Instructions to Health Plans

* [*Plans must use Virginia Medicaid terminology as follows: Member or enrollee to refer to Medicaid members; Member Services; Care Coordinator or Care Manager; Primary Care Provider (PCP), and prior authorization. The Plan must update them consistently throughout the document.*]
* [*Plans can add a cover page to the Summary of Benefits. Plans can include the Material ID only on the cover page.*]
* [*Plans can change the orientation of the document from landscape to portrait.*]
* [*Where the template instructs inclusion of a phone number, plans must ensure it‘s a toll-free number and include a toll-free TTY number and days and hours of operation. Plans must provide one phone number for both Medicare and Medicaid covered services if they’re separate.*]
* [*Plans should add or delete the categories in the “Services you may need” column to match state-specific benefit requirements.*]
* [*For the “Limitations, exceptions, & benefit information” column, plans should provide specific information about need for referrals, need for prior authorization, utilization management restrictions for drugs, maximum out-of-pocket costs on services, permissible out-of-network (OON) services, and applicable cost sharing (if different than in-plan cost sharing).*]
* [*Plans can place a QR code on materials to provide an option for members to go online.*]
* [*Wherever possible, plans are encouraged to adopt 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 the Table of Contents or any 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, 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.*]

Introduction

This document is a brief summary of the benefits and services covered by <plan name>. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of <plan name>. Key terms and their definitions appear in alphabetical order in the last chapter of the *Evidence of Coverage*.

[*After adding plan-customized information, plans must update the Table of Contents as needed to reflect the correct page number where each section begins*.]

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# Disclaimers

Exclamation Point

White exclamation point appears in blue box at top of page with short description of the Summary of Benefits.This is a summary of health services covered by <plan name> for <date>. This is only a summary. Please read the *Evidence of Coverage* for the full list of benefits. [*Plans must include information about how to contact Member Services to get an Evidence of Coverage and how to access the Evidence of Coverage on the plan’s website.*]

* [*Plans must include all applicable disclaimers as required in federal regulations (42 CFR Part 422, Subpart V, and Part 423, Subpart V). and included in any state-specific guidance provided by the Commonwealth of Virginia.*]
* [*As required at 42 CFR § 438.10(d)(2), all disclaimers and taglines that explain the availability of alternate formats using auxiliary aids and services or oral interpretation services and the toll-free telephone number of the entity providing choice counseling services as required by § 438.71(a), must be in a conspicuously visible font.*]
* For more information about Medicare, you can read the *Medicare & You* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. If you don’t have a copy of this booklet, you can access it online at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
* [*Plans should insert any state-specific requirements for contacts including the following examples: For more information about <plan name>, you can check the <insert as applicable: state department of healthcare services website> <URL> or contact the <plan name> Office of the Ombudsman at <toll-free phone and TTY numbers>, <days and hours of operation>. You can also call the Virginia Office of the State Long Term Care Ombudsman, which advocates for people who have both Medicare and Medicaid, at 1-800-552-5019 (or 711 for Virginia Relay).*]
* [*Per the final rule CMS-4205-F released on April 4, 2024, §§ 422.2267(e)(31)(ii) and 423.2267(e)(33)(ii), plans must provide a Notice of Availability of language assistance services and auxiliary aids and services that, at a minimum, states that the plan provides language assistance services and appropriate auxiliary aids and services free of charge. The plan must provide the notice in English and at least the 15 languages most commonly spoken by individuals with limited English proficiency in Virginia and must provide the notice in alternate formats for individuals with disabilities who require auxiliary aids and services to ensure effective communication.* *For the 2026 plan year, the 15 most common spoken languages in Virginia include Spanish, Korean, Vietnamese, Hindi, Chinese, Arabic, Amharic, Urdu, Tagalog, Farsi, French, Telegu, Nepali and Russian.*]
* You can get this document for free in other formats, such as large print, braille, or audio. Call <toll-free phone and TTY numbers>, <days and hours of operation>. The call is free. [*The text of this bullet point must be in print no smaller than 18 point font*.]
* [*Plans that meet the Medicare 5 percent alternative language threshold or Medicaid required language threshold per 42 CFR §§ 422.2267(a) and 423.2267(a) insert: This document is available for free in <languages that meet the threshold.>*]
* [*Plans also must simply describe:*
* *how they’ll request a member’s preferred language other than English and/or alternate format,*
* *how they’ll keep the member’s information as a standing request for future mailings and communications so the member doesn’t need to make a separate request each time, and*
* *how a member can change a standing request for preferred language and/or format.*]

