



IN THIS BOOK

Medicines 15
Pharmacy and over-the-counter

Emergencies 21
Where and when to get help FAST

Transportation 28
Need a ride?

CentAccount® 29
Get rewarded!



Member Handbook

Important information about your health coverage.



mhsindiana.com • 1-877-647-4848 • TTY/TDD: 1-800-743-3333



The information in this book is available in other languages or formats, including Spanish, large print or Braille. Please contact MHS Member Services by phone at 1-877-647-4848 or online at mhsindiana.com if you need this information in another language or format.

NEW MEMBER CHECKLIST



Dr. Eric A. Yancy
MHS Chief Medical Officer
and Practicing Pediatrician

Welcome to MHS!

Thank you for making MHS your choice for better healthcare through your enrollment with Hoosier Care Connect. Here are the next steps you should take as a new member.



Complete Your Health Needs Screening Complete the survey online, over the phone at 1-877-647-4848 or at a Walmart pharmacy kiosk. *Complete it within 30 days of becoming a member to get a \$30 CentAccount reward.*



Sign Up for your Secure Member Portal Account Your portal account gives you access to your secure information, such as claims, your doctor's office's information, CentAccount balances and more.



Choose Your Doctor Use the Find a Provider search at mhsindiana.com. Then, sign in to your portal account or call us at 1-877-647-4848 to choose your doctor. *You can earn a \$15 CentAccount reward for using your portal account to choose a doctor within the first 30 days of becoming a member.*



Visit Your Doctor After you choose your doctor, set up an appointment for a checkup right away. This is your new medical home.



Read Your Handbook and Quick Reference Guide Your Handbook and Quick Reference Guide tell you about your benefits and the services and programs you can use as a member.



If You are Pregnant, Complete Your Notification of Pregnancy This form is available through your portal account. *Completing this form can help you start earning additional CentAccount rewards.*



MHS Benefits U! Text MHSTEXT to 36698 to get messages and reminders throughout your membership with MHS. (Standard messaging rates apply. Text STOPMHS to quit at any time.)

TABLE OF CONTENTS

Your MHS Team	4
Welcome to MHS	5
How to contact us, how to get language assistance, where to find your benefits information online, and more.	
Your Coverage Year	8
A timeline of what you can do to stay healthy and get the most out of your benefits through your benefit year.	
Covered Services for Hoosier Care Connect	10
Behavioral Health	12
Dental and Vision Benefits	14
Pharmacy Services	15
When and Where to Go for Care	17
How to get the most out of your doctor visits, how to set up a medical home, how to choose your doctor, and when to use Urgent Care clinics.	
Emergency Room: Know When to Go	21
Coverage for Care Outside of Indiana or from Out-of-Plan Providers	23
Care and Case Management Programs	24
Information about health management programs offered to all MHS members and how to join. Includes chronic conditions such as diabetes, as well as pregnancy and First Year of Life, Right Choices, smoking cessation and more.	
Transportation	28
CentAccount Healthy Rewards Program	29
Get more with MHS! Earn rewards for healthy activities.	
MHS Special Services	29
Healthy Kids Club, MemberConnections, SafeLink Cell Phone, Member Advisory Council and more.	
Open Enrollment and Redetermination	32
How to keep your benefits or change your health plan	
Complaints, Grievances, Appeals	34
External, Independent Review and State Fair Hearing	35
Appeal Rights and Choices	36
Pharmacy Appeals	36
Important Notices	37
Medical Decisions	37
Waste, Fraud and Abuse	38
Member Rights and Responsibilities	39
Words and Acronyms to Know	40
Privacy Practices	42
Statement of Non-Discrimination	48
Language Taglines	49

YOUR MHS TEAM

MHS staff members are here to help you have the best care through your eligibility with the Hoosier Care Connect program. Throughout this handbook, you'll find important tips and reminders from some of our MHS staff members.

Meet your handbook guides!



Stoshala Payne
Supervisor, Customer Service



Carmen Ruiz
MemberConnections
Representative



Nancy Robinson
Senior Director,
Provider Network



Noel Wyatt
Senior Manager,
Behavioral Health



Dr. Eric A. Yancy
MHS Chief Medical Officer
and Practicing Pediatrician

WELCOME TO MHS

This member handbook gives an overview of your healthcare benefits. MHS wants to make it easy for you to make the most of your benefits and services. MHS can help you 24 hours a day, seven days a week.

How to Contact Us

 Member Services	1-877-647-4848 Monday – Friday, 8 a.m. – 8 p.m.
TTY/TDD Line	1-800-743-3333 (for members with speech or hearing disabilities)
24 Hour Nurse Advice Line	1-877-647-4848
Emergency	911
 Website	mhsindiana.com
 By Mail	MHS Member Services 550 N. Meridian St., Suite 101, Indianapolis, IN 46204

Stay Connected with MHS Online

Blog: mhsindiana.com

 Managed Health Services-MHS

 @mhsindiana

 Managed Health Services

Emails from MHS

MHS will send you emails about your specific benefits, events in your city or town, and tips for healthy lifestyles. Make sure your email address is up-to-date with the State to get this important information.

MHS Member Services is here to help!

We can answer your questions about your health insurance, including benefits, doctors and MHS services. Here are some reasons you could contact Member Services:

- If you need to choose or change your doctor [page 8]
- To complete your Health Needs Screening [page 8]
- To schedule transportation [page 28]
- If you get an invoice or bill from your doctor or healthcare provider [page 9]
- To get language assistance [page 6]
- If you have questions about decisions made regarding your care

MHS offers a 24 hour live voice phone service in English and Spanish. You can leave a message, and MHS will call you back within one business day. Please contact MHS Member Services if you need help understanding any MHS written materials, such as brochures, flyers, letters and this handbook. We can send you materials in a different language or format, including Spanish, large print or Braille. You may also contact MHS Member Services to suggest changes to any of the policies, services and processes MHS provides to you as a member.

“As a valued MHS member, you will hear from us regularly by phone, mail and email. Please read and respond to all the information we send, as it is key for your health as well as keeping your coverage.”

If you don't hear from us, we may not have your correct phone number and address. Please tell us when you move or change your phone number.”



Stoshala Payne
Supervisor, Customer Service

Keep in Touch

Always let MHS and your state caseworker know if you move or get a new phone number or email address. If you move to another county or if you move more than 30 miles from your doctor's office, you may not be able to keep your doctor. Please call and talk to MHS Member Services if you move.

It's just as important to tell MHS and your state caseworker of any changes in your income or family (marriage, head of household changes, etc.). You can call 1-800-403-0864 or visit your local Division of Family Resources (DFR) office to report a change.

MHS 24 Hour Nurse Advice Line

Everyone has questions about their health. If you have a question, you can reach the MHS 24 hour nurse advice line at 1-877-647-4848. The MHS nurse advice line is a free, medical advice phone line staffed by bilingual licensed nurses. It is open 24 hours a day, every day of the year. Here are some questions you might ask:

- When to go to the emergency room
- Questions about pregnancy
- What to do if your baby is sick
- How to deal with asthma
- How much medicine to use/give

Language Assistance

MHS provides bilingual staff or an interpreter to help members who speak languages other than English. We can help schedule appointments and answer questions over the phone. This service is free to use. Call MHS Member Services at 1-877-647-4848 and ask for language assistance.

Hearing impaired members can call the Indiana Relay Service at 1-800-743-3333 for TDD/TTY service. You can use this number anywhere in Indiana. Ask the operator to connect you to MHS at 1-877-647-4848, or to any other number. Tell your doctor if you need a sign language interpreter for your medical visits.

MHS Website: mhsindiana.com

MHS' website helps you get answers when it's convenient for you. If you don't have a printer, you can ask MHS to mail you any forms, web pages or any other printable information on mhsindiana.com, or the MHS Facebook or Twitter pages. These are some important pages on our website:

- **mhsindiana.com/HCCscreening**

When you take your health needs screening within 30 days of joining MHS, you get a \$30 CentAccount healthy reward. Or take it within 90 days of joining MHS, and get a \$10 CentAccount healthy reward! Learn more about CentAccount on page 29.

"MHS can provide an in-person interpreter for all languages, including for those who use sign language."

Check with your doctor first. If the doctor does not have someone on staff to help out, then MHS will provide an interpreter for you. Please call us at least seven days before your doctor visit so we can make these plans for you."



Carmen Ruiz
MemberConnections
Representative

WELCOME TO MHS

- **For Members > Hoosier Care Connect > Benefits & Services**

Find member updates and member guides, such as a copy of this handbook, brochures and how-to guides. You can also find copies of member forms, member newsletters and information about special MHS programs and services.

- **mhsindiana.com/find-a-provider**

Find MHS in-plan doctors, specialists, hospitals and other facilities using this quick and easy online search.

- **mhsindiana.com/events**

Find out when we'll be in your city on our calendar of community events hosted across Indiana. MHS participates in hundreds of free, public community events each year. Visit us at these events to learn about your benefits and more!

- **For Members > Hoosier Care Connect > Health & Wellness**

Our free health library will help you find answers to your health questions. This resource has more than 4,000 health information sheets on a variety of health topics to help you care for yourself and your family.

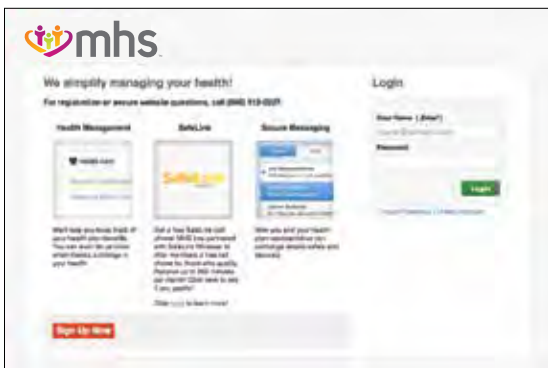
- **mhsindiana.com/contact-us**

Send MHS Member Services a message.

Sign Up for an MHS Secure Member Portal Account

Create an account and access tools that help you manage your healthcare faster and easier - all without having to pick up a phone:

- View your summary of benefits, including pharmacy benefits
- Find Explanation of Benefits (EOB) statements
- Find/change your doctor
- See doctor quality reports
- View and track your claims. You can see the amount approved, amount paid and date paid.
- Communicate with MHS Member Services
- Request, order or print an ID card
- Learn about referrals for care and if an authorization is required



"If you are unsure if you should seek medical attention from an emergency room for a non-life threatening event, call your doctor's office first. If you can't reach your doctor, you can call the MHS 24 hour nurse advice line."

If either your doctor or the nurse advice line tells you to go to the emergency room, your visit will be covered in full. You will not pay an emergency room copay."



Stoshala Payne
Supervisor, Customer Service

Your Coverage Year >>



Health Needs Screening

The Health Needs Screening (HNS) is a questionnaire that asks you about your health history and if you have any healthcare conditions. We want to know about your health right away so we can help match your needs with the right healthcare team. That's why we offer a way to earn reward dollars with the CentAccount program. MHS will give you a \$30 CentAccount reward if you complete the HNS within 30 days of becoming a member. Or you can get a \$10 CentAccount reward for completing it within 90 days of becoming a member.

We will call you before 90 days are up, but you don't have to wait. Go to mhsindiana.com/HCCscreening or call MHS Member Services and ask to take the survey.

Choose Your Doctor Right Away

MHS cares about you having a successful medical home. That begins with choosing MHS doctors for you and your family. As an MHS member, you get to choose the doctor you want. He or she will help manage your healthcare and help you get the services your family needs.

It's important you choose the doctor you want within 30 days of becoming an MHS member. If you don't, MHS will choose a doctor for you.

How to Choose your MHS Doctor:

First, find a list of doctors in your area:

- Go online at mhsindiana.com/find-a-provider, or
- Call MHS Member Services at 1-877-647-4848 and ask for a list.

Next, pick your doctor from the list. You can choose from the following types of MHS doctors:

- Family Practice
- General Practice
- Internal Medicine
- OB/GYN
- Pediatrician

Last, tell us!

- Choose your doctor through your Secure Member Portal Account at mhsindiana.com/login.
- Call Member Services at 1-877-647-4848.

Afterward, MHS will send you a letter confirming the doctor(s) you chose.

Set up a First Appointment and Get to Know Your Doctor

After you choose your doctor, please call the doctor's office to make an appointment for your first checkup. MHS cares about you having a successful medical home. This means you need to develop a relationship with a doctor you trust and go to for all your medical care. This doctor is also called your Primary Medical Provider (PMP).

