washtenaw WHP HEALTH PLAN

WELCOME!

We are pleased that you are a Washtenaw Health Plan (WHP) member. Thank you for enrolling in the Washtenaw Health Plan. WHP is a health coverage program that works with doctors, clinics, hospitals, and other health care providers. Together, we help you get the care you need.

This is your Member Handbook. **PLEASE READ THIS HANDBOOK** to find out how to get the services you need at the right time. Keep this handbook handy. Read it every time you have questions about WHP. Following WHP rules will save you time and help us serve you better.

If you have questions about Washtenaw Health Plan, please call us. We look forward to helping keep you healthy.

CONTACT US

If you can't find an answer to your question in this Handbook or need any help with WHP, please do any of the following:

For general information and customer service:

(866) 291-8691

For enrollment information:

(734) 544-3030

Fax:

(734) 544-6775

Website:

http://whp.ewashtenaw.org

Mailing Address:

Washtenaw Health Plan
HPMS
PO Box 30125
Lansing, MI 48909

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Contents

CONTACT US **1**
WELCOME! **1**
TABLE OF CONTENTS **2**
1. ELIGIBILITY, ENROLLMENT, AND RENEWAL **4**
Do You Qualify (Eligibility) *4*
Enrollment in Plan B *4*
Renewal *4*
Denial of Your Application *5*
Keep Us Informed *5*
2. YOUR IDENTIFICATION CARDS **6**
Important Information About Your Card(s): *7*
3. DISENROLLMENT **8**
If You Want to Disenroll (Voluntary) *8*
Involuntary Disenrollment *8*
If You No Longer Qualify *8*
Special Disenrollment *8*
If You Are Disenrolled *9*
Repayment *9*
4. YOUR PRIMARY PROVIDER **10**
Your First Contact for Health Care *10*
Changing Your Primary Provider *11*
5. COVERED SERVICES **12**
Visits to Your Primary Provider (Primary Care Services) *12*
Assigned Hospital System *12*
Specialty Care: Visits to a Specialty Care Physician *13*
Prescription Drugs *13*
Hospitalizations (Non-Psychiatric) in Washtenaw County *14*
Specialty Care: Diagnostic Tests *15*
Specialty Care: Other Outpatient Hospital Services *15*
Emergency Room Services *16*
What Is An Emergency? *16*
When Is It Not An Emergency? *16*
If You Think You Have A Problem That Is Not An Emergency *17*

If You Need Emergency Care *17*
After Your Emergency Room Visit *17*
Emergency Ambulance *18*
Mental Health Services *18*
Medical Equipment and Supplies *18*
6. NON-COVERED SERVICES
WHP Plan B Does Not Cover *19*
Substance Abuse Services *20*
7. OTHER HEALTH CARE RESOURCES 21
Breast and Cervical Cancer Screening Services *21*
Family Planning, Pregnancy Testing, Testing for HIV and Sexually Transmitted Infections *21*
Pregnancy and Post-Partum Services *22*
Other Gynecology Services *23*
Immunizations and Tuberculosis (TB) Services *23*
8. PRIVATE OR PUBLIC HEALTH COVERAGE (INSURANCE) 24
Public Health Care Coverage Programs. *24*
Other Coverage *24*
9. OTHER WHP INFORMATION 25
Confidentiality of Personal Health Information *25*
Your Rights and Responsibilities *25*
Appeals Regarding Enrollment *26*
Appeals Regarding Benefits *26*
If You Get Any Bills *27*
WHP Member Responsibilities *27*
10. FRAUD AND ABUSE 28
11. ADVANCED DIRECTIVES 29
12. HEALTH EDUCATION 30
13. DEFINITIONS 31

1. ELIGIBILITY, ENROLLMENT, AND RENEWAL

Washtenaw Health Plan (WHP) members are enrolled in Plan B.

Do You Qualify (Eligibility)

People who qualify for WHP must:

- ✓ Be a Washtenaw County resident
- ✓ Not qualify for the Healthy Michigan Plan (HMP), Medicaid, MIChild, Medicare, or any other public health coverage programs, except for Emergency Services Only Medicaid (ESO), Medicaid Spend Down, or MOMS (Maternal Outpatient Medical Services) Program
- ✓ Not be subject to a penalty from the Affordable Care Act for not having insurance through an employer, health care exchanges or a public insurance program.
- ✓ Not have access to affordable health insurance
- ✓ Have a gross household income up to 200% of the Poverty Level
- ✓ Other requirements, regarding assets and eligibility for other programs or other insurance, may apply.

