


# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan): Summary of Benefits

H5172\_SummaryOfBenefitsEng2017 Accepted

 **This is a summary of health services covered by CommuniCare Advantage Cal MediConnect Plan for 2017. This is only a summary. Please read the Member Handbook for the full list of benefits.**

- ❖ CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan) is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees. It is for people with both Medicare and Medi-Cal.
- ❖ Under CommuniCare Advantage Cal MediConnect Plan you can get your Medicare and Medi-Cal services in one health plan. A CommuniCare Advantage Cal MediConnect Plan personal care coordinator will help manage your health care needs.
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the Member Handbook.
- ❖ Limitations, copays, and restrictions may apply. For more information, call CommuniCare Advantage Cal MediConnect Plan Customer Service Department or read the CommuniCare Advantage Cal MediConnect Plan Member Handbook.
- ❖ The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.
- ❖ Benefits and/or copays may change on January 1 of each year.
- ❖ Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.
- ❖ You can get this information for free in other languages. Call Customer Service Department at 1-888-244-4430, we are open 24 hours a day, 7 days a week to assist you. TTY users should call 1-855-266-4584. The call is free. Usted puede obtener una copia de este libretto en otros idiomas. Por favor comuníquese al Departamento de Servicios a Participantes, estamos disponibles para ayudarle las 24 horas del día, los 7 días de la semana. Los usuarios de TTY deben llamar al 1-855-266-4584. Las llamadas a estos números de teléfono son gratis. Bạn có thể nhận được cuốn sổ tay này miễn phí bằng các ngôn ngữ khác. Gọi cho Ban Dịch Vụ Hội Viên tại 1-888-244-4430, chúng tôi mở cửa 24 giờ một ngày, 7 ngày một tuần để giúp đỡ. Người dùng TTY nên gọi 1-855-266-4584. Các cuộc gọi được miễn phí. Maaari kang makakuha ng manwal na ito nang libre sa iba pang mga wika. Miyembro Serbisyo Department Tumawag sa 1-888-244-4430, bukas kami 24 oras sa isang araw, 7 araw sa isang linggo upang tulungan ka. Dapat tumawag ang mga user ng TTY 1-855-266-4584. Ang mga tawag ay libre. لى هذه المعلومات يمكنك الحصول ع مجاناً بلغات أخرى. اسد تدعاء خدمات الأء ضاء ف ي



**If you have questions**, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430 (TTY/TDD 1-855-266-4584), 24 hours a day, 7 days a week. The call is free. **For more information**, visit [www.chgsd.com](http://www.chgsd.com).



# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
<p><b>Will you get the same Medicare and Medi-Cal benefits in CommuniCare Advantage Cal MediConnect that you get now?</b></p>	<p>You will get most of your covered Medicare and Medi-Cal benefits directly from CommuniCare Advantage Cal MediConnect. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change. When you enroll in CommuniCare Advantage Cal MediConnect, you and your care team will work together to develop an Individualized Care Plan to address your health and support needs, reflecting your personal preferences and goals.</p> <p>Also, if you are taking any Medicare Part D prescription drugs that CommuniCare Advantage Cal MediConnect does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for CommuniCare Advantage Cal MediConnect to cover your drug if medically necessary.</p>
<p><b>Can you go to the same doctors you see now?</b></p>	<p>Often that is the case. If your providers (including doctors and pharmacies) work with CommuniCare Advantage Cal MediConnect and have a contract with us, you can keep going to them. Providers who have an agreement with us are “in-network.” You must use the providers in CommuniCare Advantage Cal MediConnect’s network. If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of CommuniCare Advantage Cal MediConnect’s plan.</p> <p>To find out if your doctors are in the plan’s network, call Customer Service or read CommuniCare Advantage Cal MediConnect’s <i>Provider and Pharmacy Directory</i>.</p> <p>If CommuniCare Advantage Cal MediConnect is new for you, we will work with you to develop an Individualized Care Plan to address your needs. You can continue seeing the doctors you go to now for up to twelve (12) months.</p>
<p><b>What happens if you need a service but no one in CommuniCare Advantage Cal MediConnect’s network can provide it?</b></p>	<p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, CommuniCare Advantage Cal MediConnect will pay for the cost of an out-of-network provider.</p>