If You are Pregnant, Complete Your Notification of Pregnancy (NOP)

This form is available through your online account. Completing this form can help you start earning additional CentAccount rewards.

WHAT TO DO NOW THAT YOU'RE ENROLLED

6 Months

1 Year

Get Your Preventive Care

The best way to stay healthy is to get your regular preventive care. Preventive care visits are FREE for all MHS members. Adults and children alike need preventive care and immunizations.

Keep Your Benefits

As your partner in health, we want you to continue receiving benefits if you need them. One calendar year after you begin your benefits through Hoosier Care Connect, you will need to renew your benefits through redetermination. Do you know the date of your next benefits renewal? Call your state caseworker or the FSSA Service Center at 1-800-403-0864 for help.

MHS will send you an email and call you to help remind you when it's time to renew your benefits. Make sure MHS has your correct phone number and email to receive these and other reminders.



As a Hoosier Care Connect member, you can get transportation services to redetermination appointments. Learn more about your transportation benefits on page 28.

Always Show Your MHS Member ID Insurance Card

You must show your Hoosier Care Connect ID card each time you get medical care or go to the pharmacy. If you do not show your identification card, you may have to pay for your care. If you receive a bill for covered services or are told to file a claim, please contact MHS Member Services right away at 1-877-647-4848.

Secondary Insurance

You must also show your identification cards for any other health insurance you have each time you get care. Please let MHS know if you have other health insurance. If you cancel or lose your other health insurance, please remember to speak with a state caseworker to update your information.

	<p>HOOSIER CARE CONNECT MEMBER ID CARD</p>	<p>PROVIDERS: This card is used for identification purposes only and does not entitle the card holder to services which are available under the programs administered by the State of Indiana. Verify eligibility before delivering services: Secure Portal: - mhsindiana.com/login - Check eligibility, get prior auth, covered benefits and more. Pharmacy Prior Auth: Envolve Pharmacy Solutions Phone: 1-866-399-0926, Fax: 1-866-399-0929 AcariaHealth Fax: 1-855-678-6976 MHS Provider Fax: 1-866-912-4245 MHS Provider Service: 1-877-647-4848</p>	<p>MEMBERS: It is against the law for this card to be used by anyone except the person whose name is printed on the front of this card. MHS Website: mhsindiana.com - Check covered benefits, find a provider, CentAccount rewards and more. MHS CentAccount Info Line: 1-877-259-6989 MHS 24 hr Nurse Advice Line: 1-877-647-4848 MHS Member Services: 1-877-647-4848 TDD/TTY: 1-800-343-3333</p>
<p>Member Name: Member RID: RXBIN: 004336 RXPCN: MCAIDADV RXGROUP: RX5440</p>	<p>Member Copays: Transportation: \$1 one way/\$2 round trip Prescriptions: \$3 per prescription Non-emergent Emergency Room: \$3</p>	<p>CLAIMS INFORMATION MHS Claims PO Box 3092 - Farmington, MD 63640-3802</p>	<p>Behavioral Health: 1-877-647-4848 Envolve Vision Benefits: 1-866-599-0774 Envolve Dental Benefits: 1-850-600-3107 Envolve Pharmacy Solutions: 1-800-378-0779</p>
<p>Copay Exceptions include: Members who are pregnant, Native American, under 18 years old, or have met their \$1k max. Other exceptions include medications for family planning and transportation to educational events or Member Advisory Council meetings.</p>		<p>Coverage and reimbursement provided in accordance with Indiana Medicaid reimbursement.</p>	

HOOSIER CARE CONNECT COVERED SERVICES

Hoosier Care Connect provides health and medical coverage for qualifying individuals who meet the aged, blind or disabled program criteria in Indiana.

Covered Services

A covered service is a service that is paid for under your health benefits through Hoosier Care Connect. Some services may not be covered under your benefit package. If a service is not covered, your doctor must tell you if you have to pay for the service.

“Your MHS doctor is your medical home. It is best to always speak with your doctor before you get healthcare services from another provider.”



Dr. Eric A. Yancy
MHS Chief Medical Officer
and Practicing Pediatrician

BENEFIT	COVERAGE
During and after pregnancy care - Call MHS right away if you become pregnant	Covered
Well-child checkups (Early Periodic Screening, Diagnosis & Treatments)	Covered
Orthotics – leg braces, orthopedic shoes, prosthetics	Covered
Cosmetic procedures	No
Diabetes strips, blood sugar monitoring	Covered
Tests to find if you have a health condition (diagnostics)	Covered
Developmental delay evaluation & treatment	Covered
Foot care	Covered
Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF/IID)	No
Hearing aids (every five years)	Covered
Home healthcare	Covered
Hospital stays	Covered
Labs/X-rays	Covered
Medical supplies/equipment	Covered
New or experimental services or alternative therapies	No
Ride services to doctor visits, pharmacy, emergency care and redetermination appointments	Covered - \$1 copay each way/\$2 round trip
Surgeries (outpatient)	Covered
Continued care after hospital stays (post-stabilization)	Covered
Prescriptions & medication therapy management	Covered - \$3 copay per prescription
Doctor visits (services from your PMP/family doctor)	Covered
Referrals to specialists	Covered
Authorized therapies – physical, speech, occupational, respiratory	Covered
Hospice care provided in an institutional setting	No

For a more detailed list of specific Hoosier Care Connect covered and non-covered services, please visit member.indianamedicaid.com/programs--benefits.aspx.

Contact MHS Member Services at 1-877-647-4848 for more information about services for learning disabilities and mental rehabilitation services, which could be covered under other programs.

HOOSIER CARE CONNECT COVERED SERVICES

Self-Referral Services for Hoosier Care Connect Members

You can receive some services without seeing your doctor to get a referral, as long as you visit an Indiana Medicaid provider. You can find a list of Indiana Medicaid providers at indianamedicaid.com.

The following Self-Referred Services do not require a referral from your PMP or approval from MHS.

Members may self-refer to any qualified provider enrolled in Medicaid:	Hoosier Care Connect
Chiropractor	X
Routine vision (optical) care	X
Psychiatric services	X
Podiatry (foot) care	X
Family planning	X
Emergency services	X
Urgent care	X
Immunizations	X
Diabetes self-management	X
These services are self-referral if rendered by an in-network provider:	Hoosier Care Connect
Routine dental care	X
Behavioral health (mental health, substance abuse, chemical dependency)	X

Copayments and Cost Sharing

Copayment Information

Hoosier Care Connect members are responsible for paying a copayment for transportation, non-emergent Emergency Room visits and pharmacy services.

A copayment (copay) is a fixed amount of money you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service.

What is Cost Sharing?

Cost sharing means that you and MHS work together to pay for your health care services. MHS pays most of the costs. Hoosier Care Connect members have cost sharing through a small copayment.

Copay Amounts

The following services have a copay:

- Transportation – \$1 one way/\$2 round trip
- Prescription medication – \$3 (per prescription)
- Non-emergent Emergency Room Visit – \$3 (this means using the ER for non-emergency purposes)

Can My Cost Sharing Change?

Yes. There are limits to what you might have to pay. Your family's total cost sharing for healthcare can't be more than 5% of your family's income per quarter (3 month period). This is looked at over each quarter of the year. If you reach the limit, your cost sharing will be reduced or stopped for that quarter and you will not have to pay a copay for the rest of the quarter.

How Do I Know When I Reach the 5% Limit?

MHS keeps track of your costs for you. You do not need to do anything. If you reach the 5% limit, your copays will be automatically stopped for that quarter. You will not have a copay the next time you pick up a prescription or need transportation.*

Remember, your costs are looked at each quarter. Even if your copays stop in one quarter, you may need to pay copays again in the next quarter.

Calendar quarters are:

- January to March
- April to June
- July to September
- October to December

*MHS tracks cost sharing through pharmacy and medical claims.

Copay Exceptions

- Members who are pregnant, of Native American descent, less than 18 years of age or have already met their 5% cost sharing max are exempt from copays.
- Medications for family planning are exempt from copays.
- Transportation copays are waived when transportation services are for MHS member educational events or Member Advisory Council (MAC) meetings.

BEHAVIORAL HEALTH

“Behavioral (mental health) problems are very common. But sometimes people don’t want to talk about these problems because they feel embarrassed or ashamed. This is known as stigma.

One thing we all can do is talk with people who have mental health problems. This is a way to allow a person to talk about what is happening to them. When you meet a person with mental illness who is able to work a job or be a good neighbor, stigma is reduced.”



Noel Wyatt
Senior Manager,
Behavioral Health

“It is just as important to care for your mental well-being as it is to care for your physical health. You can find a behavioral health doctor online on our find a provider search. MHS also has case management programs for certain conditions.”



Noel Wyatt
Senior Manager,
Behavioral Health

Behavioral healthcare is care for your mental health. A person struggling with behavioral health issues may face stress, depression, anxiety, or need help with substance abuse.

MHS has behavioral health case managers who help members with special healthcare needs by working together with you and your behavioral health doctor to make a plan of care.

If you are having one of the following problems, please call MHS at 1-877-647-4848 and follow the prompts for behavioral health:

- You are worried about substance abuse or mental health issues
- You are sad or feel you need help
- You need names of therapists or doctors
- You need help to find resources in your community for mental health
- You don’t understand your mental health benefits
- You need mental health services and you are not near your home

Crisis Text Line

If you are in crisis and need support, you can text MHS to 741741. It’s free, confidential and available 24/7.

Covered Behavioral Health Services

- Diagnostic services
- Second opinions
- Crisis intervention
- Psychological testing
- Inpatient and outpatient
- Intensive outpatient programs
- Addiction counseling and treatment
- Partial hospitalization

Long-term care, home and community-based waiver services, state psychiatric facility services and psychiatric residential treatment facility services are not covered by Hoosier Care Connect. If you have a life-threatening emergency, please go to the nearest hospital emergency room. Learn more about emergency care on page 21.

Behavioral Health Programs

- **Pregnancy and Post-Partum Care:** If you are pregnant or just had a baby, you will get a survey and information about depression. If your survey shows you may be experiencing signs of depression, MHS will contact you. It’s important you get the help you need to have a positive pregnancy and a healthy baby.

- **Intensive Care Management Programs:** MHS has case management programs for several behavioral health conditions.
 - **Autism/Pervasive Developmental Disease Program (Autism Spectrum Disorders):** MHS' program helps you get needed care and treatment to improve social, communication, behavioral, medical and other problems that may be present. We want to help you learn more about autism and how to work toward self-care management. We also work to help obtain other available services that can improve learning and other skills.
 - **Bipolar Disorder Management Program:** MHS' bipolar disorder program helps you understand your emotions. We want to get members the help they need to live a better, happier life. MHS partners with various providers who know how to treat people who experience symptoms of bipolar disorder.
 - **Hospital Admission Follow Up:** If you or your child has been in the hospital for a mental health or substance abuse reason, MHS can help. You or your child needs to be safe at home. MHS will help make sure you or your child makes their follow-up appointments and takes all needed medicines as directed by the hospital.
- **Medicaid Rehabilitation Option (MRO) and Other Services:** Coverage of MRO and psychiatric residential treatment facility services is managed directly by the state of Indiana. MHS will work with the State and your doctors to coordinate this care.

Members may also be eligible for an Individualized Family Services Plan under the First Steps program for very young children or an Individualized Education Plan for school-based services. These programs are also managed directly by the State, and MHS coordinates with them to ensure members are getting all the care they need.

- **Choose Health Program:** Designed to help individuals diagnosed with depression, ADHD or perinatal depression by giving them the tools to reach their health and wellness goals. When it comes to your health and well-being, it is important to understand mental health is part of overall health. As a part of the program, you will have access to another healthcare professional, your Choose Health Coach. We will work with you and your doctor to make sure you have everything you need to feel your best again. We will also talk with other members of the healthcare team, including mental health specialists, to help with any problems that may come up. Please contact us if you are interested in joining this program.
 - **Attention Deficit and Hyperactivity Disorder (ADHD) Program:** MHS' ADHD program helps you understand and manage the social, psychological and behavioral issues that often come with ADHD. We help parents and children learn to address problems and live happy, healthy lives with ADHD.
 - **Depression Program:** Members who experience long periods of sadness, feelings of hopelessness or unhappiness may have depression. MHS' depression program helps you find the cause(s) of your sad feelings, solve any immediate crises, improve your level of functioning and get needed medication and/or counseling.

