[*The below table has been created to auto-populate key terms throughout the document. For proper function, use of Microsoft 2007 or later is required. If using a previous version of Word, follow the instructions below for removing the bookmark table and related instructions.*

***Populating the bookmark table.*** *To populate the table and auto-populate the terms throughout the document, use the following steps:*

1. *Update the values for each of the data fields in the table below by highlighting the text between the carets (< >) and typing the appropriate value. After entering the value, delete the carets.*
2. *Press Ctrl+A to select all text in the main document sections.*
3. *Press F9 to update the field references. If a box appears asking to update the Table of Contents, select “Update entire table” and press OK.*
4. *Double click on the header. Press Ctrl+A to select all header text.*
5. *Press F9 to update the field references in the header.*
6. *If the header does not populate throughout the document, steps 5 and 6 should be repeated for each header section in the document.*
7. *Double click on the footer, and press Ctrl+A to select all footer text.*
8. *Press F9 to update the field references in the footer.*
9. *If the footer does not populate throughout the document, steps 8 and 9 should be repeated for each footer section in the document.*
10. *To correct any issues with the Table of Contents, right-click on any line of the Table of Contents, ensuring that the whole table is highlighted in light gray, then click “Update Fields” followed by “Update entire table.”*

|  |  |
| --- | --- |
| **Data Field (bookmarkName)** | **Value** |
| Plan Name (planName) | <Plan name> |
| Plan Toll Free Number (tollFreeNumber) | <toll free number> |
| TTY Number (ttynumber) | <TTY number> |
| Plan Days and Hours of Operation (daysAndHoursOfOperation) | <days and hours of operation> |
| Plan Web Address (webAddress) | <web address> |
| Page Number for Referrals from PCP (PCPReferralPageNumber) | <page number> |
| Page Number for Care without PCP Referral (noPCPReferralPageNumber) | <page number> |
| Page Number for Choosing a PCP (choosingPCPPageNumber) | <page number> |
| Name for Care Coordinator (nameForCareCoordinator) | <name for care coordinator> |
| Page Number for Emergency or Urgent Care (emergencyPageNumber) | <page number> |
| Page Number for Out of Network Provider (outOfNetworkPageNumber) | <page number> |
| Name of Member Services (memberServicesName) | <Member Services> |
| Name of plan members (memberName) | Member |

*Note: Plan should pay attention to grammar and capitalization and review the document to ensure the populated bookmarks appear appropriately throughout.*

***Correcting error messages in the document.*** *If an error message appears in the document indicating that the source could not be found (shown below), a bookmark may have been deleted.*

error icon

*To recreate a bookmark, plan should use the following steps:*

1. *In the document, highlight the value that is not updating or the error message.*
2. *On the Insert ribbon tab, in the Links group, select Bookmark.*
3. *Find and select the bookmark name (found within parentheses next to the data field name in the bookmark table above) from the available list and click “Add.”*
4. *If the value does not appear in the list, enter the bookmark name exactly as written in the bookmark table into the “Bookmark name” field and press “Add.”*
5. *Return to the instructions found before the bookmark table, beginning at Step 2, to update the bookmarks throughout the document.*
6. *Repeat steps 1-5 for each additional value showing an error in the document.*

***Moving a tagged field.*** *To move a tagged field to another location within the document, use the following steps:*

1. *Highlight the entire tagged field and any surrounding text you want to move or copy and press Ctrl+C to make a copy, leaving the original in place, or Ctrl+X to move the field, removing the original.*
2. *Place the cursor where the copied text should begin, and press Ctrl+V.*
3. *Ensure the field has remained intact by placing the cursor anywhere within the field. The entire field should have a light gray background.*
4. *If the field’s background is not light gray, press Ctrl+Z to undo the previous steps.*
5. *Repeat the previous steps, being careful to highlight the entire field before pressing either Ctrl+C or Ctrl+X.*

