

Geisinger Gold

Secure Rx (HMO SNP)

Evidence of Coverage

2016

Geisinger Gold
Member Services
1-800-498-9731
Toll-Free

October 1 - February 14
8am - 8pm 7 days a Week

February 15 - September 30
8am - 8pm Monday - Friday



GEISINGER
GOLD[®]

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January 1 – December 31, 2016

Evidence of Coverage:

Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of Geisinger Gold Secure Rx (HMO SNP)

This booklet gives you the details about your Medicare health care and prescription drug coverage from January 1 – December 31, 2016. It explains how to get coverage for the health care services and prescription drugs you need. **This is an important legal document. Please keep it in a safe place.**

This plan, Geisinger Gold Secure Rx (HMO SNP), is offered by Geisinger Health Plan (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Geisinger Health Plan. When it says “plan” or “our plan,” it means Geisinger Gold Secure Rx (HMO SNP).)

Geisinger Gold Secure Rx (HMO SNP) is offered by Geisinger Health Plan, a Medicare Advantage HMO plan with a Medicare Contract. Continued enrollment in Geisinger Gold depends on annual contract renewal.

Member Services has free language interpreter services available for non-English speakers (phone numbers are printed on the back cover of this booklet). We can also give you plan information in audio, in large print, or other alternate formats if you need it.

Benefits, formulary, pharmacy network, premium, deductible, and/or copayments/coinsurance may change on January 1, 2017.

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CHAPTER 1

Getting started as a member

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Chapter 1. Getting started as a member

SECTION 1 Introduction

Section 1.1	You are enrolled in Geisinger Gold Secure Rx (HMO SNP), which is a specialized Medicare Advantage Plan (Special Needs Plan)
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You are covered by both Medicare and Pennsylvania Medical Assistance (Pennsylvania Medical Assistance (Medicaid)):

- **Medicare** is the Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (kidney failure).
- **Medicaid** is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Medicaid coverage varies depending on the state and the type of Medicaid you have. Some people with Medicaid get help paying for their Medicare premiums and other costs. Other people also get coverage for additional services and drugs that are not covered by Medicare.

You have chosen to get your Medicare health care and your prescription drug coverage through our plan, Geisinger Gold Secure Rx (HMO SNP).

There are different types of Medicare health plans. Geisinger Gold Secure Rx (HMO SNP) is a specialized Medicare Advantage Plan (a Medicare “Special Needs Plan”), which means its benefits are designed for people with special health care needs. Geisinger Gold Secure Rx (HMO SNP) is designed specifically for people who have Medicare and who are also entitled to assistance from Pennsylvania Medical Assistance (Medicaid).

Because you get assistance from Pennsylvania Medical Assistance (Medicaid), you will pay less for some of your Medicare health care services. Pennsylvania Medical Assistance (Medicaid) may also provide other benefits to you by covering health care services, *prescription drugs, long term care and/or home and community based services* that are not usually covered under Medicare. You will also receive “Extra Help” from Medicare to pay for the costs of your Medicare prescription drugs. Geisinger Gold Secure Rx (HMO SNP) will help manage all of these benefits for you, so that you get the health care services and payment assistance that you are entitled to.

Geisinger Gold Secure Rx (HMO SNP) is run by a non-profit organization. Like all Medicare Advantage Plans, this Medicare Special Needs Plan is approved by Medicare. The plan also has a contract with the Pennsylvania Medicaid program to coordinate your Pennsylvania Medical Assistance (Medicaid) benefits. We are pleased to be providing your Medicare health care coverage, including your prescription drug coverage.

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Section 1.2 What is the *Evidence of Coverage* booklet about?

This *Evidence of Coverage* booklet tells you how to get your Medicare medical care and prescription drugs covered through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

The word “coverage” and “covered services” refers to the medical care and services and the prescription drugs available to you as a member of Geisinger Gold Secure Rx (HMO SNP).

It’s important for you to learn what the plan’s rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* booklet.

If you are confused or concerned or just have a question, please contact our plan’s Member Services (phone numbers are printed on the back cover of this booklet).

Section 1.3 Legal information about the *Evidence of Coverage***It’s part of our contract with you**

This *Evidence of Coverage* is part of our contract with you about how Geisinger Gold Secure Rx (HMO SNP) covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called “riders” or “amendments.”

The contract is in effect for months in which you are enrolled in Geisinger Gold Secure Rx (HMO SNP) between January 1, 2016 and December 31, 2016.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of Geisinger Gold Secure Rx (HMO SNP) after December 31, 2016. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2016.

Medicare must approve our plan each year

Medicare (the Centers for Medicare & Medicaid Services) must approve Geisinger Gold Secure Rx (HMO SNP) each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 What makes you eligible to be a plan member?

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- You have both Medicare Part A and Medicare Part B (section 2.2 tells you about Medicare Part A and Medicare Part B)
- -- *and* -- You live in our geographic service area (section 2.3 below describes our service area)
- -- *and* -- You do not have End-Stage Renal Disease (ESRD), with limited exceptions, such as if you develop ESRD when you are already a member of a plan that we offer, or you were a member of a different plan that was terminated.
- -- *and* -- You meet the special eligibility requirements described below.

Special eligibility requirements for our plan

Our plan is designed to meet the needs of people who receive certain Pennsylvania Medical Assistance (Medicaid) benefits. (Pennsylvania Medical Assistance (Medicaid) is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources.) To be eligible for our plan you must be eligible for Medicare and Full Pennsylvania Medical Assistance (Medicaid) Benefits.

Section 2.2 What are Medicare Part A and Medicare Part B?

When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally helps cover services provided by hospitals (for inpatient services, skilled nursing facilities, or home health agencies).
- Medicare Part B is for most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment and supplies).

Section 2.3 What is Pennsylvania Medical Assistance (Medicaid)?

Pennsylvania Medical Assistance (Medicaid) is a joint Federal and state government program that helps with medical and long-term care costs for certain people who have limited incomes and resources. Each state decides what counts as income and resources, who is eligible, what services are covered, and the cost for services. States also can decide how to run their program as long as they follow the Federal guidelines.

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In addition, there are programs offered through Pennsylvania Medical Assistance (Medicaid) that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Pennsylvania Medical Assistance (Medicaid) benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Pennsylvania Medical Assistance (Medicaid) benefits (SLMB+).)

Section 2.4	Here is the plan service area for Geisinger Gold Secure Rx (HMO SNP)
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Although Medicare is a Federal program, Geisinger Gold Secure Rx (HMO SNP) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes these counties in Pennsylvania:

Adams	Cumberland	Luzerne	Schuylkill
Berks	Dauphin	Lycoming	Snyder
Blair	Fulton	Mifflin	Somerset
Cambria	Huntingdon	Monroe	Sullivan
Cameron	Jefferson	Montour	Susquehanna
Carbon	Juniata	Northampton	Tioga
Centre	Lackawanna	Northumberland	Union
Clearfield	Lancaster	Perry	Wayne
Clinton	Lebanon	Pike	Wyoming
Columbia	Lehigh	Potter	York

If you plan to move out of the service area, please contact Member Services (phone numbers are printed on the back cover of this booklet). When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Chapter 1. Getting started as a member**SECTION 3 What other materials will you get from us?****Section 3.1 Your plan membership card – Use it to get all covered care and prescription drugs**

While you are a member of our plan, you must use your membership card for our plan whenever you get any services covered by this plan and for prescription drugs you get at network pharmacies. **Whenever you present your Geisinger Gold Secure Rx (HMO SNP) membership card, you must also present your Pennsylvania Medical Assistance card.**

Here's a sample membership card to show you what yours will look like:

 <p>Secure Rx HMO SNP A Medicare Advantage Plan</p> <p>CMS: HXXXX-XXX Issuer: 80840 RxBin: 015574 RxPCN: ASPRO1</p> <p>First Name Last Name ID #: 12345678901 Medical Record #: 12345678 Primary Care: XXXX XXXXXXXXXXXXXXXXXX Office #: 123/456-7891 Tel-A-Nurse #: 877-543-5061</p> <p>PCP Copay \$XX Specialist \$XX ER Copay \$XX</p> <p>MedicareRx www.GeisingerGold.com</p>	<p>Geisinger Gold Customer Service: 1-800-498-9731 or 570-271-8771. TDD/TTY Hearing Impaired, contact PA Relay at: 711 Call if you have coverage questions and as soon as possible upon hospitalization or after an emergency. Emergencies: Call 911 or your local emergency service.</p> <p>Providers: Bill Medicaid as secondary payer To access Mental Health and Substance Abuse services, call 1-888-839-7972. Members with prescription benefit questions call 1-800-988-4861 or 570-271-5673.</p> <p>Mail Medical Claims to: Geisinger Health Plan P.O. Box 8200 Danville, PA 17821-8200</p> <p>General Information: Geisinger Health Plan 100 N. Academy Avenue Danville, PA 17822-3229</p> <p>XX-XX Benefit Code: ABCDEFGHIJ Issue Date: issuerdate</p> <p>Pharmacists call 1-877-391-1123 for pharmacy benefit information. Mail Dental Claims to: Delta Dental, P.O. Box 2105, Mechanicsburg, PA 17055-6999 For Dental benefit inquiries call 1-800-498-9731.</p>
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IMPORTANT: You must present your Pennsylvania Medical Assistance (Medicaid) Card together with your Geisinger Gold Secure Rx Membership Card when receiving covered services.

As long as you are a member of our plan **you must not use your red, white, and blue Medicare card** to get covered medical services (with the exception of routine clinical research studies and hospice services). Keep your red, white, and blue Medicare card in a safe place in case you need it later.

Here's why this is so important: If you get covered services using your red, white, and blue Medicare card instead of using your Geisinger Gold Secure Rx (HMO SNP) membership card while you are a plan member, you may have to pay the full cost yourself.

If your plan membership card is damaged, lost, or stolen, call Member Services right away and we will send you a new card. (Phone numbers for Member Services are printed on the back cover of this booklet.)

Section 3.2	The <i>Provider Directory</i>: Your guide to all providers in the plan's network
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The *Provider Directory* lists our network providers and durable medical equipment suppliers. The directory also includes Geisinger Gold network providers who have been assigned Commonwealth of Pennsylvania Medical Assistance Numbers. Please note that not all providers with a number are currently accepting Pennsylvania Medical Assistance (Medicaid) patients. Providers that are **not** registered with Pennsylvania Medical Assistance (Medicaid) are indicated in the Directory. Before receiving services, members should contact the provider's office to confirm that the provider is currently accepting both Pennsylvania Medical Assistance and Geisinger Gold Secure Rx (HMO SNP).

What are “network providers”?

Network providers are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost-sharing as payment in full. We have arranged for these providers to deliver covered services to members in our plan.

Why do you need to know which providers are part of our network?

It is important to know which providers are part of our network because, with limited exceptions, while you are a member of our plan you must use network providers to get your medical care and services. The only exceptions are emergencies, urgently needed services when the network is not available (generally, when you are out of the area), out-of-area dialysis services, and cases in which Geisinger Gold Secure Rx (HMO SNP) authorizes use of out-of-network providers. See Chapter 3 (*Using the plan's coverage for your medical services*) for more specific information about emergency, out-of-network, and out-of-area coverage.

If you don't have your copy of the *Provider Directory*, you can request a copy from Member Services (phone numbers are printed on the back cover of this booklet). You may ask Member Services for more information about our network providers, including their qualifications. You can also see the *Provider Directory* at www.GeisingerGold.com, or download it from this website. Both Member Services and the website can give you the most up-to-date information about changes in our network providers.

Because you get assistance from Pennsylvania Medical Assistance (Medicaid), you pay nothing for your covered services as long as you follow the plans' rules for getting your care.

IMPORTANT: Your Pennsylvania Medical Assistance (Medicaid) benefits will cover your Medicare cost sharing as long as you follow the plans' rules for getting your care. To receive this Pennsylvania Medical Assistance (Medicaid) coverage of your Medicare coinsurance or copayments, you must obtain your care from a Geisinger Gold network provider who also accepts Pennsylvania Medical Assistance (Medicaid).

Section 3.3	The <i>Pharmacy Directory</i>: Your guide to pharmacies in our network
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What are “network pharmacies”?

Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members.

Why do you need to know about network pharmacies?

Our network has changed more than usual for 2016. An updated Pharmacy Directory is located on our website at www.GeisingerGold.com. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **We strongly suggest that you review our current Pharmacy Directory to see if your pharmacy is still in our network.** This is important because, with few exceptions, you must get your prescriptions filled at a network pharmacy if you want our plan to cover (help you pay for) them.

If you don't have the *Pharmacy Directory*, you can get a copy from Member Services (phone numbers are printed on the back cover of this booklet). At any time, you can call Member Services to get up-to-date information about changes in the pharmacy network. You can also find this information on our website at www.GeisingerGold.com.

Section 3.4	The plan's List of Covered Drugs (<i>Formulary</i>)
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The plan has a *List of Covered Drugs (Formulary)*. We call it the “Drug List” for short. It tells which Part D prescription drugs are covered under the Part D benefit included in Geisinger Gold Secure Rx (HMO SNP). The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the Geisinger Gold Secure Rx (HMO SNP) Drug List.

In addition to the drugs covered by Part D, some prescription drugs are covered for you under your Pennsylvania Medical Assistance (Medicaid) benefits. The Drug List tells you how to find out which drugs are covered under Pennsylvania Medical Assistance (Medicaid).

The Drug List also tells you if there are any rules that restrict coverage for your drugs.

We will send you a copy of the Drug List. To get the most complete and current information about which drugs are covered, you can visit the plan's website (www.GeisingerGold.com) or call Member Services (phone numbers are printed on the back cover of this booklet).

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Section 3.5 The *Part D Explanation of Benefits* (the “Part D EOB”): Reports with a summary of payments made for your Part D prescription drugs

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

The *Part D Explanation of Benefits* tells you the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D prescription drugs during the month. Chapter 6 (*What you pay for your Part D prescription drugs*) gives more information about the *Explanation of Benefits* and how it can help you keep track of your drug coverage.

A *Part D Explanation of Benefits* summary is also available upon request. To get a copy, please contact Member Services (phone numbers are printed on the back cover of this booklet).

SECTION 4 Your monthly premium for Geisinger Gold Secure Rx (HMO SNP)

Section 4.1 How much is your plan premium?

Your Plan has a Medicare Part D Prescription Drug Plan premium that is paid on behalf of members by Medicare Part D “Extra Help.”

You do not pay a separate monthly plan premium for Geisinger Gold Secure Rx (HMO SNP). You must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Pennsylvania Medical Assistance (Medicaid) or another third party).

In some situations, your plan premium could be more

In some situations, your plan premium could be more than the amount listed above in Section 4.1. This situation is described below.

- Some members are required to pay a **late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn’t have “creditable” prescription drug coverage. (“Creditable” means the drug coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) For these members, the late enrollment penalty is added to the plan’s monthly premium. Their premium amount will be the monthly plan premium plus the amount of their late enrollment penalty.
 - **If you receive “Extra Help” from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.**

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- If you ever lose your low income subsidy ("Extra Help"), you must maintain your Part D coverage or you could be subject to a late enrollment penalty if you ever chose to enroll in Part D in the future
- If you are required to pay the late enrollment penalty, the amount of your penalty depends on how many months you were without drug coverage after you became eligible. Chapter 6, Section 10 explains the late enrollment penalty.

Some members are required to pay other Medicare premiums

Some members are required to pay other Medicare premiums. As explained in Section 2 above, in order to be eligible for our plan, you must maintain your eligibility for Pennsylvania Medical Assistance (Medicaid) as well as be entitled to Medicare Part A and enrolled in Medicare Part B. For most Geisinger Gold Secure Rx (HMO SNP) members, Pennsylvania Medical Assistance (Medicaid) pays for your Part A premium (if you don't qualify for it automatically) and for your Part B premium. If Pennsylvania Medical Assistance (Medicaid) is not paying your Medicare premiums for you, you must continue to pay your Medicare premiums to remain a member of the plan.

Some people pay an extra amount for Part D because of their yearly income; this is known as Income Related Monthly Adjustment Amounts, also known as IRMAA. If your income is greater than \$85,000 for an individual (or married individuals filing separately) or greater than \$170,000 for married couples, **you must pay an extra amount directly to the government (not the Medicare plan)** for your Medicare Part D coverage.

- If you have to pay an extra amount, Social Security, **not your Medicare plan**, will send you a letter telling you what that extra amount will be. If you had a life-changing event that caused your income to go down, you can ask Social Security to reconsider their decision.
- **If you are required to pay the extra amount and you do not pay it, you will be disenrolled from the plan.**
- For more information about Part D premiums based on income, go to Chapter 6, Section 11 of this booklet. You can also visit <http://www.medicare.gov> on the Web or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or you may call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Your copy of *Medicare & You 2016* gives information about these premiums in the section called "2016 Medicare Costs." Everyone with Medicare receives a copy of *Medicare & You* each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of *Medicare & You 2016* from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

Section 4.2	If you pay a Part D late enrollment penalty, there are several ways you can pay your penalty
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If you are required to pay a Part D late enrollment penalty, there are *four* ways you can pay the penalty. Please contact Member Services if you would like to select a different Part D late enrollment penalty monthly payment option than the one you indicated on your enrollment application.