“Having a medical home for your dental and vision care is important. Your dentist and your eye doctor review your care year to year to find important preventive care needs, just like your medical doctor.”



Dr. Eric A. Yancy
MHS Chief Medical Officer
and Practicing Pediatrician

Dental Benefits

Covered Routine Care

- One cleaning with fluoride treatment every six months for members 1-20 years old
- One cleaning every year for members 21 and older
- X-rays and fillings
- Getting teeth pulled (based on medical necessity)
- Orthodontia for children (based on medical necessity)
- Dentures, partials and repairs (with limits)
- Dental surgery (with limits)
- Emergency dental services

Some dental services must be approved in advance by MHS, including dentures and dental surgery. Your dentist can help you get approval.

Find a Dentist

- Go online to mhsindiana.com/find-a-provider
- Call Member Services at 1-877-647-4848

Vision Benefits

Covered Routine Care

- One routine vision exam every year for members 20 and younger
- One routine vision exam every two years for members 21 and older
- New eyeglasses after your exam once every year for members 20 and younger, if your vision has changed a lot since your last pair
- New eyeglasses after your exam once every five years for member 21 and older, if your vision has changed since your last pair
- Replacement eyeglasses and/or frames as determined by your doctor
- Limited contact lens coverage
- Medically necessary eye tests and treatment for members with eye disease or other diseases that affect the eyes

Find an Eye Doctor

- Go online to visionbenefits.envolvehealth.com
- Click on Find a Provider
- Choose “MHS Health Services – Indiana (Medicaid)” as your “HealthPlan”

Enhanced Vision Benefits

Members may opt out of the standard eyewear benefit and receive \$75 toward contact lenses and lens fitting, deluxe frames, or lens add-ons.

PHARMACY SERVICES

Hoosier Care Connect members have a copay for prescription medicines. The copay is \$3 per prescription. Learn more about copays on page 11.

When you need either prescription or over-the-counter (OTC) drugs, your doctor will write you a prescription. Your doctor will either contact your pharmacy directly, or you can take the written prescription to your pharmacy.

Find a Pharmacy

All MHS members must use an in-network pharmacy, including mail-order pharmacies. Find a pharmacy online at mhsindiana.com/find-a-provider.

Covered Prescriptions/Preferred Drug List (PDL)

Prescription drugs are covered if the drug is approved by the U.S. Food and Drug Administration (FDA). This includes self-injectable drugs (such as insulin) and drugs to help you quit smoking. OTC drugs are only covered if listed in the OTC drug formulary.

Items that you need to care for diabetes are also a covered benefit. This includes items such as needles, syringes, blood glucose monitors, test strips, lancets and glucose urine testing strips. You can get these items at your pharmacy.

Your pharmacy benefit has a Preferred Drug List (PDL). The PDL shows the drugs that are covered. A team of doctors and pharmacists updates this list four times a year. Updating this list makes sure the drugs are safe and useful for you and cost-effective for the Indiana Medicaid program.

Some OTC drugs are covered by Indiana Medicaid. Even listed OTC drugs require a doctor's prescription to be covered.

You can find a link to your PDL and OTC drug formulary on the MHS website at mhsindiana.com. Click on For Members > Hoosier Care Connect > Benefits & Services > Pharmacy.

Non-Covered Prescriptions

- Drugs that do not have FDA approval
- Experimental or investigational drugs
- Drugs to help you get pregnant
- Drugs used for weight loss
- Cosmetic or hair-growth drugs
- Drugs used to treat erectile problems
- Drugs not on the OTC drug formulary

"You must show your Hoosier Care Connect identification card each time you get medical care or go to the pharmacy. This ensures you are getting to use the benefits that are part of your plan."



Stoshala Payne
Supervisor, Customer Service

Generic and Preferred Drugs

Your pharmacist will give you generic drugs when your doctor has approved them. Generic drugs are the same as brand-name drugs and make healthcare more affordable. Generic drugs must be used when available. If they are not available, brand-name drugs may be used. Or, if the brand-name drug is less costly, then it may be considered the “preferred drug.”

Generic and preferred drugs must be used when available for your medical condition unless your doctor provides a medical reason you must use a different drug.

Prior Authorization for Drugs

Some drugs may need prior authorization before they are covered. To get authorization, your doctor will need to provide information about your health and then a decision will be made if the drug is covered. Your doctor must send a request for prior authorization if:

- A drug is listed as non-preferred on the PDL or if certain conditions need to be met before you get the drug
- You are getting more of the drug than is usually prescribed
- There are other drugs that should be tried first

In most cases, you may get up to a three-day (72 hour) supply of a drug that requires prior authorization while you are waiting for a decision. The decision will be made within one day (24 hours), not including Sundays or some holidays. Your provider will be notified of the decision. Your provider can find prior authorization forms on the MHS website at mhsindiana.com.

When and Where to Go for Care

It's important to visit the right doctor for the right kind of care. You might hear the words Primary Medical Provider (PMP), practitioner, physician and provider from MHS. All these titles mean a doctor or a facility where you get healthcare services.

Your Primary Medical Provider (PMP): You should visit your PMP for sick visits, regular checkups, immunizations (shots), prescriptions, referrals to specialists and hospitals, and pregnancy care.

Specialists: A specialist is a doctor who works in one healthcare area. For example, a doctor who only works with the heart (a cardiologist) is a specialist. In order to visit a specialist, you need to get a referral from your PMP first.

Walk-In Clinic/Urgent Care Facility: Walk-in clinics provide high-quality care when you need quick medical attention for non-life-threatening conditions.

Emergency Room (ER): Emergency care is there for you when you feel you have a life-threatening medical emergency. If you are not sure if you're having an emergency, please call your PMP. If you cannot reach your PMP's office, you can call MHS' 24 hour nurse advice line. If either your doctor or the nurse advice line advises you to go to the ER, then you will not be charged a copay for your ER visit.

You Deserve a Medical Home – A Primary Medical Provider (PMP)

You deserve a successful medical home where:

- You and your doctor can build a trusting relationship.
- You have a place you can always go for sick visits and regular check-ups.
- You feel that your doctor and his or her staff care for you and are responsible for your healthcare.

Visit your PMP for sick visits, regular checkups, immunizations (shots), prescriptions, referrals to specialists and hospitals, and pregnancy care. Your PMP will work to know your medical history, take the time to listen to your concerns, explain things to you in a way you can understand, and work with you to keep you healthy.

Always call your doctor to cancel appointments. If you do not cancel your appointments, and if you miss more than three appointments, your doctor may have the right to ask MHS to move you to a different doctor.

Choose or Change Your MHS Doctor

Whether you are choosing your doctor for the first time or changing your doctor, the process is easy and fast. You can change your doctor at any time. New members need to choose their doctor within the first 30 days of becoming an MHS member. If you do not choose a doctor, you are assigned to a doctor on the 30th day of your membership.

“If you are unsure if you should seek medical attention from an emergency room for a non-life threatening event, call your doctor’s office first. If you can’t reach your doctor, you can call the MHS 24 hour nurse advice line.”

“If either your doctor or the nurse advice line tells you to go to the emergency room, your visit will be covered in full. You will not pay an emergency room copay.”



Stoshala Payne
Supervisor, Customer Service

“Teens and young adults have special healthcare concerns and issues. It’s important to have a doctor who can address those needs. If you are close to age 18 and see a pediatrician, talk to your doctor about moving to an adult primary medical provider.”



Dr. Eric A. Yancy
MHS Chief Medical Officer
and Practicing Pediatrician

WHEN AND WHERE TO GO FOR CARE

First, find a list of doctors in your area:

- Go online at mhsindiana.com/find-a-provider
- Or call MHS Member Services at 1-877-647-4848 and ask for a list

Next, pick your doctor from the list. You can choose from the following types of MHS doctors:

- Family Practice
- General Practice
- Internal Medicine
- OB/GYN
- Pediatrician

Last, tell us! You can tell us one of two ways:

- 1) Choose your doctor through the Secure Member Portal at mhsindiana.com/login. New members can earn a reward by choosing their PMP this way.
- 2) Call MHS Member Services at 1-877-647-4848, and tell us who you want as your doctor.

Afterward, MHS will send you a letter confirming the doctor(s) you chose.

How Long it May Take to Schedule an Appointment

MHS wants you to get care when you need it. We work hard to build a network of providers that works for you, and our network keeps growing. But, sometimes you will still need to wait to see a provider. We use the State's standards for appointment wait times. Please call MHS Member Services if you have a question or concern about the appointment wait time at your doctor's office. Here is how long it should take to schedule an appointment with your doctor:

APPOINTMENT TYPE	APPOINTMENT SCHEDULED BY:
Urgent care or sick visits	Scheduled within one day (24 hours)
Non-urgent visits	Scheduled within three days (72 hours)
Adult preventive exams / annual well-care visits	Scheduled within three months
New pregnancy visit	Scheduled within one month
Child preventive exams / well-child check-ups	Scheduled within one month
Exams for children with special needs	Scheduled within one month

When you are in the doctor's office, you should only have to wait up to one hour for your scheduled appointment.

"The MHS Provider Relations team works throughout the year to add doctors, facilities and hospitals to MHS' network. The more MHS has to offer in our network near you, the more options there are for YOU."



Nancy Robinson
Senior Director,
Provider Network

Get the Most from Your Doctor Visit

- Arrive on time
- Bring your insurance card and photo ID
- Turn off your cell phones and other electronic devices
- Write down a list of questions to ask the doctor
- Bring your medical and shot records and any medicine you are currently taking
- Describe symptoms and complaints
- Ask questions and take notes during each visit
- Discuss next steps for your care plan with the doctor
- Schedule follow-up visits and any yearly check-ups

Specialists

A specialist is a doctor who works in one healthcare area. For example, a doctor who only works with the heart (a cardiologist) is a specialist. Your doctor may refer you to see a specialist if needed. Normally, your doctor will refer you to another MHS network doctor unless your medical condition could be better treated by someone other than an MHS network doctor.

When you visit a specialist, please make sure the specialist has the correct contact information for your doctor. Your specialist will send a report to your doctor that details your care plan.

Self-Referral Services

MHS allows for some self-referral specialist visits. A self-referral means you do not have to get a referral from your doctor. For a list of self-referral services for Hoosier Care Connect, see page 11.

PMP or Specialist Office Changes

Sometimes you can no longer be assigned to a doctor or specialist because the doctor is moving locations, moving to a new health plan (no longer on the MHS plan), or because the doctor is no longer accepting patients of your age or gender. If this change happens with a doctor you are currently seeing, MHS will send you a letter to let you know. The letter will explain what options you have and if you can choose to stay with your doctor.

You may continue to see your doctor if they have left the network through the current period of active treatment, or for up to 90 calendar days, whichever is less, if undergoing active treatment for a chronic or acute condition. If you are pregnant and already in your second or third trimester, you may continue with your doctor until 30 days after delivery.

Walk-In & Urgent Care Clinics

(NON-EMERGENCY/AFTER-HOURS CARE)

If you are having a medical problem that is not life-threatening but you're not sure what to do, you should always call your doctor first. Even if the office is closed, listen to the message and follow the instructions for after-hours care. MHS requires all doctors have an after-hours phone line. If you cannot reach your doctor, you can call the free MHS 24 hour nurse advice line.

If you are having a medical problem that is not life-threatening and need to see a doctor right away, please consider using a walk-in clinic or urgent care clinic before going to the emergency room.



You must show your Hoosier Care Connect identification card each time you get medical care or go to the pharmacy. If you do not show your identification card, you may have to pay for your care. If you receive a bill for covered services or are told to file a claim, please contact MHS Member Services right away at 1-877-647-4848.

Walk-In Clinics

Walk-in clinics provide high-quality care when you need quick medical attention for non-life-threatening conditions such as:

- Sprains, strains, fractures and cuts
- Flu and cold symptoms
- Work-related illness or injuries
- Minor burns
- Stings or bites
- Ear ache, sore throat and fever

Urgent Care Clinics

Many clinics are open later in the evening and have extended weekend hours. Urgent care clinics help patients get care without waiting in the emergency room of their local hospital. These clinics may use physician assistants and nurse practitioners to treat you. Physician assistants and nurse practitioners are trained and supervised in providing medical care. They perform many of the routine services physicians usually provide. They can take medical histories, perform physicals and exams, order medications, lab tests and X-rays, and teach patients how to stay healthy.