***Removing the bookmark table and related instructions.*** *Oversight and monitoring entities (such as MMCO or individual states) must* ***not*** *remove the bookmark table or any of the relevant plan instructions even after they have entered values. Instead, the MMP should utilize the following instructions to remove the bookmark table and plan instructions only after all information has been entered and the document is final or if the MMP chooses to manually populate the document:*

1. *Convert tagged fields into untagged text.*
   1. *Select all text within the body of the document by placing the cursor anywhere in the document and pressing Ctrl+A.*
   2. *Press Ctrl+F9 to convert all tagged fields in the main body of the document to untagged text.*
      1. *Note: After this step, changes made to the bookmarks will not update the tagged fields in the main body of the document.*
   3. *Double click within the header and press Ctrl+A to highlight all header text.*
   4. *Press Ctrl+F9 to convert all tagged fields in the header to untagged text. Steps c and d should be repeated for each header section in the document* 
      1. *Note: After this step, changes made to the bookmarks will not update the tagged fields in the document’s header.*
   5. *Double click within the footer and press Ctrl+A to highlight all footer text.*
   6. *Press Ctrl+F9 to convert all tagged fields in the footer to untagged text. Steps e and f should be repeated for each footer section in the document.*
      1. *Note: After this step, changes made to the bookmarks will not update the tagged fields in the document’s footer.*
2. *Delete all plan instruction pages prior, including these instructions and the bookmark table.*
3. *Ensure that all text generated from the recently converted tagged fields has remained intact in the header, footer, and main body of the document.*]

Chapter 3: Using the plan’s coverage for your health care and other covered services

**Introduction**

This chapter has specific terms and rules you need to know to get health care and other covered services with <Plan name>. It also tells you about your care coordinator [Plan should replace the terms “care coordinator” with the term they use],how to get care from different kinds of providers and under certain special circumstances (including from out-of-network providers or pharmacies), what to do when you are billed directly for services covered by our plan, and the rules for owning Durable Medical Equipment (DME). Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

[The plan should refer members to other parts of the handbook using the appropriate chapter number, section, and/or page number. For example, "see Chapter 9, Section A, page 1." An instruction [plan may insert reference, as applicable] is listed next to each cross reference throughout the handbook.]

[Plan 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.]

Table of Contents

[A. Information about “services,” “covered services,” “providers,” and “network providers” 6](#_Toc12433960)

[B. Rules for getting your health care, behavioral health, and long-term services and supports (LTSS) covered by the plan 6](#_Toc12433961)

[C. Information about your <name for care coordinator> 8](#_Toc12433962)

[C1. What a <name for care coordinator> is 8](#_Toc12433963)

[C2. How you can contact your <name for care coordinator> 8](#_Toc12433964)

[C3. How you can change your <name for care coordinator> 8](#_Toc12433965)

[D. Care from primary care providers, specialists, other network providers, and out-of-network providers 8](#_Toc12433966)

[D1. Care from a primary care provider 8](#_Toc12433967)

[D2. Care from specialists and other network providers 9](#_Toc12433968)

[D3. What to do when a provider leaves our plan 10](#_Toc12433969)

[D4. How to get care from out-of-network providers 11](#_Toc12433970)

[E. How to get long-term services and supports (LTSS) 11](#_Toc12433971)

[F. How to get behavioral health services 11](#_Toc12433972)

[G. [*If applicable plan should add:* How to get self-directed care] 11](#_Toc12433973)

[G1. What self-directed care is 11](#_Toc12433974)

[G2. Who can get self-directed care (for example, if it is limited to waiver populations) 11](#_Toc12433975)

[G3. How to get help in employing personal care providers (if applicable) 11](#_Toc12433976)

[H. How to get transportation services 12](#_Toc12433977)

[I. How to get covered services when you have a medical emergency or urgent need for care, or during a disaster 12](#_Toc12433978)

[I1. Care when you have a medical emergency 12](#_Toc12433979)

[I2. Urgently needed care 14](#_Toc12433980)

[I3. Care during a disaster 14](#_Toc12433981)

[J. What to do if you are billed directly for services covered by our plan 15](#_Toc12433982)