If you decide to change the way you pay your late enrollment penalty, it can take up to three months for your new payment method to take effect. While we are processing your request for a new payment method, you are responsible for making sure that your late enrollment penalty is paid on time.

Option 1: You can pay by check

You may decide to pay your late enrollment penalty by check. You will receive a statement with payment instructions in the mail each month from our billing office. Your late enrollment penalty is due to Geisinger Gold by the first day of each month for that month's plan coverage. If you lose your statement or have questions about paying your late enrollment penalty, please call Member Services (phone numbers are printed on the back cover of this booklet).

Checks should be made out to Geisinger Health Plan. For your convenience, a payment slip and window envelope is included each month with your statement. Payments should be sent to Geisinger Health Plan, P. O. Box 827502, Philadelphia, PA, 19182-7502. Checks should be received by Geisinger Health Plan on or before the 1st day of each month.

Payments may also be dropped off in person at the Geisinger Health Plan Corporate Office, located at Hughes Center South, 108 Woodbine Lane, Danville, Pennsylvania, 17821 to the attention of the Financial Services Department, 32-51.

Option 2: You may have your late enrollment penalty charged directly to your credit card or debit card.

You will receive a statement with payment instructions in the mail each month from our billing office. To pay by credit card or debit card, please call Member Services (phone numbers are printed on the back cover of this booklet) or register at www.GeisingerGold.com to use our online bill payment service.

Option 3: You can have the late enrollment penalty taken out of your monthly Social Security check

You can have the late enrollment penalty taken out of your monthly Social Security check. Contact Member Services for more information on how to pay your monthly penalty this way. We will be happy to help you set this up. (Phone numbers for Member Services are printed on the back cover of this booklet.)

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Option 4: You can have your late enrollment penalty automatically withdrawn from your bank account.

You can have the late enrollment penalty automatically withdrawn from your bank account by electronic funds transfer. If you choose to pay your late enrollment penalty by automatic withdrawal from your bank account, your payment will be deducted from your bank account – You have the option to choose the automatic withdrawal to be either on the first or sixth calendar day of each month. If this date falls on a weekend or holiday, your automatic payment will be withdrawn on the next business day. To set up monthly payments by automatic withdrawal, please call Member Services (phone numbers are printed on the back cover of this booklet) or register at www.GeisingerGold.com to use our online bill payment service.

What to do if you are having trouble paying your late enrollment penalty

Your late enrollment penalty is due in our office by the 1st day of the month. If we have not received your penalty, we will send you a monthly invoice of the penalty amounts that are due to help you keep your account up-to-date. If you are required to pay a late enrollment penalty, you must pay the penalty to keep your prescription drug coverage.

If you are having trouble paying your late enrollment penalty on time, please contact Member Services to see if we can direct you to programs that will help with your penalty. (Phone numbers for Member Services are printed on the back cover of this booklet.)

As long as you are receiving “Extra Help” with your prescription drug costs, you will continue to have Part D drug coverage.

Section 4.3	Can we change your monthly plan premium during the year?
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No. We are not allowed to begin charging a monthly plan premium during the year. If the monthly plan premium changes for next year we will tell you in September and the change will take effect on January 1.

However, in some cases, you may need to start paying or may be able to stop paying a late enrollment penalty. (The late enrollment penalty may apply if you had a continuous period of 63 days or more when you didn’t have “creditable” prescription drug coverage.) This could happen if you become eligible for the “Extra Help” program or if you lose your eligibility for the “Extra Help” program during the year:

- If you currently pay the late enrollment penalty and become eligible for “Extra Help” during the year, you would be able to stop paying your penalty.
- If you ever lose “Extra Help”, you must maintain your Part D coverage or you could be subject to a late enrollment penalty.

You can find out more about the “Extra Help” program in Chapter 2, Section 7.

SECTION 5 Please keep your plan membership record up to date

Section 5.1	How to help make sure that we have accurate information about you
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Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage including your Primary Care Provider.

The doctors, hospitals, pharmacists, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services and drugs are covered and the cost-sharing amounts for you.** Because of this, it is very important that you help us keep your information up to date.

Let us know about these changes:

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, or Pennsylvania Medical Assistance (Medicaid))
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study

If any of this information changes, please let us know by calling Member Services (phone numbers are printed on the back cover of this booklet). You may also send us a secure email telling us about changes to your membership record by visiting the member website at www.thehealthplan.com and clicking on "contacts" at the top of the webpage.

Registered website users may also access claims records, request replacement ID cards, change their PCP and more. Haven't registered for access to the secure section of the website yet? Registration is easy; you will need your ID card and your email address to register. Visit www.thehealthplan.com, click on "Register" and follow the step-by-step instructions. If you have questions about accessing the secure section of our website, please call Member Services (phone numbers are printed on the back cover of this booklet).

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Chapter 1. Getting started as a member

Read over the information we send you about any other insurance coverage you have

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. (For more information about how our coverage works when you have other insurance, see Section 7 in this chapter.)

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Member Services (phone numbers are printed on the back cover of this booklet).

SECTION 6 We protect the privacy of your personal health information

Section 6.1 We make sure that your health information is protected

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

For more information about how we protect your personal health information, please go to Chapter 8, Section 1.4 of this booklet.

SECTION 7 How other insurance works with our plan

Section 7.1 Which plan pays first when you have other insurance?

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the "primary payer" and pays up to the limits of its coverage. The one that pays second, called the "secondary payer," only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-stage Renal Disease (ESRD):

Chapter 1. Getting started as a member

- If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
- If you're over 65 and you or your spouse is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Pennsylvania Medical Assistance (Medicaid) and TRICARE never pay first for Medicare-covered services. They only pay after Medicare and/or employer group health plans have paid.

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Member Services (phone numbers are printed on the back cover of this booklet). You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

CHAPTER 2

*Important phone numbers
and resources*

Chapter 2. Important phone numbers and resources

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Chapter 2. Important phone numbers and resources

**SECTION 1 Geisinger Gold Secure Rx (HMO SNP) contacts
(how to contact us, including how to reach Member Services at the plan)**

How to contact our plan's Member Services

For assistance with claims, billing or member card questions, please call or write to Geisinger Gold Secure Rx (HMO SNP) Member Services. We will be happy to help you.

Method	Member Services – Contact Information
CALL	<p>1-800-498-9731</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p> <p>After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer service representative will return your call no later than one business day after you leave your message.</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
TTY	<p>TTY users call PA Relay: 711 or 1-800-654-5984</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
FAX	570-271-5871
WRITE	<p>Geisinger Gold 100 North Academy Avenue Danville, PA 17822-2580</p>
WEBSITE	www.GeisingerGold.com

Chapter 2. Important phone numbers and resources

Method	Pharmacy Member Services – Contact Information
CALL	<p>1-800-988-4861</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
TTY	<p>Call PA Relay: 711 or 1-800-654-5984</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
FAX	570-271-5610
WRITE	<p>Geisinger Gold Pharmacy Department 100 North Academy Avenue Danville, PA 17822-2580</p>
WEBSITE	www.GeisingerGold.com

Chapter 2. Important phone numbers and resources

How to contact us when you are asking for a coverage decision about your medical care

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For more information on asking for coverage decisions about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

You may call us if you have questions about our coverage decision process.

Method	Coverage Decisions for Medical Care – Contact Information
CALL	1-800-544-3907 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. Voicemail is available during non-business hours.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
FAX	570-271-5534
WRITE	Medical Management Department Geisinger Health Plan 100 North Academy Avenue Danville, PA 17822-3218
WEBSITE	www.GeisingerGold.com

Chapter 2. Important phone numbers and resources**How to contact us when you are making an appeal about your medical care**

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Appeals for Medical Care – Contact Information
CALL	<p>1-800-498-9731 Calls to this number are free.</p> <p>Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
TTY	<p>TTY users call PA Relay: 711 or 1-800-654-5984</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
FAX	570-271-7225 Attention: Appeal Department
WRITE	<p>Geisinger Gold Appeal Department 100 North Academy Avenue Danville, PA 17822-3220</p>
WEBSITE	www.GeisingerGold.com

Chapter 2. Important phone numbers and resources**How to contact us when you are making a complaint about your medical care**

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints about Medical Care – Contact Information
CALL	<p>1-800-498-9731</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
TTY	<p>TTY users call PA Relay: 711 or 1-800-654-5984</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
FAX	570-271-7225 Attention: Appeal Department
WRITE	<p>Geisinger Gold Appeal Department 100 North Academy Avenue Danville, PA 17822-3220</p>
MEDICARE WEBSITE	<p>You can submit a complaint about Geisinger Gold Secure Rx (HMO SNP) directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx</p>

Chapter 2. Important phone numbers and resources**How to contact us when you are asking for a coverage decision about your Part D prescription drugs**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs covered under the Part D benefit included in your plan. For more information on asking for coverage decisions about your Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Coverage Decisions for Part D Prescription Drugs – Contact Information
CALL	<p>1-800-988-4861</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
TTY	<p>TTY users call PA Relay: 711 or 1-800-654-5984</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
FAX	570-271-5610
WRITE	<p>Geisinger Gold Pharmacy Department 100 North Academy Avenue Danville, PA 17822-2580</p>
WEBSITE	www.GeisingerGold.com

Chapter 2. Important phone numbers and resources**How to contact us when you are making an appeal about your Part D prescription drugs**

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Appeals for Part D Prescription Drugs – Contact Information
CALL	<p>1-800-498-9731</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
TTY	<p>TTY users call PA Relay: 711 or 1-800-654-5984</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
FAX	570-271-7225 Attention: Appeal Department
WRITE	<p>Geisinger Gold Appeal Department 100 North Academy Avenue Danville, PA 17822-3220</p>
WEBSITE	www.GeisingerGold.com

Chapter 2. Important phone numbers and resources**How to contact us when you are making a complaint about your Part D prescription drugs**

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints about Part D prescription drugs – Contact Information
CALL	1-800-498-9731 Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week. <i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i>
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week. <i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i>
FAX	570-271-7225 Attention: Appeal Department
WRITE	Geisinger Gold Appeal Department 100 North Academy Avenue Danville, PA 17822-3220
MEDICARE WEBSITE	You can submit a complaint about Geisinger Gold Secure Rx (HMO SNP) directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx

Where to send a request asking us to pay for our share of the cost for medical care or a drug you have received

For more information on situations in which you may need to ask us for reimbursement or to pay a bill you have received from a provider, see Chapter 7 (*Asking us to pay our share of a bill you have received for covered medical services or drugs*).

Chapter 2. Important phone numbers and resources

Geisinger Gold is not allowed to reimburse members for Medical Assistance (Medicaid) covered benefits. If you have questions, please contact Member Services at the phone number listed at the beginning of this section.

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

Method	Payment Request – Contact Information
CALL	1-800-498-9731 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Monday through Friday.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Monday through Friday.
FAX	570-271-5871
WRITE	Geisinger Gold P.O. Box 8200 Danville, PA 17821-8200
WEBSITE	www.GeisingerGold.com

Method	Part D Prescription Drug Payment Requests – Contact Information
CALL	1-800-988-4861 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Monday through Friday.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Monday through Friday.
FAX	570-271-5610
WRITE	Geisinger Gold Pharmacy Department 100 North Academy Avenue Danville, PA 17822-2580
WEBSITE	www.GeisingerGold.com

Chapter 2. Important phone numbers and resources

SECTION 2 Medicare (how to get help and information directly from the Federal Medicare program)

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called “CMS”). This agency contracts with Medicare Advantage organizations including us.

Method	Medicare – Contact Information
CALL	1-800-MEDICARE, or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
WEBSITE	http://www.medicare.gov This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes booklets you can print directly from your computer. You can also find Medicare contacts in your state. The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools: <ul style="list-style-type: none"> • Medicare Eligibility Tool: Provides Medicare eligibility status information. • Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans.

Chapter 2. Important phone numbers and resources

Method	Medicare – Contact Information
WEBSITE (continued)	<p>You can also use the website to tell Medicare about any complaints you have about Geisinger Gold Secure Rx (HMO SNP):</p> <ul style="list-style-type: none"> <p>Tell Medicare about your complaint: You can submit a complaint about Geisinger Gold Secure Rx (HMO SNP) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</p> <p>If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website, print it out, and send it to you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)</p> <p>Minimum essential coverage (MEC): Coverage under this Plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.</p>

SECTION 3 State Health Insurance Assistance Program (free help, information, and answers to your questions about Medicare)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Pennsylvania, the SHIP is called Apprise.

Apprise is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Apprise counselors can help you with your Medicare questions or problems. They can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. Apprise counselors can also help you understand your Medicare plan choices and answer questions about switching plans.

Chapter 2. Important phone numbers and resources

Method	Apprise (Pennsylvania SHIP) – Contact Information
CALL	1-800-783-7067 Calls to this number are free
TTY	TTY users may use the PA Relay service: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	APPRISE Pennsylvania Department of Aging 555 Walnut Street 5th Floor Harrisburg, PA 17101-1919
WEBSITE	www.aging.state.pa.us

**SECTION 4 Quality Improvement Organization
(paid by Medicare to check on the quality of care for
people with Medicare)**

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For Pennsylvania, the Quality Improvement Organization is called Livanta.

Livanta has a group of doctors and other health care professionals who are paid by the Federal government. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. Livanta is an independent organization. It is not connected with our plan.

You should contact Livanta in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

Chapter 2. Important phone numbers and resources

Method	Livanta (Pennsylvania's Quality Improvement Organization) – Contact Information
CALL	1-866-815-5440 (<i>This number is toll free</i>)
TTY	1-866-868-2289 (<i>This number is toll free</i>) This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Livanta BFCC-QIO Program, Area 1 9090 Junction Drive, Suite 10 Annapolis Junction, MD 20701
WEBSITE	www.BFCCQIOAREA1.com

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. Social Security handles the enrollment process for Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security – Contact Information
CALL	1-800-772-1213 Calls to this number are free. Available 7:00 am to 7:00 pm, Monday through Friday. You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.

Chapter 2. Important phone numbers and resources

Method	Social Security – Contact Information
TTY	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 7:00 am to 7:00 pm, Monday through Friday.
WEBSITE	http://www.ssa.gov

SECTION 6 Pennsylvania Medical Assistance (Medicaid) (a joint Federal and state program that helps with medical costs for some people with limited income and resources)

Pennsylvania Medical Assistance (Medicaid) is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources.

In addition, there are programs offered through Pennsylvania Medical Assistance (Medicaid) that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Pennsylvania Medical Assistance (Medicaid) benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Pennsylvania Medical Assistance (Medicaid) benefits (SLMB+).)
- **Qualified Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

Chapter 2. Important phone numbers and resources**Pennsylvania Medical Assistance (Medicaid) Benefits**

Geisinger Gold Secure Rx (HMO SNP) is a Medicare Advantage Special Needs Plan for people who have both Medicare and Pennsylvania Medical Assistance (Medicaid). This Evidence of Coverage tells you about your **Medicare** benefits, and some additional benefits provided by Geisinger Gold.

In addition to the Medicare Benefits described in this Evidence of Coverage booklet, you also have ***Pennsylvania Medical Assistance (Medicaid)*** benefits that will cover your cost-sharing, plus some services, drugs and other items not covered by your Geisinger Gold Secure Rx (HMO SNP) Plan.

Below is a list, provided by the Commonwealth of Pennsylvania, of the Pennsylvania Medical Assistance (Medicaid) benefits offered to full-benefit Dual Eligible Pennsylvania Medical Assistance (Medicaid) recipients.

Medicare coverage must be used first, and the Pennsylvania Medical Assistance (Medicaid) Program may then cover payment of Pennsylvania Medical Assistance (Medicaid) covered services.

Please Note: Geisinger Gold Secure Rx (HMO SNP) does not administer your Pennsylvania Medical Assistance (Medicaid) benefits. Covered Pennsylvania Medical Assistance (Medicaid) services may change from time to time. Please contact your local County Assistance Office or the Commonwealth of Pennsylvania Medical Assistance office for more information or for assistance with your Pennsylvania Medical Assistance (Medicaid) benefits.

Commonwealth of Pennsylvania Full-Benefit Pennsylvania Medical Assistance (Medicaid) Benefits and HCBS Waiver Services:

Pennsylvania Medical Assistance (Medicaid) State Plan Benefits and HCBS Waiver Services Identified by Pennsylvania Medical Assistance (Medicaid) for Benefit Coordination Purposes.