Visit mhsindiana.com/find-a-provider to find a clinic near you.

Emergency Room: Know When to Go

Emergency care is there for you when you feel you have a life-threatening medical emergency. A life-threatening medical emergency is an illness or injury of such severity, including severe pain, that the lack of immediate medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine to:

- Place the individual's health (or with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
- Result in serious impairment to the individual's bodily functions; or
- Result in serious dysfunction of a bodily organ or part of the individual.

When to Go to the Emergency Room

- Broken bones
- Gun or knife wounds
- Bleeding that will not stop
- You are pregnant and either in labor or bleeding
- Severe chest pain or heart attack
- Drug overdose
- Poisoning
- Bad burns
- Shock (you may sweat, feel thirsty or dizzy, or have pale skin)
- Convulsions or seizures
- Trouble breathing
- Suddenly unable to see, move or speak

This is not a complete list of times when you should get emergency care. If you have a health condition that occurs often (a chronic condition), talk to your doctor about what a life-threatening medical emergency would be for you. You can always call the MHS 24 hour nurse advice line at 1-877-647-4848 if you are not sure if you should go to the emergency room.

When NOT to Go to the Emergency Room

- **Flu, colds, sore throats and earaches**
- **A sprain or strain**
- **A cut or scrape not requiring stitches**
- **To get more medicine or have a prescription refilled**
- **Diaper rash**

"If you are unsure if you should seek medical attention from an emergency room for a non-life threatening event, call your doctor's office first. If you can't reach your doctor, you can call the MHS 24 hour nurse advice line.

If either your doctor or the nurse advice line tells you to go to the emergency room, your visit will be covered in full. You will not pay an emergency room copay."



Stoshala Payne
Supervisor, Customer Service

WHEN AND WHERE TO GO FOR CARE

“You deserve a successful medical home, where you have a place you can always go for sick visits and regular check-ups. The doctors at the ER don’t know your medical history as well as your medical home.”



Dr. Eric A. Yancy
MHS Chief Medical Officer
and Practicing Pediatrician



You must show your Hoosier Care Connect identification card each time you get medical care or go to the pharmacy. If you do not show your identification card, you may have to pay for your care. If you receive a bill for covered services or are told to file a claim, please contact MHS Member Services right away at 1-877-647-4848.

Emergency Room Wait Times

In an emergency room, life-threatening emergencies are seen first. If you go to the emergency room for an injury or illness that is not life-threatening, you may have to wait for several hours to get seen. It is very important you see your family doctor or visit an urgent care center for non-emergencies.

Be Prepared Before an Emergency

Make sure you know the location and number of the closest emergency room to you. You can find one near you by using our “Find a Provider” search at mhsindiana.com/find-a-provider, or you can call MHS Member Services at 1-877-647-4848 and ask for a list to be mailed to you. If you have a life-threatening emergency, you can call 911 or your local emergency number to obtain emergency services. You have a right to use any hospital or other emergency setting for emergency care.

Emergency Care Follow Up

If you visit the emergency room, please give them the correct contact information for your MHS doctor. The emergency room staff will send a report to your MHS doctor that details your care plan and diagnosis. If you have to stay at the hospital, make sure you talk to the doctor on staff about why you are there. When you leave the hospital, the doctor on staff will give you instructions to follow. It is very important to follow all instructions, even if you are feeling better. The day after you go to the emergency room, or the day after you leave the hospital from an emergency admission, call to schedule a follow-up visit with your MHS doctor.

Emergency Care Coverage

Emergency room visits do not need approval from your doctor or by MHS. Emergency room visits for Hoosier Care Connect members are covered.

Post-stabilization is a covered service you get after emergency care. This is care you receive after you are stabilized so your condition stays stable. When you visit the emergency room, the doctors and nurses must examine you and make sure you are well enough before they can allow you to leave. The doctor may decide you need other tests or services after you are stable but still at the hospital, and the doctor can call MHS to request other tests or services.

Coverage for Care Outside of Indiana

Walk-In or Urgent Care

If you are out of the state and need to go to a walk-in or urgent care clinic for a problem that is not life-threatening, you must call your MHS doctor or the MHS nurse advice line at 1-877-647-4848 to get approval before you go. Otherwise, you may have to pay for the services you get at the clinic.

Emergency Care

If you are outside of Indiana and have a life-threatening emergency, go to the nearest emergency room. Emergency room coverage for care outside of Indiana is covered. Learn more about emergency care on page 21.

Care From Out-of-Plan Doctors

Out-of-plan means the doctor or facility you want to go to is not part of the MHS provider network or Indiana Medicaid network. You could be responsible for charges from unauthorized out-of-plan care if the provider is not an Indiana Medicaid Provider or if the service is not covered by your MHS plan.

MHS only covers out-of-plan care if:

- MHS does not have a doctor in-plan to provide the services you need, or does not have a doctor in-plan within 60 miles of your home
- It is for continuity of care for a pregnant member who transferred to MHS during her third trimester
- MHS authorized the out-of-plan service

“Remember to show your member ID card and tell the staff you are an MHS member. If you do not tell them, you may get a bill in the mail. If you do get a bill, please call MHS Member Services right away at 1-877-647-4848.”



Stoshala Payne
Supervisor, Customer Service

“You are the one taking care of you and your family. But, persons with health conditions stay healthier, longer, when they have someone in their corner. Case managers work along with your doctor to help remind you to get all of your important preventive care.”



Noel Wyatt
Senior Manager,
Behavioral Health

Health Management Programs

MHS has nurses who are trained to help our members with their health conditions. MHS also has social workers to assist you with emergency housing and utility needs as well as help connect you with community-based services. MHS may contact you to offer you these programs.

If you or your child have or are at risk for having one of the following health conditions listed, please call so we can tell you more about our programs and help you enroll. If you would like to join a program or find out more, please call MHS Member Services at 1-877-647-4848.

Medical Case Management Programs

• **Children with Special Needs Program:** Children with chronic conditions are eligible for this program. This includes conditions such as:

- Cerebral palsy
- Cystic fibrosis
- Developmental disabilities
- Autism
- Traumatic brain injuries
- Congenital syndromes with significant developmental delays
- Other special healthcare needs

Children enrolled in the program receive care management services by a dedicated team of MHS doctors, nurses, social workers and care coordinators, specializing in the healthcare needs of children.

• **Chronic Kidney Disease (CKD) Program:** CKD is a disease where the kidneys become less able to clean waste and extra fluid out of the blood. MHS helps you to manage risks for CKD, such as diabetes and high blood pressure. This may help keep you out of kidney replacement therapy. Our team will help you learn how to improve your diet and help you get services for the disease and its causes.

• **Congestive Heart Failure (CHF) Program:** CHF is a disease that occurs when your heart is too weak to pump blood. Our CHF program focuses on medication (drug) management. This will help lessen your chance of heart attacks, strokes, ER visits and hospitalization.

• **Coronary Artery Disease (CAD) Program:** CAD happens when a substance called plaque builds up in the arteries that supply blood to the heart (called coronary arteries). Our CAD program helps you to deal with the effects of CAD, such as chest pains, physical limitations and high cholesterol. We do this through medication (drug) management, lifestyle changes, diet and other ways to cope.

CARE AND CASE MANAGEMENT PROGRAMS

- **Diabetes (“Sugar”) Program:** Diabetes is also known as “sugar.” Type 1 diabetes is a disease where your body can no longer make insulin. Type 2 diabetes is a disease where your body cells are less sensitive to your insulin. Both types can cause high blood sugar levels. Please contact us if you or your child has diabetes.
- **Enhanced Asthma Management and Chronic Obstructive Pulmonary Disorder (COPD) Disease Management Programs:** Asthma cannot be cured, but most people with asthma can control their symptoms and prevent asthma attacks by avoiding asthma triggers and correctly using prescribed medicine such as inhaled corticosteroids. COPD is a group of lung diseases that cause you to have trouble breathing. Our programs will help you stay healthy by stopping acute episodes before they happen and keeping you out of the emergency room.
- **Lead Program:** Lead is a heavy metal that can be found in paint, dust, soil, water, air and food. It can be harmful to people, especially children. If your child is found to have high levels of lead in his or her blood, MHS will provide outreach and education.

Pregnancy & First Year of Life Programs

Start Smart for Your Baby® and MHS Special Deliveries

MHS cares about your health and the health of your baby. We have two educational care management programs for MHS members who are pregnant called Start Smart for Your Baby and MHS Special Deliveries. By joining either program, you will be eligible to earn more CentAccount rewards. Learn more about CentAccount on page 29.

Start Smart for Your Baby is a care management program open to all pregnant members. MHS Special Deliveries is a care management program reserved for pregnant members with a medical condition that might need extra attention while pregnant. MHS Care Managers will talk to you and suggest the program that is right for you based on your medical history and your doctor’s care plan.

With either program, the MHS OB Nurses are here to make sure you get the medical care and resources you need during and after your pregnancy. MHS OB Nurses can:

- Help you understand what is happening to your body during the pregnancy
- Talk about problems that may come up during your pregnancy
- Talk about what to do if you have complications during your pregnancy
- Help you make doctor appointments or schedule a free ride to the doctor’s office
- Help you get a free cell phone if you need one. You can use this phone to reach your doctor, family and other important people while you are pregnant.
- Help you quit smoking or using tobacco
- Help you find more ways to earn CentAccount rewards by going to your OB doctor visits
- Answer any other questions about your health and the health of your baby

We want to help you take care of yourself and your baby throughout your pregnancy. Information may be sent by mail, telephone and email and is available on our website, mhsindiana.com. A home visit with an OB nurse can also be arranged.

“Moms who join our pregnancy programs are more likely to have a full-term pregnancy, and less likely to have a baby in the NICU. Help your baby get off to the best start!”



Noel Wyatt
Senior Manager,
Behavioral Health

17P (alpha-hydroxyprogesterone caproate)

MHS offers 17P to our qualifying members with a history of preterm delivery. This drug may prevent you from having another preterm delivery. If you are identified as a candidate, we will contact your treating physician to discuss the appropriateness of using this drug.

First Year of Life

New motherhood brings many joys and surprises. It also brings many sleepless nights and changes in your life. We want our members to know the First Year of Life nursing staff at MHS is also here to give support. We can answer your questions and provide you with helpful information sheets to let you know what to expect as your baby grows. We will also call you and send reminders to schedule upcoming immunizations (shots) and well-child visits with your baby's doctor as they are needed.

Additional Programs

Birth Control Options (Family Planning)

Your birth control options are often called family planning services. This is a covered, self-referral program. That means you may go to any family planning clinic that accepts Hoosier Care Connect. However, we encourage you to get your family planning services from your doctor or another MHS doctor. If you do not feel comfortable talking to your doctor and do not know where to get these services, contact MHS Member Services at 1-877-647-4848. Either way, family planning services are private.

Right Choices Program

To protect the health of our members, MHS participates in the Right Choices Program as directed by the state of Indiana. Members are referred to the program if they are found to be using Medicaid services more than other members. These members are then assigned to one doctor, one pharmacy and one hospital (must be approved by your doctor). They must use these three specific facilities for all healthcare needs, except for in an emergency.

Members referred to the program will receive a letter from MHS welcoming them to the program. The Right Choices enrollment period may last up to two years and may be renewed for an additional two-year period on review. However, members have the right to appeal their referral to the program within 33 days. For further questions, or if you have received a welcome letter, please call the MHS Right Choices Administrator at 1-877-647-4848.

Stop Smoking or Using Tobacco

MHS encourages you to break free from tobacco and quit smoking. Tobacco use remains the single most preventable cause of death and disease in the United States, claiming more than 480,000 lives per year. Quitting smoking can have immediate as well as long-term benefits for you and your loved ones. Let us help you today!

Call the FREE, CONFIDENTIAL Indiana Tobacco Quitline today at 1-800-QUIT-NOW. The Quitline is an evidence-based telephone counseling program that offers one-on-one coaching to tobacco users who have decided to quit, provides professional support throughout an individual's quit continuum and discusses medication support. If you are not ready to quit, the Quitline staff will help you figure out what you can do to prepare yourself to successfully quit. Additionally, the Quitline offers a Web Coach and texting support – Text2Quit.

