removal of plaque and tartar (full mouth debridement)
    - scaling and root planing (*once every two years in a clinic setting with a prior authorization or when provided in an outpatient hospital or freestanding Ambulatory Surgery Center (ASC) as part of an outpatient dental surgery.*)
- Prosthodontics:
  - removable prostheses (dentures and partials) (*once every six years per dental arch; partials always require a Prior Authorization*)
  - relines, repairs, and rebases of removable prostheses (dentures and partials)
  - replacement of prostheses that are lost, stolen, or damaged beyond repair under certain circumstances
  - replacement of partial prostheses if the existing partial cannot be altered to meet dental needs
- Oral surgery
- Orthodontics (*only when medically necessary for very limited conditions for members age 18 and younger*)
- Additional general dental services:
  - treatment for pain
  - general anesthesia
  - extended care facility/house call in certain institutional settings including: boarding care homes, Institutions for Mental Diseases (IMDs), Intermediate Care Facilities for Persons with Developmental Disabilities (ICF/DDs) Hospices, Minnesota Extended Treatment Options (METO), nursing facilities, school or Head Start program, skilled nursing facilities, and swing beds (a nursing facility bed in a hospital).

- behavioral management when necessary to ensure that a covered dental service is correctly and safely performed
- oral or IV sedation – only if the covered dental service cannot be performed safely without it or would otherwise require the service to be performed under general anesthesia in a hospital or surgical center

**Notes:**

If you begin orthodontia services, we will not require completion of the treatment plan in order to pay the provider for services received.

If you are new to our health plan and have already started a dental service treatment plan (ex. Orthodontia care), please contact us for coordination of care.

See Section 1 for Dental Services contact information.

**Diagnostic Services**

**Covered Services:**

- Lab tests and X-rays
- Other medical diagnostic tests ordered by your doctor\*

**Doctor and Other Health Services**

**Covered Services:**

- Doctor visits including:
  - care for pregnant women (see Notes)
  - family planning – **open access service**
  - lab tests and X-rays
  - physical exams
  - preventive exams
  - preventive office visits
  - specialists
  - telemedicine consultation
  - vaccines and drugs administered in a doctor's office
  - visits for illness or injury
  - visits in the hospital or nursing home
- Advanced practice nurse services: services provided by a nurse practitioner, nurse anesthetist, nurse midwife, or clinical nurse specialist
- Behavioral Health Home: coordination of behavioral and physical health services (for members under age 19)

\*Requires or may require a prior authorization.

- Blood and blood products
- Clinical trial coverage: Routine care that is: 1) provided as part of the protocol treatment of a clinical Trial; 2) is usual, customary and appropriate to your condition; and 3) would be typically provided outside of a Clinical Trial. This includes services and items needed for the treatment of effects and complications of the protocol treatment.
- Cancer screenings (including mammography, pap test, prostate cancer screening, colorectal cancer screening)
- Clinical Services
- Community health worker care coordination and patient education services
- Community Medical Emergency Technician (CMET) services
  - post-hospital/post-nursing home discharge visits ordered by your primary care provider
  - safety evaluation visits ordered by Primary Care Provider/Physician (PCP)
- Community Paramedic Services: certain services are provided by a community paramedic. The services must be a part of a care plan by your primary care provider. The services may include:
  - health assessments
  - chronic disease monitoring and education
  - help with medications
  - immunizations and vaccinations
  - collecting lab specimens
  - follow-up care after being treated at a hospital
  - other minor medical procedures
- Counseling and testing for sexually transmitted diseases (STDs), AIDS and other HIV-related conditions - **open access service**
- Health Care Home services: care coordination for members with complex or chronic health care needs
- Health education and counseling (for example, smoking cessation, nutrition counseling, diabetes education)
- Hospital In-Reach Community-Based Service (IRSC) Coordination: coordination of services targeted at reducing hospital emergency room (ER) use under certain circumstances. This service addresses health, social, economic, and other needs of members to help reduce usage of ER and other health care services.
- Immunizations
- Podiatry services (debridement of toenails, infected corns and calluses, and other non-routine foot care)
- Respiratory therapy
- Services of a certified public health nurse or a registered nurse practicing in a public health nursing clinic under a governmental unit
- Treatment for AIDS and other HIV-related conditions - **NOT** an open access service. You must see a provider in the Plan network.
- Treatment for sexually transmitted diseases (STDs) – **open access service**
- Tuberculosis care management and direct observation of drug intake

**Not Covered Services:**

- Artificial ways to become pregnant (artificial insemination, including in-vitro fertilization and related services, fertility drugs and related services)

**Notes:**

Pregnancy begin/end dates should be reported to your eligibility worker as soon as possible.

**Early Intensive Developmental and Behavioral Intervention (EIDBI) Services**

*(for children under age 21)*

**Covered Services:**

- Comprehensive Multi-Disciplinary Evaluation (CMDE)
- EIDBI: Individual or Group\*
- Intervention Observation and Direction\*
- Family/Caregiver Training and Counseling: Individual or Group\*
- Individual Treatment Plan (ITP) Development (Initial)
  - Individual Treatment Plan (ITP) Development and Progress Monitoring\*
- Coordinated Care Conference (one per year without authorization)
- Travel time\*

**Emergency Medical Services and Post-Stabilization Care****Covered Services:**

- Emergency room services
- Post-stabilization care
- Ambulance (air or ground includes transport on water)

**Not Covered Services:**

Emergency, urgent, or other health care services delivered or items supplied from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.

**Notes:**

If you have an emergency and need treatment right away, call 911 or go to the closest emergency room. Show them your member ID card and ask them to call your primary care doctor.

\*Requires or may require a prior authorization.



In all other cases, call your primary care doctor, if possible. You can call the number 24 hours a day, seven days a week and get instructions about what to do.

If you are out of town, go to the closest emergency room or call 911. Show them your member ID card and ask them to call your primary care doctor.

You must call your primary care clinic or Member Services within 48 hours or as soon as you can after getting emergency care at a hospital that is not a part of the Plan network.

### **Eye Care Services**

#### **Covered Services:**

- Eye exams
- Initial eyeglasses, when medically necessary
- Replacement eyeglasses, when medically necessary
  - Identical replacement of covered eyeglasses for loss, theft, or damage beyond repair
- Repairs to frames and lenses for eyeglasses covered under the Plan
- Tinted, photochromatic (for example, Transition® lenses) or polarized lenses, when medically necessary
- Contact lenses, when medically necessary

#### **Not Covered Services:**

- Extra pair of glasses
- Progressive bifocal/trifocal lenses (without lines)
- Protective coating for plastic lenses
- Contact lens supplies

### **Family Planning Services**

#### **Covered Services:**

- Family planning exam and medical treatment – **open access service**
- Family planning lab and diagnostic tests – **open access service**
- Family planning methods (for example, birth control pills, patch, ring, Intrauterine Device (IUD), injections, implants) – **open access service**
- Family planning supplies with prescription (for example, condom, sponge, foam, film, diaphragm, cap) – **open access service**
- Counseling and diagnosis of infertility, including related services – **open access service**
- Treatment for medical conditions of infertility – **NOT** an open access service. You must see a provider in the Plan network. Note: This service does not include artificial ways to become pregnant.

- Counseling and testing for sexually transmitted disease (STDs), AIDS, and other HIV-related conditions – **open access service**
- Treatment for sexually transmitted diseases (STDs) - **open access service**
- Voluntary sterilization – **open access service**  
**Note:** You must be age 21 or over and you must sign a federal sterilization consent form. At least 30 days, but not more than 180 days, must pass between the date that you sign the form and the date of surgery.
- Genetic counseling - **open access service**
- Genetic testing – **NOT** an open access service. You must see a provider in the Plan network.
- Treatment for AIDS and other HIV-related conditions - **NOT** an open access service. You must see a provider in the Plan network.

#### **Not Covered Services:**

- Artificial ways to become pregnant (artificial insemination, including in vitro fertilization and related services; fertility drugs and related services)
- Reversal of voluntary sterilization
- Sterilization of someone under conservatorship/guardianship

#### **Notes:**

Federal and state law allow you to choose any physician, clinic, hospital, pharmacy, or family planning agency to get **open access services**, even if they are not in the Plan network.

#### **Hearing Aids**

##### **Covered Services:**

- Hearing aid batteries
- Hearing aids\*
- Repair and replacement of hearing aids due to normal wear and tear, with limits

#### **Home Care Services\***

##### **Covered Services:**

- Skilled nurse visit
- Rehabilitation therapies to restore function (for example, speech, physical, occupational, respiratory)\*
- Home health aide visit\*

#### **Hospice\***

\*Requires or may require a prior authorization.

**Covered Services:**

Hospice benefits include coverage for the following services, when provided directly in response to the terminal illness:

- Physician services
- Nursing services
- Medical social services
- Counseling
- Medical supplies and equipment
- Outpatient drugs for symptom and pain control
- Dietary and other counseling
- Short-term inpatient care
- Respite care
- Home health aide and homemaker services
- Physical, occupational, and speech therapy
- Volunteers
- Other items and services included in the plan of care that are otherwise covered medical services

**Notes:**

You must elect hospice benefits to receive hospice services.

Members age 21 and under can still receive treatment for their terminal condition in addition to hospice services.

If you are interested in using hospice services, please call Member Services at the phone number in Section 1.

