**Instructions to Health Plans**

* [Plans should replace the word “Medicaid” with *“Medi-Cal.*”]
* [Plans may add a cover page to the Summary of Benefits. Plans may include the Marketing Material ID only on the cover page.]
* [Plans should replace the reference to “Member Services” with the term the plan uses.]
* [Where the template instructs inclusion of a phone number, plans must ensure it is a toll-free number and include a toll-free TTY/TDD number and days and hours of operation.]
* [Plans should note that any reference to a “Member Handbook” is also a reference to the Evidence of Coverage document.]
* [*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 OON services, and applicable cost-sharing (if different than in-plan cost-sharing).*]
* [*For the “You need help living at home” category of services, indicate if services are only available to beneficiaries in a waiver program, in which case plans should indicate that State eligibility requirements may apply*.]
* [*Plans are subject to the notice requirements under Section 1557 of the Affordable Care Act. For more information, refer to* [*https://www.hhs.gov/civil-rights/for-individuals/section-1557*](https://www.hhs.gov/civil-rights/for-individuals/section-1557).]
* [Plans may place a QR code on materials to provide an option for members to go online.]
* [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 to 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 reading level requirements established in the three-way contract.*
* *Break up large blocks of plan-customized text into short paragraphs or bulleted lists and give a couple 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.*]

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 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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1. **Disclaimers**

****This is a summary of health services covered by <plan name> for <date>. This is only a summary. Please read the *Member Handbook* for the full list of benefits.

* [*Plans must include all applicable disclaimers as required in the Medicare Communications and Marketing Guidelines and State-specific Marketing Guidance.*]
* Under <plan name> you can get your Medicare and Medi-Cal services in one health plan. A <plan name> care coordinator will help manage your health care needs.[Plans should change “care coordinator” to the term used by the state and/or plan.]
* This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the *Member Handbook*.
* ATTENTION: If you speak [*insert language of the disclaimer*], language assistance services, free of charge, are available to you. Call [insert Member Services toll-free phone and TTY/TDD numbers, and days and hours of operation]. The call is free. [This disclaimer must be included in all non-English languages that meet the Medicare and/or state thresholds for translation.]
* You can get this document for free in other formats, such as large print, braille or audio. Call [insert Member Services toll-free phone and TTY/TDD numbers, and days and hours of operation]*.* The call is free.
* [*Plans must also describe how members can make a standing request to get this document, now and in the future, in a language other than English or in an alternate format*.]

1. **Frequently Asked Questions**

The following chart lists frequently asked questions.