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Frequently Asked Questions (FAQ)	Answers
<p><b>Where is CommuniCare Advantage Cal MediConnect available?</b></p>	<p>The service area for this plan includes: San Diego County. You must live in this area to join the plan.</p>
<p><b>Do you pay a monthly amount (also called a premium) under CommuniCare Advantage Cal MediConnect?</b></p>	<p>You will not pay any monthly premiums to CommuniCare Advantage Cal MediConnect for your health coverage.</p>
<p><b>What is prior authorization?</b></p>	<p>Prior authorization means that you must get approval from CommuniCare Advantage Cal MediConnect before you can get a specific service or drug or see an out-of-network provider. CommuniCare Advantage Cal MediConnect may not cover the service or drug if you don't get approval.</p> <p>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first. CommuniCare Advantage Cal MediConnect can provide you with a list of services or procedures that require you to obtain prior authorization from CommuniCare Advantage Cal MediConnect before the service is provided.</p>
<p><b>What is a referral?</b></p>	<p>A referral means that your primary care provider must give you approval to see someone that is not your primary care provider. If you don't get approval, CommuniCare Advantage Cal MediConnect may not cover the services. There are certain specialists in which you do not need a referral, such as women's health specialists. For more information on when a referral is necessary, see the Member Handbook.</p>
<p><b>What is Extra Help?</b></p>	<p>Extra Help is a Medicare program that helps reduce your prescription drug program costs such as copays. Your prescription drug copays under CommuniCare Advantage Cal MediConnect already include the amount of Extra Help you qualify for. For more information about Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>



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# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
<b>Who should you contact if you have questions or need help?</b>	<p>If you have <b>general questions or questions about our plan, services, service area, billing, or Member ID cards, please call CommuniCare Advantage Cal MediConnect Customer Service:</b></p> <p><b>CALL</b> 1-888-244-4430. Calls to this number are free. Staff is available 24 hours a day, 7 days a week. You can ask also for this information in other formats, such Braille or large print. Customer Service also has free language interpreter services available for people who do not speak English.</p> <p><b>TTY</b> 1-855-266-4584 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. Staff is available 24 hours a day, 7 days a week.</p>



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# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
<b>Who should you contact if you have questions or need help? (continued)</b>	<p><b>If you have questions about your health, please call the Telephone Advice Nurse line:</b></p> <p><b>CALL</b> 1-800-647-6966 Calls to this number are free. Staff is available 24 hours a day, 7 days a week. You can ask also for this information in other formats, such Braille or large print.</p> <p><b>TTY</b> 1-800-735-2929 This number is a direct line to the California Relay Service and is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. Staff is available 24 hours a day, 7 days a week.</p> <p><b>If you need immediate behavioral health services, please call the Behavioral Health Crisis Line:</b></p> <p><b>CALL</b> 1-800-404-3332 Calls to this number are free. Staff is available 24 hours a day, 7 days a week.</p> <p><b>TTY</b> 1-800-735-2929 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. Staff is available 24 hours a day, 7 days a week.</p>



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The following chart is a quick overview of what services you may need, your costs and rules about the benefits.

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You want to see a doctor</b>	Visits to treat an injury or illness	\$0	Authorization rules may apply.
	Wellness visits, such as a physical	\$0	Authorization not required.
	Transportation to a doctor's office	\$0	Authorization rules may apply.
	Specialist care	\$0	Authorization rules may apply.
	Care to keep you from getting sick, such as flu shots	\$0	Authorization not required.
	"Welcome to Medicare" preventive visit (one time only)	\$0	Authorization not required.
<b>You need medical tests</b>	Lab tests, such as blood work	\$0	Authorization rules may apply.
	X-rays or other pictures, such as CAT scans	\$0	Authorization rules may apply.
	Screening tests, such as tests to check for cancer	\$0	Authorization rules may apply.



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## CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