**Hospital - Inpatient****Covered Services:**

Inpatient hospital services are covered if determined to be medically necessary. This includes:

- Inpatient hospital stay
- Your semi-private room and meals
- Private room when medically necessary
- Tests and X-rays
- Surgery
- Drugs
- Medical supplies
- Professional services
- Therapy services (for example, physical, occupational, speech, respiratory)

**Not Covered Services:**

- Personal comfort items, such as TV, phone, barber or beauty services, guest services
- Charges related to hospital care for investigative services, plastic surgery or cosmetic surgery are not covered unless determined medically necessary through the medical review process

**Notes:**

See Substance Use Disorder (SUD) Services section for more information on inpatient SUD benefits.

**Hospital – Outpatient****Covered Services:**

- Urgent care for conditions that are not as serious as an emergency
- Outpatient surgical center
- Tests and X-rays
- Dialysis
- Emergency room services
- Post-stabilization care\*

**Interpreter Services****Covered Services:**

- Spoken language interpreter services
- Sign language interpreter services

**Notes:**

Interpreter services are available to help you get services.

See Interpreter Services in Section 1 for contact information and to find out which interpreters you can use.

**Medical Equipment and Supplies****Covered Services:**

- Prosthetics or orthotics

\*Requires or may require a prior authorization.

- Durable medical equipment (for example, wheelchairs, hospital beds, walkers, crutches, and wigs for people with alopecia areata). Contact Member Services for more information on coverage and benefit limits for wigs.
- Batteries for medical equipment
- Some shoes, when custom molded or part of a leg brace
- Oxygen and oxygen equipment
- Medical supplies you need to take care of your illness, injury, or disability
- Diabetic equipment and supplies
- Nutritional/enteral products when specific criteria are met
- Incontinence products
- Family planning supplies – **open access service**. See Family Planning Services in this section.
- Augmentative communication devices, including electronic tablets

#### **Not Covered Services:**

- Constructive modifications to home, vehicle, or workplace, including bathroom grab bars
- Environmental products (such as air filters, purifiers, conditioners, dehumidifiers)
- Exercise equipment

#### **Notes:**

You will need to see your doctor and get a prescription in order for medical equipment and supplies to be covered.

Please call the durable medical equipment coverage criteria phone number in Section 1 if you need more information on our durable medical equipment coverage criteria.

#### **Mental Health/Behavioral Health Services\***

##### **Covered Services:**

- Certified Community Behavioral Health Clinic (CCBHC)
- Clinical Care Consultation
- Crisis response services including:
  - Screening
  - Assessment
  - Intervention
  - Stabilization including residential stabilization
  - Community intervention (*for members over age 18*)
- Diagnostic assessments including screening for the presence of co-occurring mental illness and substance use disorders
- Dialectical Behavioral Therapy (DBT) Intensive Outpatient Program (IOP)

\*Requires or may require a prior authorization.

- Inpatient psychiatric hospital stay, including extended inpatient psychiatric hospital stay
- Mental health provider travel time
- Mental Health Targeted Case Management (MH-TCM)
- Outpatient mental health services including:
  - Explanation of findings
  - Family psychoeducation services (*for members under age 21*)
  - Mental health medication management
  - Neuropsychological services
  - Psychotherapy (patient and/or family, family, crisis, and group)
  - Psychological testing
- Physician Mental Health Services including:
  - Health and behavior assessment/intervention
  - Inpatient visits
  - Psychiatric consultations to primary care providers
  - Physician consultation, evaluation, and management
- Rehabilitative Mental Health Services including:
  - Assertive Community Treatment (ACT) (*for members over age 18*)
  - Adult day treatment (*for members over age 18*)
  - Adult Rehabilitative Mental Health Services (ARMHS) is available to members 18 or over
  - Certified family peer specialists (*for members under age 21*)
  - Certified Peer Specialist (CPS) support services in limited situations
  - Children’s mental health residential treatment services (*for members under age 21*)
  - Children’s Therapeutic Services and Supports (CTSS) including Children’s Day Treatment (*for members under age 21*)
  - Family psychoeducation services (*for members under age 21*)
  - Intensive Residential Treatment Services (IRTS) (*for members over age 18*)
  - Intensive Treatment Foster Care Services (*for members under age 21*)
  - Partial Hospitalization Program (PHP)
  - Intensive Rehabilitative Mental Health Services (IRMHS): (for members ages 16 through 20)
- Treatment services at children’s residential mental health treatment facilities. Treatment services do not include coverage for room and board. Room and board may be covered by your county. Call your county for information.
- Psychiatric Residential Treatment Facility (PRTF) for members 21 and under
- Telemedicine

### **Not Covered Services:**

The following services are not covered under the Plan but may be available through your county. Call your county for information. Also see Section 9.

- Treatment at Rule 36 facilities that are not licensed as Intensive Residential Treatment Services (IRTS)
- Room and board associated with Intensive Residential Treatment Services (IRTS)
- Treatment and room and board services at certain children’s residential mental health treatment facilities in bordering states

**Notes:**

See Mental Health Services in Section 1 for information on where you should call or write.

Use a Plan network provider for mental health services.

If we decide no structured mental health treatment is necessary, you may get a second opinion. For the second opinion, we must allow you to go to any qualified health professional that is not in the Plan network. We will pay for this. We must consider the second opinion, but we have the right to disagree with the second opinion. You have the right to appeal our decision.

We will not determine medical necessity for court-ordered mental health services. Use a Plan network provider for your court-ordered mental health assessment.

**Obstetrics and Gynecology (OB/GYN) Services**

**Covered Services:**

- Doula services by a certified doula supervised by either a physician, nurse practitioner, or certified nurse midwife and registered with the Minnesota Department of Health (MDH)
- Hospital services for newborns
- Treatment for newborns of HIV-positive mothers
- Testing and treatment of sexually transmitted diseases (STDs) – **open access service**

**Not Covered Services:**

- Abortion: This service is not covered under the Plan. It may be covered by the state. Call the Minnesota Health Care Programs Member Helpdesk at **(651) 431-2670** or **1-800-657-3739** (toll free), or **711** (TTY) for coverage information. Also see Section 9.
- Planned home births

**Notes:**

You have “direct access” to OB-GYN providers for the following services: annual preventive health exam, including follow-up exams that your doctor says are necessary; evaluation and treatment for gynecologic conditions or emergencies. To get the direct access services, you

must go to a provider in the Plan network. For services labeled as **open access**, you can go to any doctor clinic, hospital, pharmacy, or family planning agency.

### **Out-of-Area Services**

#### **Covered Services:**

- A service you need when temporarily out of the Plan service area. Call Member Service at the phone number in Section 1 as soon as possible when you get care outside the Plan service area.
- A service you need after you move from our service area while you are still a Plan member
- Emergency services for an emergency that needs treatment right away
- Post-stabilization care\*
- Medically necessary urgent care when you are outside of the Plan service area (Call Member Services at the phone number in Section 1 as soon as possible.)
- Covered services that are not available in the Plan service area

#### **Not Covered Services:**

- Emergency, urgent, or other health care services or items supplied from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.

### **Out-of-Network Services**

#### **Covered Services:**

- Certain services you need that you cannot get through a Plan network provider\*
- Emergency services for an emergency that needs treatment right away
- Post-stabilization care\*
- A second opinion for mental health and substance use disorder
- Open access services
- Pregnancy-related services received in connection with an *abortion (does not include abortion-related services)*
- A non-emergency medical service you need when temporarily out of the network or plan service area that is or was prescribed, recommended, or is currently provided by a network provider

### **Prescription Drugs**

#### **Covered Services:**

- Prescription drugs

\*Requires or may require a prior authorization.



- Medication therapy management (MTM) services
- Certain over-the-counter drugs (*when prescribed by a qualified health care provider with authority to prescribe*)

#### **Not Covered Services:**

- Drugs used to treat erectile or sexual dysfunction
- Drugs used to enhance fertility
- Drugs used for cosmetic purposes including drugs to treat hair loss
- Drugs or products to promote weight loss
- Drugs not clinically proven to be effective
- Experimental or investigational drugs
- Medical cannabis

#### **Notes:**

The drug must be on our list of covered drugs (formulary).

The list of covered drugs (formulary) includes the prescription drugs covered by Blue Plus. The drugs on the list are selected by the plan with the help of a team of doctors and pharmacists. The list has to be similar to the list covered by Fee-for-Service Medical Assistance (Medicaid). The list also must include drugs listed in the Department of Human Services' Preferred Drug List (PDL).

In addition to the prescription drugs covered by Blue Plus, some over-the-counter drugs are covered for you under your Medical Assistance (Medicaid) benefits. You can search for prescription drugs using our online search tool at [www.myprime.com](http://www.myprime.com). A list of covered drugs (formulary) is also posted on the website. You can also call Member Services and ask for a written copy of our list of covered drugs (formulary).

If a drug you are currently taking is not covered under your new plan, you may be able to receive up to a 90-day temporary supply. For more information, call Member Services.

Some covered drugs may have additional requirements or limits on coverage. These requirements and limits may include:

- **Prior Authorization (PA):** Blue Plus requires you or your doctor to get prior authorization for certain drugs. This means that you will need to get approval from Blue Plus before you fill your prescriptions. If you don't get approval, Blue Plus may not cover the drug.
- **Quantity Limits (QL):** For certain drugs, Blue Plus limits the amount of the drug that Blue Plus will cover.
- **Preferred/Non-Preferred (P/NP):** For some groups of drugs, Blue Plus requires you to try the preferred drugs before paying for the non-preferred drugs. In order to receive a non-preferred drug, your doctor or health care provider will have to get prior authorization.