[J1. What to do if services are not covered by our plan 15](#_Toc12433983)

[K. Coverage of health care services when you are in a clinical research study 16](#_Toc12433984)

[K1. Definition of a clinical research study 16](#_Toc12433985)

[K2. Payment for services when you are in a clinical research study 16](#_Toc12433986)

[K3. Learning more about clinical research studies 17](#_Toc12433987)

[L. How your health care services are covered when you get care in a religious non-medical health care institution 17](#_Toc12433988)

[L1. Definition of a religious non-medical health care institution 17](#_Toc12433989)

[L2. Getting care from a religious non-medical health care institution 17](#_Toc12433990)

[M. Durable medical equipment (DME) 18](#_Toc12433991)

[M1. DME as a member of our plan 18](#_Toc12433992)

[M2. DME ownership when you switch to Original Medicare or Medicare Advantage 19](#_Toc12433993)

# Information about “services,” “covered services,” “providers,” and “network providers”

Services are health care, long-term services and supports (LTSS), supplies, behavioral health, prescription and over-the-counter drugs, equipment, and other services. Covered services are any of these services that our plan pays for. Covered health care and long-term services and supports are listed in the Benefits Chart in Chapter 4 [plan may insert reference, as applicable].

Providers are doctors, nurses, and other people who give you services and care. The term providers also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

Network providers are providers who work with the health plan**.** These providers have agreed to accept our payment [insert if plan has cost sharing: and your cost sharing amount] as full payment. [Plan may delete the next sentence if it is not applicable.] Network providers bill us directly for care they give you. When you see a network provider, you usually pay [insert as applicable: nothing **or** only your share of the cost] for covered services. However, if you are eligible for long-term services and supports (LTSS), you may have to pay part of the cost of the services. The amount is determined by Rhode Island Medicaid.

# Rules for getting your health care, behavioral health, and long-term services and supports (LTSS) covered by the plan

<Plan name> covers all services covered by Medicare and most services covered by Rhode Island Medicaid. This includes behavioral health and long-term services and supports. However, certain Medicaid benefits will still be covered through Rhode Island Medicaid, such as your dental and transportation services. We can help you access those services.

<Plan name> will generally pay for the health care and services you get if you follow plan rules. To be covered by our plan:

* The care you get must be a **plan benefit.** This means that it must be included in the plan’s Benefits Chart. (The chart is in Chapter 4 [plan may insert reference, as applicable] of this handbook).
* The care must be **medically necessary.** Medically necessary means you need services to prevent, diagnose, or treat a health-related condition, to prevent a health-related condition from getting worse, 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. [Plan may revise the state-specific definition of “medically necessary” as appropriate and ensure that it is updated and used consistently throughout member material models.]
* [Plan may omit or edit the PCP-related bullets as necessary, including modifying the name of the PCP.] You must have a network **primary care provider (PCP)** who has ordered the care or has told you to see another provider**.** As a plan Member, you must choose a network provider to be your PCP.
* In most cases, [insert as applicable: your network PCP **or** our plan] must give you approval before you can see someone that is not your PCP or use other providers in the plan’s network. This is called a **referral**. 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. To learn more about referrals, see page <page number>.
* You do not need a referral from your PCP for emergency care, urgently needed care, behavioral health care, or to see a woman’s health provider. You can get other kinds of care without having a referral from your PCP. To learn more about this, see page <page number>.
* To learn more about choosing a PCP, see page <page number>.
* **Note:** For at least the first six months you are enrolled in our plan, you may continue to see your current providers, at no cost, if they are not a part of our network. This is known as a continuity of care period. During the first six months you are enrolled in our plan, our <name for care coordinator> will contact you to help you find providers in our network. After the continuity of care period ends, we will no longer cover your care if you continue to see out-of-network providers.

