<Plan name> *Member Handbook*

* [*Before use, plans must upload in HPMS only (1) a standalone ANOC and (2) a standalone EOC (Member Handbook). Plans should work with their marketing reviewers to withdraw any duplicate material submitted in error. Plans must enter Actual Mail Dates (AMDs) for ANOCs in accordance with CMS requirements as detailed in the “Update AMD/Beneficiary Link/Function” section of the Marketing Review Users Guide in HPMS. Note that plans must enter AMD information for ANOC mailings only for mailings to current members. Plans should not enter ANOC AMD information for October 1, November 1, or December 1 effective enrollment dates or for January 1 effective enrollment dates for any new members.*]
* [*Plans must use instructions found in the Complaint and Language Block Guidance issued by the state.*]
* [*Plans may add a front cover to the Member Handbook that contains information such as the plan name, Member Handbook title, and contact information for Member Services. Plans may add a logo and/or photographs to the front cover as long as these elements do not make it difficult for members to read other information on the cover. If plans add a front cover, it must contain the Material ID.*]
* [*Where the template uses “medical care,” “medical services,” or “health care services,” to explain services provided, plans may revise and/or add references to long-term services and supports and/or home and community-based services as applicable.*]
* [*Plans may change references to “member,” “customer,” or “beneficiary” to whatever term they prefer.*]
* [*Plans may change references to “copayment/copay” to whatever term they prefer.*]
* [*Where the template instructs inclusion of a phone number, plans must ensure it is a local and/or toll-free number and include a local and/or toll-free TTY number and days and hours of operation.*]
* [*Plans should refer members to other parts of the handbook using the appropriate chapter number, section, and/or page number. For example, “refer to Chapter 9, Section A, page 1.” An instruction* [*plans may insert reference, as applicable*] *is listed next to each cross reference throughout the handbook.*]
* [*Plans may use the term health care provider in exchange for doctor, when applicable.*]
* [*As applicable, plans may use either Primary Care Provider or Primary Care Clinic consistently throughout the handbook. Plans may spell out the term each time it is used or spell out the term the first time it is used in each handbook chapter along with the associated acronym, PCP or PCC, and use the associated acronym alone throughout the rest of the chapter.*]
* [*Plans may use either prior authorization or service authorization consistently throughout the handbook.*]
* [*Wherever possible, plans are encouraged to adopt good formatting practices that make information easier for English-speaking and non-English-speaking enrollees to read and understand. The following are based on input from beneficiary interviews:*
* *Format a section, chart, table, or block of text to fit onto a single page. In instances where plan-customized information causes an item or text to continue on the following page, enter a blank return before right aligning with clear indication that the item continues (for example, similar to the Benefits Chart in Chapter 4 of the Member Handbook, insert:* **This section is continued on the next page***).*
* *Ensure plan-customized text is in plain language and complies with member reading level requirements.*
* *Break up large blocks of plan-customized text into short paragraphs or bulleted lists and give a couple of plan-specific examples as applicable.*
* *Spell out an acronym or abbreviation before its first use in a document or on a page (for example, Long-term services and supports (LTSS) or low income subsidy (LIS)).*
* *Include the meaning of any plan-specific acronym, abbreviation, or key term with its first use.*
* *Avoid separating a heading or subheading from the text that follows when paginating the model.*
* *Use universal symbols or commonly understood pictorials.*
* *Draft and format plan-customized text and terminology in translated models to be culturally and linguistically-appropriate for non-English speakers.*
* *Consider using regionally-appropriate terms or common dialects in translated models.*
* *Include instructions and navigational aids in translated models in the translated language rather than in English.*
* *Consider producing translated models in large print.*]

**<start date> – <end date>**

**Your Medicare and Medical Assistance (Medicaid) Health, Long-Term Services and Supports, and Drug Coverage as a member of <plan name> <(plan type)>**

[*Plans: Revise this language to reflect that the organization is providing both Medicaid and Medicare covered benefits, when applicable.*]

[*Optional: Insert member name.*]

[*Optional: Insert member address.*]

***Member Handbook* Introduction**

This handbook tells you about your coverage under <plan name> through <end date>. It explains Medicare and Medical Assistance (Medicaid) health care services, behavioral health coverage, prescription drug coverage, and long-term services and supports (LTSS). LTSS help you stay at home instead of going to a nursing home or hospital. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

**This is an important legal document. Please keep it in a safe place.**

This <plan name> plan is offered by [*insert sponsor name*]. When this *Member Handbook* says “we,” “us,” or “our,” it means [*insert sponsor name*]. When it says “the plan” or “our plan,” it means <plan name>.