- **Age Requirements:** In some cases, there are age requirements for you to try certain drugs. A prior authorization is needed depending on your age and the specific drug prescribed.
- **Brand-name Drugs:** Brand-name version of the drug will be covered by Blue Plus only when:
  1. Your prescriber informs Blue Plus in writing that the brand name version of the drug is medically necessary; OR
  2. Blue Plus prefers the dispensing of the brand-name version over the generic version of the drug; OR
  3. Minnesota Law requires the dispensing of the brand-name version of the drug

You can find out if your drug requires prior authorization, has quantity limits, has Preferred/Non-Preferred status, or has an age requirement by contacting Member Services or visiting our website at [bluecrossmn.com/publicprograms](http://bluecrossmn.com/publicprograms). A drug restriction or limit can be removed if your doctor submits a statement or documentation supporting the request. You can also get more information about the restrictions applied to specific covered drugs by contacting Member Services or visiting our website at [bluecrossmn.com/publicprograms](http://bluecrossmn.com/publicprograms).

If Blue Plus changes prior authorization requirements, quantity limits, and/or other restrictions on a drug you are currently taking, Blue Plus will notify you and your prescriber of the change at least 10 days before the change becomes effective.

We will cover a non-formulary drug if your primary care doctor shows us that: 1) the drug that is normally covered has caused a harmful reaction to you; 2) there is a reason to believe the drug that is normally covered would cause a harmful reaction; or 3) the drug prescribed by your doctor is more effective for you than the drug that is normally covered. The drug must be in a class of drugs that is covered.

We will cover an antipsychotic drug, even if it is not on our drug list, if your provider certifies this is best for you. There is no copay for antipsychotic drugs. In certain cases, we will also cover other drugs used to treat a mental illness or emotional disturbance even if the drug is not on our approved drug list. We will do this for up to one year if your provider certifies the drug is best for you and you have been treated with the drug for 90 days before: 1) we removed the drug from our drug list; or 2) you enrolled in the Plan.

**For most drugs, you can get only a 34-day supply at one time.**

If Blue Plus does not cover your drug or has restrictions or limits on your drug that you don't think will work for you, you can do one of these things:

- You can ask your health care provider if there is another covered drug that will work for you.
- You and/or your health care provider can ask Blue Plus to make an "exception" and cover the drug for you or remove the restrictions or limits. If your exception request is approved, the drug will be covered at the appropriate generic or brand name copay level.

### Formulary Exception Process

If the doctor believes that you need coverage for a drug that is not on the covered drug list, you may request an exception. The doctor must submit a written Formulary Exception request to us. The request must certify that the covered drug is not working for you, and that the non-covered drug must be "dispense as written" (DAW) to benefit you. For most drugs, you can get only a 34-day supply at one time. Contact Blue Plus Member Services for additional information.

If pharmacy staff tells you the drug is not covered and asks you to pay, ask them to call your doctor. We cannot pay you back if you pay for it. There may be another drug that will work that is covered by us under the Plan. If the pharmacy won't call your doctor, you can. You can also call Member Services at the phone number in Section 1 for help.

Specialty drugs are used by people with complex or chronic diseases. These drugs often require special handling, dispensing, or monitoring by a specially-trained pharmacist.

If you are prescribed a drug that is on the Blue Plus Specialty Drug List, your prescriber will need to send the prescription of that specialty drug to one of Blue Plus' Specialty Pharmacies listed below.

Accredo Health Group, Inc.

Toll free: **1-866-470-2245**, TTY **1-800-716-3231**

Fax: **1-888-302-1028**

Customer service line is open 24 hours a day, seven days a week

Children's Home Care (for hemophilia medications only)

Toll free **1-866-656-1020**, TTY **711**

Fax: **(877) 828-3939**

Monday through Friday from 8 a.m. to 5 p.m. Central Time

Fairview Specialty Pharmacy Service

Toll free **1-800-595-7140**, TTY **711**

Fax: **(877) 828-3939**

Monday through Friday from 8 a.m. to 7 p.m. ; Saturday from 8 a.m. to 4 p.m. Central Time

North Memorial Health Pharmacy – Specialty Center

3435 W. Broadway Ave.

Robbinsdale, MN 55422

Pharmacists available by phone 24/7 at **1-877-520-5307** (toll free), TTY **711** or **(763) 581-6333**

Fax: **(763)581-2814**

Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time

Thrifty White Specialty Pharmacy

Pharmacists available by phone 24/7 by phone at **(855) 611-3399, TTY 711**

Fax: **(855)423-8300**

Monday through Friday from 8:00 a.m. to 8:00 p.m., Saturday from 9:00 a.m. to 5:00 p.m.  
Central Time

You will also need to call the Specialty Pharmacy that receives your prescription to set up an account. You will need to have your Blue Plus Member ID card when you call the Specialty Pharmacy.

If you have Medicare, you will no longer remain eligible for MinnesotaCare. You need to get most of your prescription drugs through the Medicare Prescription Drug Program (Medicare Part D). You must be enrolled in a Medicare prescription drug plan to get these services. The Plan does not pay for prescriptions that are covered under the Medicare Prescription Drug Program.

### **Rehabilitation**

#### **Covered Services:**

- Rehabilitation therapies to restore function: physical therapy, occupational therapy, speech therapy
- Audiology services including hearing tests

#### **Not Covered Services:**

- Vocational rehabilitation
- Health clubs and spas

### **Substance Use Disorder Services (SUD)**

#### **Covered Services:**

- Screening/Assessment/Diagnosis
- Outpatient treatment\*
- Inpatient hospital
- Residential non-hospital treatment\*
- Outpatient methadone treatment
- Detoxification (only when inpatient hospitalization is medically necessary because of conditions resulting from injury or accident or medical complications during detoxification)
- SUD treatment coordination
- Peer recovery support

\*Requires or may require a prior authorization.

- Withdrawal Management

### **Not Covered Services:**

Payment for room and board determined necessary by substance use disorder assessment is the responsibility of the Minnesota Department of Human Services.

### **Notes:**

See Section 1 for Substance Use Disorder Services contact information.

A qualified assessor who is part of the Plan network will decide what type of substance use disorder care you need. You may get a second assessment if you do not agree with the first one. To get a second assessment you must send us a request. We must get your request within five working days of when you get the results of your first assessment or before you begin treatment (whichever is first). We will cover a second assessment by a different qualified assessor. We will do this within five working days of when we get your request. If you agree with the second assessment, we will authorize services according to substance use disorder standards and the second assessment. You have the right to appeal. See Section 13 of this Member Handbook.

### **Surgery\***

#### **Covered Services:**

- Office/clinic visits/surgery\*
- Removal of port wine stain birthmarks
- Reconstructive surgery (for example, following mastectomy, following surgery for injury, sickness or other diseases; for birth defects)\*
- Anesthesia services
- Circumcision when medically necessary\*
- Gender confirmation surgery\*

#### **Not Covered Services:**

- Cosmetic surgery

### **Telemedicine Services**

- Telemedicine services covers medically necessary services and consultations delivered by a licensed health care provider while the patient is at an originating site and the health care provider is at a distant site. Coverage is limited to three (3) telemedicine services, per member, per calendar week.

\*Requires or may require a prior authorization.

## **Transplants\***

### **Covered Services:**

- Organ and tissue transplants, including: bone marrow, cornea, heart, heart-lung, intestine, intestine-liver, kidney, liver, lung, pancreas, pancreas-kidney, pancreatic islet cell, stem cell, and other transplants
- Ventricular Assist Device: inserted as a bridge to a heart transplant or as a destination therapy treatment

### **Notes:**

The type of transplant must be: 1) listed in the Minnesota Department of Human Services Provider Manual; 2) a type covered by Medicare; or 3) approved by the state's medical review agent.

Transplants must be done at a transplant center that is a Medicare approved transplant center.

Stem cell or bone marrow transplants centers must meet the standards set by the Foundation for the Accreditation of Cellular Therapy (FACT).

### **The Blue Plus transplant process**

- Members must use Blue Distinction Centers® of Excellence for the transplants below. Medically necessary human organ transplants, marrow, and stem cell support procedures that are covered include:
  - Autologous bone marrow and peripheral stem cell support
  - Allogeneic bone marrow and peripheral stem cell support
  - Heart
  - Heart-lung
  - Liver – cadaver or living donor
  - Lung – single or double, cadaver or living donor
  - Organ and bone marrow transplants
  - Pancreas – cadaver or living donor segmental
  - Pancreas transplantation alone (PTA)
  - Pancreas transplantation after kidney transplantation (PAK)
  - Simultaneous pancreas and kidney transplantation (SPK)
  - Small bowel (intestine)
  - Small bowel (intestine) – liver
  - Syngeneic bone marrow and peripheral stem cell support

\*Requires or may require a prior authorization.