[HMO plan that is not HMO POS, insert the following paragraphs:]

* **You must get your care from network providers**. Usually, the plan will not cover care from a provider who does not work with the health plan. Here are some cases when this rule does not apply:
* The plan covers emergency or urgently needed care from an out-of-network provider. To learn more and to see what emergency or urgently needed care means, see Section I, page <page number>.
* If you need care that our plan covers and our network providers cannot give it to you, you can get the care from an out-of-network provider. [Plan may specify whether authorization should be obtained from the plan prior to seeking care.] In this situation, we will cover the care [insert as applicable: as if you got it from a network provider **or** at no cost to you]. To learn about getting approval to see an out-of-network provider, see page Section D, <page number>.
* The plan covers kidney dialysis services when you are outside the plan’s service area for a short time. You can get these services at a Medicare-certified dialysis facility.
* When you first join the plan, you can continue seeing the providers you see now for [plan should discuss the state’s continuity of care requirement].
* [Plan should add additional exceptions as appropriate.]

# Information about your <name for care coordinator>

[Plan should provide applicable information about care coordination, including explanations for the following subsections. Plan should replace the terms “care coordinator” and “care team” with terms it uses.]

## C1. What a <name for care coordinator> is

## C2. How you can contact your <name for care coordinator>

## C3. How you can change your <name for care coordinator>

# Care from primary care providers, specialists, other network providers, and out-of-network providers

## D1. Care from a primary care provider

[**Note:** Insert this section only if your plan uses PCPs. Plan may edit this section to refer to a Physician of Choice (POC) instead of a PCP.]

You [insert as applicable: may **or** must] choose a primary care provider(PCP) to provide and manage your care.

### Definition of “PCP,” and what a PCP does for you

[Plan should describe the following in the context of its plan:

What a PCP is

What types of providers may act as a PCP [If a State allows specialists to act as a PCP, plan must inform members of this and under what circumstances a specialist may be a PCP.]

The role of a PCP

* Coordinating covered services
* Making decisions about or obtaining prior authorization, if applicable

When a clinic can be your primary care provider (RHC/FQHC)]

### Your choice of a PCP

[Plan must describe how to choose a PCP.]

### Option to change your PCP

You may change your PCP for any reason, at any time during the year. Also, it’s possible that your PCP might leave our plan’s network. We can help you find a new PCP if the one you have now leaves our network.

[Plan should describe how to change a PCP and indicate when that change will take effect (e.g., on the first day of the month following the date of the request, immediately upon receipt of the request, etc.).]

### Services you can get without first getting approval from your PCP

[**Note:** Insert this section only if plan uses PCPs or require referrals to network providers.]

In most cases, you will need approval from your PCP before seeing other providers. This approval is called a referral. You can get services like the ones listed below without a referral:

* Emergency services from network providers or out-of-network providers.
* Urgently needed care from network providers.
* Urgently needed care from out-of-network providers when you can’t get to network providers (for example, when you are outside the plan’s service area).
* Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are outside the plan’s service area. (Please call <Member Services> before you leave the service area. We can help you get dialysis while you are away.)
* Flu shots [insert if applicable: hepatitis B vaccinations, and pneumonia vaccinations] [insert if applicable: as long as you get them from a network provider].
* Routine women’s health care and family planning services. This includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams [insert if applicable: as long as you get them from a network provider].
* Behavioral health care
* Additionally, if you are eligible to get services from Indian health providers, you may see these providers without a referral.

[Plan should add additional bullets consistently formatted like the rest of this section as appropriate.]

## D2. Care from specialists and other network providers

A specialist is a provider who provides health care for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

* Oncologists care for patients with cancer.
* Cardiologists care for patients with heart problems.
* Orthopedists care for patients with bone, joint, or muscle problems.

[The plan should describe how members access specialists and other network providers, including:

What the role (if any) of the PCP is in referring members to specialists and other providers

What the process for getting prior authorization is [Plan explains that prior authorization means that the member must get approval from the plan before getting a specific service or drug or seeing an out-of-network provider and including information about which plan entity makes the prior authorization decision (e.g., Medical Director, the PCP, or another entity).]