ATTENTION: If you speak [*insert language of the disclaimer*], language assistance services, free of charge, are available to you. Call <plan name> Member Services at the number at the bottom of this page. The call is free. [*This disclaimer must be included in all non-English languages that meet the Medicare and/or state thresholds for translation. If the plan doesn’t meet either the Medicare or state thresholds for translation of written materials, the above disclaimer should not be included.*]

You can get this document for free in other formats, such as large print, braille, or audio by calling Member Services at the number at the bottom of this page.

To make or change a standing request to get this document, now and in the future, in a language other than English or in an alternate format, call Member Services at the number at the bottom of this page.

[*Plans must include an overall Table of Contents for the Member Handbook after the Member Handbook Introduction and before the Member Handbook Disclaimers.*]

**Disclaimers**

* [*Plans must include all applicable disclaimers as required in federal regulations (42 CFR, Part 422, Subpart V, and Part 423, Subpart V) and State-specific Marketing Guidance.*]
* [*Consistent with the formatting in this section, plans may insert additional bullets, disclaimers or state-required statements, including state-required disclaimer language, here.*]
* Coverage under <plan name> is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information on the individual shared responsibility requirement.
* [*Plan includes American Indian Language insert if plan does not include in its language block/non-discrimination notice.*]

**Chapter 1: Getting started as a member**

**Introduction**

This chapter includes information about <plan name>, a health plan that covers all of your Medicare and Medicaid services, and your membership in it. It also tells you what to expect and what other information you will get from <plan name>. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

[*Plans must update the Table of Contents to this document to accurately reflect where the information is found on each page after plan adds plan-customized information to this template.*]

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# Welcome to <plan name>

<Plan name> is a Medicare Advantage Special Needs Plan. A Special Needs Plan has a network made up of doctors, hospitals, pharmacies, providers of long-term services and supports (LTSS), and other providers. It also has care coordinators and care teams to help you manage all of your providers and services. They all work together to provide the care you need.

<Plan name> was approved by the State of Minnesota and the Centers for Medicare & Medicaid Services (CMS) to provide you services as part of Minnesota Senior Health Options (MSHO).

MSHO is a demonstration program jointly run by Minnesota and the federal government to provide better health care for people who have both Medicare and Medical Assistance (Medicaid). Under this demonstration, the state and federal government want to test new ways to improve how you get your Medicare and Medical Assistance (Medicaid) health care services.

[*Plan can include language about itself.*]

# Information about Medicare and Medical Assistance (Medicaid)

## B1. Medicare

Medicare is the federal health insurance program for:

* people 65 years of age or older,
* some people under age 65 with certain disabilities, **and**
* people with end-stage renal disease (kidney failure).

## B2. Medical Assistance (Medicaid)

Medicaid is a program run by the federal government and the state that helps people with limited incomes and resources pay for LTSS and medical costs. It covers extra services and drugs not covered by Medicare. In Minnesota, Medicaid is called Medical Assistance.

Each state decides:

* what counts as income and resources,
* who qualifies,
* what services are covered, **and**
* the cost for services.

States can decide how to run their programs, as long as they follow the federal rules.

Medicare and Minnesota must approve <plan name> each year. You can get Medicare and Medical Assistance (Medicaid) services through our plan as long as:

* we choose to offer the plan, **and**
* Medicare and the State of Minnesota approve the plan.

Even if our plan stops operating in the future, your eligibility for Medicare and Medical Assistance (Medicaid) services will not be affected.

# Advantages of this plan

You will now get all of your covered Medicare and Medical Assistance (Medicaid) services from <plan name>, including prescription drugs. **You do not pay extra to join this health plan**.

<Plan name> will help make your Medicare and Medical Assistance (Medicaid) benefits work better together and work better for you. Some of the advantages include:

* You will be able to work with **one** health plan for **all** of your health insurance needs.
* You will have a care team that you helped put together. Your care team may include doctors, nurses, counselors, or other health professionals who are there to help you get the care you need.
* You will have a care coordinator. This is a person who works with you, with <plan name>, and with your care providers to make sure you get the care you need.
* You will be able to direct your own care with help from your care team and care coordinator.
* The care team and care coordinator will work with you to come up with a care plan specifically designed to meet your health needs. The care team will be in charge of coordinating the services you need. This means, for example:
  + Your care team will make sure your doctors and other providers know about all medicines you take so they can reduce any side effects.
  + Your care team will make sure your test results are shared with all of your doctors and other providers.