Washtenaw Health Plan (WHP) is a health coverage program, not insurance.

To find out more about enrolling in the WHP, call (734)544-3030.

Enrollment in Plan B

When the WHP completes your enrollment, you will be mailed:

- ✓ A letter to confirm your enrollment
- ✓ A WHP Card
- ✓ A WHP Member Handbook.

Renewal

To continue your membership, you must renew your WHP annually. You will get a letter about 2 months before your WHP enrollment will end, asking you to come in for an in-person review.

If you are eligible for emergency services only Medicaid, and you do not have it, you will be asked to apply for that as well.

Address Changes

If your address changes at any time of the year, you must notify the WHP of your new address.

If you have any questions about renewing your enrollment, call the WHP at (734) 544-3030.

Denial of Your Application

Washtenaw Health Plan reviews applications (new or renewal) for Plan B. If we do not approve your application or renewal, you may ask us to review your application again by filing an appeal. Read "Appeals" in Section 9 of this Handbook to learn how to file an appeal.

Keep WHP Informed

You must tell us as soon as possible if:

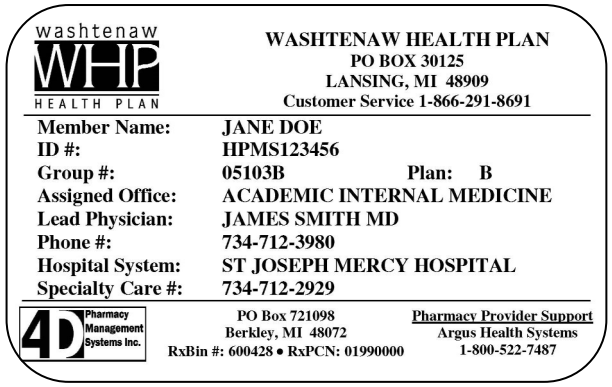
- ✓ Your income changes (increase or decrease)
- ✓ You change your name, address, or phone number
- ✓ You become pregnant
- ✓ Your family (household) members change
- ✓ Your immigration status changes
- ✓ You get private or public health insurance (for example, Blue Cross, Medicaid, or Medicare).

Call WHP toll-free at (866) 291-8691 to report any of these changes.

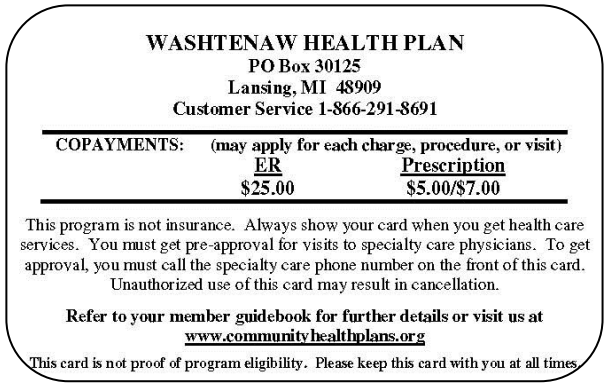
2. YOUR IDENTIFICATION CARDS

Once you are enrolled in Washtenaw Health Plan, you will get an identification card that will look something like this:

FRONT OF CARD



BACK OF CARD



Always show your WHP Card when you get health care services from your primary provider, pharmacy, hospital, and all other health care providers.

Important Information About Your WHP Card(s):

- ✓ Always carry your card with you.
- ✓ Always show your card when you go to your WHP primary provider, hospital, pharmacy, and other health care providers.
- ✓ Do not throw away your (plastic) WHP card.
- ✓ If your card gets lost, stolen, or damaged, call the WHP at (866) 291-8691 to ask for another card.
- ✓ Only the person named on the card may use the card. When you get health care services, you may need to show another form of identification such as a Driver's License. This helps to prevent others from using your card.
- ✓ Use your card to get covered services described in this Handbook. (Read Section 5, "Covered Services" in this Handbook.)
- ✓ The lead physician name is for administrative use only. That doctor may not be your provider. You do not need to make an appointment with the lead physician. You can see any provider at the office.

3. DISENROLLMENT

You may be disenrolled from WHP by your choice (voluntary) or against your choice (involuntary).