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

| Frequently Asked Questions (FAQ) | Answers |
| --- | --- |
| What is a Cal MediConnect Plan? | A Cal MediConnect Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need. <Plan name> (Medicare-Medicaid Plan) is a Cal MediConnect Plan that provides benefits of Medi-Cal and Medicare to enrollees. [Plans should change “care coordinator” to the term used by the state and/or plan.] |
| What is a <plan name> care coordinator? | A <plan name> care coordinator is one main person for you to contact. This person helps manage all your providers and services and makes sure you get what you need. [Plans should change “care coordinator” to the term used by the State and/or plan.] |
| What are Long-Term Services and Supports (LTSS)? | LTSS are for beneficiaries who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital.  LTSS include the following programs: Multipurpose Senior Services Program (MSSP) [Plan shall change “Multipurpose Senior Services Program (MSSP)” to the term “Care Planning and Management (CPM)” once the plan’s county has transitioned MSSP into Managed Care.], Community-Based Adult Services (CBAS), and long-term skilled nursing care provided by Nursing Facilities (NF). |
| Will you get the same Medicare and Medi-Cal benefits in <plan name> that you get now? | You will get most of your covered Medicare and Medi-Cal benefits directly from <plan name>. You will 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.  When you enroll in <plan name>, you and your care team will work together to develop an Individualized Care Plan to address your health and support needs, reflecting your personal preferences and goals. Also, if you are taking any Medicare Part D prescription drugs that <plan name> does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for <plan name> to cover your drug if medically necessary. |
| Can you go to the same doctors you see now? | Often that is the case. If your providers (including doctors and pharmacies) work with <plan name> and have a contract with us, you can keep going to them.   * Providers who have an agreement with us are “in-network.” **You must use the providers in <plan name>’s network.** * If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of <plan name>'s plan. [Plans may insert additional exceptions as appropriate.]   To find out if your doctors are in the plan’s network, call Member Services or read <plan name>’s *Provider and Pharmacy Directory*.  If <plan name> is new for you, we will work with you to develop an Individualized Care Plan to address your needs. You can continue seeing the doctors you go to now for [plans should discuss the state’s continuity of care requirement, e.g., for 12 months]. |
| What happens if you 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 cannot be provided within our network, <plan name> will pay for the cost of an out-of-network provider. |
| Where is <plan name> available? | The service area for this plan includes: <name of county or counties> [plans should enter \* to denote partial county], <State>. You must live in [plans should enter: this area **or** one of these areas] to join the plan.  [Plans enter if applicable: \* Denotes partial county. Call Member Services for more information about whether the plan is available where you live.] |
| Do you pay a monthly amount (also called a premium) under <plan name>? | You will not pay any monthly premiums to <plan name> for your health coverage. [If a plan has a monthly premium that was approved by CMS and the state, plans should discuss it here.] |
| What is prior authorization? | Prior authorization means that you must get approval from <plan name> before you can get a specific service or drug or see an out-of-network provider. <Plan name> may not cover the service or drug if you do not get approval.  If you need urgent or emergency care or out-of-area dialysis services, you do not need to get approval first. <Plan name> can provide you with a list of services or procedures that require you to obtain prior authorization from <plan name> before the service is provided.  See Chapter 3, [*plans may insert reference, as applicable*] of the *Member Handbook* to learn more about prior authorization. See the Benefits Chart in Chapter 4 of the *Member Handbook* to learn which services require a prior authorization. |
| What is a referral?  [*If a plan does not require referrals for any of its services, the plan may delete this question.*] | A referral means that your primary care [insert the term the plan uses, e.g., provider or physician] (PCP) must give you approval before you can see someone that is not your PCP or use other providers in the plan’s network. If you don’t get approval, <plan name> may not cover the services. You don’t need a referral to see certain specialists, such as women’s health specialists.  See Chapter 3, [*plans may insert reference, as applicable*] of the *Member Handbook* to learn more about when you will need to get a referral from your PCP. |
| What is Extra Help?  [If a plan is electing to reduce Part D copays to $0, the plan may delete this question.] | Extra Help is a Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs such as premiums, deductibles, and copays. Extra Help is also called the “Low-Income Subsidy,” or “LIS.”  Your prescription drug copays under <plan name> already include the amount of Extra Help you qualify for. For more information about Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. |
| Who should you contact if you have questions or need help? (continued on the next page) [*Plans may modify the call-lines as appropriate.*] | **If you have general questions or questions about our plan, services, service area, billing, or Member ID cards, please call <plan name> Member Services:**   |  |  | | --- | --- | | **CALL** | <Phone number(s)>  Calls to this number are free. <Days and hours of operation.> [*Include information on the use of alternative technologies*.]  Member Services also has free language interpreter services available for people who do not speak English. | | **TTY** | <TTY/TDD phone number>  [*Insert if the plan uses a direct TTY number*: This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.]  Calls to this number are free. <Days and hours of operation.> | |
| Who should you contact if you have questions or need help? (continued from previous page)  [*Plans may modify the call-lines as appropriate.*] | **If you have questions about your health, please call the <Nurse Advice Call line>** [*plans can use a plan-specific name for the Nurse Advice Call Line*]**:**   |  |  | | --- | --- | | **CALL** | <Phone number>  Calls to this number are free. <Days and hours of operation.> [*Include information on the use of alternative technologies*.] | | **TTY** | <TTY/TDD phone number>  [*Insert if the plan uses a direct TTY number*: This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.]  Calls to this number are [*Insert if applicable*: not] free. <Days and hours of operation.> |   [*Insert if applicable:* **If you need immediate behavioral health services, please call the <Behavioral Health Crisis Line>** [*plans can use a plan-specific name for the Behavioral Health Crisis Line*]**:**   |  |  | | --- | --- | | **CALL** | <Phone number>  Calls to this number are free. <Days and hours of operation.> [*Include information on the use of alternative technologies*.] | | **TTY** | <TTY/TDD phone number>  [*Insert if the plan uses a direct TTY number*: This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.]  Calls to this number are [*Insert if applicable*: not] free. <Days and hours of operation.>] | |