Who is responsible for getting the prior authorization [Plan explain, for example, if it is the PCP or the member and refer members to the Benefits Chart in Chapter 4 [plan may insert reference, as applicable] for information about which services require prior authorization.]

If selection of a PCP results in being limited to specific specialists or hospitals to which that PCP refers [For example, plan include information about subnetworks or referral circles.]]

## D3. What to do when a provider leaves our plan

[The plan may edit this section if they are obligated under state Medicaid programs to have a transition benefit when a doctor leaves the plan.]

A network provider you are using might leave our plan. If one of your providers does leave our plan, you have certain rights and protections that are summarized below:

* Even though our network of providers may change during the year, we must give you uninterrupted access to care from a broad network of qualified providers.
* We will make a good faith effort to give you at least 30 days’ notice so that you have time to select a new provider.
* We will help you select a new qualified provider to continue managing your health care needs.
* If you are undergoing medical treatment, you have the right to ask, and we will work with you to ensure, that the medically necessary treatment you are getting is not interrupted.
* If you believe we have not replaced your previous provider with a qualified provider or that your care is not being appropriately managed, you have the right to file a grievance or appeal (see Chapter 9 [plan may insert reference, as applicable] for information on filing grievances and appeals).

If you find out one of your providers is leaving our plan, please contact us so we can assist you in finding a new provider and managing your care. [Plan should provide contact information for assistance.]

## D4. How to get care from out-of-network providers

[HMO plan that is **not** HMO POS, tell members under what circumstances they may obtain services from out-of-network providers (e.g., when providers of specialized services are not available in network). Include Medicaid out-of-network requirements. Describe the process for getting authorization, including who is responsible for getting it.]

If you go to an out-of-network provider, the provider must be eligible to participate in Medicare and/or Medicaid.

* We cannot pay a provider who is not eligible to participate in Medicare and/or Medicaid.
* If you go to a provider who is not eligible to participate in Medicare and/or Medicaid, you must pay the full cost of the services you get.
* Providers must tell you if they are not eligible to participate in Medicare and/or Medicaid.

# How to get long-term services and supports (LTSS)

[Plan should provide applicable information about getting LTSS.]

# How to get behavioral health services

[Plan should provide applicable information about getting behavioral health services.]

G. [If applicable plan should add: How to get self-directed care]

[Plan should provide applicable information about getting self-directed care, including the following subsections.]:

## G1. What self-directed care is

## G2. Who can get self-directed care (for example, if it is limited to waiver populations)

## G3. How to get help in employing personal care providers (if applicable)

# How to get transportation services

You may be eligible for a reduced fare RIPTA bus pass. To get a reduced fare RIPTA bus pass, visit the RIPTA Identification Office at One Kennedy Plaza, Providence, RI 02903 or the RIPTA Customer Service Office at 705 Elmwood Avenue, Providence, RI 02907. Call RIPTA at 1-401-784-9500 for more information, or visit <https://www.ripta.com/reducedfareprogram>.

If you are unable to use a RIPTA bus pass, Rhode Island Medicaid covers non-emergency transportation services. If you need non-emergency transportation, call 1-855-330-9131 (TTY 711) or <Plan name> at <toll-free number> [TTY: <TTY number>]. You can ask for urgent care transportation 24 hours a day, 7 days a week. Transportation for non-urgent care must be scheduled at least two business days before your appointment. [Plan should add additional information on accessing transportation services as needed.]

[Plan should provide additional information about getting transportation services, including emergency transportation.] [Plan may insert reference.]

# How to get covered services when you have a medical emergency or urgent need for care, or during a disaster

## I1. Care when you have a medical emergency

### Definition of a medical emergency

A medical emergency is a medical condition with symptoms such as severe pain or serious injury. The condition is so serious that, if it doesn’t get immediate medical attention, you or anyone with an average knowledge of health and medicine could expect it to result in:

* serious risk to your health or that of your unborn child; **or**
* serious harm to bodily functions; **or**
* serious dysfunction of any bodily organ or part; **or**
* in the case of a pregnant woman in active labor, when:
* there is not enough time to safely transfer you to another hospital before delivery.
* a transfer to another hospital may pose a threat to your health or safety or to that of your unborn child.