If You Want To Disenroll (Voluntary)

You may voluntarily disenroll from WHP Plan B at any time. To disenroll from WHP Plan B, call (866) 291-8691.

Involuntary Disenrollment

You may be involuntarily disenrolled from WHP if you:

- ✓ No longer qualify
- ✓ Do not follow other WHP rules.

If You No Longer Qualify

If the WHP decides that you no longer qualify for WHP Plan B, you will be disenrolled. (Read "Do You Qualify?" in Section 1 of this Handbook.)

Special Disenrollment

You can also be disenrolled from WHP if you:

- ✓ Do not cooperate and do not follow your treatment plan
- ✓ Incorrectly use non-WHP providers
- ✓ Use WHP services incorrectly
- ✓ Do not fill out forms honestly or do not give true information (fraud)
- ✓ Are violent or physically or verbally threatening to WHP providers, staff, or the public at WHP locations.

If You Are Disenrolled

If you are disenrolled from WHP for any reason, the WHP will tell you in writing about your disenrollment. The letter will tell you your last enrolled date. You will have to pay for any services you get after this date.

Repayment

Plan B members are asked to pay a fee ($150) to WHP if they are disenrolled because their income goes above program guidelines.

When you apply for WHP Plan B, your signature on the application means that you received information about this WHP policy. We will not ask you to repay this fee while you are enrolled in WHP.

4. YOUR PRIMARY PROVIDER

Your First Contact for Health Care

Washtenaw Health Plan (WHP) has a list of available primary providers (clinics, doctors, and nurse practitioners). You must have a primary provider while enrolled in WHP.

Your primary provider should:

- ✓ Generally be your first contact for health care
- ✓ Be someone you see regularly when you are well and when you are sick
- ✓ Take care of your basic health needs such as physicals and routine office visits
- ✓ Treat you for colds, flu, and other minor illnesses
- ✓ Decide whether you need to see a specialist, get special tests, or be hospitalized.

You must get pre-approval for most specialty care. You will have to pay for any specialty care you get that is not properly pre-approved. (Read Section 5, “Covered Services,” in this Handbook to find out about pre-approval for specialty care.)

If you have never been to your primary provider**, you should make an appointment as soon as possible** to see him or her even if you are not feeling sick.

This first appointment:

- ✓ Gives your primary provider a chance to get to know you and your health history
- ✓ Gives you a chance to ask important questions about your health.

Remember, get to know your primary provider before you get sick.

Changing Your Primary Provider

Once you have chosen a WHP primary provider, WHP expects that you will stay with them for a year. Once a year during membership renewal, you may ask to change to another WHP primary provider. You should write the name of the primary provider you want to change to on your renewal application.

If you change to a new primary provider, you should ask your new primary provider to get your records from your previous primary provider. Getting your records to your new Primary Provider will help him or her to know your health history and give better care to you.

5. COVERED SERVICES

This section tells you about WHP's covered services and how to get them. WHP's "covered services" are services that:

- ✓ Are considered by WHP to be medically necessary
- ✓ Are on WHP's list of covered services (some services may need pre-approval)
- ✓ Are received from Washtenaw County WHP participating providers.

Visits to Your Primary Provider (Primary Care Services)

Washtenaw Health Plan (WHP) covers visits to your primary provider. These primary care services do not need pre-approval or require co-payments. (Section 4, "Your Primary Provider," in this handbook tells you what your Primary Provider should do for you.)

Assigned Hospital System

Every WHP member is assigned to a hospital system in Washtenaw County. This may be:

- ✓ University of Michigan Health System in Ann Arbor
- ✓ Saint Joseph Mercy Health System in Ann Arbor, Chelsea, or Saline
- ✓ Some primary care providers are able to make referrals to either system.

You must get services only from your assigned Health System (listed on your WHP Card) unless you:

- ✓ Have a "true emergency" and are closer to the other hospital
- ✓ Get pre-approval from your primary provider and the Specialty Care Authorization contact person of the other health system.

Specialty Care: Visits to a Specialty Care Physician

Your primary provider will decide whether you need to see a specialty care physician or receive specialty care.

REMEMBER: You must get pre-approval for visits to specialty care physicians. You will have to pay for any specialty care physician visits you get without pre-approval.