1. **Overview of Services**

The following chart is a quick overview of what services you may need, your costs and rules about the benefits.[*Plans should add text in bold at the end of a service title if the service continues onto the next page*: **(This service is continued on the next page)**. *Plans should add text in bold after the service title on the following page*: <**name of service**> **(continued)**.*Plans should also be aware that the flow of services from one page to the next may vary after plan-customized information is added, which may necessitate adding and/or removing these instructions in other services as needed. Additionally, plans should maintain consistency of table formatting, borders, and color scheme throughout after adding plan-customized information*.]

| Health need or problem | Services you may need [This category includes examples of services that beneficiaries 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 [*Plans should insert cost sharing where applicable.*] | 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).] |
| --- | --- | --- | --- |
| You want to see a doctor | Visits to treat an injury or illness | <$–> |  |
| Wellness visits, such as a physical | <$–> |  |
| Transportation to a doctor’s office | <$–> |  |
| Specialist care | <$–> |  |
| Care to keep you from getting sick, such as flu shots | <$–> |  |
| “Welcome to Medicare” preventive visit (one time only) | <$–> |  |
| You need medical tests | Lab tests, such as blood work | <$–> |  |
| X-rays or other pictures, such as  CAT scans | <$–> |  |
| Screening tests, such as tests to check for cancer | <$–> |  |
| You need drugs to treat your illness or condition (This service is continued on the next page) | Generic drugs (no brand name) | [*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 may delete the following statement if they charge $0 for all generic drugs.] Copays for prescription 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 see <plan name>’s *List of Covered Drugs* (Drug List) for more information.  [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) | Brand name drugs | [*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 may delete the following statements if they charge $0 for all brand name drugs.] Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details. | There may be limitations on the types of drugs covered. Please see <plan name>’s *List of Covered Drugs* (Drug List) for more information.  [Plans must indicate if extended-day supplies are available at retail and/or mail order pharmacy locations and make clear that the cost sharing amount for these extended-day supplies is the same as for a one-month supply.] |
| You need drugs to treat your illness or condition (continued) | Over-the-counter drugs | [*Plans should insert a single amount, multiple amounts, or minimum/maximum range.*] | There may be limitations on the types of drugs covered. Please see <plan name>’s *List of Covered Drugs* (Drug List) for more information. |
| Medicare Part B prescription drugs | <$–> | Part B drugs include drugs given by your doctor in his or her office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the *Member Handbook* for more information on these drugs*.* |
| You need therapy after a stroke or accident | Occupational, physical, or speech therapy | <$–> |  |
| You need emergency care (This service is continued on the next page)  You need emergency care (continued) | Emergency room services | <$–> | [Plans must state that emergency room services must be provided OON and without prior authorization requirements.] |
| Ambulance services | <$–> |  |
| Urgent care | <$–> | [Plans must state that urgent care services must be provided OON and without prior authorization requirements.] |
| You need hospital care | Hospital stay | <$–> |  |
| Doctor or surgeon care | <$–> |  |
| You need help getting better or have special health needs | Rehabilitation services | <$–> |  |
| Medical equipment for home care | <$–> |  |
| Skilled nursing care | <$–> |  |
| You need eye care | Eye exams | <$–> |  |
| Glasses or contact lenses | <$–> |  |
| You need hearing or auditory services | Hearing screenings | <$–> |  |
| Hearing aids | <$–> |  |
| You have a chronic condition, such as diabetes or heart disease | Services to help manage your disease | <$–> |  |
| Diabetes supplies and services | <$–> |  |
| You have a mental health condition | Mental or behavioral health services | <$–> |  |
| You have a substance abuse problem | Substance abuse services | <$–> |  |
| You need long-term mental health services | Inpatient care for people who need mental health care | <$–> |  |
| You need durable medical equipment (DME) | Wheelchairs | <$–> |  |
| Nebulizers | <$–> |  |
| Crutches | <$–> |  |
| Walkers | <$–> |  |
| Oxygen equipment and supplies | <$–> |  |
| **You need help living at home** | Meals brought to your home | <$–> | [For all LTSS, indicate if services are only available to beneficiaries on a waiver.] |
| Home services, such as cleaning or housekeeping | <$–> |  |
| Changes to your home, such as ramps and wheelchair access | <$–> |  |
| Training to help you get paid or unpaid jobs | <$–> |  |
| Home health care services | <$–> |  |
| Services to help you live on your own | <$–> |  |
| Adult day services or other support services | <$–> |  |
| You need a place to live with people available to help you | Assisted living or other housing services | <$–> |  |
| Nursing home care | <$–> |  |
| Your caregiver needs some time off | Respite care | <$–> |  |