Pennsylvania Medical Assistance (Medicaid) Service Category	Pennsylvania Medical Assistance (Medicaid) Benefit Limits
Inpatient Acute Hospital	N/A
Inpatient Rehab Hospital	N/A
Inpatient Psych	30 Days per Fiscal Year
Inpatient Drug and Alcohol	30 Days per Fiscal Year
Emergency Room	N/A
Outpatient Hospital Short Procedure Unit and Ambulatory Surgical Center	N/A
Outpatient Hospital Clinic	18 Visits per Fiscal Year*
Outpatient Psych Clinic	5 hours psychotherapy per 30 days
Psych Partial	540 hours per Fiscal Year

Chapter 2. Important phone numbers and resources

Pennsylvania Medical Assistance (Medicaid) Service Category	Pennsylvania Medical Assistance (Medicaid) Benefit Limits
Outpatient Drug and Alcohol Clinic	8 hours psychotherapy per 30 days 7 methadone visits per week 42 opiate detox visits per 365 days
Independent Medical Clinic	18 Visits per Fiscal Year*
Federally Qualified Health Center/Rural Health Center	18 Visits per Fiscal Year*
Family Planning Clinic	18 Visits per Fiscal Year*
Maternity – Physician, Certified Nurse Midwife, Birth Center	N/A
Physician Services	18 Visits per Fiscal Year*
Certified Registered Nurse Practitioner Services	18 Visits per Fiscal Year*
Optometrist Services	18 Visits per Fiscal Year*
Podiatrist Services	18 Visits per Fiscal Year*
Renal Dialysis	N/A
Hospice	N/A
Skilled Nursing Facility/Long Term Care	N/A
Intermediate Care Facility/Mental Retardation and Intermediate Care Facility/Other Related Conditions	N/A
Laboratory	N/A
Radiology (x-ray)	N/A
Home Health Agency	N/A
Medical Supplies	Categorically Needy – unlimited Medically Needy – only in conjunction with Home Health Agency services
Durable Medical Equipment	Categorically Needy – unlimited Medically Needy – only in conjunction with Home Health Agency services
Ambulance (emergency)	N/A
Non-Emergency Medical Treatment	N/A
Pharmacy ¹	Categorically Needy Medically Needy – Birth Control only. Long Term Care – all legend Rx
Audiologist Services	Under age 21 only
Case Management (Targeted Case Management)	Limited to target groups
Chiropractor Services	18 Visits per Fiscal Year*
Dentist Services (Office)	Categorically Needy – N/A ² Medically Needy – Not Covered
Eyeglasses	Under age 21 only
Hearing Aids	Under age 21 only
Personal Care	Under age 21 only

Chapter 2. Important phone numbers and resources

Pennsylvania Medical Assistance (Medicaid) Service Category	Pennsylvania Medical Assistance (Medicaid) Benefit Limits
Private Duty Nursing	Under age 21 only
Psychologist Services (office)	Under age 21 only
Residential Treatment Facility	Under age 21 only
Social Worker Services	Under age 21 only
Therapy (Speech, Language, Hearing)	Under age 21 only
Home and Community-Based Services	
Personal Assistance Services	
Home Health	
Accessibility Adaptations, Equipment, Technology and Medical Supplies	
Respite	
Therapeutic and Counseling Services	
Financial Management Services	
Community Transition Services	
Personal Emergency Response System (PERS)	
Adult Daily Living	
TeleCare	
Non-Medical Transportation	
Community Integration	
Supported Employment	
Education Services	
Service Coordination	
Home Delivered Meals	
Prevocational Services	
Participant-Directed Community Supports	
Participant-Directed Goods and Services	
Residential Habilitation	
Structured Day Habilitation	

- **Combined total of specific evaluation, management and consultation procedures by physicians, podiatrists, optometrists, CRNPs, chiropractors, outpatient and independent clinics, RHC and FQHCs. Limit applies to adults, excluding adults who are pregnant or live in a nursing facility, ICF/MR or ICF/ORC settings. A Benefit Limit Exceptions process is available.*
- *¹A 6 Rx limit per month will apply to adults effective 1/1/2012. A Benefit Limit Exceptions process will be available.*
- *² New dental limits will apply to adults effective 9/30/2011: Dental exams and prophylaxis are limited to 1 per 180 days, per recipient; crowns, endodontic and periodontal services will not be covered; and dentures will be limited to one upper arch or partial and one lower arch or partial, or one full set of dentures per lifetime. A Benefit Limit Exceptions process will be available. These dental changes do not apply to adults who live in a nursing facility, ICF/MR or ICF/ORC settings.*

Chapter 2. Important phone numbers and resources

If you have questions about the assistance you get from Pennsylvania Medical Assistance (Medicaid), contact the Pennsylvania Department of Human Services, Pennsylvania Medical Assistance (Medicaid) program by calling the toll-free number listed below, or by contacting your local County Assistance office.

Method	Pennsylvania Department of Human Services, Medical Assistance: Medicaid program – Contact Information
CALL	1-800-692-7462 (for in-state calls only) Calls to this number are free
TTY	1-800-451-5886 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
VISIT	You may visit your local county assistance office. County assistance offices are listed below, and are also available online on the Pennsylvania Department of Human Services Medical Assistance website.
WEBSITE	www.dhs.state.pa.us/foradults/healthcaremedicalassistance/index.htm

Your local Pennsylvania County Assistance office helps people enrolled in Medical Assistance (Medicaid) with Medicaid service or billing problems.

Pennsylvania County Assistance Offices:

<u>County</u>	<u>Assistance Office Address</u>	<u>Telephone/Fax Numbers</u>
Adams	Adams County Assistance Office 225 South Franklin Street P.O. Box 4446 Gettysburg, PA 17325-4446	Toll Free: 1-800-638-6816 Phone: 717-334-6241 FAX: 717-334-4104
Berks	Berks County Assistance Office Reading State Office Building 625 Cherry Street Reading, PA 19602-1188	Toll Free: 1-866-215-3912 Phone: 610-736-4211 FAX: 610-736-4004
Blair	Blair County Assistance Office 1100 Green Avenue Altoona, PA 16601-3440	Toll Free: 1-866-812-3341 FAX: 814-941-6813
Cambria	Cambria County Assistance Office 625 Main Street Johnstown, PA 15901-1678	Toll Free: 1-877-315-0389 Phone: 814-533-2491 FAX: 814-533-2214

Chapter 2. Important phone numbers and resources

Pennsylvania County Assistance Offices:

<u>County</u>	<u>Assistance Office Address</u>	<u>Telephone/Fax Numbers</u>
Cameron	Cameron County Assistance Office 411 Chestnut Street P.O. Box 71 Emporium, PA 15834-0071	Toll Free: 1-888-855-1824 Phone: 814-486-3757 Fax 814-486-1379
Carbon	Carbon County Assistance Office 101 Lehigh Drive Lehighton, PA 18235	Toll Free: 1-800-314-0963 Phone: 610-577-9020 FAX: 610-577-9043
Centre	Centre County Assistance Office 2580 Park Center Boulevard State College, PA 16801-3005	Toll Free: 1-800-355-6024 Phone: 814-863-6571 FAX: 814-689-1356
Clearfield	Clearfield County Assistance Office 1025 Leonard Street Clearfield, PA 16830	Toll Free: 1-800-521-9218 Phone: 814-765-7591 FAX: 814-765-0802
Clinton	Clinton County Assistance Office 300 Bellefonte Avenue Suite 101 Lock Haven, PA 17745-1929	Toll Free: 1-800-820-4159 Phone: 570-748-2971 FAX: 570-893-2973
Columbia	Columbia County Assistance Office 27 East Seventh Street P.O. Box 628 Bloomsburg, PA 17815-0628	Toll Free: 1-877-211-1322 Phone: 570-387-4200 FAX: 570-387-4708
Cumberland	Cumberland County Assistance Office 33 Westminster Drive P.O. Box 599 Carlisle, PA 17013-0599	Toll Free: 1-800-269-0173 Phone: 717-240-2700 FAX: 717-240-2781
Dauphin	Dauphin County Assistance Office 2432 N. 7th Street P.O. Box 5959 Harrisburg, PA 17110-0959	Toll Free: 1-800-788-5616 Phone: 717-787-2324 FAX: 717-772-4703
Fulton	Fulton County Assistance Office 539 Fulton Drive McConnellsburg, PA 17233	Toll Free: 1-800-222-8563 Phone: 717-485-3151 Fax: 717-485-3713

Pennsylvania County Assistance Offices:

<u>County</u>	<u>Assistance Office Address</u>	<u>Telephone/Fax Numbers</u>
Huntingdon	Huntingdon County Assistance Office 7591 Lake Raystown Shopping Center Huntingdon, PA 16652-0398	Toll Free: 1-800-237-7674 Phone: 814-643-1170 FAX: 814-643-5441
Jefferson	Jefferson County Assistance Office 100 Prushnok Drive P.O. Box 720 Punxsutawney, PA 15767-0720	Toll Free: 1-800-242-8214 Phone: 814-938-2990 FAX: 814-938-3842
Juniata	Juniata County Assistance Office 100 Meadow Lane P.O. Box 65 Mifflintown, PA 17059-9983	Toll Free: 1-800-586-4282 Phone: 717-436-2158 FAX: 717-436-5402
Lackawanna	Lackawanna County Assistance Office 200 Scranton State Office Building 100 Lackawanna Avenue Scranton, PA 18503-1972	Toll Free: 1-877-431-1887 Phone: 570-963-4525 FAX: 570-963-4843
Lancaster	Lancaster County Assistance Office 832 Manor Street P.O. Box 4967 Lancaster, PA 17604-4967	Phone: 717-299-7411 FAX: 717-299-7565
Lebanon	Lebanon County Assistance Office 625 South Eighth Street Lebanon, PA 17042-0870	Toll Free: 1-800-229-3926 Phone: 717-270-3600 FAX: 717-228-2589
Lehigh	Lehigh County Assistance Office 101 South 7th Street Allentown, PA 18101-2295	Toll Free: 1-877-223-5956 Phone: 610-821-6509 FAX: 610-821-6705
Luzerne	Luzerne County Assistance Office Wilkes-Barre District 205 South Washington Street Wilkes-Barre, PA 18711-3298	Toll Free: 1-866-220-9320 Phone: 570-826-2100 FAX: 570-826-2178
	Luzerne County Assistance Office Hazleton District Center Plaza Building 10 West Chestnut Street Hazleton, PA 18201-6409	Phone: 570-459-3800 FAX: 570-459-3931

Chapter 2. Important phone numbers and resources

Pennsylvania County Assistance Offices:

<u>County</u>	<u>Assistance Office Address</u>	<u>Telephone/Fax Numbers</u>
Lycoming	Lycoming County Assistance Office 400 Little League Boulevard P.O. Box 127 Williamsport, PA 17703-0127	Toll Free: 1-877-867-4014 Phone: 570-327-3300 FAX: 570-321-6501
Mifflin	Mifflin County Assistance Office 1125 Riverside Drive Lewistown, PA 17044-1942	Toll Free: 1-800-382-5253 Phone: 717-248-6746 FAX: 717-242-6099
Monroe	Monroe County Assistance Office 1972 W. Main Street, Suite 101 Stroudsburg, PA 18360-0232	Toll Free: 1-877-905-1495 Phone: 570-424-3030 FAX: 570-424-3915
Montour	Montour County Assistance Office 327 Church Street Danville, PA 17821-0278	Toll Free: 1-866-596-5944 Phone: 570-275-7430 FAX: 570-275-7433
Northampton	Northampton County Assistance Office 201 Larry Holmes Drive P.O. Box 10 Easton, PA 18044-0010	Toll Free: 1-800-349-5122 Phone: 610-250-1700 FAX: 610-250-1839
Northumberland	Northumberland County Assistance Office 320 Chestnut Street Sunbury, PA 17801	Toll Free: 1-800-368-8390 Phone: 570-988-5900 FAX: 570-988-5918
Perry	Perry County Assistance Office 100 Centre Drive P.O. Box 280 New Bloomfield, PA 17068-0280	Toll Free: 1-800-991-1929 Phone: 717-582-2127 FAX: 717-582-4187
Pike	Pike County Assistance Office Milford Professional Park Suite 101 10 Buist Road Milford, PA 18337	Toll Free: 1-866-267-9181 Phone: 570-296-6114 FAX: 570-296-4183
Potter	Potter County Assistance Office 269 Route 6 West, Room 1 Coudersport, PA 16915-8465	Toll Free: 1-800-446-9896 Phone: 814-274-4900 FAX: 814-274-3635

Chapter 2. Important phone numbers and resources

Pennsylvania County Assistance Offices:

<u>County</u>	<u>Assistance Office Address</u>	<u>Telephone/Fax Numbers</u>
Schuylkill	Schuylkill County Assistance Office 2640 Woodglen Road P.O. Box 1100 Pottsville, PA 17901-1341	Toll Free: 1-877-306-5439 Phone: 570-621-3000 FAX: 570-624-3334
Snyder	Snyder County Assistance Office 83 Maple Lane Selinsgrove, PA 17870-1302	Toll Free: 1-866-713-8584 Phone: 570-374-8126 FAX: 570-374-6347
Somerset	Somerset County Assistance Office 164 Stayrook Street Somerset, PA 15501	Toll Free: 1-800-248-1607 Phone: 814-443-3681 FAX: 814-445-4352
Sullivan	Sullivan County Assistance Office 918 Main Street, Suite 2 P.O. Box 355 Laporte, PA 18626-0355	Toll Free: 1-877-265-1681 Phone: 570-946-7174 FAX: 570-946-7189
Susquehanna	Susquehanna County Assistance Office 111 Spruce Street P.O. Box 128 Montrose, PA 18801-0128	Toll Free: 1-888-753-6328 Phone: 570-278-3891 FAX: 570-278-9508
Tioga	Tioga County Assistance Office 11809 Route 6 Wellsboro, PA 16901-6764	Toll Free: 1-800-525-6842 Phone: 570-724-4051 FAX: 570-724-5612
Union	Union County Assistance Office Suite 300 1610 Industrial Boulevard Lewisburg, PA 17837-1292	Toll Free: 1-877-628-2003 Phone: 570-524-2201 FAX: 570-524-2361
Wayne	Wayne County Assistance Office 107 8th Street, 2nd Floor P.O. Box 229 Honesdale, PA 18431-0229	Toll Free: 1-877-879-5267 Phone: 570-253-7100 FAX: 570-253-7374

Chapter 2. Important phone numbers and resources**Pennsylvania County Assistance Offices:**

<u>County</u>	<u>Assistance Office Address</u>	<u>Telephone/Fax Numbers</u>
Wyoming	Wyoming County Assistance Office 608 Hunter Highway, Suite 6 P.O. Box 490 Tunkhannock, PA 18657-0490	Toll Free: 1-877-699-3312 Phone: 570-836-5171 FAX: 570-836-8761
York	York County Assistance Office 130 N. Duke Street P.O. Box 15041 York, PA 17405-7041	Phone: 717-771-1100 Toll Free: 800-991-0929 FAX: 717-771-1261

The Pennsylvania Office of the State Long-Term Care Ombudsman helps people get information about nursing homes and resolve problems between nursing homes and residents or their families.

Method	Office of the State Long-Term Care Ombudsman Pennsylvania Department of Aging – Contact Information
CALL	717-783-8975
WRITE	Office of the State Long-Term Care Ombudsman Pennsylvania Department of Aging 555 Walnut Street, 5 th Floor Harrisburg, PA 17101-1919
WEBSITE	www.aging.state.pa.us/portal/server.pt/community/advocacy_(ombudsman)/19389 A list of county ombudsman offices is also available on this website.

SECTION 7 Information about programs to help people pay for their prescription drugs

Medicare’s “Extra Help” Program

Because you are eligible for Pennsylvania Medical Assistance (Medicaid), you qualify for and are getting “Extra Help” from Medicare to pay for your prescription drug plan costs. You do not need to do anything further to get this “Extra Help.”

If you have questions about “Extra Help,” call:

Chapter 2. Important phone numbers and resources

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048 (applications), 24 hours a day, 7 days a week;
- The Social Security Office at 1-800-772-1213, between 7 am to 7 pm, Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Pennsylvania Medical Assistance (Medicaid) Office (applications) (See Section 6 of this chapter for contact information).

If you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has established a process that allows you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

- Geisinger Gold Pharmacy Member Services will assist you with this process. Please call us at 1-800-988-4861 within 15 days of paying the cost sharing amount that you believe may be incorrect. You may be asked to provide us with documentation about your eligibility for Extra Help and the pharmacy receipt for the amount in question. Geisinger Gold Pharmacy Member Services will work with you, Medicare, and your pharmacy to assess if you have paid incorrect cost sharing.
- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Member Services if you have questions (phone numbers are printed on the back cover of this booklet).

Medicare Coverage Gap Discount Program

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the coverage gap and are not receiving "Extra Help." A 50% discount on the negotiated price (excluding the dispensing fee) is available for those brand name drugs from manufacturers. The plan pays an additional 5% and you pay the remaining 45% for your brand drugs.