# <Plan name>’s service area

[*Insert plan service area here or within an appendix. Include a map if one is available.*

*Use county name only if approved for entire county, for example:* Our service area includes these counties in <State>: <counties>.

*For an approved partial county, use county name plus approved ZIP code(s), for example:* Our service area includes parts of <county> County with the following ZIP code(s): <ZIP code(s)>*.*

*If needed, plans may insert a table with more than one row or a short, bulleted list to describe their service area in a way that is easy to understand.*]

Only people who live in our service area can get <plan name>.

**If you move outside of our service area,** you cannot stay in this plan. Refer to Chapter 8[*plans may insert reference, as applicable*] for more information about the effects of moving out of our service area.

# What makes you eligible to be a plan member

You are eligible for our plan as long as:

* you live in our service area, **and**
* you have both Medicare Part A and Medicare Part B, **and**
* you are eligible for Medical Assistance (Medicaid), **and**
* you are a United States citizen or are lawfully present in the United States, **and**
* you are age 65 or over.

# What to expect when you first join a health plan

When you first join the plan, you will get a health risk assessment within the first 30 days.

[*Plans should discuss the process for the HRA – who performs it, who will contact the member, etc.*]

**If <plan name> is new for you**, you can keep using the doctors you use now for up to 120 days for certain reasons. For more information, refer to Chapter 3 [*plans may insert reference, as applicable*].

After 120 days, you will need to use doctors and other providers in the <plan name> network. A network provider is a provider who works with the health plan. Refer to Chapter 3 [*plans may insert reference, as applicable*] for more information on getting care.

# Your care plan

Your care plan is the plan for what health services you will get and how you will get them.

After your health risk assessment, your care coordinator will meet with you to talk about what health services you need and want. Together, you and your care coordinator will make your care plan along with input from your care team.

Every year, your care coordinator will work with you to update your care plan if the health services you need and want change.

# <Plan name> monthly plan premium

<Plan name> does not have a monthly plan premium.

# The *Member Handbook*

This *Member Handbook* is part of our contract with you. This means that we must follow all of the rules in this document. If you think we have done something that goes against these rules, you may be able to appeal, or challenge, our action. For information about how to appeal, refer to Chapter 9 [*plans may insert reference, as applicable*], or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

You can ask for a *Member Handbook* by calling Member Services at <phone number>. You can also refer to the *Member Handbook* at <web address> or download it from this website.

The contract is in effect for the months you are enrolled in <plan name> between <start date> and <end date>.

# Other important information you will get from us

You should have a <plan name> Member ID Card, [*insert:* a *Provider and Pharmacy Directory, or* information about how to access or get a *Provider and Pharmacy Directory*,] and [*insert if applicable:* information about how to access] a *List of Covered Drugs* (Drug List).

## J1. Your <plan name> Member ID Card

Under our plan, you will have one card for your Medicare and Medical Assistance (Medicaid) services, including long-term services and supports and prescriptions. You must show this card when you get any services or prescriptions. Here’s a sample card to show you what yours will look like:

[*Insert picture of front and back of Member ID Card. Mark it as a sample card (for example, by superimposing the word “sample” on the image of the card).*]

If your card is damaged, lost, or stolen, call Member Services right away and we will send you a new card.

As long as you are a member of our plan, you do not need to use your red, white, and blue Medicare card or your Medical Assistance (Medicaid) card to get services. Keep those cards in a safe place, in case you need them later. If you show your Medicare card instead of your <plan name> Member ID Card, the provider may bill Medicare instead of our plan, and you may get a bill. Refer to Chapter 7 [*plans may insert reference, as applicable*] to find out what to do if you get a bill from a provider.

## J2. *Provider and Pharmacy Directory*

The *Provider and Pharmacy Directory* lists the providers and pharmacies in the <plan name> network. While you are a member of our plan, you must use network providers to get covered services. There are some exceptions when you first join our plan [*plans may insert reference, as applicable*].