### What to do if you have a medical emergency

If you have a medical emergency:

* **Get help as fast as possible.** Call 911 or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP.
* [Plan add if applicable: **As soon as possible, make sure that you tell our plan about your emergency.** We need to follow up on your emergency care. You or someone else [plan may replace “someone else” with “<name for care coordinator>” or other applicable term] should call to tell us about your emergency care, usually within 48 hours. However, you will not have to pay for emergency services because of a delay in telling us.] [Plan must either provide the phone number and days and hours of operation or explain where to find the number (e.g., on the back of the plan’s Member ID Card).]

### Covered services in a medical emergency

[If the plan covers emergency medical care outside the United States or its territories through Medicaid describe this coverage based on the state Medicaid program coverage area. Plan must also include language emphasizing that Medicare does not provide coverage for emergency medical care outside the United States and its territories.]

[The plan may modify the following sentence to identify whether this coverage is within the United States and its territories or world-wide emergency/urgent coverage:]You may get covered emergency care whenever you need it, anywhere in the United States or its territories. If you need an ambulance to get to the emergency room, our plan covers that. To learn more, see the Benefits Chart in Chapter 4 [plan may insert reference, as applicable].

[If the plan offers a supplemental benefit covering world-wide emergency/urgent coverageor ambulance services outside of the United States or its territories, mention the benefit here and then refer members to Chapter 4 [plan may insert reference, as applicable] for more information.]

If you have an emergency, we will talk with the providers who give you emergency care. Those providers will tell us when your medical emergency is over.

[Plan may modify this paragraph as needed to address the post-stabilization care for your plan.] After the emergency is over, you may need follow-up care to be sure you get better. Your follow-up care will be covered by our plan. If you get your emergency care from out-of-network providers, we will try to get network providers to take over your care as soon as possible.

### What to do if you have a behavioral health emergency

[Plan should provide applicable information about getting behavioral health emergency services.]

### Getting emergency care if it wasn’t an emergency

Sometimes it can be hard to know if you have a medical or behavioral health emergency. You might go in for emergency care and have the provider say it wasn’t really an emergency. As long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the provider says it was not an emergency, we will cover your additional care only if:

* you go to a network provider, **or**
* the additional care you get is considered “urgently needed care” and you follow the rules for getting this care. (See the next section.)

## I2. Urgently needed care

### Definition of urgently needed care

Urgentlyneeded care is care you get for a sudden illness, injury, or condition that isn’t an emergency but needs care right away. For example, you might have a flare-up of an existing condition and need to have it treated.

#### Urgently needed care when you are in the plan’s service area

In most situations, we will cover urgently needed care only if:

* you get this care from a network provider, **and**
* you follow the other rules described in this chapter.

However, if you can’t get to a network provider, we will cover urgently needed care you get from an out-of-network provider.

[The plan must insert instructions for how to access urgently needed services (e.g., using urgent care centers, a provider hotline, etc.).]

#### Urgently needed care when you are outside the plan’s service area

When you are outside the plan’s service area, you might not be able to get care from a network provider. In that case, our plan will cover urgently needed care you get from any provider.

Our plan does not cover urgently needed care or any other emergency or non-emergency [insert if plan covers emergency care outside of the United States and its territories: non-emergency] care that you get outside the United States.

[If the plan has world-wide emergency/urgent coverage as a supplemental benefit, modify this section.]

## I3. Care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from <Plan name>.

Please visit our website for information on how to obtain needed care during a declared disaster: <web address>. [In accordance with 42 CFR 422.100(m), the plan is required to include on their web page, at a minimum, information about coverage of benefits at non-contracted facilities at network cost sharing without required prior authorization; terms and conditions of payment for non-contracted providers; and each declared disaster’s start and end dates.]