If you reach the coverage gap, we will automatically apply the discount when your pharmacy bills you for your prescription and your Part D Explanation of Benefits (Part D EOB) will show any discount provided. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and moves you through the coverage gap. The amount paid by the plan (5%) does not count toward your out-of-pocket costs.

Chapter 2. Important phone numbers and resources

You also receive some coverage for generic drugs. If you reach the coverage gap, the plan pays 42% of the price for generic drugs and you pay the remaining 58% of the price. For generic drugs, the amount paid by the plan (42%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap. Also, the dispensing fee is included as part of the cost of the drug.

Because you get “Extra Help” from Medicare to pay for your prescription drug plan costs, the Medicare Coverage Gap Discount Program does not apply to you. You already have coverage for your prescription drugs during the coverage gap through the “Extra Help” program.

For people who don't get “Extra Help,” the Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the coverage gap. These enrollees also receive some coverage for generic drugs. If you have any questions about the Medicare Coverage Gap Discount Program, please contact Member Services (phone numbers are printed on the back cover of this booklet).

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Member Services (phone numbers are printed on the back cover of this booklet).

**What if you have coverage from an AIDS Drug Assistance Program (ADAP)?
What is the AIDS Drug Assistance Program (ADAP)?**

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Special Pharmaceutical Benefits Program, (SPBP) customer service at 1-800-922-9384. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. For information please call the SPBP customer service at 1-800-922-9384.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the SPBP customer service at 1-800-922-9384 or send questions to SPBP@pa.gov. You can visit <http://www.health.state.pa.us/spbp> or <http://www.portal.state.pa.us/portal/server.pt?open=514&objID=1314737&mode=2>

Chapter 2. Important phone numbers and resources**What if you get “Extra Help” from Medicare to help pay your prescription drug costs?
Can you get the discounts?**

Most of our members get “Extra Help” from Medicare to pay for their prescription drug plan costs. If you get “Extra Help,” the Medicare Coverage Gap Discount Program does not apply to you. If you get “Extra Help,” you already have coverage for your prescription drug costs during the coverage gap.

What if you don’t get a discount, and you think you should have?

If you think that you have reached the coverage gap and did not get a discount when you paid for your brand name drug, you should review your next *Part D Explanation of Benefits* (Part D EOB) notice. If the discount doesn’t appear on your *Part D Explanation of Benefits*, you should contact us to make sure that your prescription records are correct and up-to-date. If we don’t agree that you are owed a discount, you can appeal. You can get help filing an appeal from your State Health Insurance Assistance Program (SHIP) (telephone numbers are in Section 3 of this Chapter) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

SECTION 8 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address

Method	Railroad Retirement Board – Contact Information
CALL	1-877-772-5772 Calls to this number are free. Available 9:00 am to 3:30 pm, Monday through Friday If you have a touch-tone telephone, recorded information and automated services are available 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <i>not</i> free.
WEBSITE	http://www.rrb.gov

SECTION 9 You can get assistance from Pennsylvania Area Agencies on Aging, Geisinger Health Plan Health and Wellness Programs, the Pennsylvania Department of Aging, and the Pennsylvania Department of Human Services

Geisinger Health Plan Health and Wellness Education Programs

Health Management programs focus on health conditions including education and management (in conjunction with your PCP) of Asthma, Chronic Obstructive Pulmonary Disease (COPD), Heart Failure (HF), Coronary Artery Disease (previous heart attack, angina, coronary bypass), Diabetes, High Blood Pressure (Hypertension), Osteoporosis and Tobacco Cessation. Health Management nurses work with your health care Provider to promote optimal monitoring, of medication and lifestyle management.

If you have questions regarding these programs, please contact the Geisinger Health Plan Health Management Department toll free at 1-800-883-6355, Monday through Friday, 8:00 a.m. to 4:30 p.m.

Commonwealth of Pennsylvania, Department of Aging

This Pennsylvania Department of Aging webpage has links to local Area Agencies on Aging, and many other local resources that provide assistance to Older Pennsylvanians.

http://www.portal.state.pa.us/portal/server.pt/community/your_local_resources/

You can also reach the Pennsylvania Department of Aging at (717) 783-1550 or via Email at aging@pa.gov

Area Agencies on Aging

Pennsylvania's Area Agencies on Aging are non-profit organizations funded by Federal, State, and County governments to assist older adults by promoting the ability to live with independence and dignity.

Area Agencies on Aging (AAA) can assist you with a variety of services, information and referrals. Specific services available at each agency vary throughout the state, but each agency offers a wide array of programs to help older Pennsylvanians and their families get the help and information they need.

Your local Area Agency on Aging can assist you with services such as transportation, care management, counseling, senior centers, meal services, protective services, personal care, home support, information on housing options and long term care, adult day care, legal assistance, ombudsman and other services that may be available in your community.

Contact the Area Agency on Aging (AAA) that serves your county for information on the services available in your area at www.aging.state.pa.us.

Chapter 2. Important phone numbers and resources

Commonwealth of Pennsylvania Department of Human Services

Links are available on this Pennsylvania Department of Human Services website for various Pennsylvania adult assistance programs, such as Services for Persons with Disabilities, Heating Assistance (LIHEAP), Cash Assistance, Hearings and Appeals process, and other services and programs administered by the Pennsylvania Department of Human Services.

<http://www.dhs.state.pa.us/foradults/index.htm>

You can also contact the Pennsylvania Department of Human Services by phone at 1-800-692-7462.

CHAPTER 3

*Using the plan's coverage for your
medical services*

Chapter 3. Using the plan’s coverage for your medical services

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SECTION 1 Things to know about getting your medical care covered as a member of our plan

This chapter explains what you need to know about using the plan to get your medical care covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan, use the benefits chart in the next chapter, Chapter 4 (*Benefits Chart, what is covered*).

Section 1.1 What are “network providers” and “covered services”?

Here are some definitions that can help you understand how you get the care and services that are covered for you as a member of our plan:

- **“Providers”** are doctors and other health care professionals licensed by the state to provide medical services and care. The term “providers” also includes hospitals and other health care facilities.
- **“Network providers”** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and the Medicare cost-sharing amount paid by Pennsylvania Medical Assistance on your behalf as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay nothing for covered services.
- **“Covered services”** include all the medical care, health care services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4.

Section 1.2 Basic rules for getting your medical care covered by the plan
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As a Medicare health plan, Geisinger Gold Secure Rx (HMO SNP) must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules for these services.

Geisinger Gold Secure Rx (HMO SNP) will generally cover your medical care as long as:

- **The care you receive is included in the plan's Benefits Chart** (this chart is in Chapter 4 of this booklet).
- **The care you receive is considered medically necessary.** “Medically necessary” means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Chapter 3. Using the plan's coverage for your medical services

- **You have a network primary care provider (a PCP) who is providing and overseeing your care.** As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).
 - In most situations, your network PCP must give you approval in advance before you can use other providers in the plan's network, such as specialists, hospitals, skilled nursing facilities, or home health care agencies. This is called giving you a "referral." For more information about this, see Section 2.3 of this chapter.
 - Referrals from your PCP are not required for emergency care or urgently needed services. There are also some other kinds of care you can get without having approval in advance from your PCP (for more information about this, see Section 2.2 of this chapter).
- **You must receive your care from a network provider** (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. *Here are three exceptions:*
 - The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
 - If you need medical care that Medicare requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. Authorization must be obtained from our plan prior to seeking care. In this situation, we will cover these services as if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.
 - The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.

SECTION 2 Use providers in the plan's network to get your medical care

Section 2.1	You must choose a Primary Care Provider (PCP) to provide and oversee your care
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What is a “PCP” and what does the PCP do for you?

When you become a member of our plan, you must choose a network provider to be your Primary Care Provider (PCP). Your PCP is a physician who meets state requirements and is trained to give you routine medical care. As we explain below, you will get your routine or basic care from your PCP. Your PCP will also coordinate the rest of the covered services you get as a member of our plan. For example, in order for you to see a specialist, you must get your PCP's approval first. (This is called getting a “referral” to a specialist.) Your PCP will provide most of your care and will help you arrange or coordinate the rest of the covered services you get as a member of our plan. This includes x-rays, laboratory tests, therapies, care from doctors who are specialists, hospital admissions, and follow-up care.

“Coordinating” your services includes checking or consulting with other network providers about your care and how it is going. If you need certain types of covered services or supplies, you must get approval in advance from your PCP (such as giving you a referral to see a specialist). In some cases, your PCP will need to get prior authorization (prior approval) from us. Since your PCP will provide and coordinate your medical care, you should have all of your past medical records sent to your PCP's office. Chapter 8 Section 1.4 tells you how we will protect the privacy of your medical records and personal health information.

How do you choose your PCP?

Upon enrollment, you can choose a PCP by selecting a PCP listed in the Provider Directory, or by obtaining assistance from Member Services. The name and office telephone number of your PCP site is printed on your Geisinger Gold membership card. If there is a particular Geisinger Gold specialist or hospital that you want to use, check first to be sure your PCP makes referrals to that specialist, or uses that hospital.

Changing your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers and you would have to find a new PCP.

Chapter 3. Using the plan's coverage for your medical services

To change your PCP, call Member Services (phone numbers are printed on the back cover of this booklet). When you call, be sure to tell Member Services if you are seeing specialists or getting other covered services that needed your PCP's approval (such as home health services or durable medical equipment). Member Services will help make sure that you can continue with the specialty care and other services you have been getting when you change your PCP. They will also check to be sure the PCP you want to switch to is accepting new patients. Member Services will change your membership record to show the name of your new PCP, and tell you when the change to your new PCP will take effect. They will send you a new membership card that shows the name and phone number of your new PCP unless the change of PCP is within the same primary care site.

Section 2.2	What kinds of medical care can you get without getting approval in advance from your PCP?
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You can get the services listed below without getting approval in advance from your PCP.

- Routine women's health care, which includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams as long as you get them from a network provider.
- Flu shots Hepatitis B vaccinations, and pneumonia vaccinations as long as you get them from a network provider.
- Emergency services from network providers or from out-of-network providers.
- Urgently needed services from network providers or from out-of-network providers when network providers are temporarily unavailable or inaccessible, e.g., when you are temporarily outside of the plan's service area.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area. (If possible, please call Member Services before you leave the service area so we can help arrange for you to have maintenance dialysis while you are away. Phone numbers for Member Services are printed on the back cover of this booklet.)
- Inpatient and outpatient mental health care (as long as you get the service from a mental health provider who participates in Geisinger Health Plan's Designated Behavioral Health Benefit Program). To access mental health and substance abuse services, please call the phone number on the back of your Geisinger Gold Member ID card.
- Routine trimming of nails, as long as you get the service from a network provider. See Section 2.3 for more information.
- Prostate cancer screening for men age 50 and older, as long as you get these services from a network provider.
- Colorectal screening exams as long as you get these services from a network provider.
- Eye exams and bone mass measurement as long as you get these services from a network provider.

Chapter 3. Using the plan's coverage for your medical services

- HIV testing, if you are at risk, as long as you get these services from a network provider.
- Geisinger Health Plan health/case management programs, which include Asthma, Chronic Kidney Disease (CKD), Chronic Obstructive Pulmonary Disease (COPD), Heart Failure (HF), Coronary Artery Disease (previous heart attack, angina, coronary bypass), Diabetes, High Blood Pressure (Hypertension), Osteoporosis and Tobacco Abuse.

Section 2.3	How to get care from specialists and other network providers
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A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

When your PCP thinks that you need specialized treatment, he/she will give you a referral (approval in advance) to see a plan specialist or certain other providers.

It is very important to get a referral (approval in advance) from your PCP before you see a plan specialist or certain other providers (there are a few exceptions, including routine women's health care that we explain in section 2.2). **If you don't have a referral (approval in advance) before you get services from a specialist, you may have to pay for these services yourself.**

If the specialist wants you to come back for more care, check first to be sure that the referral (approval in advance) you got from your PCP for the first visit covers more visits to the specialist.

For some types of services and care, your provider may need to get approval in advance from our plan (this is called getting "Prior Authorization"). Services that need prior authorization are identified by statements in bold italics in the Benefit Chart in Chapter 4. You are responsible for making sure that your provider has obtained prior authorization from the plan before you receive care or services that require it.

What if a specialist or another network provider leaves our plan?

We may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections that are summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- When possible we will provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.

Chapter 3. Using the plan's coverage for your medical services

- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

To tell us that your doctor or specialist is leaving the plan, or if you would like assistance with selecting a new qualified provider, please contact Member Services (phone numbers are printed on the back cover of this booklet). A Geisinger Gold customer service representative will be happy to assist you.

Section 2.4	How to get care from out-of-network providers
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In certain situations, it may be necessary for you to obtain care outside of the plan network. You do not need permission from the plan (called prior authorization) to seek out-of-network emergency or urgently needed services, **but for all other types of care, you are responsible for making sure that prior authorization has been obtained before you receive out-of-network care.**

Except for emergency and urgently needed services, we will not pay for out-of-network care you receive without first obtaining prior authorization. To ask for prior authorization, please call the Member Services phone number listed on the back of your membership ID card.

- The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter. You do not need prior authorization to seek emergency or urgently needed services out of network. If you get emergency or urgently needed services out of network, your cost is the same cost sharing you would pay in network for the same service.
- If you need medical care that Medicare requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. **Authorization must be obtained from the plan prior to seeking this type of out-of-network care.** In this situation, you will pay the same as you would pay if you got the care from a network provider. For information about getting approval to see an out-of-network provider, see Section 2.3 in this chapter.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.

- Routine and Medicare-covered eyewear (prescription eye glasses or contact lenses) benefits and hearing aid benefits may be obtained out of network. Prior authorization to go out of network for eyewear or hearing aids is not necessary.

SECTION 3 How to get covered services when you have an emergency or urgent need for care or during a disaster

Section 3.1 Getting care if you have a medical emergency
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What is a “medical emergency” and what should you do if you have one?

A “**medical emergency**” is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP.
- **As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. The number to call is on your Geisinger Gold membership card.

What is covered if you have a medical emergency?

You may get Medicare-covered emergency medical care whenever you need it, anywhere in the United States or its territories. Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. For more information, see the Benefits Chart in Chapter 4 of this booklet.

In general, health care you get while traveling outside the United States and its territories isn't covered by Medicare.

Worldwide Coverage of Emergency/Urgently Needed Services

If a Medical Emergency or an Urgent Need for Medical Services occurs while you are traveling outside the U.S., your Geisinger Gold Worldwide Emergency/Urgent Care benefit will cover Emergency or Urgently Needed Care you receive outside of the United States and its territories. Coverage is limited to care that would be classified as emergency or urgently needed services had you received them inside the United States, up to a benefit limit of \$25,000 per year. Medical Evacuation from a foreign country back to the United States is not covered by Geisinger Gold.

Because the coverage provided by the Geisinger Gold Worldwide Emergency/Urgent Coverage benefit is limited to emergency or urgently needed care outside the United States, you may want to consider buying a travel insurance policy to get more coverage. A travel agent can give you more information about buying travel insurance. Not all travel insurance includes health care coverage or coverage of medical evacuation back to the United States, so it is important to understand what the travel insurance policy covers and any restrictions before purchasing.

Geisinger Gold does not cover non-emergency/non-urgent services you receive outside of the United States and its territories.

For more information about Worldwide Coverage of Emergency/Urgently Needed Services, please refer to the Benefit Chart in Chapter 4, or contact Member Services. The phone number can be found on the back page of this booklet.

If you have an emergency, we will talk with the doctors who are giving you emergency care to help manage and follow up on your care. The doctors who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

After the emergency is over you are entitled to follow-up care to be sure your condition continues to be stable. Your follow-up care will be covered by our plan. If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor has said that it was *not* an emergency, we will cover additional care *only* if you get the additional care in one of these two ways:

- You go to a network provider to get the additional care.

Chapter 3. Using the plan's coverage for your medical services

- – *or* – The additional care you get is considered “urgently needed services” and you follow the rules for getting this urgent care (for more information about this, see Section 3.2 below).

Section 3.2 Getting care when you have an urgent need for services**What “urgently needed services”?**

“Urgently needed services” are non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. The unforeseen condition could, for example, be an unforeseen flare-up of a known condition that you have.

What if you are in the plan's service area when you have an urgent need for care?

You should always try to obtain urgently needed services from network providers. However, if providers are temporarily unavailable or inaccessible and it is not reasonable to wait to obtain care from your network provider when the network becomes available, we will cover urgently needed services that you get from an out-of-network provider.

If you are in the plan's service area and have an urgent need for services, you should contact your PCPs office first, if possible. Many primary care providers reserve some time each day to see patients with an urgent need for services. Even after hours, your PCP may be able to assist you, or may be able to direct you to a partnering in-network provider who is on call for urgent after-hour services. You may also call our 24-hour nurse line, Tel-a-nurse, for assistance at 877-543-5061. If your PCP and other network providers are unavailable or inaccessible, our plan will cover urgently needed services that you receive at an urgent care center or from an out-of-network provider.