Plus, you can earn \$20 in CentAccount rewards for enrolling with the Quitline!

Key Program Features include:

- Counseling offered in more than 170 languages
- 24/7 access to highly-trained and dedicated Quit Coaches
- One-on-One proactive telephone counseling with a Quit Coach
- Development of a quit plan to improve your chances of success including choosing a Quit Date
- Free two-week Nicotine Replacement Therapy starter kit (gum/patches) for those who are eligible
- Expanded services for pregnant women and youth tobacco users (13-17 years old)
- Practical advice and tips to help you cope with cravings, find ways to change your daily activities/behaviors that trigger smoking and avoid weight gain
- Enroll in the Web Coach only service to Set a Quit Date, Pick a Medication, Conquer and Control Your Urges, Control Your Environment and Get Social Support
- For additional support, enroll in the Text2Quit program to receive up to 300 text messages tailored to your quit plan

Reasons to Quit

- **Tobacco use is responsible for 1 out of every 5 deaths in the U.S.**
- **Smokers live 10 years less, on average, than non-smokers.**
- **Smokers have more health problems and visit the doctor much more than non-smokers.**
- **The average smoker in Indiana will spend more than \$2,500 on cigarettes each year. That's \$130,000 over a lifespan!**

There are many great reasons to quit. Ask MHS for help today.



“Are you pregnant? Do you smoke? It's not too late to quit. Quitting now can make a big difference in your baby's life. The Quitline has a special program for helping women during pregnancy. Call 1-800-QUIT-NOW (1-800-784-8669).”



Dr. Eric A. Yancy
MHS Chief Medical Officer
and Practicing Pediatrician

Transportation

MHS wants to make it easy to get to the care you need. We offer unlimited transportation to doctor visits and the pharmacy, Medicaid redetermination appointments and MHS member events. Hoosier Care Connect members have a copay of \$1 each way for transportation (\$2 round-trip). Learn more about copays on page 11. You can reach MHS' transportation vendor through MHS Member Services at 1-877-647-4848. After you are directed to the member prompt, say "transportation." You can speak to a live transportation representative between 8 a.m. - 8 p.m. Monday through Friday. Transportation is scheduled through a message system after hours and on weekends. All messages are returned within one day.

Please call to schedule your ride three business days (72 hours) before your scheduled medical visit. Schedule your doctor appointment before you call to get a ride. MHS may call your doctor's office to verify the doctor visit.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	Call for a ride TODAY!			Dr. Smith check-up @10 a.m.		



"If you are unsure if you should seek medical attention from an emergency room for a non-life threatening event, call your doctor's office first. If you can't reach your doctor, you can call the MHS 24 hour nurse advice line.

If either your doctor or the nurse advice line tells you to go to the emergency room, your visit will be covered in full. You will not pay an emergency room copay."



Stoshala Payne
Supervisor, Customer Service

Here is some other information you may need to know about transportation:

- You may have up to a two-hour wait time for your ride to pick you up before your scheduled visit.
- If you need transportation due to an urgent care need, be aware it could take longer to arrive since this is not a pre-scheduled pickup. Call immediately to set up your ride.
- All transportation must be for a medical appointment that is covered by Indiana Medicaid, to pick up prescriptions after a covered medical visit, renewing your Hoosier Care Connect coverage, or for certain MHS member events.
- If you have a life-threatening emergency, call 911 or your local emergency number.
- Children under age 16 must always ride with an adult age 18 years or older.

You may take one other person along with you. Any additional riders must be approved in advance. Transportation will try to work with your situation if you request additional riders. Transportation may refuse to transport any persons who were not approved to ride in advance.

Please have the following information available when you call for a ride:

- You or your child's Medicaid card
- Your address and phone number
- The date and time of the appointment
- Name, address and phone number of the office or clinic
- Number of persons who will be riding (patient and parent or guardian only)
- Whether you will need a wheelchair-accessible van
- Whether you will need assistance to and from the door
- Whether you will need a car seat(s). If you do not have a car seat, one can be provided for you.

Transportation will refuse to transport any child without the proper safety seat.

Calling for a pickup after your appointment:

- It may take from 15 minutes to two hours for a car to arrive after you call.
- Transportation can take you to a pharmacy on the way home from a doctor visit.
- Please be ready when your ride arrives.
- Transportation will pick you up at the same place they dropped you off. They cannot pick up multiple family members at different locations.

For information on gas mileage reimbursement or bus passes, please contact MHS Member Services.

Programs Just for MHS Members

These programs are designed to improve the health of our members through education and personal assistance by our professional staff. Call us today to ask about how to get these services we designed just for you.

MHS CentAccount® Program

MHS rewards members' healthy choices through our CentAccount program. Members can earn dollar rewards by staying up to date on preventive care. These rewards will be added to a CentAccount card that can be used to buy things like healthy groceries, baby items and clothing as well as over-the-counter drugs (allergy, cold meds, etc.).

Get started today! You can start earning CentAccount rewards as soon as you become an MHS member. Complete any of the eligible healthy behaviors outlined below. Then reward dollars are automatically put on your CentAccount card. All new members are mailed a CentAccount card.

Earn rewards by completing the following healthy activities:

- \$30** Complete a health needs screening within 30 days of becoming a member.

- \$10** Complete a health needs screening within 90 days of becoming a member.

- \$10** Per infant well care visit up to 15 months old (\$60 max). (These visits are recommended before 30 days old and at 2, 4, 6, 9, 12 and 15 months old)

- \$20** Annual well care visit with a primary care doctor. (One per calendar year; age 16 months and up)

- \$20** For enrolling in the smoking cessation program with the Indiana Tobacco Quitline. Call 1-800-QUIT NOW (1-800-784-8669).

- \$15** For creating a member portal account and using your member portal account to select a PMP within 30 days of enrollment. (One per calendar year)

- \$20** For an annual dental visit. (ages 1-20 only; one per calendar year)

We also offer pregnancy rewards. To be eligible for these rewards, you must notify us you are pregnant by submitting a completed Notification of Pregnancy (NOP) form or calling us. Once you notify us of your pregnancy, rewards information will be provided.

To activate your card or check your balance, log into myotccard.com or call **1-888-682-2400**.

The card cannot be used to buy alcohol, cigarettes, tobacco, firearms or ammunition. All rewards expire one year (365 days) from the date the reward is added to your card. If you do not use or earn more rewards for 12 months, your card will close. When your card closes, you will lose any remaining balance. Your card expires 60 days after your coverage terminates.

"Get started earning rewards today. Complete your Health Needs Screening online at mhsindiana.com/HCCscreening or call MHS Member Services at 1-877-647-4848."



Carmen Ruiz

MemberConnections
Representative

MHS SPECIAL SERVICES

Spend Your Rewards

YOU CAN BUY HUNDREDS OF ITEMS WITH YOUR CARD.

Some of the types of items you can buy are the following:

-  Baby Care
-  Healthy Groceries
-  Over-the-Counter Medicine
-  Personal Care

YOU CAN USE YOUR REWARDS CARD AT THE FOLLOWING STORES:



Log into your MHS member account for a complete list of items you can buy, your rewards balance and more.

“Call MHS MemberConnections today to help you understand your benefits, one-on-one.”



Carmen Ruiz
MemberConnections
Representative

MHS Healthy Kids Club

The Healthy Kids Club is a free educational program geared toward kids 12 and younger. It promotes fun ways for kids to stay healthy. Kids will get a membership card, monthly e-newsletters with healthy tips and recipes and a fun, educational book mailed to them every three months. You can sign your kids up for the club at mhsindiana.com/kidsclub.

MemberConnections®

This is an outreach team of MHS staff who can help you one-on-one with understanding your health coverage and other community resources. MemberConnections can provide in-person or over-the-phone help. They will help you build a relationship with your doctor, help you understand your health benefits and put you in touch with community resources. If you are in need of transportation, food, shelter or other health programs, MemberConnections can help. Call MHS Member Services for more information at 1-877-647-4848.

Connections Plus® Cell Phone

MHS can lend a cell phone to our members enrolled in care management who do not have access to a regular phone. Connections Plus cell phones are programmed to make calls to and receive calls from the MHS Care Management team, a member's PMP, other doctors in the treatment plan, MHS 24 hour nurse advice line and family who support the member's care plan.

SafeLink Cell Phone

SafeLink is a federal program that gives qualifying members a free cell phone, 250 minutes and unlimited texts per month. The SafeLink program gives you the ability to make and receive calls from your doctors, nurses, pharmacy, 911, family and friends. And in the SafeLink program you will have unlimited calling to MHS' toll-free number 1-877-647-4848 to talk with MHS Member Services, Care Managers, MemberConnections or any other MHS team without it counting toward your minutes. Members can keep their SafeLink phone regardless of their enrollment with MHS.

Member Advisory Council

MHS invites groups of our members from around the state to talk with us four times a year. Discussions include the services MHS provides and how members feel about their doctors as well as how they feel about our programs. Members also look at our print materials and website information. MHS uses this information to make program changes based on our members' feedback. If you are interested in being part of our Member Advisory Council, call MHS Member Services at 1-877-647-4848.

Family Education Network

MHS and the Indiana Minority Health Coalition have teamed up to create the Family Education Network. The network provides face-to-face and over-the-phone benefit education to MHS members on a variety of topics. The network representatives can help explain Medicaid health plan benefits and coverage as well as an overview of MHS programs and special services available to you. Call MHS Member Services to schedule a free referral at 1-877-647-4848.

Member Ombudsman

The MHS member ombudsman program is a partnership between MHS and Mental Health America of Indiana. An ombudsman is someone who works to help you get a problem solved. MHS members can contact an ombudsman for free to discuss any problems they may be having with MHS, MHS services, MHS doctors or any other part of their healthcare. The ombudsman is neutral, so they do not side with MHS or the Medicaid program. The ombudsman will work with you to get your problem solved. If you are an MHS member (or a legal representative), please call if:

- You have questions about your MHS benefits or services.
- You want to know what your MHS rights and responsibilities are for your MHS coverage.
- You need help with the appeals process, including filling out the proper paperwork, documenting verbal appeals or guidance through the appeals process.

If you want the assistance of an ombudsman, please call them toll-free at 1-877-647-5326, 8 a.m. - 8 p.m. Monday through Friday.

OPEN ENROLLMENT & REDETERMINATION

“We hope that you will stay with MHS through every year of your enrollment with Hoosier Care Connect. We work hard to provide the best customer service and a strong provider network, so that you can have everything you need in your health plan.”



Stoshala Payne
Supervisor, Customer Service

MHS is your health coverage provider. You either chose MHS or were assigned to MHS to provide your health coverage when you joined Hoosier Care Connect. Your coverage lasts for one year. At the end of that year, you go through redetermination. This means you need to either re-apply or confirm information with the State to show that you are still eligible for Hoosier Care Connect. If approved, you continue for another year of enrollment.

Open Enrollment

During your first 90 days, starting from the first day of your eligibility, you have open enrollment. This is true for every year of enrollment with Hoosier Care Connect. Open enrollment means you can change health insurance plans. A reason you might need to change health insurance plans is if your preferred doctor is part of another insurance plan's network. After open enrollment is closed, you cannot change to another health insurance plan. Members enrolled in the Right Choices Program are not eligible for open enrollment. Learn more about the Right Choices Program on page 26.

If you want to leave MHS or your doctor because you are unhappy with MHS, please call MHS Member Services at 1-877-647-4848. We may be able to help you. Or see page 34 for more information about complaints.

Native Americans

Native Americans have the option to opt out of managed care and receive fee-for-service coverage. If you are a Native American and wish to opt out of managed care, please contact your enrollment broker.

Just Cause Health Insurance Plan Changes

If you need to request to change your health insurance plan outside of open enrollment, you can ask for a just cause change. The following are examples of just cause reasons:

- Lack of access to medically necessary services covered by Hoosier Care Connect;
- A service is not covered by your doctor or healthcare facility for moral or religious objections, as described in Section 9.3.3 of the Indiana State Code;
- Related services are needed around the same time, but are not available in the health plan's network. In this case, the member's provider decides that receiving the services separately will subject the member to unnecessary risk;
- Lack of access to providers experienced in dealing with specific healthcare needs;
- If the member is worried that the available doctor or healthcare facility will not provide quality care. Including not complying with standards of medical care administration and significant language or cultural barriers;
- The member's primary medical provider leaves the health plan and re-enrolls with another health plan;
- Limited access to a primary medical provider or other health service within a reasonable distance from your place of residence;
- Another health plan's formulary is more consistent with a member's existing healthcare needs; and
- Other circumstances determined to constitute poor quality of healthcare coverage.