To get pre-approval for visits to specialty care physicians, you must call the "Specialty Care Authorization Contact Phone Number" listed on your WHP Card. This contact person will work with you and your primary provider to help you get the services you need. If you do not know who to call, you can call WHP Customer Service at (866) 291-8691 for assistance.

Prescription Drugs

WHP covers a limited number of prescription drugs. The WHP Drug List has mostly generic (non-brand) drugs, but no longer covers generic drugs that are available at the low-cost pharmacy programs. You can contact us if you need help identifying a low-cost pharmacy program.

Certain diabetic supplies are covered under your WHP card. You can get a free Bayer Breeze 2 or Contour Next glucometer by calling (887) 229-7777 or from the WHP office. The related Bayer testing supplies are available under the pharmacy benefit.

If you need a medication that is not covered by the WHP or by the low-cost pharmacy programs, we may be able to help you find a prescription drug assistance program that will cover all or some of the cost of the medication.

You or your doctor can call us at (866) 291-8691 for any questions about prescription drugs, or you can go to the WHP website at http://whp.ewashtenaw.org.

Members must fill prescriptions at participating pharmacies. WHP does not participate with Walgreen's pharmacies, but you can use any other pharmacy.

You will have to pay for the cost of any prescription drugs you get that:

- ✓ Are not listed in the WHP Drug List (unless special approval was received)
- ✓ Did not get pre-approval for (if required).

You must pay a co-payment to the WHP participating pharmacy for each prescription drug or refill. The co-payments for formulary medications for WHP Plan B members are:

$5 for each generic prescription drug or refill; and
$7 for each brand name prescription drug or refill.

Show the pharmacy your WHP Card for all prescription drugs.

Hospitalization (Non-Psychiatric) in Washtenaw County

You can get inpatient hospital services (hospitalizations, non-psychiatric) in Washtenaw County.

If you are admitted by your primary provider <u>or</u> from the emergency room you do not need pre-approval.

If your specialty care physician recommends an inpatient hospital service, you must get pre-approval. Members should call the "Specialty Care Authorization Contact Phone Number" listed on your WHP Card. This person will work with you and your provider to help you get the services you need.

REMEMBER: You will have to pay for any hospitalization you get outside of Washtenaw County. If you get hospitalized outside of Washtenaw County, call WHP at toll-free (866) 291-8691. We will help to tell the hospital about your income and health insurance

Specialty Care: Diagnostic Tests

Your primary provider or specialty care provider will decide whether you need diagnostic tests such as:

- ✓ Radiology procedures such as x-rays, ultrasound, MRIs, and CAT scans
- ✓ Laboratory services such as blood tests
- ✓ Other diagnostic tests.

You do not need to get pre-approval for diagnostic tests if your primary provider or specialty care physician helps you get the tests.

Specialty Care: Other Outpatient Hospital Services

Your primary provider or specialty care physician will decide whether you need other specialty care outpatient services such as surgery or other procedures.

REMEMBER: You must get pre-approval for specialty care outpatient services. You will have to pay for any visits you get without proper pre-approval.

To get pre-approval for specialty care outpatient services, you must call the "Specialty Care Authorization Contact Phone Number" listed on your WHP Card and below. This contact person will work with you and your provider to help you get the services you need.

WHP Specialty Care Authorization
Saint Joseph Mercy Health System
(734) 712-2929, Monday-Friday, 8:30am-5:00pm

WHP Specialty Care Authorization
University of Michigan Health System
(734) 647-5216, Monday-Friday, 8:30am-5:00pm

Emergency Room Services

WHP Plan B members will be asked to pay a $25 co-payment to the emergency room for each emergency visit, except when the visit results in a hospital admission.

Emergency rooms are for "life or death" and other serious health problems ONLY. Never go to the emergency room for routine (non-emergency) care.

WHP Plan B covers emergency room services in Washtenaw County only. **You will have to pay for all emergency room services you get outside of Washtenaw County.** There are no exceptions.

Urgent Care Services
Urgent Care services are covered ONLY at Washtenaw County facilities affiliated with either University of Michigan Health System or St. Joseph Mercy Health System.

What Is An Emergency?

An emergency is an illness, injury or health problem that could cause death or permanent injury if not treated right away.