What if you are outside the plan's service area when you have an urgent need for care?

When you are outside the service area and cannot get care from a network provider, our plan will cover urgently needed services that you get from any provider.

If an urgent need for medical services occurs while you are traveling outside the United States, your Geisinger Gold Worldwide Emergency/Urgent Care benefit will cover urgently needed services you receive outside of the United States and its territories. Coverage is limited to services that would be classified as urgently needed care had you received them inside the United States, up to a benefit limit of \$25,000 per year. Our plan does not cover non-emergency/non-urgent services if you receive the care outside of the United States.

Section 3.3	Getting care during a disaster
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If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: www.GeisingerGold.com for information on how to obtain needed care during a disaster.

Generally, during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost-sharing. If you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5, Section 2.5 for more information.

SECTION 4	What if you are billed directly for the full cost of your covered services?
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Section 4.1	You can ask us to pay our share of the cost for covered services
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If you have paid for your covered services, or if you have received a bill for covered medical services, go to Chapter 7 (*Asking us to pay our share of a bill you have received for covered medical services or drugs*) for information about what to do.

Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for your Secure Rx (HMO SNP) Medicare-covered benefits. **Geisinger Gold is not allowed to reimburse members for Pennsylvania Medical Assistance (Medicaid) covered benefits.**

Section 4.2	What should you do if services are not covered by our plan?
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Geisinger Gold Secure Rx (HMO SNP) covers all medical services that are medically necessary, are listed in the plan's Benefits Chart (this chart is in Chapter 4 of this booklet), and are obtained consistent with plan rules. You are responsible for paying the full cost of services that aren't covered by our plan, either because they are not plan covered services, or they were obtained out-of-network and were not authorized.

However, in addition to the **Medicare** Benefits described in this Evidence of Coverage booklet, you may also have **Medical Assistance (Medicaid)** benefits that cover some services, drugs and other items that are not covered by your Geisinger Gold Secure Rx Plan. Before paying for services that are not covered by our Plan, you will want to check with Medical Assistance to see if the services are covered by your Medical Assistance (Medicaid) benefits. **If you have received services that are not covered by either our Plan or by your Medical Assistance (Medicaid) benefits, you are responsible for paying the full cost of these services.**

Geisinger Gold is not allowed to reimburse members for Medical Assistance (Medicaid) covered benefits. If you have questions, please contact Member Services at the phone number listed at the beginning of this section.

If you have any questions about whether we will pay for any medical service or care that you are considering, you have the right to ask us whether we will cover it before you get it. You also have the right to ask for this in writing. If we say we will not cover your services, you have the right to appeal our decision not to cover your care.

Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has more information about what to do if you want a coverage decision from us or want to appeal a decision we have already made. You may also call Member Services to get more information (phone numbers are printed on the back cover of this booklet).

For covered services that have a benefit limitation, you pay the full cost of any services you get after you have used up your benefit for that type of covered service. Costs incurred once a benefit limit has been reached will not count toward an Out-of-Pocket maximum. You can call Member Services when you want to know how much of your benefit limit you have already used.

SECTION 5 How are your medical services covered when you are in a “clinical research study”?

Section 5.1 What is a “clinical research study”?
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A clinical research study (also called a “clinical trial”) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. They test new medical care procedures or drugs by asking for volunteers to help with the study. This kind of study is one of the final stages of a research process that helps doctors and scientists see if a new approach works and if it is safe.

Not all clinical research studies are open to members of our plan. Medicare or our plan first needs to approve the research study. If you participate in a study that Medicare or our plan has *not* approved, *you will be responsible for paying all costs for your participation in the study.*

Chapter 3. Using the plan's coverage for your medical services

Once Medicare or our plan approves the study, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in a Medicare-approved clinical research study, you do *not* need to get approval from us or your PCP. The providers that deliver your care as part of the clinical research study do *not* need to be part of our plan's network of providers.

Your Pennsylvania Medical Assistance (Medicaid) benefits may provide additional coverage of services that are not covered by your Medicare benefits. For more information about your Medical Assistance (Medicaid) benefits, please contact the Pennsylvania Medical Assistance (Medicaid) office at 1-800-642-7462 or contact your Local County Assistance office. (Contact information is listed in Chapter 2, section 6 of this booklet.)

Although you do not need to get our plan's permission to be in a clinical research study, **you do need to tell us before you start participating in a clinical research study.** Here is why you need to tell us:

1. We can let you know whether the clinical research study is Medicare-approved.
2. We can tell you what services you will get from clinical research study providers instead of from our plan.

If you plan on participating in a clinical research study, contact Member Services (phone numbers are printed on the back cover of this booklet).

Section 5.2	When you participate in a clinical research study, who pays for what?
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Once you join a Medicare-approved clinical research study, you are covered for routine items and services you receive as part of the study, including:

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

Chapter 3. Using the plan's coverage for your medical services

Original Medicare pays most of the cost of the covered services you receive as part of the study. After Medicare has paid its share of the cost for these services, either your Pennsylvania Medicare Assistance (Medicaid) benefit or our plan will pay the rest. Like for all covered services, you will pay nothing for the covered services you get in the clinical research study.

In order for us to pay for our share of the costs, you will need to submit a request for payment. With your request, you will need to send us a copy of your Medicare Summary Notices or other documentation that shows what services you received as part of the study. Please see Chapter 7 for more information about submitting requests for payment.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will *not* pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were *not* in a study.
- Items and services the study gives you or any participant for free.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.

Do you want to know more?

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

For information about additional services which may be covered by your Pennsylvania Medical Assistance (Medicaid) benefits or Medicare cost-sharing paid by Pennsylvania Medical Assistance on your behalf, please contact the Pennsylvania Medical Assistance (Medicaid) office at 1-800-642-7462 or contact your local county assistance office. (Contact information is listed in Chapter 2, section 6 of this booklet.)

SECTION 6 Rules for getting care covered in a “religious non-medical health care institution”

Section 6.1	What is a religious non-medical health care institution?
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A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility care. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide coverage for care in a religious non-medical health care institution. You may choose to pursue medical care at any time for any reason. This benefit is provided only for Part A inpatient services (non-medical health care services). Medicare will only pay for non-medical health care services provided by religious non-medical health care institutions.

Section 6.2	What care from a religious non-medical health care institution is covered by our plan?
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To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is “non-excepted.”

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

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

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to *non-religious* aspects of care.
- If you get services from this institution that are provided to you in your home, our plan will cover these services only if your condition would ordinarily meet the conditions for coverage of services given by home health agencies that are not religious non-medical health care institutions.
- If you get services from this institution that are provided to you in a facility, the following conditions apply:
 - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
 - – *and* – You must get approval in advance from our plan before you are admitted to the facility or your stay will not be covered.
 - Original Medicare inpatient hospital coverage limits apply.

Chapter 3. Using the plan's coverage for your medical services

- For more information about our plan's coverage of services, please see the Benefit Chart in Chapter 4.

For information about additional services which may be covered by your Pennsylvania Medical Assistance (Medicaid) benefits or Medicare cost-sharing paid by Pennsylvania Medical Assistance on your behalf, please contact the Pennsylvania Medical Assistance (Medicaid) office at 1-800-642-7462 or contact your local county assistance office. (Contact information is listed in Chapter 2, section 6 of this booklet.)

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1	Will you own the durable medical equipment after making a certain number of payments under our plan?
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Durable medical equipment includes items such as oxygen equipment and supplies, wheelchairs, walkers, and hospital beds ordered by a provider for use in the home. Certain items, such as prosthetics, are always owned by the member. In this section, we discuss other types of durable medical equipment that must be rented.

In Original Medicare, people who rent certain types of durable medical equipment own the equipment after paying copayments for the item for 13 consecutive months. As a member of *Geisinger Gold*, after having rented certain types of plan-covered durable medical equipment (DME) not to exceed 13 consecutive months, the equipment converts from renting the equipment to your ownership.

There are only certain types of DME, known as “capped rental” DME, that qualify for conversion from rental to member ownership. Capped Rental DME includes items such as wheelchairs, continuous positive airway pressure (CPAP) devices and nebulizers. Before converting an equipment rental to member ownership, we may need documentation from your provider stating that you continue to use the equipment and that it is still medically necessary.

Not all Geisinger Gold network DME Suppliers are contracted for rent to own conversion. For more information about “capped rental” DME and which network DME suppliers offer a rent to own option, please call Geisinger Gold at (800) 498-9731, Monday through Friday from 8am to 8pm for more information.

If you choose a DME supplier who does the rent to own option, after the rental period is over and you become the owner, you may be responsible for part of the cost to have the equipment serviced.

Please note that accessories and supplies used on, in, or with the DME item are not included in the rental payment cap. You continue to be responsible for cost sharing on these associated items and supplies purchased for you.

Chapter 3. Using the plan's coverage for your medical services

What happens to payments you have made for durable medical equipment if you switch to Original Medicare?

If you switch to Original Medicare after being a member of our plan: If you did not acquire ownership of the durable medical equipment item while in our plan, you will have to make 13 new consecutive payments for the item while in Original Medicare in order to acquire ownership of the item. Your previous payments while in our plan do not count toward these 13 consecutive payments.

Your Pennsylvania Medical Assistance (Medicaid) benefits may provide additional coverage of DME items and services that are not covered by your Medicare benefits. For more information about your Medical Assistance (Medicaid) benefits, please contact the Pennsylvania Medical Assistance (Medicaid) office at 1-800-642-7462 or contact your Local County Assistance office. (Contact information is listed in Chapter 2, section 6 of this booklet.)

CHAPTER 4

Benefits Chart (what is covered)

Chapter 4. Benefits Chart (what is covered)

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Chapter 4. Benefits Chart (what is covered)

SECTION 1 Understanding covered services

This chapter focuses on what services are covered. It includes a Benefits Chart that lists your covered services as a member of Geisinger Gold Secure Rx (HMO SNP). Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services.

Section 1.1	You pay nothing for your covered services
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Because you get assistance from Medicaid, you pay nothing for your covered services as long as you follow the plans' rules for getting your care. (See Chapter 3 for more information about the plans' rules for getting your care.)

Geisinger Gold Secure Rx (HMO SNP) members also have Pennsylvania Medical Assistance (Medicaid) benefits. Medical Assistance (Medicaid) pays the Medicare copayments and coinsurance on your behalf for your Secure Rx Medicare-covered benefits **as long as you follow the plans' rules for getting covered care.**

- A **“copayment”** is the fixed amount paid by Medical Assistance on your behalf each time you receive certain Medicare-covered medical services.
- **“Coinsurance”** is the percentage of the total cost of certain Medicare-covered medical services paid by Medical Assistance on your behalf.

Depending on your level of Medical Assistance Benefit, Pennsylvania Medical Assistance (Medicaid) may require certain Secure Rx (HMO SNP) members to pay Medical Assistance (Medicaid) copayments when receiving covered services. For more information about your Pennsylvania Medical Assistance (Medicaid) Benefit, please contact the Pennsylvania Medical Assistance Office at 1-800-642-7462 or contact your Local County Assistance Office. See Chapter 2, section 6 for Pennsylvania Medical Assistance (Medicaid) Contact Information.

Section 1.2	What is the most you will pay for Medicare Part A and Part B covered medical services?
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Note: Because our members also get assistance from Pennsylvania Medical Assistance (Medicaid), very few members ever reach this out-of-pocket maximum.

Because you are enrolled in a Medicare Advantage Plan, there is a limit to how much you have to pay out-of-pocket each year for medical services that are covered under Medicare Part A and Part B (see the Medical Benefits Chart in Section 2, below). This limit is called the maximum out-of-pocket amount for medical services.

Chapter 4. Benefits Chart (what is covered)

As a member of Geisinger Gold Secure Rx (HMO SNP), the most you will have to pay out-of-pocket for Part A and Part B services in 2016 is \$6,700. The amounts you pay for copayments and coinsurance for covered services count toward this maximum out-of-pocket amount. (The amounts you pay for your Part D prescription drugs do not count toward your maximum out-of-pocket amount. In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart.) If you reach the maximum out-of-pocket amount of \$6,700, you will not have to pay any out-of-pocket costs for the rest of the year for covered Part A and Part B services. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Pennsylvania Medical Assistance (Medicaid) or another third party).

SECTION 2 Use the *Benefits Chart* to find out what is covered for you

Section 2.1 Your medical benefits as a member of the plan

The Benefits Chart on the following pages lists the services Geisinger Gold Secure Rx (HMO SNP) covers. The services listed in the Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, and equipment) *must* be medically necessary. “Medically necessary” means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- You receive your care from a network provider. In most cases, care you receive from an out-of-network provider will not be covered. Chapter 3 provides more information about requirements for using network providers and the situations when we will cover services from an out-of-network provider.
- You have a primary care provider (a PCP) who is providing and overseeing your care. In most situations, your PCP must give you approval in advance before you can see other providers in the plan’s network. This is called giving you a “referral.” Chapter 3 provides more information about getting a referral and the situations when you do not need a referral.
- Some of the services listed in the Benefits Chart are covered *only* if your doctor or other network provider gets approval in advance (sometimes called “prior authorization”) from us. Covered services that need approval in advance are marked in the Benefits Chart in bold italics. In addition, the following services not listed in the Benefits Chart require prior authorization:
 - Biofeedback Training

Chapter 4. Benefits Chart (what is covered)

- We may also charge you "administrative fees" for missed appointments or for not paying your required cost-sharing at the time of service. Call Member Services if you have questions regarding these administrative fees. (Phone numbers for Member Services are printed on the back cover of this booklet.)

Other important things to know about our coverage:

- Like all Medicare health plans, we cover everything that Original Medicare covers. (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2016 Handbook*. View it online at <http://www.medicare.gov> or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you.
- Sometimes, Medicare adds coverage under Original Medicare for new services during the year. If Medicare adds coverage for any services during 2016, either Medicare or our plan will cover those services.


You do not pay anything for the services listed in the Benefits Chart, as long as you meet the coverage requirements described in this section.






You will see this apple next to the preventive services in the benefits chart.

Chapter 4. Benefits Chart (what is covered)**Benefits Chart**



Benefits that require prior authorization are identified in the table below by a prior authorization statement in bold italics.

Services that are covered for you	What you must pay when you get these services
<p> Abdominal aortic aneurysm screening</p> <p>A one-time screening ultrasound for people at risk. The plan only covers this screening if you get a referral for it as a result of your “Welcome to Medicare” preventive visit.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for beneficiaries eligible for this preventive screening.</p>
<p>Ambulance services</p> <p>Covered ambulance services include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care only if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person’s health or if authorized by the plan.</p> <p>Non-emergency transportation by ambulance is appropriate if it is documented that the member’s condition is such that other means of transportation could endanger the person’s health and that transportation by ambulance is medically required. Medicare-covered non-emergency transportation by ambulance must be obtained from an in-network ambulance service.</p>	<p>You pay \$0 for Medicare-covered ambulance services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p>Annual Routine Physical Examination</p> <p>The supplemental Annual Routine Physical is a comprehensive hands-on physical examination covered once each calendar year. It includes a routine examination of the eyes, ears, head, neck, abdomen and extremities, and cardiovascular, pulmonary, and neurological bodily systems.</p> <p>The exam also includes a review of your prescription medicines, and if needed, your provider may order lab or diagnostic tests. (See the outpatient diagnostic test section in this table for more information.)</p>	<p>\$0 Copayment for in-network covered annual routine physical examinations.</p>



Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p> Annual wellness visit</p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p>Note: Your first annual wellness visit can't take place within 12 months of your "Welcome to Medicare" preventive visit. However, you don't need to have had a "Welcome to Medicare" visit to be covered for annual wellness visits after you've had Part B for 12 months.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for the annual wellness visit.</p>
<p> Bone mass measurement</p> <p>For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.</p>
<p> Breast cancer screening (mammograms)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> One baseline mammogram between the ages of 35 and 39 One screening mammogram every 12 months for women age 40 and older Clinical breast exams once every 24 months 	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for covered screening mammograms.</p>


Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Cardiac rehabilitation services</p> <p>Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's referral. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.</p>	<p>You pay \$0 for in-network Medicare-covered Cardiac Rehabilitation services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p> Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</p> <p>We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating well.</p> <p>The cardiovascular disease risk reduction visit must be with a primary care provider.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.</p>
<p> Cardiovascular disease testing</p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.</p>



Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p> Cervical and vaginal cancer screening</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • For all women: Pap tests and pelvic exams are covered once every two calendar years • If you are at high risk of cervical cancer or have had an abnormal Pap test and are of childbearing age: one Pap test and pelvic exam each calendar year 	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.</p> <p>Unless you are at high risk, pap tests and pelvic exams are covered once every two years.</p>
<p>Chiropractic services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • We cover only Manual manipulation of the spine to correct subluxation 	<p>You pay \$0 for in-network Medicare-covered Chiropractic services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p> Colorectal cancer screening</p> <p>For people 50 and older, the following are covered:</p> <ul style="list-style-type: none"> • Flexible sigmoidoscopy (or screening barium enema as an alternative) once every four calendar years • Fecal occult blood test, once each calendar year <p>For people at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> • Screening colonoscopy (or screening barium enema as an alternative) once every two calendar years <p>For people not at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> • Screening colonoscopy every 10 years (120 months), but not within 48 months of a screening sigmoidoscopy 	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam.</p>