<p><b>You need drugs to treat your illness or condition</b></p>	<p>Generic drugs (no brand name)</p>	<p>\$0 for a 31-day supply. \$0 for a 93-day supply.</p>	<p>There may be limitations on the types of drugs covered. Please see CommuniCare Advantage Cal MediConnect's List of Covered Drugs (Drug List) for more information.</p> <p>CommuniCare Advantage Cal MediConnect Plan uses a Drug List. The plan will send you the Drug List. You can also see the Drug List at <a href="http://www.chgsd.com">www.chgsd.com</a>. The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. Some drugs have quantity limits. Your provider must get prior authorization for CommuniCare Advantage Cal MediConnect Plan for certain drugs. If you request a Drug List exception for a drug and CommuniCare Advantage Cal MediConnect Plan approves the exception, you will pay the Brand Name Drugs cost sharing for that drug. The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel). You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from CommuniCare Advantage Cal MediConnect Plan.</p>
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<p><b>You need drugs to treat your illness or condition</b> (continued)</p>	<p>Brand name drugs</p>	<p>Depending on your income and institutional status, you pay the following for a 31-day or a 93-day supply.</p> <p>Brand name drugs treated as generic, either:</p> <p>\$ 0 co-pay; or \$1.20 co-pay, or \$3.30 co-pay.</p> <p>For all other drugs, either: \$0 co-pay; or \$3.70 co-pay; or \$8.25 co-pay.</p> <p>Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.</p>	<p>There may be limitations on the types of drugs covered. Please see CommuniCare Advantage Cal MediConnect's List of Covered Drugs (Drug List) for more information.</p> <p>CommuniCare Advantage Cal MediConnect Plan uses a Drug List. The plan will send you the Drug List. You can also see the Drug List at <a href="http://www.chgsd.com">www.chgsd.com</a>. The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits. Your provider must get prior authorization for CommuniCare Advantage Cal MediConnect Plan for certain drugs. If you request a Drug List exception for a drug and CommuniCare Advantage Cal MediConnect Plan approves the exception, you will pay the Brand Name Drugs cost sharing for that drug.</p> <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel). You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive</p>
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## CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
			reimbursement from CommuniCare Advantage Cal MediConnect Plan.
<b>You need drugs to treat your illness or condition</b> (continued)	Over-the-counter drugs	\$0 for a 31-day supply \$0 for a 93-day supply	There may be limitations on the types of drugs covered. Please see CommuniCare Advantage Cal MediConnect's List of Covered Drugs (Drug List) for more information.
	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in his or her office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the Member Handbook for more information on these drugs.
<b>You need therapy after a stroke or accident</b>	Occupational, physical, or speech therapy	\$0	Authorization rules may apply.
<b>You need emergency care</b>	Emergency room services	\$0	Emergency room services are also provided Out of Network and without prior authorization.
	Ambulance services	\$0	
	Urgent care	\$0	Urgent Care services are also provided Out of Network and without prior authorization.



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## CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**)

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need hospital care</b>	Hospital stay	\$0	Authorization rules may apply.
	Doctor or surgeon care	\$0	Authorization rules may apply.
<b>You need help getting better or have special health needs</b>	Rehabilitation services	\$0	Authorization rules may apply.
	Medical equipment for home care	\$0	Authorization rules may apply.
	Skilled nursing care	\$0	Authorization rules may apply.
<b>You need eye care</b>	Eye exams	\$0	Authorization rules may apply.
	Glasses or contact lenses	\$0	Authorization rules may apply.
<b>You need hearing or auditory services</b>	Hearing screenings	\$0	Authorization rules may apply.
	Hearing aids	\$0	Authorization rules may apply.
<b>You have a chronic condition, such as diabetes or heart disease</b>	Services to help manage your disease	\$0	Authorization rules may apply.
	Diabetes supplies and services	\$0	Authorization rules may apply.
<b>You have a mental health condition</b>	Mental or behavioral health services	\$0	Authorization rules may apply.
<b>You have a substance abuse problem</b>	Substance abuse services	\$0	Authorization rules may apply.
<b>You need long-term mental health services</b>	Inpatient care for people who need mental health care	\$0	Authorization rules may apply.
<b>You need durable medical equipment (DME)</b>	Wheelchairs	\$0	Authorization rules may apply.
	Canes	\$0	Authorization rules may apply.
	Crutches	\$0	Authorization rules may apply.



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
	Walkers	\$0	Authorization rules may apply.
	Oxygen	\$0	Authorization rules may apply.
<b>You need help living at home</b>	Meals brought to your home	\$0	Authorization rules may apply.
	Home services, such as cleaning or housekeeping	\$0	Authorization rules may apply.
	Changes to your home, such as ramps and wheelchair access	\$0	Authorization rules may apply.
	Personal care assistant (You may be able to employ your own assistant. Call Customer Service for more information.)	\$0	Authorization rules may apply.
	Training to help you get paid or unpaid jobs	\$0	Authorization rules may apply.
<b>You need help living at home</b> (continued)	Home health care services	\$0	Authorization rules may apply.
	Services to help you live on your own	\$0	Authorization rules may apply.
	Adult day services or other support services	\$0	Authorization rules may apply.
<b>You need a place to live with people available to help you</b>	Assisted living or other housing services	\$0	Authorization rules may apply.
	Nursing home care	\$0	Authorization rules may apply.
<b>Your caregiver needs some time off</b>	Respite care	\$0	Authorization rules may apply.



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# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

## **Other services that CommuniCare Advantage Cal MediConnect Plan covers**

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

<b>Other services covered by CommuniCare Advantage Cal MediConnect Plan</b>	<b>Your costs for <u>in-network</u> providers</b>
Worldwide emergency care coverage	\$0
Taxi transportation for 36 one way trips per year	\$0
Up to \$200.00 for eyeglasses (frames and lenses) or contact lenses	\$0
Monthly gym membership if authorized by nurse or case manager	\$0

## **Benefits covered outside of CommuniCare Advantage Cal MediConnect Plan**

This is not a complete list. Call Customer Service to find out about other services not covered by CommuniCare Advantage Cal MediConnect Plan but available through Medicare or Medi-Cal.