Some examples of a medical emergency are:

- ✓ Severe or unusual bleeding that does not stop after 15 minutes of direct pressure
- ✓ Trouble breathing
- ✓ Swallowing poison
- ✓ Severe chest pain with sweating, shortness of breath, spreading pain, nausea and vomiting, dizziness, or a fast or irregular heartbeat
- ✓ Fainting
- ✓ Severe burns or pain

When Is It Not An Emergency?

If your health problem does not need attention right away, it is not an emergency. Never go to the emergency room for routine (non-emergency) care.

Some examples that are not emergencies are:

- ✓ Colds, cough, and sore throat
- ✓ Earache
- ✓ Pink Eye
- ✓ Fatigue (feeling tired)
- ✓ Minor cut with bleeding under control.

If you think you have a problem that is not an emergency:

- ✓ Call your primary provider to get medical advice. All providers have after hours oncall support. This can save you a trip to the emergency room and hours waiting while other people with true emergencies are helped.

- ✓ If your primary provider sends you to the emergency room, go to the emergency room of your assigned hospital system listed on your WHP card.

If You Need Emergency Care:

- ✓ **If you are in Washtenaw County,** call 911 or go to the emergency room of your assigned Hospital System listed on your WHP card. You do no need pre-approval from you primary provider if you have a true emergency.

- ✓ **If you are outside Washtenaw County,** go to the emergency room of the nearest hospital. However, WHP **will not** cover any emergency room services outside of Washtenaw County. If you receive non-covered emergency room services, call WHP toll-free at (866) 291-8691. We can help you tell the hospital about your income and health insurance status.

After Your Emergency Room Visit

After you go the emergency room, call (or have someone call) your primary provider or the Specialty Care Authorization Contact Phone Number listed on your WHP Card, as soon as possible after your visit. Tell the person about your visit so he or she can decide whether you need other services.

Emergency Ambulance

WHP Plan B does not cover any ambulance services. **You will have to pay for any ambulance services you get.**

Inpatient Hospital Services (Hospitalization - Non-Psychiatric)

WHP Plan B covers inpatient hospital services (hospitalizations - non-psychiatric) within Washtenaw County only. **When getting inpatient hospital services, show the hospital your WHP Card.**

Mental Health Services

WHP members can receive limited outpatient mental health services through Catholic Social Services (CSS) and Jewish Family Services (JFS). WHP Plan B members are able to get 7 to 10 therapy sessions at CSS or JFS. CSS offers mental health services in English and Spanish; JFS offers mental health services in English and Arabic.

Catholic Social Services
4925 Packard Rd., Ann Arbor, MI, 48108
(734) 971-9781

Jewish Family Services
2245 State St., Ste. 200, Ann Arbor, MI 48104
(734) 769-0209

Medical Equipment & Supplies

All WHP members have a limited yearly benefit for certain types of medical equipment and supplies.

Your provider will decide whether you need medical equipment or supplies. He or she should give you a prescription to take to a medical supply store. To get permission to use this medical benefit, call the WHP at (734) 544-3030.

6. NON-COVERED SERVICES

PLEASE READ THIS SECTION!

This section tells you about WHP's non covered services. Non-covered services are health care services that WHP does not cover. You will have to pay for all non-covered services you get. If you need help with a non-covered service, you can call the WHP to see if other assistance is available.

WHP Plan B Does Not Cover:

- Ambulance Transport
- Chiropractor
- Dental Services
- Dialysis
- Hearing Aids
- Home Health; Home Help - Personal Care
- Hospice
- Immunizations required only for travel
- Nursing Home Care
- Pre-Natal or Pregnancy-Related Services
- Private Duty Nurses
- Prescription Drugs not in WHP's Drug Formulary (unless you get special approval from the WHP coordinator)
- Prosthetics and Orthotics (unless you get special approval)
- Smoking Cessation Programs
- Speech, Physical, and Occupational Therapies
- Sterilization
- Surgical weight reduction services
- Vision Care and Eyeglasses

In addition, WHP does not cover:

- Any drug entirely consumed at the time and place it is prescribed, for example, at your doctor's office
- The administration or injection of any drug
- Any refill of a drug if it is more than the number of refills specified by the prescription
- Any prescription drug refill you get more than 180 days after the latest prescription for that drug
- Any drug you get while you are inpatient in a facility.

Substance Abuse Services

WHP Plan B does not cover substance abuse services. To find out about substance abuse services available in the community, call Dawn Farm at (734) 699-8265 or Home of New Vision at (734) 975-1602.