**Notes:**

Members must use Blue Distinction Centers® of Excellence for the following surgeries:

- Bariatric surgery
- Cardiac care
- Complex and rare cancers
- Knee and hip replacement
- Spine surgery
- Transplants

**Eligible providers:**

- All organ transplants must be performed at transplant centers meeting United Network for Organ Sharing (UNOS) criteria or be a Medicare approved heart, heart-lung, lung, liver or intestinal (small bowel) transplant center.
- Stem cell and bone marrow transplants must be performed in a tissue transplant center which is certified by and meets the standards set by the Foundation for the Accreditation of Cellular Therapy (FACT), or be approved by the Advisory Committee on Organ and Tissue Transplants.
- For all transplants, the provider must have a current Blue Plus transplant contract for the specific transplant type being performed.
- As technology changes, the covered transplants listed above will be subject to modifications in the form of additions or deletions, when appropriate.
- Kidney, cornea, and autologous pancreatic islet cell transplants are eligible procedures that are covered on the same basis as any other eligible service and are not subject to the special requirements for transplants listed above. See "Doctor and Other Health Services" and "Hospital Inpatient."
- Prior authorization is required for all transplant procedures. All requests for prior authorization must be submitted in writing to: Blue Plus Transplant Coordinator, P.O. Box 64179, St. Paul, MN 55164, or fax to **(651) 662-1624, TTY 711**.

If you have specific questions on transplants call the Transplant Coordinator, Monday through Friday, from 8 a.m. to 4:30 p.m. Central time at **(651) 662-9936** or toll free **1-866-309-6564, TTY 711**.

**Not Covered:**

- Reimbursement for meals and lodging expenses
- Services, supplies, drugs, and aftercare for or related to artificial or nonhuman organ implants
- Services, supplies, drugs, and aftercare for or related to human organ transplants not specifically listed above as covered
- Services, chemotherapy, radiation therapy (or any therapy that results in marked or complete suppression of blood producing organs), supplies, drugs, and aftercare for or related to bone marrow transplant and peripheral stem cell support procedures that are considered investigative or not medically necessary

\*Requires or may require a prior authorization.

- Living donor organ and/or tissue transplants unless otherwise specified in this Plan
- Services for the collection and storage of infant cord blood
- Transplantation of animal organs and/or tissue

**Transportation to/from Medical Services (covered for members in the MinnesotaCare Child (under age 19) benefit set and for pregnant woman enrolled in MinnesotaCare)**

**Covered Services:**

- Ambulance (air or ground includes transport on water))
- Volunteer driver transport
- Unassisted transport (taxicab or public transit)
- Assisted transport
- Lift-equipped/ramp transport
- Protected transport
- Stretcher transport

**Not Covered Services:**

- Mileage reimbursement (for example, when you use your own car), meals, lodging, and parking also including out of state travel. These services are not covered under the Plan but may be available through the local county or tribal agency. Call your local county or tribal agency for more information.

**Notes:**

If you need transportation to and from health services that we cover, call the transportation phone number in Section 1. We will provide the most appropriate and cost-effective form of transportation.

The Plan is not required to provide transportation to your primary care clinic if it is more than 30 miles from your home or if you choose a specialty provider that is more than 60 miles from your home. Call the transportation phone number in Section 1 if you do not have a primary care clinic that is available within 30 miles of your home and/or if you do not have a specialty provider that is available within 60 miles of your home.

The Blue Plus transportation program, BlueRide, is available to those who do not have other means of transportation to their medical and dental appointments. For a ride, please call at least two business days in advance before your appointment. If your appointment changes, call at least four hours before your pickup time to change or cancel your ride. BlueRide is for medical or dental appointments. Do not ask the driver to drop you off at another location. Call BlueRide for more information at **(651) 662-8648** or toll free at **1-866-340-8648, TTY 711**. Hours of operation are Monday through Friday, 8 a.m. to 5 p.m.



**Urgent Care****Covered Services:**

- Urgent care within the Plan service area
- Urgent care outside of the Plan service area

**Not Covered Services:**

- Urgent, emergency, or other health care services delivered or items supplied from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.

**Notes:**

An urgent condition is not as serious as an emergency. This is care for a condition that needs prompt treatment to stop the condition from getting worse. Urgent care is available 24 hours a day.

Call Member Services at the phone number in Section 1 as soon as possible when you get urgent care outside the Plan service area.

## **Section 8. Services we do not cover**

If you get services or supplies that are not covered, you may have to pay for them yourself. Some “not covered” services and supplies are listed under each category in Section 7. Below is a list of other services and supplies that are not covered under the Plan. This is not a complete list. Call Member Services for more information.

- Autopsies (exams that are done on the bodies of people who have died to find out the cause of death)
- Cosmetic procedures or treatments
- Emergency, urgent, or other health care services delivered or items supplied from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.
- Experimental or investigative services
- Health care services or supplies that are not medically necessary
- Homeopathic and herbal products
- Hospital inpatient and nursing home incidental services, such as TV, phone, barber and beauty services, and guest services
- Supplies that are not used to treat a medical condition

## Section 9. Services that are not covered under the Plan but may be covered through another source

These services are not covered under the Plan, but may be covered through another source, such as the state, county, federal government, tribe, or a Medicare prescription drug plan. To find out more about these services, call the Minnesota Health Care Programs Member Helpdesk at **(651) 431-2670** or **1-800-657-3739** (toll free) or **711** (TTY).

- Abortion services
- Case management for members with developmental disabilities
- Child welfare targeted case management
- Day training and habilitation services
- HIV case management
- Home Care Nursing (HCN) (*ONLY covered for members in the MinnesotaCare Child benefit set*)
- Intermediate care facility for members with developmental disabilities (ICF/DD)
- Job training and educational services
- Medically necessary services specified in an Individual Education Plan (IEP) or Individual Family Service Plan (IFSP) that are provided by a school district and covered under Medical Assistance (Medicaid)
- Mileage reimbursement (for example, when you use your own car), meals, lodging, and parking. Contact MinnesotaCare for more information.
- Nursing home stays
- Personal Care Assistance (PCA) Community First Services and Supports (CFSS) will replace PCA services, upon federal approval (*ONLY covered for members in the MinnesotaCare Child benefit set*)
- Post-arrest Community-Based Services Coordination
- Prescriptions covered under the Medicare Prescription Drug Program (Medicare Part D). You must be enrolled in a Medicare prescription drug plan to get these services. You are not eligible to remain enrolled in MinnesotaCare if you have Medicare.
- Room and board associated with Intensive Residential Treatment Services (IRTS)
- Room and board associated with treatment services at children's residential mental health treatment facilities (Rule 5). Room and board may be covered by your county. Call your county for information.
- Services provided by federal institutions
- Services provided by a state regional treatment center or a state-owned long-term care facility unless approved by us or the service is ordered by a court under conditions specified in law
- Treatment at Rule 36 facilities that are not licensed as Intensive Residential Treatment Services (IRTS)
- Home and Community-Based Services waivers

## **Section 10. When to call MinnesotaCare**

Call MinnesotaCare at **(651) 297-3862, 1-800-657-3672** (toll free), 711 TTY, or use your preferred relay services to report these changes:

- Name changes
- Address changes including moving out of Minnesota
- Pregnancy begin/end dates
- Addition or loss of a household member
- Lost or stolen Minnesota Health Care Program ID card
- New insurance or Medicare – begin/end dates
- Change in income including employment changes

## **Section 11. Using the Plan coverage with other insurance**

If you have or obtain other health insurance or Medicare, you will no longer remain eligible for MinnesotaCare. Make sure to tell the MinnesotaCare office about any other health insurance that covers you or your children.

If you have other insurance, tell us before you get care. We will let you know if you should use the Plan network providers or the health care providers used by your other insurance. We will coordinate our payments with them. This is called “coordination of benefits.” Examples of other insurance include:

- No-fault car insurance
- Workers’ compensation
- Medicare
- Tricare
- Other Health Maintenance Organization (HMO) coverage
- Other commercial insurance

When you become a member of the Plan, you agree to:

- Let us send bills to your other insurance
- Let us get information from your other insurance
- Let us get payments from your other insurance instead of having payments sent to you
- Help us get payments from your other insurance

If you have other insurance changes, call the MinnesotaCare office.

## **Section 12. Subrogation or other claim**

### **This first paragraph applies to certain non-citizen members in any MinnesotaCare benefit set:**

You may have other sources of payment for your medical care. They might be from another person, group, insurance company, or other organization. If you have a claim against another source for injuries, we will make a claim for medical care we covered for you. State law requires you to help us do this. The claim may be recovered from any settlement or judgment received by you from another source. This is true even if you did not get full payment of your claim. The amount of the claim will not be more than state law allows.

### **This second paragraph applies to members in the MinnesotaCare Child and MinnesotaCare benefit sets, except certain non-citizens:**

You may have other sources of payment for your medical care. They might be from another person, group, insurance company or other organization. Federal and state laws provide that Medical Assistance (Medicaid) benefits pay only if no other source of payment exists. If you have a claim against another source for injuries, we will make a separate claim for medical care we covered for you. The laws require you to help us do this. The claim may be recovered from any source that may be responsible for payment of the medical care we covered for you. The amount of the claim will not be more than federal and state laws allow.

## **Section 13. Grievance, appeal and state appeal (Fair Hearing with the state) process**

This section tells you about the grievance and appeal system including notices, grievances (complaints), health plan appeals, and state appeals (Fair Hearings with the state). It tells you how and when to use the grievance and appeal system if you are not satisfied with your health care or disagree with a decision we made. It tells you about your rights when using the grievance and appeal system.

Please call Member Services at the phone number in Section 1 if you have questions or want help filing a grievance or appeal.