<b>Other services covered by Medicare or Medi-Cal</b>	<b>Your costs</b>
Some hospice care services	\$0
California Community Transitions (CCT) pre-transition coordination services and post-transition services	\$0
Certain dental services, including cleanings, fillings, and complete dentures	Services that are covered under the Medi-Cal Dental Program (Denti-Cal) are not chargeable to you. However, you are responsible for your share of cost amount, if applicable. You are responsible for paying for services not covered by your plan or by Medi-Cal.



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# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

## **Services that CommuniCare Advantage Cal MediConnect Plan, Medicare, and Medi-Cal do not cover**

This is not a complete list. Call Customer Service to find out about other excluded services.

<b>Services <u>not</u> covered by CommuniCare Advantage Cal MediConnect Plan, Medicare, or Medi-Cal</b>	
Routine foot care	
Full-time nursing care in your home	
A private room in the hospital, except when medically necessary	
Reversal of sterilization procedures and non-prescription contraceptive supplies.	



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# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

## Your rights as a member of the plan

As a member of CommuniCare Advantage Cal MediConnect Plan, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the Member Handbook. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness and dignity.** This includes the right to:
  - » Get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English
  - » Get information in other formats (e.g., large print, braille, and/or audio)
  - » Be free from any form of restraint or seclusion
  - » Not be billed by network providers
  - » Have your questions and concerns answered completely and courteously
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. These rights include getting information on:
  - » Description of the services we cover
  - » How to get services
  - » How much services will cost you
  - » Names of health care providers and care managers
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
  - » Choose a Primary Care Provider (PCP) and you can change your PCP at any time
  - » See a women's health care provider without a referral
  - » Get your covered services and drugs quickly
  - » Know about all treatment options, no matter what they cost or whether they are covered
  - » Refuse treatment, even if your doctor advises against it
  - » Stop taking medicine
  - » Ask for a second opinion. CommuniCare Advantage Cal MediConnect Plan will pay for the cost of your second opinion visit.
  - » Create and apply an advance directive, such as a will or health care proxy.
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
  - » Get medical care timely
  - » Get in and out of a health care provider's office. This means barrier free access for people with disabilities, in accordance with the Americans with Disabilities Act



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- » Have interpreters to help you communicate with your doctors and your health plan. Call 1-888-244-4430 if you need help with this service
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
  - » Get emergency services, 24 hours a day, seven days a week, without prior approval in an emergency
  - » See an out of network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
  - » Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
- » Have your personal health information kept private
- **You have the right to make complaints about your covered services or care.** This includes the right to:
  - » File a complaint or grievance against us or our providers. You also have the right to appeal certain decisions made by us or our providers
  - » Ask for an Independent Medical Review of Medi-Cal services or items that are medical in nature from the California Department of Managed Health Care
  - » Ask for a state fair hearing from the State of California
  - » Get a detailed reason for why services were denied

For more information about your rights, you can read the CommuniCare Advantage Cal MediConnect Plan Member Handbook. If you have questions, you can also call CommuniCare Advantage Cal MediConnect Plan Customer Service.



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# CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan: **Summary of Benefits**

## **If you have a complaint or think we should cover something we denied**

If you have a complaint or think CommuniCare Advantage Cal MediConnect Plan should cover something we denied, call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the CommuniCare Advantage Cal MediConnect Plan Member Handbook. You can also call CommuniCare Advantage Cal MediConnect Plan Customer Service.

You may file a grievance by contacting the CommuniCare Advantage Cal MediConnect Customer Service Department toll free at 1-888-244-4430 (TTY 1-855-266-4584). CommuniCare Advantage Cal MediConnect Plan representatives are available 24 hours a day, 7 days a week, including holidays. You may opt to submit your Grievance in a letter and send it directly to CommuniCare Advantage Cal MediConnect Plan at the following address:

CommuniCare Advantage Cal MediConnect  
Attention: Appeals Manager  
2420 Fenton Street, Suite 100  
Chula Vista, CA 91914

Or fax to (619) 407-4646

## **If you suspect fraud**

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

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

- Call us at CommuniCare Advantage Cal MediConnect Plan Customer Service. Phone numbers are on the cover of this summary.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or call the Department of Health Care Services (DHCS) Medi-Cal Fraud Hotline at 1-800-822-6222.



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**If you have questions**, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430 (TTY/TDD 1-855-266-4584), 24 hours a day, 7 days a week. The call is free. **For more information**, visit [www.chgsd.com](http://www.chgsd.com).