7. OTHER HEALTH CARE RESOURCES

Breast and Cervical Cancer Screening

You may be eligible for breast and cervical cancer screening and diagnostic services through the BCCCP program (Title XV) or Title X. Please speak to your provider about the best way to access breast cancer and cervical cancer screening.

Family Planning, Pregnancy Testing, Testing for HIV and Sexually Transmitted Infections

Free and low-cost family planning services, pregnancy testing, and testing for sexually transmitted infections and HIV are available in this county.

You can access these services at the Adult Health Clinic at the Washtenaw County Public Health Department and Planned Parenthood of Mid and South Michigan.

Planned Parenthood of Mid and South Michigan
3100 Professional Drive, Ann Arbor, MI 48104
(734) 973-0155

Planned Parenthood of Mid and South Michigan
2370 W Stadium Blvd, Ann Arbor, MI 48104
(734) 929-9480

Adult Health Clinic
Washtenaw County Public Health Department
555 Towner, Ypsilanti, MI 48198
(734) 544-3030

Family Planning may include:

- ✓ *Physical exams*
- ✓ *Pelvic exams and pap tests (cervical cancer screenings);*
- ✓ *Pregnancy diagnosis and counseling*
- ✓ *Information and counseling about contraception (family planning methods)*
- ✓ *Contraceptive supplies*
- ✓ *STD and HIV screening and treatment*
- ✓ *Health education and counseling*
- ✓ *Many types of family planning methods and services.*

Pregnancy and Post-Partum Services

WHP DOES NOT COVER PREGNANCY SERVICES! However, you may be eligible for pregnancy coverage through another program. Apply as soon as you get a positive pregnancy test. You are responsible for completing the application and getting coverage from either:

Healthy Kids/Medicaid covers medical (including pregnancy), mental health, dental, and vision services.

MOMS (Maternity Outpatient Medical Services) covers outpatient pregnancy-related services and Emergency Services Only Medicaid covers inpatient labor and delivery. WHP can continue to cover non-pregnancy services.

For help applying for pregnancy-related coverage, visit the WHP office.

You may also qualify for WIC (Women, Infants, and Children) Nutrition Program for food vouchers and nutrition education, breastfeeding support, and referrals to services. For more information, call (734) 544-6800.

You may also qualify for the Maternal and Infant Health Program for childbirth, infant care, and parenting education, home visits, help with getting car seats and other baby items. For more information, call (734) 544-2984.

Other Gynecology Services

For gynecological exams and services not available from BCCCP or the family planning resources, call to make an appointment at the Obstetrics/Gynecology Clinic within your health system (see the two clinics listed below).

You do NOT need pre-approval for routine gynecology exams and services. Remind the Clinic to send the report of your visit to your primary provider.

University of Michigan Health System
Obstetrics/Gynecology Clinic
1500 East Medical Center Drive, Ann Arbor, MI 48109
(734) 763-6295

Saint Joseph Mercy Health System Academic
Obstetrics/Gynecology Clinic
5333 McAuley Drive, #2110, Ypsilanti, MI 48197
(734) 712-3967

Immunization Services

You should go to the Washtenaw County Public Health Department to get low-cost immunizations. **For information or to make an appointment, call (734) 544-6700.** WHP does not cover immunizations needed for travel or immigration.

8. PRIVATE OR PUBLIC HEALTH COVERAGE (INSURANCE)

Public Health Care Coverage Programs

We may ask you to apply for public health care coverage programs that you may qualify for, or for health coverage through the health care exchanges (the Health Care Marketplace, healthcare.gov).

There are also programs you may qualify for in addition to WHP. These programs include Emergency Services Only (ESO) Medicaid and MOMS (Maternal Outpatient Medical Services) Program.

Members can come to the WHP office to get help applying for any of these programs.

Other Coverage

WHP will not pay for health care services that are covered by other private or public programs. Examples of these programs are:

- ✓ Workers' Compensation
- ✓ Auto insurance (may pay for health care for drivers and passengers in an auto accident).

9. OTHER WHP INFORMATION

Confidentiality of Personal Health Information

Washtenaw Health Plan believes the information we collect about you such as name, address, income, and health is private. We believe only people with both a need and a legal right may see your Personal Health Information. We will disclose your personal health information:

- ✓ For treatment, payment, and health care operations
- ✓ When you give us direct instructions to do so
- ✓ When laws require it.