Chapter 4. Benefits Chart (what is covered)


Services that are covered for you	What you must pay when you get these services
<p>Dental services</p> <p>You are covered up to an annual preventive dental services benefit limit of \$2,000 for any combination of the following dental services each year:</p> <ul style="list-style-type: none"> • Oral exams up to two (2) visits every year • Routine cleanings, up to two (2) visits every year • Dental x-rays up to two (2) visits per year • Simple fillings • Simple extractions • Dentures <p>For dental benefit inquiries, call the phone number listed on the back of your membership card.</p> <p>Covered dental services must be provided by a network dental provider. For more information about finding a network dental provider, please call Member Services (phone numbers are printed on the back cover of this booklet).</p> <p>Generally, Medicare-covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician.</p> <p>*The Non-Medicare-covered preventive dental services listed above do not count toward the plan out-of-pocket maximum.</p>	<p>*\$0 Copayment for in-network covered preventive dental services up to the \$2,000 annual benefit limit.</p> <p>You pay \$0 for in-network Medicare-covered dental services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p> Depression screening</p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and referrals.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for an annual depression screening visit.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p> Diabetes screening</p> <p>We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for the Medicare covered diabetes screening tests.</p>
<p> Diabetes self-management training, diabetic services and supplies</p> <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. <p><i>No prior authorization is required for preferred brand Blood Glucose Meters (Glucometers) and preferred brand glucose test strips up to 200 strips per month. Larger quantities of test strips, non-preferred brand glucometers and non-preferred brand test strips require prior authorization.</i></p> <p><i>Glucometers are limited to one meter every two years, unless prior authorization is obtained.</i></p> <ul style="list-style-type: none"> For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. Diabetes self-management training is covered under certain conditions. 	<p>You pay \$0 for Medicare-covered diabetes testing supplies, including meters, test strips, and lancets obtained in-network.</p> <p>You pay \$0 for Medicare-covered therapeutic shoes or inserts for people with severe diabetic foot disease obtained in-network</p> <p>You pay \$0 for in-network Medicare-covered diabetes self-management training.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered items and services you receive.</p>

Services that are covered for you	What you must pay when you get these services
<p>Durable medical equipment and related supplies (For a definition of “durable medical equipment,” see Chapter 12 of this booklet.)</p> <p>Covered items include, but are not limited to: wheelchairs, crutches, hospital bed, IV infusion pump, oxygen equipment, nebulizer, and walker.</p> <p>We cover all medically necessary durable medical equipment covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you.</p> <p><i>Your provider must obtain prior authorization from our plan for certain durable medical equipment and related supplies.</i></p>	<p>You pay \$0 for Medicare-covered Durable Medical Equipment and related supplies obtained in-network.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered items and services you receive.</p>
<p>Emergency care</p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none">• Furnished by a provider qualified to furnish emergency services, and• Needed to evaluate or stabilize an emergency medical condition. <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>Worldwide Emergency/Urgent Coverage</p> <p>If a Medical Emergency or an Urgent Need for Medical Services occurs while you are traveling outside the U.S., Geisinger Gold will cover Emergency or Urgently Needed Care you receive outside of the United States and its territories. Worldwide coverage is limited to care that would be classified as emergency or urgently needed services had you received them inside the United States, up to a benefit limit of \$25,000 per year.</p> <p>Please contact Member Services for more details (phone numbers are printed on the back cover of this booklet).</p>	<p>You pay \$0 for Medicare-covered Emergency Care.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must have your inpatient care at the out-of-network hospital authorized by the plan and your cost is the cost-sharing you would pay at a network hospital.</p> <p>\$0 Copayment for Worldwide Emergency/Urgently Needed Services received outside of the United States.</p>


Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Fitness Center Membership</p> <p>*To promote exercise, wellness, and staying active, Geisinger Gold will pay up to \$120 every three months towards the purchase of a fitness membership at the gym, fitness center, or exercise facility of your choice.</p> <p>Fitness memberships that qualify for coverage must provide access to the gym or fitness facility's standard amenities and any exercise or wellness education classes that are provided as part of the fitness center membership.</p> <p>Personal Training services or programs are not covered.</p> <p>If you have any questions regarding the Fitness Center Membership \$120 Allowance every three months, please contact Member Services (Phone numbers are printed on the back cover of this booklet).</p>	<p>*\$120 Allowance every three months toward a fitness center membership at the gym, fitness, or exercise facility of your choice.</p>
<p> Health and wellness education programs</p> <p>Tel-A-Nurse Nurseline</p> <p>Tel-A-Nurse 877-543-5061 Calls to this number are free. Tel-A-Nurse hours are 24 hours a day, seven days a week</p> <p>The Tel-A-Nurse nurse line provides plan members with health and wellness advice and information by telephone, toll-free, 24 hours per day, 365 days per year or via live chat online, 24 hours per day. Members may speak to a registered nurse at any time to obtain general information on all types of non-emergency health and medical conditions. An audio library is also available by calling the Tel-A-Nurse toll-free phone number. This library is a compilation of recorded advice on many health topics, like viral infections, nutrition, and more.</p> <p>Other Health Management And Wellness Services</p> <p>Geisinger Gold health management programs offer support for chronic medical conditions, such as diabetes, hypertension, heart failure, COPD and asthma. Our health managers provide personalized care, education, and guidance for members with chronic health conditions. They also work in partnership with</p>	<p>There is no charge for calling the Tel-A-Nurse line.</p> <p>These services are Geisinger Health Plan wellness programs and are available at no cost to all Geisinger Gold Members.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Other Health Management & Wellness Services, continued</p> <p>doctors to develop an individualized plan of care that will support lifestyle changes in this moderate or high risk population.</p> <p>Other wellness tools are also available to help you meet your health goals. Additional information about our other wellness services and tools are available on the Health Plan website at www.thehealthplan.com in the Health and Wellness section</p>	<p>Please contact Member Services at the phone number printed on the back cover of this booklet for more information.</p>
<p>Hearing services</p> <p>Diagnostic hearing and balance evaluations performed by your PCP or provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p> <p>The following hearing services are covered:</p> <ul style="list-style-type: none"> • One (1) routine hearing exam per calendar year, performed by a physician, audiologist or other qualified provider • Diagnostic hearing exams performed by a physician, audiologist or other qualified provider • A basic hearing evaluation may also be included in your annual wellness visit; ask your PCP. • *One (1) hearing aid prescribed by a qualified provider, including hearing aid test and fitting done by the hearing aid provider, is covered up to the \$600 benefit limit, once every three years. <p>*Hearing aids and hearing aid fitting evaluations do not count toward plan out-of-pocket maximum.</p>	<p>You pay \$0 for in-network Medicare-covered diagnostic hearing exams.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p> <p>\$0 copayment for in-network routine hearing exam, covered once per calendar year.</p> <p>*\$0 Copayment for one (1) hearing aid prescribed by a qualified provider, including hearing aid testing and fitting, covered up to the \$600 benefit limit once every three years.</p>


Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p> HIV screening</p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <p>One screening exam every 12 months</p> <p>For women who are pregnant, we cover:</p> <p>Up to three screening exams during a pregnancy</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered preventive HIV screening.</p>
<p>Home health agency care</p> <p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p><i>Prior authorization is not required for an initial Home Health Agency visit to assess your needs. After the initial visit, prior authorization may be required. Your provider should contact our plan before you receive any additional Home Health Agency visits and/or services.</i></p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week) • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies 	<p>You pay \$0 for in-network Medicare-covered home health agency care.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Hospice care</p> <p>You may receive care from any Medicare-certified hospice program. You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Drugs for symptom control and pain relief • Short-term respite care • Home care <p><u>For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis:</u> Original Medicare (rather than our plan) will pay for your Hospice services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for.</p> <p><u>For services that are covered by Medicare Part A or B and are not related to your terminal prognosis:</u> If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network:</p> <p>If you obtain the covered services from a network provider, you only pay the plan cost-sharing amount for in-network services</p> <p>If you obtain the covered services from an out-of-network provider, you pay the cost-sharing under Fee-for-Service Medicare (Original Medicare)</p> <p><u>For services that are covered by Geisinger Gold Secure Rx (HMO SNP) but are not covered by Medicare Part A or B:</u> Geisinger Gold Secure Rx (HMO SNP) will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Geisinger Gold Secure Rx (HMO SNP).</p> <p>You pay \$0 for one-time only hospice consultation services</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Hospice care (continued)</p> <p><u>For drugs that may be covered by the plan's Part D benefit:</u> Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section 9.4 (<i>What if you're in Medicare-certified hospice</i>)</p> <p>Note: If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services. Getting your non-hospice care through our network providers will lower your share of the costs for the services.</p> <p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>	
<p> Immunizations</p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> • Pneumonia vaccine • Flu shots, once a year in the fall or winter • Hepatitis B vaccine if you are at high or intermediate risk of getting Hepatitis B • Other vaccines if you are at risk and they meet Medicare Part B coverage rules <p>We also cover some vaccines under our Part D prescription drug benefit.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for the pneumonia, influenza, and Hepatitis B vaccines.</p>
<p>Inpatient hospital care</p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p> <p>There is no limit to the number of covered days.</p> <p><i>Except in an emergency or an urgent situation, your provider must obtain prior authorization from our plan for all routine or planned hospital admissions and transplant-related care.</i></p>	<p>You pay \$0 for in-network covered inpatient hospital care.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>

Services that are covered for you	What you must pay when you get these services
<p>Inpatient hospital care (continued)</p> <p><i>If you are admitted in an emergency or urgent situation, you or someone else should call to tell us about your emergency care, usually within 48 hours. The number to call is on your Geisinger Gold membership card.</i></p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none">• Semi-private room (or a private room if medically necessary)• Meals including special diets• Regular nursing services• Costs of special care units (such as intensive care or coronary care units)• Drugs and medications• Lab tests• X-rays and other radiology services• Necessary surgical and medical supplies• Use of appliances, such as wheelchairs• Operating and recovery room costs• Physical, occupational, and speech language therapy• Inpatient substance abuse services• Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. <p>Transplant providers may be local or outside of the service area. If our in-network transplant services are at a distant location, you may choose to go locally or distant as long as the local transplant providers are willing to accept the Original Medicare rate.</p> <p>If Geisinger Gold Secure Rx (HMO SNP) provides transplant services at a distant location (outside of the service area) and you chose to obtain transplants at this</p>	<p><i>Except in an emergency or an urgent situation, your provider must obtain prior authorization from our plan for all routine or planned hospital admissions and transplant-related care.</i></p>

Services that are covered for you

What you must pay when you get these services

Inpatient hospital care (continued)

distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion, up to a two-hundred dollar *(\$200.00) daily limit and up to a total maximum amount of five-thousand dollars *(\$5,000.00) per transplant in accordance with plan guidelines.

**Travel, lodging and meals do not count toward the maximum out-of-pocket cost limits. For information on submitting receipts and the plan's specific guidelines for travel, lodging and meal reimbursement, please contact Member Services.*

Your provider must obtain prior authorization from our plan for all transplant care.

- Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used.
- Physician services

Care from a religious non-medical health care institution is covered under certain conditions. Original Medicare inpatient hospital coverage limits apply. For more information, please see Chapter 3, Section 6.

Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.


You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the Web at <http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

Chapter 4. Benefits Chart (what is covered)


Services that are covered for you	What you must pay when you get these services
<p>Inpatient mental health care</p> <ul style="list-style-type: none"> • Covered services include mental health care services that require a hospital stay. You have a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit does not apply to mental health services provided in a psychiatric unit of a general hospital. • Benefits received prior to enrollment shall be counted toward utilization of your total lifetime limit. <p><i>Your provider must obtain prior authorization from Geisinger Gold or the Geisinger Gold designated Mental Health vendor for inpatient mental health care.</i></p> <p><i>Before obtaining inpatient mental health care you must call the “Access to mental health and substance abuse services” telephone number on your Geisinger Gold membership card for prior authorization. You must utilize a mental health care provider who participates in Geisinger Health Plan Gold’s Designated Behavioral Health Benefit Program. A referral from your PCP is not necessary.</i></p>	<p>You pay \$0 for in-network covered inpatient mental health care.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Inpatient services covered during a non-covered inpatient stay</p>	<p>You pay 100% of inpatient facility charges during a non-covered inpatient stay.</p>
<p>If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include but are not limited to:</p>	<p>(You may have Medical Assistance (Medicaid) benefits that cover services that Medicare does not cover. Contact your county assistance office for more information.)</p>
<ul style="list-style-type: none"> • Physician services • Diagnostic tests (like lab tests) • X-ray, radium, and isotope therapy including technician materials and services • Surgical dressings • Splints, casts and other devices used to reduce fractures and dislocations • Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices • Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition • Physical therapy, speech therapy, and occupational therapy 	<p>Certain Medicare-covered items and services may be covered as outpatient services during a non-covered inpatient stay at a network facility.</p>
<p><i>Some services may require your provider to obtain prior authorization. Please refer to each benefit section for more information.</i></p>	<p>Please see each individual outpatient services benefit listed in this chart for more information about covered outpatient services, prior authorization requirements, and benefit limits.</p>

Services that are covered for you	What you must pay when you get these services
<p> Medical nutrition therapy</p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when referred by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician’s referral. A physician must prescribe these services and renew their referral yearly if your treatment is needed into the next calendar year.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered medical nutrition therapy services.</p>
<p>Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan.</p> <p><i>Certain Medicare Part B prescription drugs require prior authorization. Your provider must contact our plan.</i></p> <p>Covered drugs include:</p> <ul style="list-style-type: none">• Drugs that usually aren’t self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services• Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan• Clotting factors you give yourself by injection if you have hemophilia• Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant• Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug• Antigens• Certain oral anti-cancer drugs and anti-nausea drugs	<p>You pay \$0 for Medicare Part B covered drugs obtained in-network.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered Part B drugs, items, and services you receive.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Medicare Part B prescription drugs, continued</p> <ul style="list-style-type: none"> • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, or Darbepoetin Alfa) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases <p>Chapter 5 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered. What you pay for your Part D prescription drugs through our plan is explained in Chapter 6.</p>	
<p> Obesity screening and therapy to promote sustained weight loss</p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.</p>
<p>Outpatient diagnostic tests and therapeutic services and supplies</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • X-rays • Laboratory tests • Other outpatient diagnostic tests • Diagnostic radiology services, including Magnetic Resonance Imaging (MRI), Computed Axial Tomography (CT Scan) and Positron Emission Tomography (PET Scan), Magnetic Resonance Angiography (MRA), Nuclear Cardiology Studies, Virtual Colonoscopy. <i>These services require prior authorization by Geisinger Gold or a vendor designated by Geisinger Gold to manage radiology authorizations.</i> • Radiation (radium and isotope) therapy including technician materials and supplies 	<p>You pay \$0 for in-network Medicare-covered outpatient diagnostic tests, therapeutic services, and supplies.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>

Services that are covered for you	What you must pay when you get these services
Outpatient diagnostic tests and therapeutic services and supplies, continued.	
<ul style="list-style-type: none">• Surgical supplies, such as dressings• Splints, casts and other devices used to reduce fractures and dislocations• Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used.	
<p><i>Certain diagnostic imaging services require prior authorization, your provider must contact our plan. Certain genetic diagnostic testing may require prior authorization. Your provider should contact our plan before providing these services.</i></p>	

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Outpatient hospital services</p> <p>We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts • Certain screenings and preventive services • Certain drugs and biologicals that you can't give yourself <p><i>Your provider must obtain prior authorization from the plan for Medicare Part B drugs.</i></p> <p><i>Some outpatient hospital services may require your provider to obtain prior authorization. Please refer to each benefit section for more information.</i></p>	<p>You pay \$0 for Medicare-covered services, items, and Medicare Part B covered drugs you receive as an outpatient in a network hospital.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p> <p>Please see each individual outpatient benefit listed in this benefit chart for more information about covered outpatient services</p>
<p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	