### **Grievance and appeal system terms to know:**

**A grievance** is when you are not satisfied with the services you have received and may include any of the following:

- quality of care or services provided
- failure to respect your rights
- rudeness of a provider or health plan employee
- delay in appropriate treatment or referral
- not acting within required time frames for grievances and appeals

**A denial, termination or reduction (DTR) (notice of action)** is a form or letter we send you to tell you about a decision we made on a request for service, payment of a claim, or any other request. The notice will tell you how to file an appeal with the health plan or request a state appeal (Fair Hearing with the state) if you disagree with our decision.

**A health plan appeal** is your request for us to review a decision we made. You may ask for an appeal if you disagree with our decision in any of the following **actions** (decisions):

- denial or limited authorization of the type or level of service requested by your provider
- reduction, suspension, or stopping of a service that was approved before
- denial of all or part of payment for a service
- not providing services (including transportation) in a reasonable amount of time
- denial of a member's request to get services out of network for members living in a rural area with only one health plan
- not providing a response to your grievance or appeal in the required timelines
- denial of your request to dispute your financial liability including copayments and other cost sharing

Your provider may Appeal on your behalf with your written consent. Your treating provider may Appeal a Prior Service Authorization decision without your consent.

**A state appeal (Fair Hearing with the state)** is your request for the state to review a decision we made. You must appeal to Blue Plus before asking for a state appeal. If we take more than 30 days to decide your appeal and we have not asked for an extension, you do not need to wait for our decision to ask for a state appeal. You may appeal any of these actions (decisions):

- denial or limited authorization of the type or level of service
- reduction, suspension, or stopping of a service that was approved before
- denial of all or part of a payment for a service
- not providing services in a reasonable amount of time
- our failure to act within required timelines for prior authorizations and appeals
- financial liability including copayments or other cost sharing
- any other action

### **Important Timelines for Appeals**

**You must follow the timelines for filing health plan appeals and state appeals (Fair Hearings with the state). If you go over the time allowed, we may not review your appeal and the state may not accept your request for an appeal.**

You must appeal to us **within 60 days** from the date of the DTR (notice of action). We can give you more time if you have a good reason for missing the deadline. You must file an appeal with us **before** you request a state appeal. If we take more than 30 days to decide your appeal and we have not asked for an extension, you can request a state appeal without waiting for us.

You must request a state appeal **within 120 days** of our appeal decision.

If we are stopping or reducing a service, you can keep getting the service if you file a health plan appeal **within 10 days** from the date on the notice, or before the service is stopped or reduced, whichever is later. **You must ask to keep getting the service when you file an appeal.** The service can continue until the appeal is decided. If you lose the appeal, you may be billed for these services, but only if state policy allows it.

If you lose the appeal, you may keep getting the service during a state appeal if you request a state appeal within 10 days from the date of the decision on your plan appeal.

For the Restricted Recipient Program, a member who receives a notice of restriction may file an appeal with us. You must file an appeal **within 60 days** from the date on the notice. You must appeal within 30 days to prevent the restriction from being implemented during your appeal. You may request a state appeal after receiving our decision.

#### **To file an oral or written appeal with us:**

You may appeal by phone, writing, fax or in person. The contact information and address is found in section 1 under "Appeals and Grievances."



If you call us with your appeal, it must be followed by a written appeal, unless you are requesting a fast resolution. We will help you complete a written appeal. We will ask you to sign and return the written appeal.

Fast appeals are for urgently needed services. If we agree that it is urgent, we will give you a decision within 72 hours. We will try to call you with the decision before we send the decision in writing.

We may take up to 14 extra days if we need more information and it is in your best interest or if you request extra time. We will tell you why we are taking the extra time.

If your appeal is not urgent, we will tell you within 10 days that we received it. We will give you a written decision within 30 days. We may take up to 14 extra days if we need more information and it is in your best interest or if you request extra time. We will tell you we are taking the extra time and why.

The person making the decision will not be the same person who was involved in the prior review or decision-making.

If we are deciding an appeal about a service that was denied because it was not medically necessary, the decision will be made by a health care professional with appropriate clinical expertise in treating your condition or disease.

You or your representative may present your information in person, by telephone, or in writing.

If you appeal, we will send you or your representative the case file upon request, including medical records and any other documents and records considered by us during the appeal process.

**To file a state appeal (Fair Hearing with the state) with the Minnesota Department of Human Services:**

You must file a health plan Appeal with us **before** you ask for a State Appeal. You must ask for a state appeal **within 120 days** from the date of our appeal decision (resolution).

Your appeal to the state must be in writing. You can write to the Minnesota Department of Human Services to request a state appeal.

Write to: Minnesota Department of Human Services

Appeals Office  
P.O. Box 64941  
St. Paul, MN 55164-0941

File online at: <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-0033-ENG>

Or fax to: **(651) 431-7523**

Tell the state why you disagree with the decision we made.

You can ask a friend, relative, advocate, provider, or lawyer to help you. Your provider must have your written permission to request a state appeal for you.

A human services judge from the state Appeals Office will hold a hearing. You may ask to attend the hearing by telephone, by video, or in person. You can ask your providers or others to give testimony. You can provide documents for the judge to consider.

The process can take 90 days. If your hearing is about an urgently needed service, tell the Judge or the Ombudsman when you call or write to them.

If your hearing is about a service that was denied because it was not medically necessary, you may ask for review by a medical expert. The medical expert is independent of both the state and Blue Plus. The state pays for this review. There is no cost to you.

If you do not agree with the human service judge's decision, you may ask the state to reconsider their decision. Send a written request for reconsideration to the Minnesota Department of Human Services Appeals Office within 30 days from the date of the decision. The contact information is listed earlier in this section.

If you do not agree with the state's decision, you may appeal to the district court in your county.

### **Grievances (Complaints)**

You may file a Grievance with us **at any time**. There is no timeline for filing a grievance with us.  
**To file an oral grievance with us:**

Call Member Services at the phone number in Section 1 and tell us about the problem.

We will give you a decision within 10 days. We may take up to 14 more days to make a decision if we need more information and it will be in your best interest or if you or your provider requests extra time. We will tell you within 10 days that we are taking extra time and the reasons why.

If your grievance is about our denial of a fast appeal or a grievance about urgent health care issues, we will give you a decision within 72 hours.

**To file a written grievance with us:**

Send a letter to us about your grievance. Write to the address listed in Section 1 under "Appeals and Grievances."

We can help you put your grievance in writing. Call Member Services at the phone number in Section 1 if you need help.

We will tell you that we received your grievance within 10 days.

We will give you a written decision within 30 days. We may take up to 14 extra days if we need more information and it is in your best interest. We will tell you we are taking the extra time and why.

If you do not agree with our decision, you can file your complaint with the Minnesota Department of Health.

Write to: Minnesota Department of Health  
Health Policy and Systems Compliance Monitoring Division  
Managed Care Systems  
P.O Box 64882  
St. Paul, MN 55164-0882

Call: **1-800-657-3916** (toll free) or **(651) 201-5100**  
**711** (TTY)

Visit: [health.state.mn.us/facilities/insurance/clearinghouse/complaints.html](https://health.state.mn.us/facilities/insurance/clearinghouse/complaints.html)

You can also call the Ombudsman for Public Managed Health Care Programs for help. The contact information is listed below this section.

**Important information about your rights when filing a grievance, appeal, or requesting a state appeal (Fair Hearing with the state):**

If you decide to file a grievance or appeal, or request a state appeal, it will not affect your eligibility for medical services. It will also not affect your enrollment in our health plan.

You can have a relative, friend, advocate, provider, or lawyer help with your grievance, appeal, or a state appeal.

There is no cost to you for filing a health plan appeal, grievance, or a state appeal. We may pay for some expenses such as transportation, childcare, photocopying, etc.

If you ask to see your medical records or other documents we used to make our decision, or want copies, we or your provider must provide them to you at no cost. If you ask, we must give you a copy of the guidelines we used to make our decision, at no cost to you. You may need to put your request in writing.

If you need help with your grievance, appeal, or a state appeal, you can call or write to the Ombudsman for Public Managed Health Care Programs. They may be able to help you with

access, service, or billing problems. They can also help you file a grievance or appeal with us or request a state appeal.

Call: **(651) 431-2660** (Twin Cities metro area), toll-free **1-800-657-3729** (non-metro area) or **711** (TTY). Hours of service are Monday through Friday 8:00 a.m. to 4:30 p.m.

Or

Write to: Ombudsman for Public Managed Health Care Programs  
P.O. Box 64249  
St. Paul, MN 55164-0249

Fax to: **(651) 431-7472**

## Section 14. Definitions

These are the meanings of some words in this Member Handbook.

Action: This includes:

- denial or limited authorization of the type or level of service
- reduction, suspension, or stopping of a service that was approved before
- denial of all or part of payment for a service
- not providing services in a reasonable amount of time
- not acting within required time frames for grievances and appeals
- denial of a member's request to get services out-of-network for members living in a rural area with only one health plan

Adult:

MinnesotaCare members ages 21 and older are considered an adult for covered health services and cost sharing.

MinnesotaCare members ages 19 and 20 are considered an adult for covered health services with some additions noted in Section 7.

Anesthesia: Drugs that make you fall asleep for an operation.

Appeal: A way for you to challenge our action if you think we made a mistake. You can ask us to change a coverage decision by filing a written or oral appeal.

Child:

MinnesotaCare members ages 18 and under are considered a child for covered health services and cost-sharing with some additions noted in Section 7.

MinnesotaCare members ages 19 and 20 are considered a child for cost sharing

Child and Teen Checkups (C&TC): A special health care program of well-child visits for members under age 21. It includes screening to check for health problems. It also includes referrals for diagnosis and treatment, if necessary.