During a declared disaster, if you cannot use a network provider, we will allow you to get care from out-of-network providers at [insert as applicable: the in-network cost-sharing rate **or** no cost to you].If you cannot use a network pharmacy during a declared disaster, you will be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5 [plan may insert reference, as applicable] for more information.

# What to do if you are billed directly for services covered by our plan

[If the plan has an arrangement with the State, language may be added to reflect that the organization is not allowed to reimburse members for Medicaid-covered benefits.]

If a provider sends you a bill instead of sending it to the plan, you can ask us to pay [plan with cost sharing, insert: our share of] the bill.

**You should not pay the bill yourself. If you do, the plan may not be able to pay you back**.

[Insert as applicable: If you have paid for your covered services **or** If you have paid more than your share for covered services] or if you have gotten a bill for [plan with cost sharing, insert: the full cost of] covered medical services, see Chapter 7[plan may insert reference, as applicable] to learn what to do.

## J1. What to do if services are not covered by our plan

[The plan may add language to reflect that the organization is not allowed to reimburse members for Medicaid-covered benefits.]

<Plan name> covers all services:

* that are medically necessary, **and**
* that are listed in the plan’s Benefits Chart (see Chapter 4 [plan may insert reference, as applicable]), **and**
* that you get by following plan rules.

If you get services that aren’t covered by our plan, **you must pay the full cost yourself.**

If you want to know if we will pay for any medical service or care, you have the right to ask us. You also have the right to ask for this in writing. If we say we will not pay for your services, you have the right to appeal our decision.

Chapter 9 [plan may insert reference, as applicable] explains what to do if you want the plan to cover a medical item or service. It also tells you how to appeal the plan’s coverage decision. You may also call <Member Services> to learn more about your appeal rights.

We will pay for some services up to a certain limit. If you go over the limit, you will have to pay the full cost to get more of that type of service. Call <Member Services> to find out what the limits are and how close you are to reaching them.

# Coverage of health care services when you are in a clinical research study

## K1. Definition of a clinical research study

A clinical research study (also called a clinical trial) is a way doctors and other providers test new types of health care or drugs. They ask for volunteers to help with the study. This kind of study helps providers decide whether a new kind of health care or drug works and whether it is safe.

Once Medicare [If the plan conducts or covers clinical trials that are not approved by Medicare, insert: or our plan]approves a study you want to be in, someone who works on the study will contact you. That person will tell you about the study and see if you qualify to be in it. You can be in the study as long as you meet the required conditions. You must also understand and accept what you must do for the study.

While you are in the study, you may stay enrolled in our plan. That way you continue to get care from our plan not related to the study.

If you want to participate in a Medicare-approved clinical research study, you do *not* need to get approval from us [If the plan does not use PCPs it may delete the rest of this sentence] or your primary care provider. The providers that give you care as part of the study do *not* need to be network providers.

[If applicable, plan should describe Medicaid’s role in providing coverage for clinical research studies.]

**You do need to tell us before you start participating in a clinical research study.** If you plan to be in a clinical research study, you or <name for care coordinator> should contact <Member Services> to let us know you will be in a clinical trial.

## K2. Payment for services when you are in a clinical research study

If you volunteer for a clinical research study that Medicare approves, you will pay nothing for the services covered under the study and Medicare will pay for services covered under the study as well as routine costs associated with your care. Once you join a Medicare-approved clinical research study, you are covered for most items and services you get as part of the study. This includes:

* Room and board for a hospital stay that Medicare would pay for even if you weren’t in a study.
* An operation or other medical procedure that is part of the research study.
* Treatment of any side effects and complications of the new care.

[If the plan conducts or covers clinical trials that are not approved by Medicare insert: We will pay any costs if you volunteer for a clinical research study that Medicare does not approve but that our plan approves.] If you are part of a study that Medicare [plan that conducts or covers clinical trials that are not approved by Medicare, insert: or our plan]has **not approved**, you will have to pay any costs for being in the study.

[If applicable, plan should describe Medicaid’s role in paying for clinical research studies.]