You should receive information about WHP's confidentiality policies with your member card.

Your Rights and Responsibilities

As a WHP member, you have the right to:

- ✓ Be treated with respect and to have your questions and concerns answered completely and courteously
- ✓ Be included in all decisions about your health care such as giving "informed consent" before starting any treatment; and refusing treatment if allowed by law
- ✓ Have privacy during treatment. Expect confidentiality of all records and communications
- ✓ Get clear communication about WHP benefits, policies, and procedures
- ✓ Appeal a denial of your WHP application or denial of services
- ✓ Get covered services without regard to race, color, creed, sex, religion, age, national origin, ancestry, marital status, sexual preference, physical or mental handicap and not to be refused covered services on the basis of any of those categories.

Appeals Regarding Enrollment

You may file a formal appeal if WHP does not approve your new or renewal application. To file an appeal, send us your written complaint via mail or in-person to:

Washtenaw Health Plan
ATTN: Request for Appeal
555 Towner Street
Ypsilanti, MI 48197

For more information about enrollment appeals, call WHP at (734) 544-3030.

Important: You must submit an appeal within ninety (90) days after you receive a notice that your application was not approved.

You can have a family member or responsible relative/guardian help you with an appeal.

Appeals Regarding Benefits

We want you to be happy about Washtenaw Health Plan and your health care. If you have a complaint about WHP, call us as soon as possible so that we can handle your complaint. **Call us toll free at (866) 291-8691.**

You may file a formal appeal if:

- ✓ We decrease, stop, or do not approve a covered service.
- ✓ You do not feel your health care is adequate.

WHP's covered services generally include:

- ✓ Primary care services from a Primary Provider
- ✓ Specialty care services with pre-approval
- ✓ Hospitalizations in Washtenaw County with pre-approval
- ✓ Prescription drugs listed in WHP's Drug Formulary
- ✓ Emergency Room services (in Washtenaw County only for WHP Plan B members).

For more information, read Section 5, "Covered Services" in this Handbook.

If You Get Any Bills

Don't ignore health care bills! You should not get any bills for approved covered services. If you get a health care bill for approved covered services, DO NOT THROW IT AWAY.

As soon as possible, please:
Call the phone number on the bill and tell them you have the Washtenaw Health Plan.

Call the Specialty Care Authorization Contact Number listed on your WHP ID Card to tell them about the bill. The person will tell you where to send a copy of the bill and what else to do.

WHP Member Responsibilities

As a WHP member, you have the responsibility to:

- Keep as healthy as you can. Some ways to do this are:
  - ✓ Understand how to properly get primary care and other covered services from your Primary Provider and other WHP providers
  - ✓ Be involved in making decisions about your health care
  - ✓ Follow the plans and instructions that you and your health care providers agree on.
- Give complete and correct information about yourself and your health to WHP and WHP health care providers to the best of you ability
- Keep your appointments. If you need to reschedule an appointment with your provider, call in advance
- Tell WHP as soon as possible if your income, name, address, phone number, or family household changes of if you get private or public health insurance (for example, Blue Cross, Medicaid, or Medicare).

10. FRAUD AND ABUSE

Fraud and abuse are serious problems in healthcare. The following is Washtenaw Health Plan's meaning of fraud and abuse:

Fraud is when you or a provider knowingly deceives someone else. It can also be when you misrepresent yourself. This then results in some benefit to you or another person that is not allowed.

Examples of Fraud:

- ✓ Doctor or pharmacy billing you for services you did not get
- ✓ Allowing someone else to use your Washtenaw Health Plan card
- ✓ Changing a prescription written by a doctor

Abuse is when an action results in unnecessary cost to the Washtenaw Health Plan.

Examples of Abuse:

- ✓ Going to the Emergency Room for care that is not an emergency
- ✓ Threatening or abusive behavior in a doctor's office

If you know a member, provider, or pharmacy who has committed fraud and/or abuse, you must report them. Call us at (866) 291-8691 or write us at:

Attn: Fraud and Abuse Officer
WHP
PO Box 30125
Lansing, MI 48909

You do not need to identify yourself.

11. ADVANCE DIRECTIVES

Advance Directives are forms that explain your decisions about the medical care you want to receive in the future. They may also tell who you want to make decisions for you if you are unable to make them yourself. They are a way for you to let your family, friends, and doctors know your wishes. Here are two types of advance directive forms you may want to fill out:

Durable Power of Attorney for Health Care: This form lets you choose another person to make decisions about your medical care.