# Frequently asked questions (FAQ)

The following table lists frequently asked questions. [*Plans should add text in bold at the end of a frequently asked question (FAQ) title if the service continues onto the next page*: **(continued on the next page)**. *Plans should add text in bold after the FAQ title on the following page*: **<FAQ>** **(continued from previous page)**. *Plans should also be aware that the flow of FAQ from one page to the next can vary after plan-customized information is added, which can necessitate adding and/or removing these instructions in other FAQ as needed. Additionally, plans should maintain consistency of table formatting, borders, and color scheme throughout after adding plan-customized information*.]

[*Plans can add a maximum of two additional FAQs to this section. For example, plans can add an FAQ giving additional information about their specific plan or describing their model of care. Answers must be kept brief, consistent with the pre-populated responses in the template.*]

| **Frequently Asked Questions** | **Answers** |
| --- | --- |
| **What’s a <plan name> D-SNP?** | [*Insert a description of the program including that the plan covers both Medicare and Medicaid (known as Cardinal Care in Virginia), drug benefits, eligibility criteria such as living in the plan service area or age, Medicaid eligibility, general information on copays, information on care coordination, and information on Long Term Services and Supports (LTSS)*.] |
| **Will I get the same Medicare and Cardinal Care Medicaidbenefits in <plan name> that I get now?** | You’ll get most of your covered Medicare and Cardinal Care Medicaid benefits directly from <plan name>. You’ll work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor care manager’s or care coordinator’s assessment. You may also get other benefits outside of your health plan the same way you do now directly from [*plans insert as applicable:* a State or county agency, specialty mental health and substance use disorder services, or regional center services.]  When you enroll in <plan name>, you and your care team will work together to develop an Individualized Care Plan (ICP) that addresses your health and support needs and reflects your personal preferences and goals.  If you’re taking any Medicare Part D drugs that <plan name> doesn’t normally cover, you can get a temporary supply. We’ll help you to transition to another drug or get an exception for <plan name> to cover your drug if medically necessary. Medicaid may cover drugs through Cardinal Care that aren’t covered by Medicare. For more information, call Member Services [*plans can insert reference*: at <toll-free phone and TTY numbers> or at the numbers listed at the bottom of this page or at the numbers in the footer of this document]. |
| **Can I use the same health care providers I use now? (continued on the next page)** | That’s often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with <plan name> and have a contract with us, you can keep using them. |
| **Can I use the same health care providers I use now? (continued from previous page)** | * Providers with an agreement with us are “in-network.” Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. **You must use the providers in <plan name>’s network.** If you use providers or pharmacies that aren’t in our network, the plan may not pay for these services or drugs. * If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of <plan name>’s plan network. [*Plans can insert additional exceptions as appropriate.*] * [*Insert information about any continuity of care requirements. Example language includes*: If you’re currently under treatment with a provider that’s out of <plan name>’s network, or have an established relationship with a provider that’s out of <plan name>’s network, you can stay connected with your existing provider for a period of time. Call Member Services to check about staying connected*.*]   To find out if your providers are in the plan’s network, call Member Services [*plans can insert reference*: at <toll-free phone and TTY numbers> *or* at the numbers listed at the bottom of this page or at the numbers in the footer of this document] or read <plan name>’s [*insert either Provider and Pharmacy Directory or Provider Directory*] on the plan’s website at <URL>. [*Plans can insert additional language regarding the possibility for member’s out-of-network providers to contract with the plan*.]  If <plan name> is new for you, we’ll work with you to develop Individualized Care Plan to address your needs. |