Services that are covered for you	What you must pay when you get these services
<p>Outpatient mental health care</p> <p>Covered services include:</p> <p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p> <p><i>Your provider must obtain prior authorization from Geisinger Gold or from the vendor designated by Geisinger Gold to manage outpatient mental health care prior authorization.</i></p> <p><i>Before obtaining mental health care, you must call the “Access to mental health and substance abuse services” telephone number on your Geisinger Gold membership card for prior authorization. You must utilize a mental health care provider who participates in Geisinger Health Plan Gold’s Designated Behavioral Health Benefit Program. A referral from your primary care physician (PCP) is not necessary.</i></p>	<p>You pay \$0 for in-network Medicare-covered mental health care services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p>Outpatient rehabilitation services</p> <p>Covered services include: physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p> <p><i>Prior authorization is not required for an initial visit to assess your needs. After the initial visit, your provider must obtain prior authorization from our plan before you receive any additional outpatient physical therapy, occupational therapy and speech language therapy visits and/or services.</i></p>	<p>You pay \$0 for in-network Medicare-covered outpatient rehabilitation services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Outpatient substance abuse services</p> <p>Medicare-covered outpatient substance abuse services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified substance abuse care professional as allowed under applicable state laws.</p> <p><i>Your provider must obtain prior authorization from Geisinger Gold or from the vendor designated by Geisinger Gold to manage outpatient substance abuse services prior authorization.</i></p> <p><i>Before obtaining substance abuse services, you must call the “Access to mental health and substance abuse services” telephone number on your Geisinger Gold membership card. You must utilize a substance abuse services provider who participates in Geisinger Health Plan Gold’s Designated Behavioral Health Benefit Program. A referral from your primary care physician (PCP) is not necessary.</i></p>	<p>You pay \$0 for in-network Medicare-covered outpatient substance abuse services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p> <p>Medicare-covered outpatient surgery services furnished in a physician’s office, certified ambulatory surgical center, hospital outpatient department, or any other location.</p> <p>Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”</p> <p><i>Certain outpatient surgeries may require prior authorization. Your provider should contact our plan prior to doing these surgeries.</i></p>	<p>You pay \$0 for in-network Medicare-covered outpatient surgical services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>


Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Over-the-counter medications/supplies</p> <p>Geisinger Gold Secure Rx (HMO SNP) will cover certain over-the-counter (OTC) medications, vitamins and medical supplies, up to \$50 each calendar quarter.</p> <p>These select OTC products are available via catalog mail order or online order at www.fieldtex-geisingergold.com. No prescription is required, and orders are shipped directly to members at no additional cost.</p> <p>Members will receive a separate list of covered items and ordering information. The list will be updated periodically. Contact Member Services if you need another copy of the current list. Only items on the most current list are covered benefits.</p> <p>Geisinger Gold wants to make it easier for Secure Rx (HMO SNP) members to obtain covered over-the-counter medications and supplies. While your \$50 quarterly OTC benefit will not change during 2016, the way you obtain covered OTC items will be changing on April 1, 2016.</p> <p>Current members will receive detailed information about these changes by mail. Members who enroll after April 1, 2016 will receive details with their member documents.</p> <p>Please continue to order covered OTC drugs and supplies from Fieldtex until March 31, 2016.</p>	<p>\$0 Copayment for covered over-the-counter medications and supplies, up to the \$50 per calendar quarter benefit limit.</p>


Chapter 4. Benefits Chart (what is covered)


Services that are covered for you	What you must pay when you get these services
<p>Partial hospitalization services</p> <p>“Partial hospitalization” is a structured program of active psychiatric treatment provided in a hospital outpatient setting or by a community mental health center, that is more intense than the care received in your doctor’s or therapist’s office and is an alternative to inpatient hospitalization.</p> <p><i>Your provider must obtain prior authorization from Geisinger Gold or from the vendor designated by Geisinger Gold to manage mental health care prior authorization.</i></p> <p><i>Before obtaining Partial Hospitalization services you must call the “Access to mental health and substance abuse services” telephone number on your Geisinger Gold membership card. You must utilize a mental health care provider who participates in Geisinger Health Plan Gold’s Designated Behavioral Health Benefit Program. A referral from your PCP is not necessary</i></p>	<p>You pay \$0 for in-network Medicare-covered partial hospitalization services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p>Physician/Practitioner services, including doctor’s office visits</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Medically-necessary medical care or surgery services furnished in a physician’s office, certified ambulatory surgical center, hospital outpatient department, or any other location • Consultation, diagnosis, and treatment by a specialist • Basic hearing and balance exams performed by your PCP, if your doctor orders it to see if you need medical treatment • Second opinion by another network provider prior to surgery • Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician) <p>Generally, a referral from your primary care provider for specialist care and services is required. There are a few exceptions; please see Chapter 3, Section 2.3 of this Evidence of Coverage book for more information.</p>	<p>You pay \$0 for in-network Medicare-covered physician services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p> <p>Generally, a referral from your primary care provider is required to obtain care and services from a specialist. Please see Chapter 3 for more information about obtaining referrals from your primary care provider (PCP).</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Podiatry services</p> <p>Covered services include:</p> <p>Medicare-covered Podiatry Services:</p> <ul style="list-style-type: none"> • Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs). • Routine foot care for members with certain medical conditions affecting the lower limbs <p>A referral from your primary care provider (PCP) is required.</p> <p>Supplemental Nail Trim Benefit:</p> <ul style="list-style-type: none"> • Routine trimming of nails up to four (4) times per calendar year. 	<p>You pay \$0 for in-network Medicare-covered podiatry services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p> <p>A referral from your primary care physician (PCP) is required.</p> <p>You pay \$0 for in-network routine trimming of nails, up to four (4) visits per calendar year.</p>
<p> Prostate cancer screening exams</p> <p>For men age 50 and older, covered services include the following - once every 12 months:</p> <ul style="list-style-type: none"> • Digital rectal exam • Prostate Specific Antigen (PSA) test 	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for an annual PSA test.</p>

Chapter 4. Benefits Chart (what is covered)


Services that are covered for you	What you must pay when you get these services
<p>Prosthetic devices and related supplies</p> <p>Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see “Vision Care” later in this section for more detail.</p> <p><i>Certain prosthetic devices and related supplies may require prior authorization. Your provider must contact our plan.</i></p>	<p>You pay \$0 for Medicare-covered prosthetic devices and related supplies.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p>Pulmonary rehabilitation services</p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and a referral for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p>You pay \$0 for Medicare-covered pulmonary rehabilitation services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>
<p> Screening and counseling to reduce alcohol misuse</p> <p>We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol, but aren't alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services obtained from an in-network primary care provider.</p> <p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>

Services that are covered for you	What you must pay when you get these services
<p> Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services obtained from an in-network primary care provider.</p> <p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling to prevent STIs preventive benefit.</p>
<p>Services to treat kidney disease and conditions</p> <p>Covered services include:</p> <ul style="list-style-type: none">• Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime.• Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3)• Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care)• Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)• Home dialysis equipment and supplies• Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) <p>Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, "Medicare Part B prescription drugs."</p>	<p>You pay \$0 for in-network Medicare-covered kidney disease education services.</p> <p>You pay \$0 for Medicare-covered kidney dialysis and other ESRD care and treatment services.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Skilled nursing facility (SNF) care (For a definition of “skilled nursing facility care,” see Chapter 12 of this booklet. Skilled nursing facilities are sometimes called “SNFs.”)</p> <p>Up to 100 days are covered per benefit period. No prior hospital stay is required.</p> <p><i>Your provider must obtain prior authorization from our plan for skilled nursing facility admissions.</i></p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none"> • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood clotting factors.) • Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used. • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services <p>Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost-sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p>	<p>You pay \$0 for in-network Medicare-covered skilled nursing facility care.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p> <p>Up to 100 days are covered per Medicare-covered benefit period. No prior hospital stay is required.</p> <p>(You may have Medical Assistance (Medicaid) benefits that cover services that Medicare does not cover. Contact your County Assistance office for more information.)</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Skilled nursing facility (SNF) care, continued</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care). • A SNF where your spouse is living at the time you leave the hospital. 	
<p> Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</p> <p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p> <p><u>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</u> We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period; however, you will pay the applicable cost-sharing. Each counseling attempt includes up to four face-to-face visits.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p>

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p>Urgently needed services</p> <p>Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible.</p> <p>Worldwide Emergency/Urgent Coverage</p> <p>If a Medical Emergency or an Urgent Need for Medical Services occurs while you are traveling outside the U.S., Geisinger Gold will cover Emergency or Urgently Needed Care you receive outside of the United States and its territories. Worldwide coverage is limited to care that would be classified as emergency or urgently needed services had you received them inside the United States, up to a benefit limit of \$25,000 per year.</p> <p>Please contact Member Services for more details (phone numbers are printed on the back cover of this booklet).</p>	<p>You pay \$0 for Medicare-covered urgently needed care visits.</p> <p>Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.</p> <p>\$0 Copayment for covered Worldwide Emergency/Urgently Needed Services received outside of the United States.</p>

Services that are covered for you

What you must pay when you get these services

 **Vision care**

Covered services include:

- Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.
- For people who are at high risk of glaucoma, such as people with a family history of glaucoma, people with diabetes, and African-Americans who are age 50 and older: glaucoma screening once per year.
- One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two pair of eyeglasses after the second surgery.)
- **For members with diabetes, one dilated diabetic eye exam is covered per year. A referral is not required.**
- **Routine eye exams (including a refraction) are covered by Geisinger Gold and are limited to one exam per calendar year.**
- ***Geisinger Gold will pay up to \$200 towards the purchase of routine (non-Medicare-covered) prescription glasses (and/or frames) or contact lenses every two years. Items such as warranties, cleaning kits and dispensing fees are NOT COVERED. Eyewear may be purchased in-network or out-of-network.**

*The Non-Medicare-covered eyewear listed above does not count toward the plan out-of-pocket maximum.

You pay \$0 for in-network Medicare-covered eye exams to diagnose and monitor diseases and conditions of the eye.

You pay \$0 for one pair of Medicare-covered eyeglasses or contact lenses after cataract surgery.


You pay \$0 for Medicare-covered preventive glaucoma screening for people who are at high risk.

Your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.

\$0 Copayment for one routine eye exam each year.

Routine Eyewear: Geisinger Gold will pay up to \$200 towards the purchase of routine (non-Medicare-covered) prescription eye glasses (and/or frames) or contact lenses every two years. Eyewear may be purchased in-network or out-of-network.

Chapter 4. Benefits Chart (what is covered)

Services that are covered for you	What you must pay when you get these services
<p> “Welcome to Medicare” Preventive Visit</p> <p>The plan covers the one-time “Welcome to Medicare” preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed.</p> <p>Important: We cover the “Welcome to Medicare” preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor’s office know you would like to schedule your “Welcome to Medicare” preventive visit.</p>	<p>\$0 Copayment for in-network Medicare-covered preventive services.</p> <p>There is no coinsurance, copayment, or deductible for the “Welcome to Medicare” preventive visit.</p>

SECTION 3 What services are not covered by the plan?**Section 3.1 Services *not* covered by the plan (exclusions)**

This section tells you what services are “excluded”. Excluded means that the plan doesn’t cover these services. In some cases, Pennsylvania Medical Assistance (Medicaid) covers items or services that are excluded by Medicare. For more information about Pennsylvania Medical Assistance (Medicaid) benefits, call Member Services (phone numbers are printed on the back cover of this booklet).

The chart below describes some services and items that aren’t covered by the plan under any conditions or are covered by the plan only under specific conditions.

We won’t pay for the excluded medical services listed in the chart below except under the specific conditions listed. The only exception: we will pay if a service in the chart below is found upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 9, Section 6.3 in this booklet.)

All exclusions or limitations on services are described in the Benefits Chart or in the chart below.

Chapter 4. Benefits Chart (what is covered)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Services considered not reasonable and necessary, according to the standards of Original Medicare	√	
<p>Experimental medical and surgical procedures, equipment and medications.</p> <p>Experimental procedures and items are those items and procedures determined by our plan and Original Medicare to not be generally accepted by the medical community.</p>		<p>√</p> <p>May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan.</p> <p>(See Chapter 3, Section 5 for more information on clinical research studies.)</p>
Private room in a hospital.		<p>√</p> <p>Covered only when medically necessary.</p>
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	√	
Full-time nursing care in your home.	√	
*Custodial care is care provided in a nursing home, hospice, or other facility setting when you do not require skilled medical care or skilled nursing care.	√	
Homemaker services include basic household assistance, including light housekeeping or light meal preparation.	√	
Fees charged for care by your immediate relatives or members of your household.	√	

Chapter 4. Benefits Chart (what is covered)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Cosmetic surgery or procedures		<p style="text-align: center;">√</p> <ul style="list-style-type: none"> • Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member. • Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
Routine dental care, such as cleanings, fillings, periodontal care or dentures, beyond what is covered by the Plan's supplemental preventive dental benefit.		<p style="text-align: center;">√</p> <p>The supplemental preventive dental benefit is limited to two in-network oral exam visits each year; two routine cleanings (prophylaxis) each year; two dental x-ray series each year; simple fillings; simple extractions; and dentures, in any combination, up to up the yearly \$2,000 benefit limit</p>
Non-routine dental care.		<p style="text-align: center;">√</p> <p>Dental care required to treat illness or injury may be covered as inpatient or outpatient care.</p>
Routine chiropractic care		<p style="text-align: center;">√</p> <p>Manual manipulation of the spine to correct a subluxation is covered.</p>
Routine foot care		<p style="text-align: center;">√</p> <ul style="list-style-type: none"> • Some limited coverage provided according to Medicare guidelines, e.g., if you have diabetes. • The plan's supplemental nail trim benefit provides limited coverage for the routine trimming of nails, covered up to 4 times per calendar year.

Chapter 4. Benefits Chart (what is covered)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Orthopedic shoes		<p style="text-align: center;">✓</p> <p>If shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease.</p>
Supportive devices for the feet		<p style="text-align: center;">✓</p> <p>Orthopedic or therapeutic shoes for people with diabetic foot disease.</p>
Routine hearing exams, hearing aids, or exams to fit hearing aids.		<p style="text-align: center;">✓</p> <ul style="list-style-type: none"> • Supplemental routine hearing exam benefit covers one routine hearing exam each year. • Supplemental hearing aid benefit covers hearing aid prescribed by a qualified provider, including any hearing aid testing and fitting, up to the benefit limit of \$600 every three years.
Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, vision therapy and other low vision aids.		<p style="text-align: center;">✓</p> <ul style="list-style-type: none"> • Medicare-covered eye exam and one pair of eyeglasses (or contact lenses) are covered for people after cataract surgery. • Supplemental routine eye exam benefit covers one routine eye exam each year. • Supplemental routine eyewear benefit covers routine eye glasses or contacts up to the benefit limit of \$200 every two years.
Reversal of sterilization procedures and or non-prescription contraceptive supplies.	✓	

Chapter 4. Benefits Chart (what is covered)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Acupuncture	√	
Naturopath services (uses natural or alternative treatments).	√	
Drugs, items, supplies or services that are self-prescribed, self-provided (rendered by one's self), or are prescribed and/or provided to you by any person related to you by blood or marriage are not covered.	√	

*Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.

Your Pennsylvania Medical Assistance (Medicaid) benefits may provide additional coverage of services that are not covered by your Medicare benefits. For more information about your Medical Assistance (Medicaid) benefits, please contact the Pennsylvania Medical Assistance (Medicaid) office at 1-800-642-7462 or contact your Local County Assistance office. (Contact information is listed in Chapter 2, section 6 of this booklet.)

CHAPTER 5

*Using the plan's coverage for your
Part D prescription drugs*

Chapter 5. Using the plan's coverage for your Part D prescription drugs

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Chapter 5. Using the plan's coverage for your Part D prescription drugs

**How can you get information about your drug costs?**

Because you are eligible for Medicaid, you qualify for and are getting “Extra Help” from Medicare to pay for your prescription drug plan costs. Because you are in the “Extra Help” program, **some information in this *Evidence of Coverage* about the costs for Part D prescription drugs does not apply to you.** We send you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Member Services and ask for the “LIS Rider.” (Phone numbers for Member Services are printed on the back cover of this booklet.)

SECTION 1 Introduction

Section 1.1 This chapter describes your coverage for Part D drugs
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This chapter **explains rules for using your coverage for Part D drugs.** The next chapter tells what you pay for Part D drugs (Chapter 6, *What you pay for your Part D prescription drugs*).

In addition to your coverage for Part D drugs, Geisinger Gold Secure Rx (HMO SNP) also covers some drugs under the plan’s medical benefits. Through its coverage of Medicare A benefits, our plan generally covers drugs you are given during covered stays in the hospital or in a skilled nursing facility. Through its coverage of Medicare Part B benefits, our plan covers drugs including certain chemotherapy drugs, certain drug injections you are given during an office visit, and drugs you are given at a dialysis facility. Chapter 4 (*Medical Benefits Chart, what is covered and what you pay*) tells about the benefits and costs for drugs during a covered hospital or skilled nursing facility stay, as well as your benefits and costs for Part B drugs.

Your drugs may be covered by Original Medicare if you are in Medicare hospice. Our plan only covers Medicare Part D drugs that are unrelated to your terminal prognosis and related conditions and therefore not covered under the Medicare hospice benefit. For more information, please see Section 9.4 (*What if you’re in Medicare-certified hospice*). For information on hospice coverage, see the hospice section of Chapter 4 (*Medical Benefits Chart, what is covered and what you pay*).