Clinical Trial: A qualified medical study test that is: subject to a defined peer review; sponsored by a clinical research program that meets federal and state rules and approved standards; and whose true results are reported.

Coinsurance: An amount you may be required to pay as your share of the cost for services or items. Coinsurance is usually a percentage (for example, 10%).

Copay/Copayment: A fixed amount you may pay as your share of the cost each time you get certain services, supplies, or prescription drugs. Co-pays are usually paid at the time services, supplies, or prescription drugs are provided. For example, you might pay \$7-25 for prescription drugs or \$25 for services etc.

Cost Sharing: Amounts you may be responsible to pay toward your medical services. See Section 6 for information on cost sharing.

Covered Services: The health care services that are eligible for payment.

Cultural Competency: Cultural and language competence is the ability of managed care organizations and the providers within their network to provide care to members with diverse values, beliefs and behaviors, and to tailor the delivery of care to meet members' social, cultural, and language needs. The ultimate goal is a health care delivery system and workforce that can deliver the highest quality of care to every patient, regardless of race, ethnicity, cultural background, language proficiency, literacy, age, gender, sexual orientation, disability, religion, or socioeconomic status.

Direct Access Services: You can go to any provider in the Plan network to get these services. You do not need a referral or prior authorization from your PCP or PCC before getting services.

Durable Medical Equipment (DME): Certain medical equipment that is ordered by your doctor for use at home. Examples are walkers, wheelchairs, oxygen equipment and supplies.

Emergency: A medical emergency is when you, or any other person with an average knowledge of health and medicine, believe that you have medical symptoms that need immediate medical attention to prevent death, loss of a body part, or loss of function of a body part or could cause serious physical or mental harm. The medical symptoms may be a serious injury or severe pain. This is also called Emergency Medical Condition.

Emergency Care/Services: Covered services that are given by a provider trained to give emergency services and needed to treat a medical emergency. This is also called Emergency Room Care.

Emergency Medical Transportation: Ambulance services for an emergency medical condition.

Excluded Services: Services the plan does not pay for. Medical Assistance (Medicaid) will not pay for them either.

Experimental Service: A service that has not been proven to be safe and effective.

External Quality Review Study: A study about how quality, timeliness and access of care are provided by Blue Plus. This study is external and independent.

Family Planning: Information, services, and supplies that help a person decide about having children. These decisions include choosing to have a child, when to have a child, or not to have a child.

Fee-for-Service (FFS): A method of payment for health services. The medical provider bills the Minnesota Department of Human Services (DHS) directly. DHS pays the provider for the medical services. This method is used when you are eligible for Minnesota Health Care Programs but are not enrolled in a health plan.

Formulary: The list of drugs covered under the Plan.

Grievance: A complaint you make about us or one of our network providers or pharmacies. This includes a complaint about the quality of your care.

Home Health Care: Health care services for an illness or injury given in the home or in the community where normal life activities take the member.

Hospice: A special program for members who are terminally ill and not expected to live more than six months to live comfortably for the rest of the member's time. It offers special services for the member and his or her family. This is also known as Hospice Services.

Hospitalization: Care in a hospital that requires admission as an inpatient and usually requires an overnight stay.

Hospital Outpatient Care: Care in a hospital that usually doesn't require an overnight stay.

Inpatient Hospital Stay: A stay in a hospital or treatment center that usually lasts 24 hours or more.

Investigative Service: A service that has not been proven to be safe and effective.

Medically Necessary: This describes services, supplies, or drugs you need to prevent, diagnose, or treat your medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice. Medically necessary care is appropriate for your condition. This includes care related to physical conditions and behavioral health (including Mental Health and Substance Use Disorder). It includes the kind and level of services. It includes the number of treatments. It also includes where you get the services and how long they continue. Medically necessary services must:

- be the services, supplies and prescription drugs other providers would usually order
- help you get better or stay as well as you are
- help stop your condition from getting worse
- help prevent or find health problems

Medicare: The federal health insurance program for people age 65 or over. It is also for some people under age 65 with disabilities, and people with End Stage Renal Disease.

Medicare Prescription Drug Plan: An insurance plan that offers Medicare Prescription Drug Program (Medicare Part D) drug benefits.

Medicare Prescription Drug Program: The prescription drug benefit for Medicare members. It is sometimes called Medicare Part D. Drug coverage is provided through a Medicare prescription drug plan.

Member: A person who is receiving services through a certain program, such as a Minnesota Health Care Program or Medicare.

Member Handbook: This is the document you are reading. This document tells you what services are covered under the Plan. It tells what you must do to get covered services. It tells your rights and responsibilities. It also tells our rights and responsibilities.

Network: Our contracted health care providers for the Plan.

Network Providers: These are providers who agree to work with the health plan and accept our payment and not charge our members an extra amount. While you are a member of our plan, you must use network providers to get covered services. Network providers are also called plan providers or participating providers.

Denial, Termination or Reduction (DTR) (Notice of Action): A form or letter we send you to tell you about a decision on a claim, service, or any other action taken by us.

Ombudsman for Public Managed Health Care Programs: A person at the Minnesota Department of Human Services who can help you with access, service or billing problems. The ombudsman can also help you file a grievance or appeal or request a state appeal (Fair Hearing with the state).

Open Access Services: Federal and state law allow you to choose any physician, clinic, hospital, pharmacy, or family planning agency - even if not in our network - to get these services.

Outpatient Hospital Services: Services provided at a hospital or outpatient facility that are not at an inpatient level of care. These services may also be available at your clinic or another health facility.

Out-of-Area Services: Health care provided to a member by an out-of-network provider outside of the Plan service area.



Out-of-Network Provider or Out-of-Network Facility: A provider or facility that is not employed, owned, or operated by our plan and is not under contract to provide covered services to members of our plan. This is also known as a non-participating provider.

Out-of-Network Services: Health care provided to a member by a provider who is not part of the Plan network.

Physician Incentive Plan: Special payment arrangements between us and the doctor or doctor group that may affect the use of referrals. It may also affect other services that you might need.

Physician Services: Services provided by an individual licensed under state law to practice medicine or osteopathy. Health care services a licensed medical physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) provides or coordinates.

Plan: An organization that has a network of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you.

Post-stabilization Care: A hospital service needed to help a person’s conditions stay stable after having emergency care. It starts when the hospital asks for our approval for coverage. It continues until: the person is discharged; our Plan network doctor begins care; or we, the hospital, and doctor agree to a different arrangement.

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

Prescriptions: Medicines and drugs ordered by a medical provider.

Prescription Drug Coverage: A health plan that helps pay for prescription drugs and medications. Also see “Medicare Prescription Drug Program.”

Preventive Services: Services that help you stay healthy, such as routine physicals, immunizations, and well-person care. These services help find and prevent health problems. Follow-up on conditions that have been diagnosed (like a diabetes checkup) are **not** preventive.

Primary Care Clinic: The primary care clinic (PCC) you choose for your routine care. This clinic will provide most of your care.

Primary Care Provider: Your primary care provider (PCP) is the doctor or other qualified health care provider you see at your primary care clinic. This person will manage your health care.

Prior Authorization: Our approval that is needed for some services before you get them. This is also known as preauthorization or service authorization.

Provider: A qualified health care professional or facility approved under state law to provide health care.

Quality of care complaint: For purposes of this handbook, "quality of care complaint" means an expressed dissatisfaction regarding health care services resulting in potential or actual harm to a member. Quality of care complaints may include: access; provider and staff competence; clinical appropriateness of care; communications; behavior; facility and environmental considerations; and other factors that could impact the quality of health care services.

Referral: Written consent from your primary care provider or clinic that you may need to get before you see certain providers, such as specialists, for covered services. Your primary care provider or clinic must write you a referral.

Rehabilitation Services and Devices: Treatment and equipment you get to help you recover from an illness, accident or major operation.

Restricted Recipient Program (RRP): A program for members who have received medical care and have not followed the rules or have misused services. If you are in this program, you must get health services from one designated primary care provider, one pharmacy, one hospital or other designated health care provider. You must do this for at least 24 months of eligibility for Minnesota Health Care Programs. Members in this program who fail to follow program rules will be required to continue in the program for an additional 36 months.

Second Opinion: If you do not agree with an opinion you get from a Plan network provider, you have the right to get an opinion from another provider. We will pay for this. For mental health services, the second opinion may be from an out-of-network provider. For substance use disorder services, the second opinion will be from a different qualified assessor who does not need to be in the Plan network. We must consider the second opinion but do not have to accept a second opinion for substance use disorder or mental health services.

Service Area: The area where a person must live to be able to become or remain a member of the Plan. Contact Member Services at the phone number in Section 1 for details about the service area.

Service Authorization: Our approval that is needed for some services before you get them. This is also known as preauthorization or prior authorization.

Skilled Nursing Care: Care or treatment that can only be done by licensed nurses.

Specialist: A doctor who provides health care for a specific disease or part of the body.

Standing Authorization: Written consent from us to see an out-of-network specialist more than one time (for ongoing care).

State Appeal (Fair Hearing with the state): A hearing at the state to review a decision made by us. You must request a hearing in writing. Your provider may request a state appeal with your written consent. You may ask for a hearing if you disagree with any of the following:

- a denial, termination, or reduction of services
- enrollment in the Plan
- denial of part or all of a claim for a service
- our failure to act within required timelines for prior authorizations and appeals
- any other action

Subrogation: Our right to collect money in your name from another person, group, or insurance company. We have this right when you get medical coverage under this Plan for a service that is covered by another source or third party payer.