| **What’s a <plan name> care coordinator or care manager?** | A <plan name> care coordinator or care manager is your main contact person at our plan. This person helps to manage all of your providers and services and make sure you get what you need. |
| **What are Long-term Services and Supports (LTSS)?** | Long-Term Services and Supports (LTSS) provide help to people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. <Plan name> provides LTSS if you‘re found to be eligible through the LTSS screening process. Often these services are provided at your home or in your community, but they could also be provided in a nursing home or hospital when necessary. In some cases, a county or other agency may provide these services, and your care team will work with that agency. |
| **What happens if I need a service but no one in <plan name>’s network can provide it?** | Most services will be provided by our network providers. If you need a service that can’t be provided within our network, <plan name> will cover services provided by an out-of-network provider. |
| **Where’s <plan name> available?** | The service area for this plan includes: <County name(s)> [*plans insert:* County***or*** Counties], <State>. You must live in [*plans should enter:* this area ***or*** one of these areas] to join the plan.  [*Plans enter if applicable:* Call Member Services [*plans can insert reference:* at <toll-free phone and TTY numbers> *or* at the numbers listed at the bottom of this page *or* at the numbers in the footer of this document] for more information about whether the plan is available where you live.] |
| **What’s prior authorization?** | Prior authorization means that you must get an approval from <plan name> to seek services outside of our network or to get services not routinely covered by our network **before** you get the services. <Plan name> may not cover the service, procedure, item, or drug if you don’t get prior authorization.  **If you** **need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first**. <Plan name> can provide you or your provider with a list of services or procedures that require you to get prior authorization from <plan name> before the service is provided.  Refer to **Chapter 3**, [*plans can insert reference, as applicable*] of the *Evidence of Coverage* to learn more about prior authorization. Refer to the Benefits Chart in **Chapter 4** of the *Evidence of Coverage* to learn which services require a prior authorization.  If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services [*plans can insert reference:* at <toll-free phone and TTY numbers> *or* at the numbers listed at the bottom of this page *or* at the numbers in the footer of this document] for help. |
| **What’s a referral?**  [*If a plan doesn’t require referrals for any of its services, the plan may delete this question*.] | [*Plans can modify this section as needed*] A referral means that your care team must give you approval to go to someone that’s not your PCP. A referral is different than a prior authorization. If you don’t get a referral from your care team, <plan name> may not cover the services. <Plan name>can provide you with a list of services that require you to get a referral from your care team before the service is provided.  Refer to the *Evidence of Coverage* [*plans can insert section reference, as applicable*] to learn more about when you’ll need to get a referral from your care team. |
| **Do I pay a monthly amount (also called a premium) under <plan name>?** | No. Because you have Cardinal Care, you won’t pay any monthly premiums, including your Medicare Part B premium, for your health coverage. |
| **Do I pay a deductible as a member of <plan name>?** | No. You don’t pay deductibles in <plan name>. |
| **What’s the maximum out-of-pocket amount that I’ll pay for medical services as a member of <plan name>?** | There’s no cost sharing for medical services in <plan name>, so your annual out-of-pocket costs will be $0. Members who get LTSS, including skilled and custodial nursing facility placement and CCC Plus Waiver Services, may have a monthly patient pay amount as determined by the Virginia Department of Social Services. |

