[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> |
| Toll-free Number (tollfreeNumber) | <toll free number> |
| TTY Number (ttynumber) | <TTY number> |
| Days and Hours of Operation (daysAndHoursOfOperation) | <days and hours of operation> |
| Web Address (webAddress) | <web address> |
| Start Date (startDate) | <start date> |
| End Date (endDate) | <end date> |
| Sponsor Name (sponsorName) | <sponsor name> |
| Member Services Name (memberServicesName) | <member services name> |
| Plan Legal or Marketing Name (planLegalOrMarketingName) | <plan legal or marketing name> |
| State Medicaid Name (stateMedicaidName) | Rhode Island Medicaid |
| State Required Disclaimers (stateRequiredDisclaimers) | If you get or become eligible for long-term services and supports, you may have to pay part of the cost of these services. This amount is determined by Rhode Island Medicaid |
| Name for Care Coordinator (nameForCareCoordinator) | <name for care coordinator> |
| Name of Care Team (nameOfCareTeam) | <name of care team> |
| State-specific Demonstration Program (statespecificDemonstrationProgram) | Integrated Care Initiative |
| State Name (stateName) | Rhode Island |
| Service Area Counties (serviceAreaCounties) | <service area counties> |
| Service Area Partial Counties (serviceAreaPartialCounties) | <service area partial counties> |
| Service Area Zip Codes (serviceAreaZipCodes) | <service area zip codes> |
| 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.]

<plan name> *Member Handbook*

* [Before use and under the appropriate, State-specific material code(s), the plan must upload in HPMS only (1) a standalone ANOC and (2) a standalone EOC (Member Handbook). The plan should work with their marketing reviewers to withdraw any duplicate material submitted in error. The plan must enter Actual Mail Dates (AMDs) for ANOCs in accordance with CMS requirements as detailed in the “Update AMD/Beneficiary Link/Function” section of the Marketing Review Users Guide in HPMS. Note that the plan must enter AMD information for ANOC mailings only for mailings to current members. The plan should not enter ANOC AMD information for October 1, November 1, or December 1 effective enrollment dates or for January 1 effective enrollment dates for any new members.]
* [The plan is 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).]
* [The plan may add a front cover to the Member Handbook that contains information such as the plan name, Member Handbook title, and contact information for Member Services. The plan may add a logo and/or photographs to the front cover as long as these elements do not make it difficult for members to read other information on the cover. If the plan adds a front cover, it must contain the Material ID.]
* [The plan should change “MMP” to any State-specific name for the health plan.]
* [Where the template uses “medical care,” “medical services,” or “health care services,” to explain services provided, the plan may revise and/or add references to long-term services and supports and/or home and community-based services as applicable.]
* [Where the template instructs inclusion of a phone number, the plan must ensure it is a toll-free number and include a toll-free TTY number and days and hours of operation.]
* [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.]
* [Wherever possible, the plan is encouraged to adopt good formatting practices that make information easier for English-speaking and non-English speaking enrollees to read and understand. The following are based on input from beneficiary interviews:
* Format a section, chart, table, or block of text to fit onto a single page. In instances where plan-customized information causes an item or text to continue on the following page, enter a blank return before right aligning with clear indication that the item continues (for example, similar to the Benefits Chart in Chapter 4 of the Member Handbook, insert: **This section is continued on the next page**).
* Ensure plan-customized text is in plain language and complies with 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 of plan-specific examples as applicable.
* Spell out an acronym or abbreviation before its first use in a document or on a page (for example, Long-term services and supports (LTSS) or low income subsidy (LIS)).
* Include the meaning of any plan-specific acronym, abbreviation, or key term with its first use.
* Avoid separating a heading or subheading from the text that follows when paginating the model.
* Use universal symbols or commonly understood pictorials.
* Draft and format plan-customized text and terminology in translated models to be culturally and linguistically appropriate for non-English speakers.
* Consider using regionally appropriate terms or common dialects in translated models.
* Include instructions and navigational aids in translated models in the translated language rather than in English.
* Consider producing translated models in large print.]

**<start date> – <end date>**

**Your Health and Drug Coverage under the <plan name> Medicare** **– Medicaid Plan**

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

[Optional: Insert member name.]

[Optional: Insert member address.]

***Member Handbook Introduction***

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

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

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

ATTENTION: If you speak [insert language of the disclaimer], language assistance services, free of charge, are available to you. Call [insert Member Services toll-free phone and TTY numbers, and days and hours of operation]. The call is free. [This disclaimer must be included in Spanish and any other 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. Please call <member services name> at <toll free number>,<days and hours of operation>. TTY users should call . The call is free.

[*Plan also must simply describe:*

* + *how it will request a member’s preferred language other than English and/or alternate format,*
  + *how it will keep the member’s information as a standing request for future mailings and communications so the member does not need to make a separate request each time, and*
  + *how a member can change a standing request for preferred language and/or format.*]

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

Disclaimers

* [Plan must include all applicable disclaimers as required in the Medicare Communications and Marketing Guidelines and State-specific Marketing Guidance.]
* Coverage under <plan name> is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information on the individual shared responsibility requirement.
* If you get or become eligible for long-term services and supports, you may have to pay part of the cost of these services. This amount is determined by Rhode Island Medicaid.
* [Consistent with the formatting in this section, the plan may insert additional bulleted disclaimers or state-required statements, including state-required disclaimer language, here.]

Chapter 1: Getting started as a Member

**Introduction**

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

[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.]

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# Welcome to <plan name>

<plan name> is a Medicare-Medicaid Plan. A Medicare-Medicaid plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services and supports, and other providers. It also has <name for care coordinator> and <name of care team> to help you manage all your providers and services. They all work together to provide the care you need.