Living Will: This form tells others what type of care you wish to receive if you are at the end of life or unconscious. You may give instructions about medical care that could save or support your life.

If you have questions about advance directives talk to your doctor. If you need a copy of one of these forms call Customer Service at (866) 291-8691. Advance directive forms are also available on the health plan's website at **www.communityhealthplans.org** or at your doctor's office.

Washtenaw Health Plan supports your right to have an advance directive. You do not have to fill out an advance directive, but it is a good idea. If you do fill one out, you can change it at any time. Make sure you give a copy to your doctor.

If you have a complaint about how a provider is handling your wishes, please contact the following agency:

Bureau of Health Professions
Complaint and Allegation Division
PO Box 30670
Lansing, MI 48909
(517) 241-2389
bhpinfo@michigan.gov

Or a complaint may be filed online at:
www.michigan.gov/healthlicense

12. MEMBER HEALTH EDUCATION

Chronic conditions such as asthma, diabetes, heart disease, and COPD can be hard to manage. Washtenaw Health Plan wants to work with you and your doctor to help you take care of your condition and lead a healthy and active life. It is important to us that you learn about your condition. WHP has information to help you.

Members can ask for health information by contacting Customer Services at (866) 291-8691. Members are also encouraged to get health information from their providers.

13. DEFINITIONS

The following definitions may help you better understand terms used in this Handbook.

AFFORDABLE CARE ACT: The Patient Protection and Affordable Care Act, a federal law that requires individuals to have health insurance after January 1, 2014, unless they qualify for an exemption. Without an exemption, people are subject to penalties.

CO-PAYMENT: A fixed amount of money you pay when you get a covered service. WHP currently requires the following co-payments for Plan B:

- $5 co-payment for each generic prescription drug or refill;
- $7 co-payment for each brand name prescription drug or refill;
- $25 co-payment for Emergency Room (without hospital admission).

COVERED SERVICES: Services that:

- Are medically necessary, and
- Are on WHP's list of covered services (some services may need pre-approval), and
- You get in Washtenaw County from WHP participating providers.

DRUG FORMULARY: WHP's list of covered prescriptions drugs. The WHP Drug Formulary has mostly generic, non-brand name drugs. The Formulary is limited so the WHP can cover prescription drugs for more WHP members.

EMERGENCY: An illness, injury or health problem that could result in death or permanent injury if not treated right away. Also called a "true emergency".

Some examples of a medical emergency are: severe or unusual bleeding that does not stop after 15 minutes of direct pressure; trouble breathing; swallowing poison; sever chest pain with sweating, shortness of breath, spreading pain, nausea and vomiting, dizziness, or a fast or irregular heartbeat; fainting, severe burns; severe pain.

HEALTH CARE EXCHANGES: The Affordable Care Act Marketplace, where individuals can get subsidized health care.

NON-COVERED SERVICES: Health care services that WHP does not cover. You will have to pay for all non-covered services you get. (Read Section 6, "Non-Covered Services", in this Handbook.)

PLAN B: A health coverage program offered by Washtenaw Health Plan (WHP). People who may qualify for WHP Plan B are low-income children or adults who do not qualify for the Healthy Michigan Plan, Medicaid, Medicare, or other public programs. WHP reviews applications for WHP Plan B.

PRE-APPROVAL: Getting WHP's approval before you get a service. For example, you must get pre-approval for visits to specialty care physicians. You will have to pay for services you get that are not properly pre-approved. Pre-approval allows WHP to make sure that:

- ✓ The services are what you should get for your health problem;
- ✓ The services are covered by WHP; and
- ✓ You get the services from a WHP participating provider.

PRIMARY PROVIDER: A health care professional (clinic, doctor or nurse practitioner) who you choose from WHP's list of primary providers. Your primary provider will take care of your basic health needs such as physicals, routine office visits for minor health problems such as colds, flu, back pain, and minor burns. Your primary provider may provide other screening and treatment services or may refer you to other places for these services. (Read Section 4, "Your Primary Provider," in this Handbook.)

WHP CARD: An ID Card you get when you enroll in the WHP. Always carry your WHP Card and show it to health care providers when you get health care services.