# List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits. [*Plans should list the following text under a health need or concern title if its services continue on the next page*: **(continued on the next page)**. *Plans should also enter the health need or concern title with* **(continued)***below the title at the top of the following page*. *When adding or deleting health needs or concerns or services or when populating the chart in this section, plans should maintain consistency of formatting, borders, and color scheme throughout. The chart is properly formatted in the model to serve as an example for plans.*]

| Health need or concern | Services you may need [*This category includes examples of services that members may need. The health plan should add or delete any services based on the services covered by the state.*] | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) [*Plans should provide specific information about: need for referrals, need for prior authorization, utilization management restrictions for drugs, maximum out-of-pocket costs on services, and permissible OON services and applicable cost sharing (if different than in-network cost sharing).*][*Insert coverage basics for Medicare and Cardinal Care in each section below. Please use “Cardinal Care” when referring to Medicaid services*.] |
| --- | --- | --- | --- |
| You need hospital care (continued on the next page) | Inpatient hospital care | [$0] | [*Insert or modify as applicable:* Except in an emergency, your health care provider must tell the plan about your hospital admission.] |
| Outpatient hospital services, including observation | [$0] |  |
| Ambulatory surgical center (ASC) services | [$0] |  |
| You need hospital care (continued) | Doctor or surgeon care | [$0] |  |
| You want to use a health care provider | Visits to treat an injury or illness | [$0] |  |
| Preventive care (care to keep you from getting sick, such as flu shots and screenings to check for cancer) | [$0] |  |
| Wellness visits, such as a physical | [$0] |  |
| “Welcome to Medicare” (preventive visit one time only) | [$0] |  |
| Specialist care | [$0] |  |
| You need emergency care | Emergency room services | [$0] | You may use any emergency room if you reasonably believe you need emergency care. You don’t need prior authorization, and the hospital doesn’t have to be in-network. [*Insert relevant language if your plan provides coverage for emergencies outside the US as a supplemental benefit*.] |
| Urgent care | [$0] | Urgently needed services aren’t emergency care. You don’t need prior authorization and the urgent care center doesn’t have to be in-network. |
| You need medical tests | Lab tests and diagnostic procedures, such as blood work | [$0] |  |
| Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs) | [$0] |  |
| You need hearing/auditory services | Hearing screenings (including routine hearing exams) | [$0] | Covered for members under age 21. [*Insert relevant language if your plan covers hearing aids/services as a supplemental benefit*.] |
| Hearing aids (as well as fittings and associated accessories and supplies) | [$0] |  |
| You need dental care (continued on the next page) | Dental check-ups and preventive care | [$0] | Cardinal Care provides a full range of dental care for both children and adults through DentaQuest, its Medicaid Dental Benefits Administrator. Contact 888-912-3456 for information or visit [www.dentaquest.com/en/members/virginia-medicaid-dental-coverage#accordion-82f12f4b30-item-117cdd34ad](https://www.dentaquest.com/en/members/virginia-medicaid-dental-coverage#accordion-82f12f4b30-item-117cdd34ad). [*Plans must add any other necessary information about dental coverage*.] |
| You need dental care (continued) | Restorative and emergency dental care | [$0] | Cardinal Care provides coverage for restorative and emergency dental care. Braces for adults over age 21 aren’t covered. Contact DentaQuest at the number above for coverage information. [*Plans must include link to information about any additional dental benefits and providers as applicable*.] |
| You need eye care | Eye exams | [$0] | <Plan> covers diagnostic examinations and optometric treatment procedures provided by ophthalmologists, optometrists, and opticians. |
| Glasses or contact lenses | [$0] | Coverage for eyeglasses is limited to members under age 21 except as a supplemental benefit. [*Insert relevant language if your plan covers eye exams/eye wear as a supplemental benefit.*] |
| Other vision care (including diagnosis and treatment for diseases and conditions of the eye) | [$0] |  |
| You have a mental health condition | Mental Health Services | [$0] | <Plan> provides coverage for a full range of inpatient and outpatient mental health services, including substance use disorder services. [*Include references to info below about specialty mental health*.] |
| Inpatient and outpatient care and community-based services for people who need Mental Health Services | [$0] | <Plan> provides coverage for inpatient and outpatient mental health services including, but not limited to, crisis intervention and psychiatric hospitalization, case management, therapeutic and rehabilitative services, and residential treatment. |
| You need a substance use disorder service | Substance use disorder services | [$0] | Through the Cardinal Care Addiction and Recovery Treatment Services (ARTS) program, <plan> provides coverage for a full range of addiction treatment services, including outpatient and intensive outpatient services, case management, residential and opioid treatment services. |
| You need a place to live with people available to help you | Skilled nursing care | [$0] | <Plan> provides coverage for skilled and intermediate nursing facility care. |
| Nursing home care | [$0] |  |