1. **Other services that <plan name> covers**

This is not a complete list. Call Member Services or read the *Member Handbook* to find out about other covered services.

|  |  |
| --- | --- |
| **Other services covered by <plan name>** | **Your costs for in-network providers** |
| [Insert special services offered by your program. This does not need to be a comprehensive list.] | [Plans *should include copays for listed services*.] |
|  |  |
|  |  |
|  |  |

1. **Services covered outside of <plan name>**

This is not a complete list. Call Member Services to find out about other services not covered by <plan name> but available through Medicare or Medi-Cal.

| **Other services covered by Medicare or Medi-Cal** | **Your costs** |
| --- | --- |
| [*Insert services covered outside the plan by Medicare fee-for-service and/or Medi-Cal fee-for-service, as appropriate. This does not need to be a comprehensive list.*] | [*Plans should include copays for listed services.*] |
| Some hospice care services | $0 |
| California Community Transitions (CCT) pre-transition coordination services and post-transition services | $0 |
| Certain dental services, such as X-rays, cleanings, fillings, root canals, extractions, crowns, and dentures | Services that are covered under Denti-Cal, the Medi-Cal dental program, are not chargeable to you. However, you are responsible for your share of the cost amount, if applicable. You are responsible for paying for services not covered by your plan or by Denti-Cal. |

1. **Services that <plan name>, Medicare, and Medi-Cal do not cover**

This is not a complete list. Call Member Services to find out about other excluded services.

| **Services not covered by <plan name>, Medicare, or Medi-Cal** | |
| --- | --- |
| [Insert any excluded benefit categories. This does not need to be a comprehensive list. *Plans may consult Section G of Chapter 4 of the Member Handbook for examples*.] |  |
|  |  |
|  |  |
|  |  |

1. **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 will tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but are not limited to, the following:

* **You have a right to respect, fairness and dignity**. This includes the right to:
* Get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English
* Get information in other formats (e.g., large print, braille, and/or audio)
* Be free from any form of physical restraint or seclusion
* Not be billed by network providers
* Have your questions and concerns answered completely and courteously
* **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 format you can understand. These rights include getting 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 managers
* **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 you can change your PCP at any time during the year
* See 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 are covered
* Refuse treatment, even if your doctor advises against it
* Stop taking medicine
* Ask for a second opinion. <Plan name> will pay for the cost of your second opinion visit.
* Create and apply an advance directive, such as a will or health care proxy.
* **You have the right to timely access to care that does not 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 you communicate with your doctors and your health plan. Call <phone number> if you need help with this service
* **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
* Get emergency services, 24 hours a day, seven days a week, without prior approval in an emergency
* See 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
* **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
* Ask for an Independent Medical Review of Medi-Cal services or items that are medical in nature from the California Department of Managed Health Care
* Ask for a state fair hearing from the State of California
* Get a detailed reason for why services were denied

For more information about your rights, you can read the <plan name> *Member Handbook*. If you have questions, you can also call <plan name> Member Services.

1. **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 <plan name> at <toll-free number>. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the <plan name> *Member Handbook*. You can also call <plan name> Member Services.

[Plans should include contact information for complaints, grievances, and appeals.]

1. **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, please contact us.

* Call us at <plan name> Member Services. Phone numbers are on the cover of this summary.
* Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
* [Plans may also insert additional State-based resources for reporting fraud.]