To request a just cause change, please call the Hoosier Care Connect Helpline at 1-866-963-7383. They will answer your questions and review your request. They'll provide you a form to request a change if needed.

Redetermination

At the end of your benefit year, you will need to either re-apply or confirm information with the state to show that you are still eligible for Hoosier Care Connect. Contact your state worker through the Division of Family Resources to find out what is required for you to continue your benefits.

It can take about 45 days to re-apply or confirm your information with the state. To help you, MHS will call you and send you an email to remind you when you are 45 days from your last day of eligibility.

QUALITY IMPROVEMENT PROGRAM

MHS wants to help you get the quality care you deserve. The MHS Quality Improvement (QI) program reviews all care and services you get from MHS doctors, hospitals and other services you receive. This helps ensure the care you receive is of good quality, helpful and right for you. If you want to get more information about MHS' QI program, call us or visit mhsindiana.com where you can find:

- The MHS QI summary and program description
- Immunization information for adults and children
- Standards MHS seeks to meet and exceed
- Medical record standards and practice guidelines

Member Satisfaction Surveys

As part of the Quality Improvement program, every year some members are asked to answer a survey to tell us about the care and services they receive from MHS and MHS doctors. MHS shares the survey answers with MHS doctors and uses the information to help improve member care and how we communicate with you. Your answers to these surveys are always anonymous, meaning we do not know who answered the survey. If you get a survey in the mail or over the phone, please take the time to answer and return the survey. It will help make MHS and the state healthcare programs the best they can be for you and your family.

Provider Qualifications

You have the right to see information about your doctor, specialist or other provider. You can find a provider's name, address, telephone number, professional qualifications, specialty and board certification status using our Find-A-Provider tool at mhsindiana.com. For information about a provider's medical school or residency, call Member Services. Our lists are updated any time there is a change. Or you can call us and ask for a list of providers to be mailed to you.

"We want to hear what you think about MHS and your care. If you get a member survey, please be sure to participate!"



Carmen Ruiz

MemberConnections
Representative

COMPLAINTS, GRIEVANCES AND APPEALS

We hope our members will always be happy with MHS and our providers. Please tell us if you are not satisfied with MHS programs and services or services provided by your doctor, or if you disagree with a decision that MHS made regarding your healthcare. We have steps for handling any problems you might have.

Complaints

To make a complaint call MHS Member Services at 1-877-647-4848. MHS takes your complaints seriously. We record your complaint and follow up with you about how we can serve you better. MHS will respond to your complaint with a resolution within 24 hours. If you are not satisfied with the way your complaint is handled, or it took more than 24 hours, you can take the next step by filing a grievance.

Grievances

You or a representative can file a grievance by writing or by calling MHS within 33 calendar days following the initial date the complaint was placed.

Written: MHS Member Services, 550 N. Meridian St., Suite 101, Indianapolis, IN 46204

Phone: MHS Member Services, 1-877-647-4848

A written grievance needs to include:

- Your name, phone number, address and signature
- Your member identification number
- The reason(s) why you are unhappy
- How you want MHS to help

You can present copies of papers that help support your case in person or in writing.

MHS will send you a letter within three business days to tell you we have your grievance on file. The letter includes your rights and the next steps you can take. All grievances are resolved within 20 business days. The resolution is sent to you in writing within 25 business days. MHS may ask for an extra 10 business days to make a decision. If we need more time, we will let you know in writing before the 25 business day deadline.

If you are not happy with the resolution, you have the right to appeal.

Appeals

An appeal is when you, your provider or your representative are not satisfied with the result of a decision made by MHS and wish to take action. This may be because you are not happy with the results of a grievance you filed, OR because you are not happy with a decision MHS made when your doctor asked for prior authorization or prior approval for some treatment, therapy, medical equipment or other medical service. To name a representative or your provider, send MHS a signed letter or consent form telling us who will be your representative.

Appeals need to be filed within 33 calendar days from the date on the letter telling you about the decision. You or your representative may write, phone, fax or email the appeal request and consent (if a representative) to:

Written: MHS Appeals, 550 N. Meridian St., Suite 101, Indianapolis, IN 46204

Phone: MHS Member Services or MHS Appeals at 1-877-647-4848

Fax: 1-866-714-7993

Email: appeals@mhsindiana.com

COMPLAINTS, GRIEVANCES AND APPEALS

Your written appeal should include:

- Your name, phone number, address and signature
- Your member identification number
- The reason(s) why you are unhappy
- How you want MHS to help

You can present copies of papers that support your case in person or in writing.

MHS will write to you within three business days to say we received your request. Your case will be assigned to a person with the right qualifications to review your case, such as a physician or administrative manager. The person assigned will not have been involved in the original decision or the decision at the previous review.

All appeals are resolved within 20 business days. The result is sent to you in writing within 25 business days. MHS may ask for an extra 10 business days to make a decision. If we need more time, we will let you know in writing before the 25 business day deadline. If you are not happy with the result of your appeal, you may have the right to an external, independent review.

Expedited Review

If waiting the regular time for the answer to the appeal would put you at risk of serious bodily harm or injury, you may ask MHS to consider doing an extra fast review. This is called “expedited review.” To ask for expedited review, call or write to MHS as soon as possible. MHS resolves expedited reviews within two calendar days (48 hours).

External, Independent Review and State Fair Hearing

External, independent reviews may be requested for decisions made by MHS Medical Management or MHS Utilization Management:

- Based on medical necessity, or
- If the service being requested is experimental or investigational

To request a review, call or write to MHS within 120 calendar days of your appeal decision. MHS will send the complete case file to an external, independent review agency that is registered with the Indiana Department of Insurance and has no connection to MHS. The independent review agency will have a same-specialty physician review the case. They will send their answer to the member and to MHS in about two weeks. MHS will pay for this review. The member may ask for both an external, independent review and a State Fair Hearing but not at the same time.

State Fair Hearing

After an appeal or after the external independent review, you may ask for a State Fair Hearing at the Indiana Family and Social Services Administration. For help requesting a State Fair Hearing, contact MHS Member Services at 1-877-647-4848 or write to the FSSA directly within 33 days of exhausting MHS appeal procedures: Hearings and Appeals Section, MS-04, Indiana Family and Social Services Administration, 402 West Washington Street, Room E034, Indianapolis, IN 46204.

Care During Appeals

You are still our member during an appeal. You will continue to get all covered healthcare services for your benefit package. And MHS will continue to cover the care you are appealing until the final decision is made. If the final decision on your appeal is to deny the services, you may have to pay.

Your Appeal Rights and Choices

If MHS makes a decision about your care and you disagree, as an MHS member, you have a right to ask us to review the decision:

- You may write or call MHS to file an appeal and ask us to review the decision. You must contact us within 33 calendar days from the date MHS made its decision. If you miss that deadline, you will not be able to have the case reviewed.
- You may ask MHS to help you. If you call us, MHS will help you by filling out a member appeal.
- You may send MHS medical documentation, statements or other evidence, or any allegations of fact or conclusions of law you think we should know. You may ask your treating physician or your primary care doctor to send us information you think we should have.
- You may ask someone to represent you, like your doctor or a lawyer, a family member or another person you trust. To name a representative, send MHS a signed letter or note telling us the name of the person, your relationship with the person, and how to call or write to them. You don't have to name a representative if you don't want to.
- If you believe waiting the regular time for the answer to your appeal will harm your life or health, you may ask MHS to consider doing an extra-fast review of your case, called an "expedited review." You must ask for this as soon as possible by calling or writing to MHS.
- You may participate in resolving your case by contributing paperwork you would like reviewed and by meeting with the panel reviewing your case, either in person or on the phone. You must let us know your plan to participate in advance when you call or write to us. You may have the person you named to represent you join you in participating in the resolution of your case.
- You may review any medical records MHS has on file for you, and you may review your case file both before and during the appeal process, free of charge. To ask to see the information, please call or write to MHS.
- You may contact MHS Member Services to check on the status of your case by phone at 1-877-647-4848 or online at mhsindiana.com/contact-us.
- If you are not satisfied with the results of the MHS review of your case, you have the right to go to the next level of appeal including Independent Review, State Fair Hearing, or both.

Pharmacy Appeals

You or your provider can ask for a pharmacy appeal review if Indiana Medicaid:

- Denies a pharmacy service or medication
- Reduces a pharmacy service or medication
- Ends a pharmacy service or medication that was approved previously
- Fails to give you timely service

To ask for a pharmacy appeal review, you need to contact Catamaran, the pharmacy benefit manager for Indiana Medicaid. Catamaran can be reached at 1-866-879-0106.

Appeals need to be filed within 33 calendar days from the date on the letter telling you about the decision. You or your representative may write, phone, fax or email the appeal request and consent (if a representative) to:

Written: MHS Appeals, 550 N. Meridian St., Suite 101, Indianapolis, IN 46204

Phone: MHS Member Services or MHS Appeals at 1-877-647-4848

Fax: 1-866-714-7993

Email: appeals@mhsindiana.com

If you disagree with the appeal decision, you can ask for a "Medicaid Hearing." Send a letter to the following Indiana Medicaid address within 33 calendar days of getting your decision about your appeal. A judge will hear your case and send you a letter with the decision within 90 business days.

*Indiana Family Social Services Administration
Hearing and Appeals Section, RM E034 – IGC-S, MS04
402 W. Washington St., Indianapolis, IN 46204*

Medical Decisions

MHS providers and staff make decisions about treatments for our members based on providing the best care and service possible. MHS does not reward any provider, doctor or member of their staff for denying or reducing services or payment. MHS does not reward or pay doctors or MHS staff to keep you from getting less care than you need.

MHS does not make coverage decisions based on moral or religious beliefs. You may have a request that a certain doctor or hospital cannot follow because of their moral or religious beliefs. If that happens, that doctor or hospital should tell you so you can decide if you want a different doctor or hospital to care for you. If you have an advance directive (see this section) and your doctor does not follow your wishes, you can file a complaint with the Indiana State Survey and Certification Agency.

Doctor Incentives

MHS provides incentives for doctors based on the quality of healthcare provided to our members. For example, pediatricians are encouraged to make sure children get immunizations (shots). We do not give incentives to MHS doctors for not providing care. For more detailed information about MHS' incentive plans for doctors, please call MHS Quality Improvement at 1-877-647-4848.

Advance Directives

Advance directives are also known as a "living will." It is a list of rules and decisions for your own healthcare you write down. You make this list in case you become too sick to make your own decisions. With advance directives, you can:

- Let your doctor know if you would or would not like to use life-support machines
- Let your doctor know if you would like to be an organ donor
- Give someone else permission to say "yes" or "no" to your medical treatments

Advance directives are only used if you can't speak for yourself. It does not take away your right to make a different choice if you later become able to speak for yourself. There are three ways to make advance directives:

- Talk to your doctor and family
- Choose someone to speak or decide for you
- Write your own decisions about medical care

New Treatments and Technologies

MHS has a group of physicians and staff who regularly look at new services, treatments and drugs that become available to help make sure you get good care.

Notice about MHS as a Second Payer

Sometimes someone else has to pay first for the services we provide you. For example, if you are in a car accident or if you are injured at work, insurance or Workers Compensation has to pay first.

MHS has the right and the responsibility to collect payment for covered services when someone else has to pay first.

MHS' Right of Subrogation

Subrogation is the process by which MHS gets back some or all of the costs of your healthcare from another insurer. Examples of other insurers include:

- Your motor vehicle or homeowner's insurance
- The motor vehicle or homeowner's insurance of an individual who caused your illness or injury
- Workers' compensation

Notice about MHS as a Second Payer (cont'd)

If an insurer other than MHS should pay for services related to an illness or injury, MHS has the right to ask that insurer to repay us. MHS is subrogated to any right of recovery you have against a third person who caused your illness or injury, or any right of recovery you have against another insurance plan, including but not limited to any uninsured motorist coverage, underinsured motorist coverage, personal umbrella coverage, medical payments coverage, no-fault automobile insurance coverage or any other first party insurance coverage. Unless otherwise required by law, coverage under this policy by MHS will be secondary when another plan, including another insurance plan, provides you with coverage for healthcare services.