| Adult Foster Care and Group Adult Foster Care | [$0] |  |
| You need therapy after a stroke or accident | Occupational, physical, or speech therapy | [$0] | . |
| You need help getting to health services (continued on the next page) | Ambulance services | [$0] | Ambulance services for other cases (non-emergent) must be approved by us. In cases that aren’t emergencies, we may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health. |
| You need help getting to health services (continued) | Emergency transportation | [$0] | In emergency situations includes ground (ambulance) and air (airplane and helicopter) transportation. The transportation will take you to the nearest place that can give you care. |
| Transportation to medical appointments and services | [$0] | Includes transportation to services covered by Medicare. Cardinal Care also provides coverage through Medicaid for Non Emergency Medical Transportation services. |
| You need drugs to treat your illness or condition (continued on the next page) | Medicare Part B drugs | [$0] | Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the *Evidence of Coverage* for more information on these drugs. |
| You need drugs to treat your illness or condition (continued) | Medicare Part D drugs  [*Plans should insert tiers and a description of each tier. For example:*  Tier 1: Preferred Generic  Tier 2: Generic  Tier 3: Brand  Tier 4: Specialty] | [*Plans should insert a single amount or all applicable copay amounts for a tier with LIS copay amounts*] for a [*must be at least 30-day*] supply.  [*Plans can delete the following statement if they charge $0 for all drugs*.]  Copays for drugs may vary based on the level of Extra Help you get. Please contact the plan for more details. | There may be limitations on the types of drugs covered. Please refer to <plan name>’s *List of Covered Drugs* (*Drug List*) for more information.  [*Plans can delete the following statement if they only have one coverage stage*.] Once you or others on your behalf pay <insert TrOOP amount> you’ve reached the catastrophic coverage stage and you pay $0 for all your Medicare drugs. Read the *Evidence of Coverage* for more information on this stage.  [*Cost sharing must be broken down by the tier number/name (e.g. Tier 1 Preferred Generic)*.]  [*Plans must indicate if extended-day supplies are available at retail and/or mail order pharmacy locations and make clear that the cost sharing amount for these extended-day supplies is the same as for a one-month supply.*] |
| You need drugs to treat your illness or condition (continued) | [*Plans insert as applicable:* Over-the-counter (OTC) drugs] | [*Plans should insert a single amount, multiple amounts, or minimum/maximum range*.] | There may be limitations on the types of drugs covered. Please refer to <plan name>’s *List of Covered Drugs* (*Drug List*) for more information. |
| You need help getting better or have special health needs | Rehabilitation services | [$0] |  |
| Medical equipment for home care | [$0] |  |
| Dialysis services | [$0] |  |
| You need foot care | Podiatry services | [$0] | [*Plans can include a description of any covered supplemental benefits*.] |
| Orthotic services | [$0] |  |
| You need durable medical equipment (DME)  Note: This isn’t a complete list of covered DME. For a complete list, contact Member Services or refer to Chapter 4 of the *Evidence of Coverage*. | Wheelchairs, crutches, walkers, nebulizers, oxygen equipment and supplies | [$0] | <Plan> provides coverage for wheelchairs, crutches and walkers, as well as a wide range of other DME items. DME coverage is based on medical necessity and has no maximum benefit limits. |
| You need help living at home (continued on next page) | Home health services | [$0] | <Plan> covers home health services, including nursing care, rehabilitation therapies and home aide services. Additionally, the Commonwealth Coordinated Care Plus (CCC Plus) Waiver provides coverage for other long-term services and supports such as private-duty nursing services. Consult with your <plan> care team to request a LTSS screening for the CCC Plus Waiver. [*Explain plan’s policy on accessing HCBS services through the CCC Plus Waiver*.] |
| Home services, such as cleaning or housekeeping, or home modifications such as grab bars | [$0] | Home modifications may be covered by Cardinal Care through the CCC Plus Waiver. Modifications may be made to your primary residence or primary vehicle and must enable you to function with greater independence. Speak with your care team to learn more. |
| You need help living at home (continued) | Adult Day Health Services | [$0] | <Plan name> provides these services if you‘re found to be eligible through the LTSS screening process. |
| Day habilitation services | [$0] |  |
| Services to help you live on your own (home health care services or personal care attendant services) | [$0] | [*Update as applicable: Plans should include information about Home Health as well as reference info below about Medicaid Community Supports*.] |
| Additional services [*Plans are encouraged to insert other special services they offer that aren’t already included in the chart. This doesn’t need to be a comprehensive list.*] | Chiropractic services | [$0] |  |
| Diabetes supplies and services | [$0] |  |
| Prosthetic services | [$0] | <Plan> provides coverage for medically necessary prosthetics for children under age 21 and for adults and children when recommended as part of an approved intensive rehabilitation program. |
| Radiation therapy | [$0] |  |
| Services to help manage your disease | [$0] | Care management or care coordination services are provided to all <plan> enrollees. Care management provides a more intensive level of service if your health requires it. |