You can ask for a *Provider and Pharmacy Directory* by calling Member Services at the number at the bottom of this page. You can also find the *Provider and Pharmacy Directory* at <Internet address> or download it from this website. [*Plans may modify language if the Provider and Pharmacy Directory will be sent annually.*]

Both Member Services and the website can give you the most up-to-date information about changes in our network pharmacies and providers. [*Plans may insert additional information describing the information available in the directory, on the plan’s website, or from Member Services.*]

**Definition of network providers**

* [*Plans should modify this paragraph to include all services covered by the state, including long-term services and supports.*] <Plan name>’s network providers include:
  + Doctors, nurses, and other health care professionals that you can use as a member of our plan;
  + Clinics, hospitals, nursing facilities, and other places that provide health services in our plan; **and**
  + Home health agencies, durable medical equipment suppliers, and others who provide goods and services that you get through Medicare or Medical Assistance (Medicaid).

Network providers have agreed to accept payment from our plan [*plans with cost-sharing, insert:* and cost-sharing] for covered services as payment in full.

**Definition of network pharmacies**

* Network pharmacies are pharmacies (drug stores) that have agreed to fill prescriptions for our plan members. Use the *Provider and Pharmacy Directory* to find the network pharmacy you want to use.
* Except during an emergency, you must fill your prescriptions at one of our network pharmacies if you want our plan to help you pay for them.

[*Plans that limit DME brands and manufacturers insert the following section (for more information about this requirement, refer to the Medicare Managed Care Manual, Chapter 4, Section 10.12.1 et seq.):*

**List of Durable Medical Equipment (DME)**

With this *Member Handbook*,we included <plan name>’s List of Durable Medical Equipment. This list tells you the brands and makers of DME that we cover. The most recent list of brands, makers, and suppliers is also available on our website at <Internet address>. Refer to Chapter 4 [*plans may insert reference, as applicable*] to learn more about DME.]

## J3. *List of Covered Drugs* (Drug List)

The plan has a *List of Covered Drugs*. We call it the “Drug List” for short. It tells which prescription drugs are covered by <plan name>.

The Drug List also tells you if there are any rules or restrictions on any drugs, such as a limit on the amount you can get. Refer to Chapter 5 [*plans may insert reference, as applicable*] for more information on these rules and restrictions.

Each year, we will send you [*insert if applicable:* information about how to access] the Drug List, but some changes may occur during the year. To get the most up-to-date information about which drugs are covered, visit <Internet address> or call <phone number>.

## J4. The *Explanation of Benefits* (EOB)

When you use your Medicare Part D prescription drug benefits, we will send you a summary to help you understand and keep track of payments for your Medicare Part D prescription drugs. This summary is called the *Explanation of Benefits* (EOB).

TheEOB tells you the total amount you, or others on your behalf, have spent on your Medicare Part D prescription drugs and the total amount we have paid for each of your Medicare Part D prescription drugs during the month. The EOB has more information about the drugs you take. Chapter 6 [*plans may insert reference, as applicable*] gives more information about the EOB and how it can help you keep track of your drug coverage.

An EOB is also available when you ask for one. To get a copy, contact Member Services.

[*Plans may insert other methods that members can get their EOB.*]

# How to keep your membership record up to date

[*In the heading and this section, plans should substitute the name used for this file if it is different from “membership record.”*]

You can keep your membership record up to date by letting us know when your information changes.

The plan’s network providers and pharmacies need to have the right information about you. **They use your membership record to know what services and drugs you get and how much it will cost you**. Because of this, it is very important that you help us keep your information up-to-date.

Let us know the following:

* Changes to your name, your address, or your phone number
* Changes in any other health insurance coverage, such as from your employer, your spouse’s employer or your domestic partner’s employer, or workers’ compensation
* Any liability claims, such as claims from an automobile accident
* Admissions to a nursing home or hospital
* You get care in an out-of-area or out-of-network hospital or emergency room
* Changes in who your caregiver (or anyone responsible for you) is
* You are part of or become part of a clinical research study (NOTE: You are not required to tell your plan about the clinical research studies you intend to participate in but we encourage you to do so).

If any information changes, please let us know by calling Member Services at the number at the bottom of this page.

[*Plans that allow members to update this information online may describe that option here.*]

In addition, call your county worker to report these changes:

* Name or address changes
* Admission to a nursing home
* Addition or loss of a household member
* Lost or stolen Minnesota Health Care Program ID Card
* New insurance [*provide begin and end dates*]
* New job or change in income

## K1. Privacy of personal health information (PHI)

The information in your membership record may include personal health information (PHI). Laws require that we keep your PHI private. We make sure that your PHI is protected. For more information about how we protect your PHI, refer to Chapter 8 [*plans may insert reference, as applicable*].