MHS' Right of Reimbursement

If you get money from a lawsuit or settlement for an illness or injury, MHS has a right to ask you to repay the cost of covered services that we paid for. We cannot make you repay us more than the amount of money you got from the lawsuit or settlement.

Your Responsibilities

As a member of MHS, you agree to:

- Let us know of any events that may affect MHS' rights of subrogation or reimbursement.
- Cooperate with MHS when we ask for information and assistance with coordination of benefits, subrogation, or reimbursement.
- Sign documents to help MHS with its rights to subrogation and reimbursement.
- Authorize MHS to investigate, request and release information, which is necessary to carry out coordination of benefits, subrogation, and reimbursement to the extent allowed by law.
- Pay all such amounts to MHS recovered by lawsuit, settlement or otherwise from any third person or his or her insurer, or from your insurer, including but not limited to any uninsured motorist coverage, underinsured motorist coverage, personal umbrella coverage, medical payments coverage, no-fault automobile insurance coverage or any other first party insurance coverage to the extent of the benefits provided under the coverage, up to the value of the benefits provided.
- If you are not willing to help us, you may have to pay us back for our costs, including reasonable attorneys' fees, in enforcing our rights under this plan.

Waste, Fraud And Abuse of the Program

Preventing and limiting waste, fraud and abuse helps protect the healthcare programs that serve you and your family. If you think a plan member or a provider has committed waste, abuse or fraud, you have a right and a responsibility to report this. Examples of member fraud or abuse include:

- A member who lets someone else use their member ID card to get medical care
- A member who seeks to have the plan pay for drugs he or she does not need

Your safety and well-being are very important to us. If you or your family has any concerns, please call us right away. If you think a provider, member or another person is misusing the program, tell us immediately. MHS is serious about finding and reporting waste, fraud and abuse. Call our confidential toll-free hotline at 1-866-685-8664. You may also call the Indiana Family and Social Services Administration confidential, toll-free hotline at 1-800-403-0864. You will not need to give your name.

MHS MEMBER RIGHTS & RESPONSIBILITIES

As an MHS member, you have the right to ...

- Receive information about MHS, as well as MHS services, practitioners, providers and your rights and responsibilities. We will send you a member handbook when you become eligible and a member newsletter four times a year. In addition, detailed information on MHS is located on our website at mhsindiana.com. Or you may also call MHS Member Services at 1-877-647-4848.
- Be treated with respect and with due consideration for your dignity and privacy
- Receive information on available treatment options and alternatives, presented in a manner appropriate to your condition and ability to understand
- A candid discussion of appropriate or medically necessary treatment options, regardless of cost or benefit coverage
- Participate with practitioners in decisions regarding your healthcare, including the right to refuse treatment
- Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience or retaliation, as specified in federal regulations on the use of restraints and seclusion
- Request and receive a copy of your medical records, and request they be amended or corrected as allowed in federal healthcare privacy regulations
- Voice complaints, grievances or appeals about the organization or the care it provides
- Make recommendations about our Member Rights and Responsibilities policy
- An ongoing source of primary care appropriate to your needs and a person formally designated as primarily responsible for coordinating your healthcare services
- Personalized help from MHS staff so you can ensure you are getting the care needed, especially in cases where you or your child have “special healthcare needs” such as dealing with a long-term disease or severe medical condition. We make sure you get easy access to all the care needed and will help coordinate the care with multiple doctors and get case managers involved to make things easier for you. If you have been determined to have a special healthcare need by an assessment under 42 CFR 438.208(c)(2) that requires a course of treatment or regular care monitoring, we will work with you to provide direct access to a specialist as appropriate for your condition and needs.
- Have timely access to covered services
- Have services available 24 hours a day, seven days a week when such availability is medically necessary
- Get a second opinion from a qualified healthcare professional at no charge. If the second opinion is from an out-of-network provider, the cost will not be more than if the provider was in-network.
- Direct access to women’s health specialists for routine and preventive care, including family planning, annual women’s tests and OB service, without approval by MHS or your MHS doctor. This includes birth control, HPV tests, chlamydia tests and annual Pap smears.
- Receive written notice of a decision to deny a service authorization request or to authorize a service in an amount, duration or scope less than requested. You will receive this information as quickly as needed so your medical needs are met and treatment is not delayed. We will not jeopardize your medical condition waiting for approval of services. Authorizations are reviewed based on your medical needs and made in compliance with state timeframes.

As an MHS member, you have the responsibility to ...

- Provide information (to the extent possible) needed by MHS, its practitioners and other healthcare providers so they can properly care for you
- Follow plans and instructions for care which you have agreed to with your MHS doctors
- Understand your health problems and participate in developing mutually-agreed-upon treatment goals to the degree possible

WORDS AND ACRONYMS TO KNOW

Benefit	Health care service coverage that a Medicaid member receives for the treatment of illness, injury, or other conditions allowed by the State.
Case Management	MHS programs for members with special health conditions that help members manage their conditions by routine contact and help from MHS.
Children's Health Insurance Program (CHIP)	An expansion of Hoosier Healthwise that extends coverage to children ages zero to 19 years old whose family income is the Federal Poverty Level (FPL).
Cost Sharing	The costs a member is responsible for paying for health services when covered by health insurance.
Covered Service	Mandatory medical services required by CMS and optional medical services approved by the State that are paid for by Medicaid. Examples of covered services are prescription drug coverage and physician office visits.
Division of Family Resources (DFR)	A Division of the Family and Social Services Administration. The State agency that offers help with job training, public assistance, supplemental nutrition assistance, and other services.
Eligible Member	Person certified by the State as eligible for medical assistance.
EPSDT	Early and Periodic Screening, Diagnostic and Treatment Services. These are a series of tests your child needs to receive from birth to age 21 to help them to keep from getting sick or to detect potential health problems early so they can be treated.
Explanation of Benefits (EOB)	An explanation of services rendered by your provider and any payments made toward those expenses.
Family and Social Services Administration (FSSA)	An umbrella agency responsible for administering most Indiana public assistance programs; includes the Office of Medicaid Policy and Planning, the Division of Aging, the Division of Family Resources, the Division of Mental Health and Addiction, and the Division of Disability & Rehabilitative Services.
Health Needs Screening (HNS)	A questionnaire members must complete within 90 days of MHS membership so MHS is aware of the individual's healthcare conditions. This allows MHS to match members' needs with the right programs and services.
Hoosier Care Connect (HCC)	Hoosier Care Connect is a health care program for individuals who are aged 65 years and older, blind, or disabled and who are also not eligible for Medicare.
Hoosier Healthwise (HHW)	Indiana's Medicaid health care program for children, pregnant women and low-income families.
Healthy Indiana Plan (HIP)	The Healthy Indiana Plan is an affordable health insurance program from the state of Indiana for uninsured adult Hoosiers.
Indiana Health Coverage Programs (IHCP)	Indiana Health Coverage Programs such as Medicaid, HIP and CHIP.
Income	In terms of eligibility, money that you earn through a job, self-employment (earned income), or money that is paid to you directly, such as SSI or SSDI (unearned income).
LCP	The company MHS uses to provide transportation to eligible members.
MHS	Managed Health Services, abbreviated MHS
Medicaid	A program that offers health insurance to certain low-income families, individuals with disabilities, and elderly individuals with limited financial resources. Medicaid is jointly funded by the federal and state government.
Medically Necessary	Health care services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.
Member	A person who has chosen MHS as their health coverage plan and gets their benefits through MHS.

WORDS AND ACRONYMS TO KNOW

MHS Nurse Advice Line	MHS Nurse Advice Line is MHS' medical advice phone line staffed by registered nurses. MHS Nurse Advice Line is open 24 hours a day, every day of the year. Members can call 1-877-647-4848.
OTC	Over-The-Counter; refers to medications such as cold medicine and aspirin.
PDL	Preferred Drug List. Your pharmacy benefit has a Preferred Drug List (PDL). The PDL shows some of the drugs covered under the pharmacy benefit.
PE	Presumptive eligibility. A Medicaid program that provides benefits and care to pregnant women while they wait on the DFR to review their application for Medicaid.
PHI	Protected Health Information. This is information about you and your health that must be maintained securely and is subject to laws that detail who can see the information and under what circumstances.
PMP	Primary Medical Provider, your MHS doctor. A pediatrician, general practitioner, family practitioner, internist or sometimes an obstetrician/gynecologist who has contracted with MHS to provide primary care to members and to refer, authorize, supervise and coordinate the provision of benefits. Nurse practitioners and physician's assistants associated with a contracted primary medical provider may see members seeking primary care.
Prior Authorization (PA)	A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment is medically necessary.
Provider	Any medical, dental or behavioral health professional who may provide care for our members. Most often it refers to physicians (doctors).
Recipient Identification Number (RID)	The unique number assigned to a member who is eligible for Medicaid services. This number can be found on the front of your Medicaid ID card.
Self-Referral	A covered service a member can get without having the approval of their MHS doctor, MHS or anyone else. A member may self-refer for special services that do not require pre-service review by MHS or the Primary Medical Provider (PMP).

NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Effective 07.01.2017

For help to translate or understand this, please call 1-877-647-4848.

Hearing impaired TTY 1-800-743-3333.

Si necesita ayuda para traducir o entender este texto, por favor llame al telefono. 1-877-647-4848. (TTY 1-800-743-3333).

Interpreter services are provided free of charge to you.

Covered Entities Duties

Managed Health Services (MHS) is a Covered Entity as defined and regulated under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). MHS is required by law to maintain the privacy of your protected health information (PHI), provide you with this Notice of our legal duties and privacy practices related to your PHI, abide by the terms of the Notice that is currently in affect and notify you in the event of a breach of your unsecured PHI.

This Notice describes how we may use and disclose your PHI. It also describes your rights to access, amend and manage your PHI and how to exercise those rights. All other uses and disclosures of your PHI not described in this Notice will be made only with your written authorization.

MHS reserves the right to change this Notice. We reserve the right to make the revised or changed Notice effective for your PHI we already have as well as any of your PHI we receive in the future. MHS will promptly revise and distribute this Notice whenever there is a material change to the following:

- The Uses or Disclosures
- Your rights
- Our legal duties
- Other privacy practices stated in the notice

We will make any revised Notices available on our website at mhsindiana.com.

Permissible Uses and Disclosures of Your PHI

The following is a list of how we may use or disclose your PHI without your permission or authorization:

- **Treatment** - We may use or disclose your PHI to a physician or other health care provider providing treatment to you, to coordinate your treatment among providers, or to assist us in making prior authorization decisions related to your benefits.
- **Payment** - We may use and disclose your PHI to make benefit payments for the health care services provided to you. We may disclose your PHI to another health plan, to a health care provider, or other entity subject to the federal Privacy Rules for their payment purposes. Payment activities may include
 - processing claims
 - determining eligibility or coverage for claims

NOTICE OF PRIVACY PRACTICES

- issuing premium billings
- reviewing services for medical necessity
- performing utilization review of claims

- **Healthcare Operations** - We may use and disclose your PHI to perform our healthcare operations. These activities may include:
 - providing customer services
 - responding to complaints and appeals
 - providing case management and care coordination
 - conducting medical review of claims and other quality assessment
 - improvement activities

In our healthcare operations, we may disclose PHI to business associates. We will have written agreements to protect the privacy of your PHI with these associates. We may disclose your PHI to another entity that is subject to the federal Privacy Rules. The entity must also have a relationship with you for its healthcare operations. This includes the following:

- quality assessment and improvement activities
- reviewing the competence or qualifications of healthcare professionals
- case management and care coordination
- detecting or preventing healthcare fraud and abuse

- **Group Health Plan/Plan Sponsor Disclosures** – We may disclose your protected health information to a sponsor of the group health plan, such as an employer or other entity that is providing a health care program to you, if the sponsor has agreed to certain restrictions on how it will use or disclose the protected health information (such as agreeing not to use the protected health information for employment-related actions or decisions).