## K3. Learning more about clinical research studies

You can learn more about joining a clinical research study by reading “Medicare & Clinical Research Studies” on the Medicare website (<https://www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf>). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

# How your health care services are covered when you get care in a religious non-medical health care institution

[If applicable, plan should revise this section as needed to describe Medicaid’s role in providing care in religious non-medical health care institutions.]

## L1. Definition of a religious non-medical health care institution

A religious non-medical health care institution is a place that provides care you would normally get in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against your religious beliefs, we will cover care in a religious non-medical health care institution.

You may choose to get health care at any time for any reason. This benefit is only for Medicare Part A inpatient services (non-medical health care services). Medicare will only pay for non-medical health care services provided by religious non-medical health care institutions.

## L2. Getting care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you are against getting medical treatment that is “non-excepted.”

“Non-excepted” medical treatment is any care that is voluntary and not required by any federal, state, or local law.

“Excepted” medical treatment is any care that is not voluntary and is required under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

* The facility providing the care must be certified by Medicare.
* Our plan’s coverage of services is limited to non-religious aspects of care.
* If you get services from this institution that are provided to you in a facility, the following applies:
* You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
* [Omit this bullet if not applicable] You must get approval from our plan before you are admitted to the facility or your stay will not be covered.

[Plan must explain whether Medicare Inpatient Hospital coverage limits apply (include a reference to the Benefits Chart in Chapter 4 [plan may insert reference, as applicable]) or whether there is unlimited coverage for this benefit.]

# Durable medical equipment (DME)

## M1. DME as a member of our plan

DME means certain items ordered by a provider for use in your own home. Examples of these items are wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, intravenous (IV) infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

You will always own certain items, such as prosthetics.

In this section, we discuss DME you must rent. As a Member of <Plan name>, you [insert if the plan sometimes allows transfer of ownership to the member: usually] will not own DME, no matter how long you rent it.

[If the plan allows transfer of ownership of certain DME items to members, the plan must modify this section to explain the conditions under which and when the member can own specified DME.]

[If the plan sometimes allows transfer of ownership to the member for DME items other than prosthetics, insert: In certain situations, we will transfer ownership of the DME item to you. Call <Member Services> to find out about the requirements you must meet and the papers you need to provide.]

[If the plan never allows transfer of ownership to the member (except as noted above, for example, for prosthetics), insert:Even if you had the DME for up to 12 months in a row under Medicare before you joined our plan, you will not own the equipment.]

[Plan should modify this section as necessary to explain any additional Medicaid coverage of DME.]

## M2. DME ownership when you switch to Original Medicare or Medicare Advantage

In the Original Medicare program, people who rent certain types of DME own it after 13 months. In a Medicare Advantage plan, the plan can set the number of months people must rent certain types of DME before they own it.

**Note:** You can find definitions of Original Medicare and Medicare Advantage Plans in Chapter 12 [plan may insert reference, as applicable]. You can also find more information about them in the *Medicare & You 2020* Handbook. If you don’t have a copy of this booklet, you can get it at the Medicare website (<http://www.medicare.gov>) or by calling 1‑800‑MEDICARE (1‑800‑633‑4227), 24 hours a day, 7 days a week. TTY users should call 1‑877‑486‑2048.

You will have to make 13 payments in a row under Original Medicare, or you will have to make the number of payments in a row set by the Medicare Advantage plan, to own the DME item if:

* you did not become the owner of the DME item while you were in our plan, **and**
* you leave our plan and get your Medicare benefits outside of any health plan in the Original Medicare program or a Medicare Advantage plan.

If you made payments for the DME item under Original Medicare or a Medicare Advantage plan before you joined our plan, **those Original Medicare or Medicare Advantage plan payments do not count toward the payments you need to make after leaving our plan.**

* You will have to make 13 new payments in a row under Original Medicare or a number of new payments in a row set by the Medicare Advantage plan to own the item.
* There are no exceptions to this when you return to Original Medicare or a Medicare Advantage plan.