The above summary of benefits is provided for informational purposes only and isn’t a complete list of benefits. For a complete list and more information about your benefits, you can read the <plan name> *Evidence of Coverage*. If you don’t have an *Evidence of Coverage*, call <plan name> Member Services [*plans can insert reference:* at <toll-free phone and TTY numbers> or at the numbers listed at the bottom of this page or at the numbers in the footer of this document] to get one. If you have questions, you can also call Member Services or visit <URL>.

# Benefits covered outside of <plan name>

There are some services that you can get that aren’t covered by <plan name> but are covered by Medicare, Medicaid, or a State or county agency. This isn’t a complete list. Call Member Services [*plans can insert reference:* at <toll-free phone and TTY numbers> *or* at the numbers listed at the bottom of this page *or* at the numbers in the footer of this document] to find out about these services.

| **Other services covered directly by Medicare or Medicaid** | **Your costs** |
| --- | --- |
| [*Insert services covered outside the plan by Medicare fee-for-service and/or Medicaid fee-for-service, as appropriate. This doesn’t need to be a comprehensive list, but at a minimum should include the following*.] | [*Plans should include copays for listed services*.] |
| Developmental disability support coordination | $0 |
| Transportation to waiver services provided through the Building Independence (BI), Community Living (CL), and Family and Individual Supports (FIS) Medicaid waivers. |  |
|  |  |
|  |  |

# Services that <plan name>, Medicare, and Medicaid don’t cover

This isn’t a complete list. Call Member Services [*plans can insert reference:* at <toll-free phone and TTY numbers> or at the numbers listed at the bottom of this page or at the numbers in the footer of this document] to find out about other excluded services.

| **Services <plan name>, Medicare, and Medicaid don’t cover** | |
| --- | --- |
| [*Insert any excluded benefit categories. This doesn’t need to be a comprehensive list. Plans can consult* ***Chapter 4*** *of the Evidence of Coverage for examples*.] |  |
| Nursing services provided in a Christian Science Sanatorium |  |

# Your rights as a member of the plan

As a member of <plan name>, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We’ll tell you about your rights at least once a year. For more information on your rights, please read the *Evidence of Coverage*. Your rights include, but aren’t limited to, the following:

**You have a right to respect, fairness, and dignity.** This includes the right to:

* Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
* Get information in other languages and formats (for example, large print, braille, or audio) free of charge
* Be free from any form of physical restraint or seclusion

**You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:

* Description of the services we cover
* How to get services
* How much services will cost you
* Names of health care providers and care coordinator

**You have the right to make decisions about your care, including refusing treatment.** This includes the right to:

* Choose a primary care provider (PCP) and change your PCP at any time during the year
* Use a women’s health care provider without a referral
* Get your covered services and drugs quickly
* Know about all treatment options, no matter what they cost or whether they’re covered
* Refuse treatment, even if your health care provider advises against it
* Stop taking medicine, even if your health care provider advises against it
* Ask for a second opinion. <Plan name> will pay for the cost of your second opinion visit
* Make your health care wishes known in an advance directive

**You have the right to timely access to care that doesn’t have any communication or physical access barriers.** This includes the right to:

* Get timely medical care
* Get in and out of a health care provider’s office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
* Have interpreters to help with communication with your health care providers and your health plan

**You have the right to seek emergency and urgent care when you need it.** This means you have the right to:

* Get emergency and care services, 24 hours a day, 7 days a week, without prior authorization
* Use an out-of-network urgent or emergency care provider, when necessary

**You have a right to confidentiality and privacy.** This includes the right to:

* Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
* Have your personal health information kept private. No personal health information will be released to anyone without your consent, unless required by law.
* Have privacy during treatment