Other Permitted or Required Disclosures of Your PHI

- **Fundraising Activities** – We may use or disclose your PHI for fundraising activities, such as raising money for a charitable foundation or similar entity to help finance their activities. If we do contact you for fundraising activities, we will give you the opportunity to opt-out, or stop, receiving such communications in the future.
- **Underwriting Purposes** – We may use or disclosure your PHI for underwriting purposes, such as to make a determination about a coverage application or request. If we do use or disclose your PHI for underwriting purposes, we are prohibited from using or disclosing your PHI that is genetic information in the underwriting process.
- **Appointment Reminders/Treatment Alternatives** - We may use and disclose your PHI to remind you of an appointment for treatment and medical care with us or to provide you with information regarding treatment alternatives or other health-related benefits and services, such as information on how to stop smoking or lose.
- **As Required by Law** - If federal, state, and/or local law requires a use or disclosure of your PHI, we may use or disclose your PHI information to the extent that the use or disclosure complies with such law and is limited to the requirements of such law. If two or more laws or regulations governing the same use or disclosure conflict, we will comply with the more restrictive laws or regulations.

NOTICE OF PRIVACY PRACTICES

- **Public Health Activities** - We may disclose your PHI to a public health authority for the purpose of preventing or controlling disease, injury, or disability. We may disclose your PHI to the Food and Drug Administration (FDA) to ensure the quality, safety or effectiveness products or services under the jurisdiction of the FDA.
- **Victims of Abuse and Neglect** - We may disclose your PHI to a local, state, or federal government authority, including social services or a protective services agency authorized by law to receive such reports if we have a reasonable belief of abuse, neglect or domestic violence.
- **Judicial and Administrative Proceedings** - We may disclose your PHI in judicial and administrative proceedings. We may also disclose it in response to the following:
 - an order of a court
 - administrative tribunal
 - subpoena
 - summons
 - warrant
 - discovery request
 - similar legal request
- **Law Enforcement** - We may disclose your relevant PHI to law enforcement when required to do so. For example, in response to a:
 - court order
 - court-ordered warrant
 - subpoena
 - summons issued by a judicial officer
 - grand jury subpoena

We may also disclose your relevant PHI to identify or locate a suspect, fugitive, material witness, or missing person.

- **Coroners, Medical Examiners and Funeral Directors** - We may disclose your PHI to a coroner or medical examiner. This may be necessary, for example, to determine a cause of death. We may also disclose your PHI to funeral directors, as necessary, to carry out their duties.
- **Organ, Eye and Tissue Donation** - may disclose your PHI to organ procurement organizations. We may also disclose your PHI to those who work in procurement, banking or transplantation of:
 - cadaveric organs
 - eyes
 - tissues
- **Threats to Health and Safety** - We may use or disclose your PHI if we believe, in good faith, that the use or disclosure is necessary to prevent or lessen a serious or imminent threat to the health or safety of a person or the public.

NOTICE OF PRIVACY PRACTICES

- **Specialized Government Functions** - If you are a member of U.S. Armed Forces, we may disclose your PHI as required by military command authorities. We may also disclose your PHI:
 - to authorized federal officials for national security
 - to intelligence activities
 - the Department of State for medical suitability determinations
 - for protective services of the President or other authorized persons
- **Workers' Compensation** - We may disclose your PHI to comply with laws relating to workers' compensation or other similar programs, established by law, that provide benefits for work-related injuries or illness without regard to fault.
- **Emergency Situations** – We may disclose your PHI in an emergency situation, or if you are incapacitated or not present, to a family member, close personal friend, authorized disaster relief agency, or any other person previously identified by you. We will use professional judgment and experience to determine if the disclosure is in your best interests. If the disclosure is in your best interest, we will only disclose the PHI that is directly relevant to the person's involvement in your care.
- **Inmates** - If you are an inmate of a correctional institution or under the custody of a law enforcement official, we may release your PHI to the correctional institution or law enforcement official, where such information is necessary for the institution to provide you with health care; to protect your health or safety; or the health or safety of others; or for the safety and security of the correctional institution.
- **Research** - Under certain circumstances, we may disclose your PHI to researchers when their clinical research study has been approved and where certain safeguards are in place to ensure the privacy and protection of your PHI.

Uses and Disclosures of Your PHI That Require Your Written Authorization

We are required to obtain your written authorization to use or disclose your PHI, with limited exceptions, for the following reasons:

- **Sale of PHI** – We will request your written authorization before we make any disclosure that is deemed a sale of your PHI, meaning that we are receiving compensation for disclosing the PHI in this manner.
- **Marketing** – We will request your written authorization to use or disclose your PHI for marketing purposed with limited exceptions, such as when we have face-to-face marketing communications with you or when we provide promotional gifts of nominal value.
- **Psychotherapy Notes** – We will request your written authorization to use or disclose any of you psychotherapy notes that we may have on file with limited exception, such as for certain treatment, payment or healthcare operation functions.

NOTICE OF PRIVACY PRACTICES

Individuals Rights

The following are your rights concerning your PHI. If you would like to use any of the following rights, please contact us using the information at the end of this Notice.

- **Right to Revoke an Authorization** - You may revoke your authorization at any time, the revocation of your authorization must be in writing. The revocation will be effective immediately, except to the extent that we have already taken actions in reliance of the authorization and before we received your written revocation.
- **Right to Request Restrictions** - You have the right to request restrictions on the use and disclosure of your PHI for treatment, payment or healthcare operations, as well as disclosures to persons involved in your care or payment of your care, such as family members or close friends. Your request should state the restrictions you are requesting and state to whom the restriction applies. We are not required to agree to this request. If we agree, we will comply with your restriction request unless the information is needed to provide you with emergency treatment. However, we will restrict the use or disclosure of PHI for payment or health care operations to a health plan when you have paid for the service or item out of pocket in full.
- **Right to Request Confidential Communications** - You have the right to request that we communicate with you about your PHI by alternative means or to alternative locations. This right only applies if the information could endanger you if it is not communicated by the alternative means or to the alternative location you want. You do not have to explain the reason is for your request, but you must state that the information could endanger you if the communication means or location is not changed. We must accommodate your request if it is reasonable and specifies the alternative means or location where you PHI should be delivered.
- **Right to Access and Received Copy of your PHI** - You have the right, with limited exceptions, to look at or get copies of your PHI contained in a designated record set. You may request that we provide copies in a format other than photocopies. We will use the format you request unless we cannot practicably do so. You must make a request in writing to obtain access to your PHI. If we deny your request, we will provide you a written explanation and will tell you if the reasons for the denial can be reviewed and how to ask for such a review or if the denial cannot be reviewed.
- **Right to Amend your PHI** - You have the right to request that we amend, or change, your PHI if you believe it contains incorrect information. Your request must be in writing, and it must explain why the information should be amended. We may deny your request for certain reasons, for example if we did not create the information you want amended and the creator of the PHI is able to perform the amendment. If we deny your request, we will provide you a written explanation. You may respond with a statement that you disagree with our decision and we will attach your statement to the PHI you request that we amend. If we accept your request to amend the information, we will make reasonable efforts to inform others, including people you name, of the amendment and to include the changes in any future disclosures of that information.

NOTICE OF PRIVACY PRACTICES

- **Right to Receive an Accounting of Disclosures** - You have the right to receive a list of instances within the last 6 years period in which we or our business associates disclosed your PHI. This does not apply to disclosure for purposes of treatment, payment, health care operations, or disclosures you authorized and certain other activities. If you request this accounting more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests. We will provide you with more information on our fees at the time of your request.
- **Right to File a Complaint** - If you feel your privacy rights have been violated or that we have violated our own privacy practices, you can file a complaint with us in writing or by phone using the contact information at the end of this Notice.

You can also file a complaint with the Secretary of the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201 or calling 1-800-368-1019, (TTY: 1-866-788-4989) or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.

WE WILL NOT TAKE ANY ACTION AGAINST YOU FOR FILING A COMPLAINT.

- **Right to Receive a Copy of this Notice** - You may request a copy of our Notice at any time by using the contact information list at the end of the Notice. If you receive this Notice on our web site or by electronic mail (e-mail), you are also entitled to request a paper copy of the Notice.

Contact Information

If you have any questions about this Notice, our privacy practices related to your PHI or how to exercise your rights you can contact us in writing or by phone using the contact information listed below.

MHS
Attn: Privacy Official
550 N. Meridian Street, Suite 101
Indianapolis, IN 46204
1-877-647-4848
1-800-743-3333

STATEMENT OF NON-DISCRIMINATION

Managed Health Services (MHS) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. MHS does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

MHS:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact MHS at 1-877-647-4848 (TTY/TDD 1-800-743-3333).

If you believe that MHS has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Grievance and Appeals Coordinator, 550 N. Meridian St., Suite 101, Indianapolis, IN 46204, 1-877-647-4848 (TTY/TDD 1-800-743-3333), Fax 1-866-714-7993. You can file a grievance by mail, fax, or email. If you need help filing a grievance, MHS is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at hhs.gov/ocr/office/file/index.html.

LANGUAGE TAGLINES

Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de MHS, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-647-4848 (TTY/TDD 1-800-743-3333).
Chinese:	如果您，或您正在協助的對象，有關於 MHS 方面的問題，您有權利免費或以您的母語得到幫助和訊息。如果要與一位翻譯員講話，請撥電話 1-877-647-4848 (TTY/TDD 1-800-743-3333)。
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu MHS hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-647-4848 (TTY/TDD 1-800-743-3333) an.
Pennsylvania Dutch:	Vann du, adda ebbah's du am helifa bisht, ennichi questions hott veeyich MHS, dann hocht du's recht fa hif greeya adda may aus finna diveyya in dei shpronch un's kosht nix. Fa shvetza mitt ebbah diveyya, kawf 1-877-647-4848 (TTY/TDD 1-800-743-3333).
Burmese:	မင်း သို့မဟုတ် သင်ပုဂ္ဂိုလ်နေထိုင်နိုင်တဲ့ကောင် MHS အပေါ်ကွင်း၊ ဝေပေးသူများဖို့မိတာ အသုံးအကျအသင့် များပျက်ခြင်းနှင့် သင်၏ကားကား လက်ထပ်ခြင်း အသုံးအသက်များကို အသုံးအယူပိုင်ခွင့် မျှဝေပေးပြီး ကားအပြန်အလှန်နှင့် ကားအပြန်အလှန် 1-877-647-4848 (TTY/TDD 1-800-743- 3333) ကို ဖုန်းဆက်တိုက်ပါ။
Arabic:	إذا كان لديك أو لدى شخص يساعدك استشارة حول MHS، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بتكاتف من دون أية تكلفة للتحدث مع مترجم اتصال بـ (TTY/TDD 1-800-743-3333) 1-877-647-4848
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 MHS 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-647-4848 (TTY/TDD 1-800-743-3333)로 전화하십시오.
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về MHS, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-647-4848. (TTY/TDD 1-800-743-3333).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'MHS, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-647-4848 (TTY/ TDD 1-800-743-3333).
Japanese:	MHS について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。通訳が必要な場 合は、1-877-647-4848 (TTY/TDD 1-800-743-3333) までお電話ください。
Dutch:	Als u of iemand die u helpt vragen heeft over MHS, hebt u recht op gratis hulp en informatie in uw taal. Bel 1-877 647-4848 (TTY/TDD (teksttelefoon) 1-800 743-3333) om met een tolk te spreken.
Tagalog:	Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa MHS, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wikal ng walang gastos. Upang makausap ang isang tagasalin, lumawag sa 1-877-647-4848 (TTY/ TDD 1-800-743-3333).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования MHS вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-647-4848 (TTY/TDD 1-800-743-3333).
Punjabi:	ਜੇ ਤੁਹਾਡੇ ਜਾਂ ਤੁਹਾਡੀ ਮਦਦ ਲੈ ਰਹੇ ਕੋਸ਼ੀ ਵਿਅਕਤੀ ਦੇ ਮਨ ਵਿਚ MHS ਦੇ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਮੁਫਤ ਮਦਦ ਲੈਣ ਦਾ ਪੂਰਾ ਹੱਕ ਹੈ। ਦੁਆਰੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ 1-877-647-4848 (TTY/TDD 1-800-743-3333) 'ਤੇ ਕਾਲ ਕਰੋ।
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनको , MHS के बारे में कोई सवाल हो, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-877-647-4848 (TTY/TDD 1-800-743-3333) पर कॉल करें।

1016.MA © WM 2 10/16

© 2016 Celtic Insurance Company. All rights reserved.

NOTES

NOTES

NOTES



Get Insured. Get Healthy. Get Rewarded.
Get more with MHS.

Start earning rewards today! Complete your Health Needs Screening to get \$30 added to your CentAccount Rewards card. Learn more on page 8.

La versión en español de este libro está disponible llamando al 1-877-647-4848.
Visit us online at mhsindiana.com.