<plan name> was approved by the State of Rhode Island and the Centers for Medicare & Medicaid Services (CMS) to provide you services as part of Integrated Care Initiative.

The Integrated Care Initiative is a demonstration program jointly run by Rhode Island and the federal government to provide better health care for people who have both Medicare and Medicaid. Under this demonstration, the state and federal government want to test new ways to improve how you get your Medicare and Medicaid health care services.

[The plan can include language about itself.]

# Information about Medicare and Medicaid

## B1. Medicare

Medicare is the federal health insurance program for:

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

## B2. Medicaid

Medicaid is a program run by the federal government and the state that helps people with limited incomes and resources pay for long-term services and supports and medical costs. It covers extra services and drugs not covered by Medicare. In Rhode Island, Medicaid is called Rhode Island Medicaid.

Each state decides:

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

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

[The plan may add language indicating that Medicaid approves their plan each year, if applicable.] Medicare and Rhode Island must approve <plan name> each year. You can get Medicare and Rhode Island Medicaid services through our plan as long as:

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

Even if our plan stops operating in the future, your eligibility for Medicare and Rhode Island Medicaid services will not be affected.

# Advantages of this plan

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

<plan name> will help make your Medicare and Rhode Island Medicaid benefits work better together and work better for you. Some of the advantages include:

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

# <plan name>’s service area

Our service area is the State of Rhode Island.

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

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

# What makes you eligible to be a plan Member

You are eligible for our plan as long as:

* you live in our service area, **and**
* you have both Medicare Part A and Medicare Part B and are eligible for Part D, **and**
* you are a United States citizen or are lawfully present in the United States, **and**
* you are eligible for Rhode Island Medicaid.

[Plan should insert additional eligibility criteria.]

# What to expect when you first join a health plan

When you first join the plan, you will get an assessment within the first 180 days.

[The plan should discuss the process for the assessment – who performs it, who will contact the member, etc.]

**If <plan name>** **is new for you**, you can keep seeing the providers you go to now for 180 days.

After 180 days, you will need to see doctors and other providers in the <plan name> network. A network provider is a provider who works with the health plan. See Chapter 3 [plan may insert reference, as applicable] for more information on getting care.

# Your care plan

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

After your assessment, your <name of care team> will meet with you to talk about what health services you need and want. Together, you and your <name of care team> will make your care plan.

Every year, your <name of care team> will work with you to update your care plan if the health services you need and want change.

# <plan name> monthly plan premium

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

# The *Member Handbook*

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

You can ask for a *Member Handbook* by calling <member services name> at <toll free number>. You can also see the *Member Handbook* at <web address> or download it from this website. [Plan may modify language if the Member Handbook will be sent annually.]

The contract is in effect for the months you are enrolled in <plan name>.

# Other information you will get from us

You should have already gotten a <plan name> Member ID Card, [insert if applicable: information about how to access] a *Provider and Pharmacy Directory*, [if the plan limits DME brands and manufacturers insert: a List of Durable Medical Equipment,] and [insert if applicable: information about how to access] a *List of Covered Drugs*.

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

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

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

If your card is damaged, lost, or stolen, call <member services name> right away and we will send you a new card.

As long as you are a Member of our plan, you do not need to use your red, white, and blue Medicare card or your Rhode Island Medicaid card to get services. Keep your Medicare card in a safe place, in case you need it later. **You will still need to use your Rhode Island Medicaid card for dental services and transportation.** If you show your Medicare card instead of your <plan name> Member ID Card, the provider may bill Medicare instead of our plan, and you may get a bill. See Chapter 7 [plan may insert reference, as applicable] to see what to do if you get a bill from a provider.

## J2. *Provider and Pharmacy Directory*

The *Provider and Pharmacy Directory* lists the providers and pharmacies in the <plan name> network. While you are a Member of our plan, you must use network providers to get covered services. There are some exceptions when you first join our plan (see page <page number>).

You can ask for a *Provider and Pharmacy Directory* by calling <member services name> at <toll free number>. You can also see the *Provider and Pharmacy Directory* at <web address> or download it from the website. [Plan may modify language if the Provider and Pharmacy Directory will be sent annually.]

[The plan must add information describing the information available in the directory.]

### Definition of network providers

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

Network providers have agreed to accept payment from our plan [If the plan has cost sharing, insert: and cost sharing] for covered services as payment in full. If you get or become eligible for long-term services and supports, you may have to pay part of the cost of these services. This amount is determined by Rhode Island Medicaid.

### Definition of network pharmacies

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

Call <member services name> at <toll free number> for more information. Both <member services name> and <plan name>’s website can give you the most up-to-date information about changes in our network pharmacies and providers.

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

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

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

## J3. *List of Covered Drugs*

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

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

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

## J4. The *Explanation of Benefits*

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

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

An *Explanation of Benefits* is also available when you ask for one. To get a copy, please contact <member services name>.

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

# How to keep your membership record up to date

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

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

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

Let us know the following:

* Changes to your name, your address, or your phone number
* Changes in any other health insurance coverage, such as from your employer, your spouse’s employer, or workers’ compensation
* Any liability claims, such as claims from an automobile accident
* Admission to a nursing home or hospital
* Care in an out-of-area or out-of-network hospital or emergency room
* Changes in who your caregiver (or anyone responsible for you) is
* You are part of or become part of a clinical research study

If any information changes, please let us know by calling <member services name> at <toll free number>.

[If the plan allows members to update this information online may describe that option here.]

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

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