**You have the right to make complaints about your covered services or care.** This includes the right to:

* File a complaint or grievance against us or our providers. You also have the right to appeal certain decisions made by us or our providers.
* File a complaint with the Virginia Department of Medical Assistance Services Member Helpline at 1-804-786-6145 (hearing impaired members contact Virginia Relay at 711). The <insert plan name> website <URL> [*Plans insert as applicable*: has complaint forms, Independent Medical Review (IMR) application forms, and instructions available online.]
* Ask [*plans insert as applicable:* for an IMR of Medicaid services or items that are medical in nature]
* Ask for a State Fair Hearing
* Get a detailed reason for why services were denied

For more information about your rights, you can read the *Evidence of Coverage*. If you have questions, you can call <plan name> Member Services [*plans can insert*: at <toll-free phone and TTY numbers> or at the numbers listed at the bottom of this page or at the numbers in the footer of this document].

[*State should insert as applicable and can adjust language as needed:* You can also call the Virginia Office of the State Long Term Care Ombudsman for assistance. An “ombudsman” is an advocate who can assist you to resolve problems with plan coverage, plan benefits, health care, behavioral health care and long-term care services and supports. You can contact the Ombudsman at 1-800-552-5019 (TTY users call Virginia Relay at 711)*.*]

# How to file a complaint or appeal a denied service

If you have a complaint or think <plan name> should cover something we denied, call Member Services [*plans can insert reference:* at <toll-free phone and TTY numbers> or at the numbers listed at the bottom of this page or at the numbers in the footer of this document]. You can file a complaint or appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the *Evidence of Coverage*. You can also call <plan name> Member Services [*plans can insert reference: at <toll-free phone and TTY numbers> or at the numbers listed at the bottom of this page or at the numbers in the footer of this document*].

[*Plans should include plan contact information for complaints, grievances, appeals, as well as the Cardinal Care Managed Care and Medicaid Fee for Service appeals and grievance complaint processes*.]

# What to do if you suspect fraud

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

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

Call us at <plan name> Member Services. Phone numbers are [*plans can insert reference:* on the cover of this summary or <toll-free phone and TTY numbers> or the numbers listed at the bottom of this page or the numbers in the footer of this document].

Or, call Virginia Medicaid Managed Care Helpline at 1-800-643-2273. TTY users may call 1-800-817-6608.

Call Virginia’s Medicaid Fraud Control Unit at 1-800-371-0824 or 1-804-371-0779 (TTY users dial 711 for Virginia Relay) or by email at [MFCU\_mail@oag.state.va.us.](mailto:MFCU_mail@oag.state.va.us.)

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free.

[*This is the recommended format for the back cover of the Summary of Benefits. Plans can add a logo and/or photographs, as long as these elements don’t make it difficult for members to find and read the contact information.* *Plans can modify the call lines as appropriate.*]

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| --- |
| **If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, call <plan name> Member Services:** |
| *<*toll-free phone number(s)>  Calls to this number are free. <days and hours of operation, including information on the use of alternative technologies>.  Member Services also has free language interpreter services available for non-English speakers. |
| *<*TTY number*>*  [*Insert if plan uses a direct TTY number:* This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.]  Calls to this number are free. *<*days and hours of operation*>.* |
| [*Insert if applicable:* **If you have questions about your health:**   * Call your primary care provider (PCP). Follow your PCP’s instructions for getting care when the office is closed. * If your PCP’s office is closed, you can also call <plan’s Nurse Line Name>. A nurse will listen to your problem and tell you how to get care. (*Example:* [convenience care,] urgent care, emergency room). The numbers for the <plan’s Nurse Line Name> are: |
| <phone number(s)>  Calls to this number are free. <Days and hours of operation.> [*Include information on the use of alternative technologies.*]  <Plan name> also has free language interpreter services available for non-English speakers. |
| *<*TTY number>  Calls to this number are [*Insert if applicable:* not] free. <Days and hours of operation.>] |
| [*Insert if applicable:* **If** **you need immediate behavioral health care, please call the <Behavioral Health Crisis Line name>:** |
| *<*phone number(s)*>*  Calls to this number are free. <Days and hours of operation.> [*Include information on the use of alternative technologies.*]  <Plan name> also has free language interpreter services available for non-English speakers. |
| *<*TTY number*>*  Calls to this number are [*Insert if applicable:* not] free. <Days and hours of operation.>] |