Substance Use Disorder: Using alcohol or drugs in a way that harms you.

United States: For the purpose of this Member Handbook, the United States includes the fifty states, the District of Columbia, the Commonwealth of Puerto Rico, The Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

Urgently Needed Care: Care you get for a sudden illness, injury, or condition that is not an emergency but needs care right away. This is also known as Urgent Care.

## Section 15. Additional information

### HEALTH CARE DIRECTIVES

#### What is a health care directive?

A health care directive is a written document that informs others of your wishes about your health care. It allows you to name a person ("agent") to decide for you if you are unable to decide. It also allows you to name an agent if you want someone else to decide for you. You must be at least 18 years old to make a health care directive.

#### How do I make a health care directive?

There are forms for health care directives. You don't have to use a form, but your health care directive must meet the following requirements to be legal in Minnesota.

- It must be in writing and dated
- It must state your legal name
- It must be signed by you or someone you authorize to sign for you in the event that you cannot understand or communicate your health care wishes
- You must have your signature verified by a notary public or two witnesses
- You must include the appointment of an agent to make health care decisions for you and/or instructions about the health care choices you wish to make

Before you prepare or revise your directive, you should discuss your health care wishes with your doctor or other health care provider.

#### Why should I have a health care directive?

A health care directive is important if your attending physician determines you can't communicate your health care choices (because of physical or mental incapacity). It is also important if you wish to have someone else make your health care decisions. In some circumstances, your directive may state that you want someone other than an attending physician to decide when you cannot make your own decisions.

#### Must I have a health care directive?

No. You don't have to have a health care directive. But writing one helps to make sure your wishes are followed.

#### What happens if I don't have a health care directive?

You will still receive medical treatment if you don't have a written directive. Health care providers will listen to what people close to you say about your treatment preferences, but the best way to be sure your wishes are followed is to have a health care directive.

#### Do I have to use the Blue Cross and Blue Shield of Minnesota advance health care directive form?

No, only if you wish. Other forms are available through hospitals and attorneys. The form provided is for Minnesota use only. Other states have different forms for advance directives.

### **How do I choose a health care agent?**

The person you choose to make the health care decisions for you in the event that you cannot make decisions for yourself is called your health care agent or proxy. Some forms use the term *durable power of attorney for health care*. The person you choose as your agent should be:

- At least 18 years old (a legal requirement)
- Willing to follow your wishes and preferences about your case
- Not easily intimidated by medical professionals or the medical system
- Able to make difficult, emotional decisions in a time of crisis
- Nearby or readily available when needed

You may name anyone to be your agent.

### **Can I choose more than one health care agent?**

You may name one or more people to act as your agents. If you do this, you may identify one person to be primary agent and the others(s) to be alternate agent(s). Or, you may indicate that you want your agents to act together.

It is very important that you talk to each person you want to name as an agent **before** you complete your directive so that you can:

- Find out if the person is willing to accept the responsibility
- Tell the person about your wishes and preferences for care
- Be sure the person is willing and able to follow your wishes

### **I prepared my health care directive in another state. Is it still good?**

Health care directives prepared in other states are legal if they meet the requirements of the other state's laws or the Minnesota requirements, but requests for assisted suicide will not be followed in Minnesota.

### **What can I put in a health care directive?**

You have many choices of what to put in your health care directive. For example, you may include:

- The person or persons you trust as your agent to make health care decisions for you
- Your goals, values and preferences about health care
- The types of medical treatment you would want (or not want)
- How you want your agent or agents to decide
- Where you want to receive care
- Instructions about artificial nutrition and hydration
- Mental health treatments
- Instructions if you are pregnant
- Donations of organs, tissues and eyes
- Funeral arrangements
- Who you would like as your guardian or conservator if there is a court action

You may be as specific or as general as you wish. You can choose which issues or treatment to deal with in your health care directive.

**Are there any limits to what I can put in my health care directive?**

There are some limits about what you can put in your health care directive. For instance:

- Your agent must be at least 18 years of age
- Your agent cannot be your health care provider, unless the health care provider is a family member or you give reason for the naming of the agent in your directive
- You cannot request health care treatment that is outside of reasonable medical practice
- You cannot request assisted suicide

**In my health care directive, can I designate my health care agent to make financial decisions for me?**

No. The person you choose as your health care agent can only make health care decisions. If you want to appoint someone to handle your financial or legal affairs, you should consult an attorney.

**How long does a health care directive last? Can I change it?**

- Writing a statement saying you want to cancel your existing health care directive
- Destroying your existing health care directive
- Telling at least two other people you want to cancel your existing health care directive
- Writing a new health care directive

**What if my health care provider refuses to follow my health care directive?**

Your health care provider will generally follow your health care directive or any instructions from your agent, as long as the health care follows reasonable medical practice. However, neither you, nor your agent can request treatment that will not help you, or that the provider cannot provide. If the provider cannot follow your agent's directions about life-sustaining treatment, the provider must inform the agent. The provider must also document the notice in your medical record. The provider must allow the agent to arrange to transfer you to another provider who will follow the agent's directions.

**What if I believe Blue Cross and Blue Shield of Minnesota or Blue Plus has not followed health care directive requirements?**

Complaints of this type can be filed with the Minnesota Department of Health at:

Health Policy and Systems Compliance  
 Monitoring Division Manage Care System  
 P.O. Box 64882  
 St. Paul, MN 55164-0882  
 Phone: **(651) 201-5100** or **1-800-657-3916**, TTY **711**

**What should I do with my health care directive after I have signed it?**

You should inform others of your health care directive and give people copies of it. You may wish to inform family members, your health care agent(s) and your health care providers that you have a health care directive. You should give them a copy. It's a good idea to review and update your directive as your needs change. Keep it in a safe place where it is easily found.

**How can I get more information about health care directives?**

You can discuss your health care directive and your wishes with your primary care physician, or if you live in Minnesota, contact the Minnesota Board on Aging at **(651) 431-2500** or toll free at **1-800-882-6262**, TTY **1-800-627-3529** or visit [www.mnaging.org](http://www.mnaging.org).

**CASE MANAGEMENT**

Providers, nurses, social workers, and members or their representative may make a referral to case management in one of two ways:

Phone: **1-866-902-1690 (TTY 711)**

Fax: **1-855-417-1289**

A case manager will respond to a faxed request within three business days.

**Case management**

Health care can be overwhelming, so we're here to help you stay on top of it. Your case manager will help you:

- Figure out your care plan
- Answer questions
- Help you receive the services you need
- Coordinate with your doctors and support system

If you've experienced a critical event or health issue that is complex, we'll help you learn more about your illness and develop a plan of care through our complex case management program.

**Access to complex case management**

We use data to find out which members qualify for our complex case management program. You can be referred to complex case management through our:

- 24/7 NurseLine
- Disease Management program
- Discharge planner
- Utilization management
- Member or care giver referral
- Your doctor or other provider

If you have one of these health issues or another complex or special health issue and want to learn more about case management, call Member Services at **1-800-711-9862, TTY 711**, Monday through Friday, 8 a.m. to 5 p.m. Central time.

### **Access to Utilization Management Staff**

If you have Utilization Management (UM) questions, call Member Services at **1-800-711-9862, TTY 711**, Monday through Friday from 8 a.m. to 5 p.m. Central time. They can also help if you need help in another language.

## **PROVIDER PAYMENT METHODS**

### **Participating Providers**

Blue Plus contracts with a large majority of doctors, hospitals, and clinics in Minnesota to be part of its network. Each provider is an independent contractor and is not an agent or employee of Blue Plus. These health care providers are referred to as "Participating Providers." They have agreed to accept as full payment (less deductibles, coinsurance and copayments) an amount that a Blue Cross and/or Blue Shield Plan has negotiated with its participating providers (the "Allowed Amount"). The Allowed Amount may vary from one provider to another for the same service. Several methods are used to pay participating health care providers. If the provider is "participating" they are under contract and the method of payment is part of the contract. Most contracts and payment rates are negotiated or revised on an annual basis.

### **Non-Institutional or Professional (i.e., doctor visits, office visits) Provider Payments**

- **Fee-for-Service** – Providers are paid for each service or bundle of services. Payment is based on the amount of the provider's billed charges.
- **Discounted Fee-for-Service** – Providers are paid a portion of their billed charges for each service or bundle of services. Payment may be a percentage of the billed charge or it may be based on a fee schedule that is developed using a methodology similar to that used by the federal government to pay providers for Medicare services.
- **Discounted Fee-for-Service, Withhold and Bonus Payments** – Providers are paid a portion of their billed charges for each service or bundle of services, and a portion (generally 5-20%) of the provider's payment is withheld. As an incentive to promote high quality and cost-effective care, the provider may receive all or a portion of the withhold amount based upon the cost-effectiveness of the provider's care. In order to determine cost-effectiveness, a per member per month target is established. The target is established by using historical payment information to predict average costs. If the provider's costs are below this target, providers are eligible for a return of all or a portion of the withhold amount and may also qualify for an additional bonus payment.
- **Minnesota Health Care Programs Fee Schedule** – Providers may be paid at a certain percent of the public program fee schedule. Payment for high cost cases and preventive and other services may be excluded from the discounted fee-for-service and



withhold payment. When payment for these services is excluded, the provider is paid on a discounted fee-for-service basis, but no portion of the provider's payment is withheld.

### **Institutional (i.e., hospital and other facility) Provider Payments**

#### ▪ **Inpatient Care**

- **Payments for each Case (case rate)** – Providers are paid a fixed amount based upon the member's diagnosis at the time of admission, regardless of the number of days that the member is hospitalized. This payment amount may be adjusted if the length of stay is unusually long or short in comparison to the average stay for that diagnosis ("outlier payment"). This method is similar to the payment methodology used by the federal government to pay providers for Medicare services.
- **Payments for each Day** – Providers are paid a fixed amount for each day the patient spends in the hospital or facility.
- **Percentage of Billed Charges** – Providers are paid a percentage of the hospital's or facility's billed charges for inpatient or outpatient services, including home services.

#### ▪ **Outpatient Care**

- **Payments for each Category of services** – Providers are paid a fixed or bundled amount for each category of outpatient services a member receives during one (1) or more related visits.
- **Payments for each Visit** – Providers are paid a fixed or bundled amount for all related services a member receives in an outpatient or home setting during one (1) visit.
- **Payments for each Patient** – Providers are paid a fixed amount per patient per calendar year for certain categories of outpatient services.
- **Minnesota Health Care Programs Fee Schedule** – Providers may be paid at a certain percent of the public program fee schedule. The Minnesota Department of Human Services publishes its fee schedule for public programs from time to time.

### **Pharmacy Payment**

Four (4) kinds of pricing are compared and the lowest amount of the four (4) is paid:

- The average wholesale price of the drug, less a discount, plus a dispensing fee
- The pharmacy's retail price
- The maximum allowable cost we determine by comparing market prices (for generic drugs only)
- The amount of the pharmacy's billed charge

### **Nonparticipating Provider**

Generally, there is no coverage for services you receive from a Nonparticipating Provider, that is, a non-network provider. There are certain exceptions to this rule that are described in your Member Handbook. To the extent Blue Plus covers services you receive from a Nonparticipating Provider, payment will be based on a payment methodology Blue Plus uses to pay a similar type of Participating Provider. In certain circumstances, payment may be limited to the Minnesota

Health Care Programs Fee Schedule, the amount upon which payment is based for a given covered service of a specific provider.

The Allowed Amount may vary from one provider to another for the same service. All benefits are based on the Allowed Amount, except as noted in the "Benefit Chart."

Blue Plus participates in the Integrated Health Partnership (IHP) program with the MN Department of Human Services. Through the IHP program, providers are given a cost target for an attributed population. Providers who met quality goals may be paid a portion of the savings from reducing the overall total cost of care. This payment methodology incentivizes well-coordinated, high quality care at lower costs.

*The above is a general summary of our provider payment methodologies only. Provider payment methodologies may change from time to time and every current provider payment methodology may not be reflected in this summary.*

*Please note that some of these payment methodologies may not apply to your particular plan. Detailed information about payment allowances for services rendered by Nonparticipating Providers in particular is available on our website at [bluecrossmn.com](http://bluecrossmn.com).*

## **WOMEN'S HEALTH AND CANCER RIGHTS**

Under the Women's Health and Cancer Rights Act of 1998, health plans are required to provide coverage for breast reconstruction following a mastectomy. The benefit includes:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications at all stages of mastectomy, including lymphedemas

Care is to be coordinated with your primary care physician and is covered under your medical/surgical benefits.

## **HOW WE PROTECT YOUR PRIVACY**

Our privacy rules protect your personal health information. We obey federal and state laws that protect your information, whether on paper, the Internet, by phone, written, electronic or orally. In most cases, we need your approval before we can share your personal medical information. This includes health records, claims data and anything else that identifies you.

You have the right to choose "yes" or "no" when we ask to share your information. If you approve our request, we will describe what we will share. We will tell you how it will be used and how long your consent lasts.

By law, there are cases when we do not need your approval before we share personal information. For example, we can share data with:

- Blue Plus employees or contractors who handle applications and claims.
- Providers – if they need to confirm your benefits or if we need to review their work. (We have strict privacy rules with all providers.)
- Quality Assurance or Quality Improvement activities including Peer Review
- Health researchers or people doing health plan studies. When we take part in research studies that use your information, we write to you to explain the study. Then you can choose if you want to share information. Please note: Researchers can only see data that does not identify you.

If you can't sign the form to approve sharing your information, Blue Plus will ask your legally-authorized representative (parent, guardian or conservator who holds your power of attorney) to sign. Proof of identity is required.

You can request in writing a copy of your personal health information. However, if your doctor believes that your records are sensitive, we may not share them with you. If you think your privacy rights were violated, or you disagree with a decision regarding your personal health information, you can:

1. Call the Member Services number on the back of your member ID card
2. Write to the Blue Plus address on the back of your member ID card
3. Write to the Minnesota Department of Health:  
Minnesota Department of Health  
Managed Care Systems  
P.O. Box 64882  
St. Paul, MN 55164-0882

To learn more about our privacy procedures, go to [bluecrossmn.com](http://bluecrossmn.com) (click on "Legal & Privacy" at the bottom) or call Member Services.

## QUALITY IMPROVEMENT

You deserve high quality medical and behavioral health care. Our Quality Improvement (QI) program reviews the services that you get from our doctors, hospitals and other health care services. This ensures that you receive care that is good quality, helpful and right for you. Your health is important to us, and we believe quality work yields quality results. We make information about our Quality Improvement program available every year on our website and in writing to members upon request. We work hard to make sure you have access to great care. We do this by:

- Having programs and services to help improve your quality of health care
- Providing learning tools on pregnancy and newborn care for all pregnant members and new moms

- Finding local programs in your community that help you get these services if you need them
- Hosting learning events to answer your questions and concerns and help you make the most of your health care
- Following state and federal guidelines
- Looking at our quality results to find new ways to provide better care

Want to know more about our how our Quality Management program works? Call us at **1-800-711-9862, TTY 711**. Ask us to mail you a copy of our program flier. We can also tell you more about the ways we make sure you get quality health care services.

You can review the quality and cost of care, as well. This can help you make the best decisions about your care. Visit these sites online to help you find out more:

The Leapfrog Group — [leapfroggroup.org](http://leapfroggroup.org)

Hospital Compare — [hospitalcompare.hhs.gov](http://hospitalcompare.hhs.gov)

Hospital Inpatient Quality Reporting Program — [cms.gov/medicare/quality-initiatives-patient-assessment-instruments/hospitalqualityinits/hospitalrhqdapu.html](http://cms.gov/medicare/quality-initiatives-patient-assessment-instruments/hospitalqualityinits/hospitalrhqdapu.html)

Your opinion is important to us. You will receive a member satisfaction survey each year to tell us how we're doing. Your answers are anonymous. This information is used to improve our services and your care. If we helped you, please tell us in the survey.

You can also be part of our Community Member Advisory Committee (CMAC). As part of this group, you can tell us your views and ideas to help us understand what our members need. It will also help us to find out how we can improve the quality and cost of health care.

### **Additional rights and responsibilities**

#### **You have the right to:**

Get information about the health plan, its services, its doctors and other providers and member rights and responsibilities.

Get information about treatments, your treatment choices, and how treatments will help or harm you.

Receive information about the organization, its services, its practitioners and providers, and member rights and responsibilities.

Candid discussion of appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.

Voice complaints or appeals about the organization or the care it provides.

Recommendations regarding the organization's member rights and responsibilities policy.

You are responsible for following plans and instructions for care that you have agreed to with your doctors.

### **New medical treatments**

We want you to benefit from new treatments, so we review them on a routine basis. A group of PCPs, specialists and medical directors decide if a treatment:

- Is approved by the government
- Has shown in a reliable study how it affects patients
- Will help patients as much as, or more than, treatments we use now
- Will improve the patient's health

The review group looks at all of the details. The group decides if the treatment is medically necessary. If your doctor asks us about a treatment the review group has not looked at yet, the reviewers will learn about the treatment. They'll let your doctor know if the treatment is medically necessary and if we approve it.

### **IF YOU ARE SICK OR HURT, WHERE DO YOU GO?**

You do not need a referral to see Plan network specialists, or for behavioral health services, and hospital services who are in network. However, your primary care clinic can provide most of the health care services you need and will help coordinate your care.

### **After-hours care**

An urgent medical condition is not an emergency, but needs medical care within 24 hours. It's not the same as a true emergency. Call your PCP or PCC if your condition is urgent and you need medical help within 24 hours. If you can't reach your PCP or PCC, call 24/7 NurseLine, even on holidays, at **1-800-711-9862, TTY 711**.

### **Urgent care**

If you have an injury that could turn into an emergency if not treated within 24 hours, you need urgent care. Call your PCP or 24/7 NurseLine if you have questions.

### **Emergency care**

An emergency is a medical condition with such severe symptoms that you reasonably believe not getting medical attention right away may be life threatening or cause serious damage to you or your unborn child. If you have an emergency, call 911 or go to the nearest ER.

Call your PCP or PCC within 24 hours after you go to the ER or if you've checked into the hospital. Your PCP will set up a visit with you for follow-up care.

### **Out-of-area urgent or emergency care**

If you need urgent or emergency care when you're out of town, go to the nearest hospital emergency room or call 911. See the sections above for more information about urgent and emergency care. You can also call our 24/7 NurseLine at **1-800-711-9862, TTY 711**. If you need routine care, like a checkup or prescription refill when you're out of town, call your PCP or our 24/7 NurseLine.