The following sections discuss coverage of your drugs under the plan’s Part D benefit rules. Section 9, *Part D drug coverage in special situations* includes more information on your Part D coverage and Original Medicare.

In addition to the drugs covered by Medicare, some prescription drugs are covered for you under your Pennsylvania Medical Assistance (Medicaid) benefits. For more information about your Medical Assistance (Medicaid) benefits, please contact the Pennsylvania Medical Assistance (Medicaid) office at 1-800-642-7462 or contact your Local County Assistance office. (Contact information is listed in Chapter 2, section 6 of this booklet.)

Chapter 5. Using the plan's coverage for your Part D prescription drugs

Section 1.2 Basic rules for the plan's Part D drug coverage

The plan will generally cover your drugs as long as you follow these basic rules:

- You must have a provider (a doctor, dentist or other prescriber) write your prescription.
- Your prescriber must either accept Medicare or file documentation with CMS showing that he or she is qualified to write prescriptions, or your Part D claim will be denied. You should ask your prescribers the next time you call or visit if they meet this condition. If not, please be aware it takes time for your prescriber to submit the necessary paperwork to be processed.
- You generally must use a network pharmacy to fill your prescription. (See Section 2, *Fill your prescriptions at a network pharmacy or through the plan's mail-order service.*)
- Your drug must be on the plan's *List of Covered Drugs (Formulary)* (we call it the "Drug List" for short). (See Section 3, *Your drugs need to be on the plan's "Drug List."*)
- Your drug must be used for a medically accepted indication. A "medically accepted indication" is a use of the drug that is either approved by the Food and Drug Administration or supported by certain reference books. (See Section 3 for more information about a medically accepted indication.)

SECTION 2 Fill your prescription at a network pharmacy or through the plan's mail-order service

Section 2.1 To have your prescription covered, use a network pharmacy

In most cases, your prescriptions are covered *only* if they are filled at the plan's network pharmacies. (See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with the plan to provide your covered prescription drugs. The term "covered drugs" means all of the Part D prescription drugs that are covered on the plan's Drug List.

Section 2.2 Finding network pharmacies**How do you find a network pharmacy in your area?**

To find a network pharmacy, you can look in your *Pharmacy Directory*, visit our website (www.GeisingerGold.com), or call Member Services (phone numbers are printed on the back cover of this booklet).

Chapter 5. Using the plan's coverage for your Part D prescription drugs

You may go to any of our network pharmacies. If you switch from one network pharmacy to another, and you need a refill of a drug you have been taking, you can ask either to have a new prescription written by a provider or to have your prescription transferred to your new network pharmacy.

What if the pharmacy you have been using leaves the network?

If the pharmacy you have been using leaves the plan's network, you will have to find a new pharmacy that is in the network. To find another network pharmacy in your area, you can get help from Member Services (phone numbers are printed on the back cover of this booklet) or use the *Pharmacy Directory*. You can also find information on our website at www.GeisingerGold.com.

What if you need a specialized pharmacy?

Sometimes prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy. Please refer to your Pharmacy Directory to find a home infusion pharmacy provider in your area or you can get help from Member Services (phone numbers are printed on the back cover of this booklet).
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a long-term care facility (such as a nursing home) has its own pharmacy. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies, which is typically the pharmacy that the LTC facility uses. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Member Services (phone numbers are printed on the back cover of this booklet).
- Pharmacies that serve the Indian Health Service / Tribal / Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. (Note: This scenario should happen rarely.)

To locate a specialized pharmacy, look in your *Pharmacy Directory* or call Member Services (phone numbers are printed on the back cover of this booklet).

Section 2.3 Using the plan's mail-order services

For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs provided through mail order are drugs that you take on a regular basis, for a chronic or long-term medical condition. The drugs that are *not* available through the plan's mail-order service are marked with "NM" in our Drug List.

Our plan's mail-order service requires you to order ***at least an 84-day supply of the drug and no more than a 90-day supply.***

To get information about filling your prescriptions by mail please call Member Services (phone numbers are printed on the back cover of this booklet).

Usually a mail-order pharmacy order will get to you in no more than 10 days. However, sometimes your mail-order may be delayed. If this occurs, Geisinger Gold will coordinate with your retail pharmacist and mail order facility to see that you receive necessary medications. If your mail-order pharmacy order is delayed, please call Member Services (phone numbers are printed on the back cover of this booklet).

New prescriptions the pharmacy receives directly from your doctor's office.

The pharmacy will automatically fill and deliver new prescriptions it receives from health care providers, without checking with you first, if either:

- You used mail order services with this plan in the past, or
- You sign up for automatic delivery of all new prescriptions received directly from health care providers. You may request automatic delivery of all new prescriptions now or at any time by calling Member Services (phone numbers are printed on the back cover of this booklet).

If you receive a prescription automatically by mail that you do not want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail order in the past and do not want the pharmacy to automatically fill and ship each new prescription, please contact us by calling Member Services (phone numbers are printed on the back cover of this booklet).

If you never have never used our mail order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. This will give you an opportunity to make sure that the pharmacy is delivering the correct drug (including strength, amount, and form) and, if necessary, allow you to cancel or delay the order before you are billed and it is shipped. It is important that you respond each time you are contacted by the pharmacy, to let them know what to do with the new prescription and to prevent any delays in shipping.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, please contact us by calling Member Services (phone numbers are printed on the back cover of this booklet).

Refills on mail order prescriptions. For refills, please contact your pharmacy 21 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time.

So the pharmacy can reach you to confirm your order before shipping, please make sure to let the pharmacy know the best ways to contact you. To get information about how to reach the mail-order pharmacy, please call Member Services (phone numbers are printed on the back cover of this booklet).

Section 2.4 How can you get a long-term supply of drugs?

The plan offers two ways to get a long-term supply (also called an "extended supply") of "maintenance" drugs on our plan's Drug List. (Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.) You may order this supply through mail order (see Section 2.3) or you may go to a retail pharmacy.

1. **Some retail pharmacies** in our network allow you to get a long-term supply of maintenance drugs. Your *Pharmacy Directory* tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Member Services for more information (phone numbers are printed on the back cover of this booklet).
2. For certain kinds of drugs, you can use the plan's network **mail-order services**. The drugs that are *not* available through the plan's mail-order service are marked with "NM" in our Drug List. Our plan's mail-order service requires you to order *at least* an 84-day supply of the drug and *no more than* a 90-day supply. See Section 2.3 for more information about using our mail-order services.

Section 2.5 When can you use a pharmacy that is not in the plan's network?**Your prescription may be covered in certain situations**

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you are not able to use a network pharmacy. To help you, we have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. If you cannot use a network pharmacy, here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

- If you are unable to get a covered drug in a timely manner within our service area, because there are no network pharmacies within a reasonable driving distance that provide 24-hour service.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

- If you are trying to fill a covered prescription drug that is not regularly stocked at an eligible network retail or mail order pharmacy (these drugs include orphan drugs or other specialty pharmaceuticals).
- **Getting your prescription drugs in a disaster or emergency.** If the Governor, the U.S. Secretary of Health and Human Services, or the President of the United States declares a disaster or emergency in your local area, the usual rules for obtaining your prescription drugs may change for a short time. Contact Geisinger Gold if you had to leave your home without your drugs, or your drugs have been damaged or lost because of the emergency or disaster. The number to call is on your Geisinger Gold ID card. If you can't reasonably get to a network pharmacy, we can help you get drugs during an emergency or disaster at an out-of-network pharmacy at the in-network cost sharing rate.

In these situations, **please check first with Member Services** to see if there is a network pharmacy nearby. (Phone numbers for Member Services are printed on the back cover of this booklet.) You may be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost that we would cover at an in-network pharmacy.

How do you ask for reimbursement from the plan?

If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal share of the cost) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 7, Section 2.1 explains how to ask the plan to pay you back.)

Please note that Geisinger Gold is not allowed to reimburse members for Medical Assistance (Medicaid) covered benefits. If you have questions, please contact Member Services at the phone number listed at the beginning of this section.

SECTION 3 Your drugs need to be on the plan's "Drug List"

Section 3.1 The "Drug List" tells which Part D drugs are covered

The plan has a "*List of Covered Drugs (Formulary)*." In this *Evidence of Coverage*, we call it the "**Drug List**" for short.

The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the plan's Drug List.

The Drug List includes the drugs covered under Medicare Part D (earlier in this chapter, Section 1.1 explains about Part D drugs). In addition to the drugs covered by Medicare, some prescription drugs are covered for you under your Pennsylvania Medical Assistance (Medicaid) benefits. Please contact your Pennsylvania Medical Assistance (Medicaid) program to learn what Medical Assistance (Medicaid) drug coverage may be available to you. Contact information is listed in Chapter 2, Section 6 of this booklet.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

We will generally cover a drug on the plan's Drug List as long as you follow the other coverage rules explained in this chapter and the use of the drug is a medically accepted indication. A "medically accepted indication" is a use of the drug that is *either*:

- Approved by the Food and Drug Administration. (That is, the Food and Drug Administration has approved the drug for the diagnosis or condition for which it is being prescribed.)
- -- *or* -- Supported by certain reference books. (These reference books are the American Hospital Formulary Service Drug Information; the DRUGDEX Information System; and the USPDI or its successor; and, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology or their successors.)

The Drug List includes both brand name and generic drugs

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Generally, it works just as well as the brand name drug and usually costs less. There are generic drug substitutes available for many brand name drugs.

Over-the-Counter Drugs

Our plan also covers certain over-the-counter drugs. Some over-the-counter drugs are less expensive than prescription drugs and work just as well. For more information, call Member Services (phone numbers are printed on the back cover of this booklet).

What is *not* on the Drug List?

The plan does not cover all prescription drugs.

- In some cases, the law does not allow any Medicare plan to cover certain types of drugs (for more information about this, see Section 7.1 in this chapter).
- In other cases, we have decided not to include a particular drug on our Drug List.

The Geisinger Gold Drug List does not include drugs that are not covered by your Geisinger Gold Secure Rx (HMO SNP) plan but that might be covered under your Pennsylvania Medical Assistance (Medicaid) Benefit. For information about drugs which may be covered by your Pennsylvania Medical Assistance (Medicaid) benefits, please contact the Pennsylvania Medical Assistance (Medicaid) office at 1-800-642-7462 or contact your local county assistance office. (Contact information is listed in Chapter 2, section 6 of this booklet.)

Section 3.2 How can you find out if a specific drug is on the Drug List?

You have three ways to find out:

1. Check the most recent Drug List we sent you in the mail. (Please note: The Drug List we send includes information for the covered drugs that are most commonly used by our members. However, we cover additional drugs that are not included in the printed Drug List. If one of your drugs is not listed in the Drug List, you should visit our website or contact Member Services to find out if we cover it.)
2. Visit the plan's website (www.GeisingerGold.com). The Drug List on the website is always the most current.
3. Call Member Services to find out if a particular drug is on the plan's Drug List or to ask for a copy of the list. (Phone numbers for Member Services are printed on the back cover of this booklet.)

SECTION 4 There are restrictions on coverage for some drugs

Section 4.1 Why do some drugs have restrictions?

For certain prescription drugs, special rules restrict how and when the plan covers them. A team of doctors and pharmacists developed these rules to help our members use drugs in the most effective ways. These special rules also help control overall drug costs, which keeps your drug coverage more affordable.

In general, our rules encourage you to get a drug that works for your medical condition and is safe and effective. Whenever a safe, lower-cost drug will work just as well medically as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option. We also need to comply with Medicare's rules and regulations for drug coverage and cost-sharing.

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 9, Section 7.2 for information about asking for exceptions.)

Please note that sometimes a drug may appear more than once in our drug list. This is because different restrictions or cost-sharing may apply based on factors such as the strength, amount, or form of the drug prescribed by your health care provider (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Section 4.2 What kinds of restrictions?

Our plan uses different types of restrictions to help our members use drugs in the most effective ways. The sections below tell you more about the types of restrictions we use for certain drugs.

Restricting brand name drugs when a generic version is available

Generally, a “generic” drug works the same as a brand name drug and usually costs less. **When a generic version of a brand name drug is available, our network pharmacies will provide you the generic version.** We usually will not cover the brand name drug when a generic version is available. However, if your provider has told us the medical reason that neither the generic drug nor other covered drugs that treat the same condition will work for you, then we will cover the brand name drug. (Your share of the cost may be greater for the brand name drug than for the generic drug.)

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from the plan before we will agree to cover the drug for you. This is called “**prior authorization.**” Sometimes the requirement for getting approval in advance helps guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

Trying a different drug first

This requirement encourages you to try less costly but just as effective drugs before the plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, the plan may require you to try Drug A first. If Drug A does not work for you, the plan will then cover Drug B. This requirement to try a different drug first is called “**step therapy.**”

Quantity limits

For certain drugs, we limit the amount of the drug that you can have by limiting how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

Section 4.3 Do any of these restrictions apply to your drugs?

The plan's Drug List includes information about the restrictions described above. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List. For the most up-to-date information, call Member Services (phone numbers are printed on the back cover of this booklet) or check our website (www.GeisingerGold.com).

Chapter 5. Using the plan's coverage for your Part D prescription drugs

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. If there is a restriction on the drug you want to take, you should contact Member Services to learn what you or your provider would need to do to get coverage for the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 9, Section 7.2 for information about asking for exceptions.)

SECTION 5 What if one of your drugs is not covered in the way you'd like it to be covered?

Section 5.1	There are things you can do if your drug is not covered in the way you'd like it to be covered
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We hope that your drug coverage will work well for you. But it's possible that there could be a prescription drug you are currently taking, or one that you and your provider think you should be taking that is not on our formulary or is on our formulary with restrictions. For example:

- The drug might not be covered at all. Or maybe a generic version of the drug is covered but the brand name version you want to take is not covered.
- The drug is covered, but there are extra rules or restrictions on coverage for that drug. As explained in Section 4, some of the drugs covered by the plan have extra rules to restrict their use. For example, you might be required to try a different drug first, to see if it will work, before the drug you want to take will be covered for you. Or there might be limits on what amount of the drug (number of pills, etc.) is covered during a particular time period. In some cases, you may want us to waive the restriction for you.

There are things you can do if your drug is not covered in the way that you'd like it to be covered.

- If your drug is not on the Drug List or if your drug is restricted, go to Section 5.2 to learn what you can do.

Section 5.2	What can you do if your drug is not on the Drug List or if the drug is restricted in some way?
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If your drug is not on the Drug List or is restricted, here are things you can do:

- You may be able to get a temporary supply of the drug (only members in certain situations can get a temporary supply). This will give you and your provider time to change to another drug or to file a request to have the drug covered.
- You can change to another drug.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

- You can request an exception and ask the plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, the plan can offer a temporary supply of a drug to you when your drug is not on the Drug List or when it is restricted in some way. Doing this gives you time to talk with your provider about the change in coverage and figure out what to do.

To be eligible for a temporary supply, you must meet the two requirements below:

1. The change to your drug coverage must be one of the following types of changes:

- The drug you have been taking is **no longer on the plan's Drug List**.
- -- or -- the drug you have been taking is **now restricted in some way** (Section 4 in this chapter tells about restrictions).

2. You must be in one of the situations described below:

- **For those members who are new or who were in the plan last year and aren't in a long-term care (LTC) facility:**

We will cover a temporary supply of your drug **during the first 90 days of your membership in the plan if you were new and during the first 90 days of the calendar year if you were in the plan last year**. This temporary supply will be for a maximum of a 30-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum 30-day supply of medication. The prescription must be filled at a network pharmacy.

- **For those members who are new or who were in the plan last year and reside in a long-term care (LTC) facility:**

We will cover a temporary supply of your drug **during the first 90 days of your membership in the plan if you are new and during the first 90 days of the calendar year if you were in the plan last year**. The total supply will be for a maximum of a 93-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of 93-day supply of medication. (Please note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)

- **For those members who have been in the plan for more than 90 days and reside in a long-term care (LTC) facility and need a supply right away:**

We will cover one 31-day supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above long-term care transition supply.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

- **Level of Care Changes Policy:**

An early refill restriction will not be used to limit access to a Member's Part D benefit. Members changing from one treatment setting to another (e.g. hospital to LTC facility, or hospital to home), admitted or discharged from a long term care facility or experiencing similar level of care changes may obtain a refill upon admission or discharge.

To ask for a temporary supply, call Member Services (phone numbers are printed on the back cover of this booklet).

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug. The sections below tell you more about these options.

You can change to another drug

Start by talking with your provider. Perhaps there is a different drug covered by the plan that might work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you. (Phone numbers for Member Services are printed on the back cover of this booklet.)

You can ask for an exception

You and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule. For example, you can ask the plan to cover a drug even though it is not on the plan's Drug List. Or you can ask the plan to make an exception and cover the drug without restrictions.

If you and your provider want to ask for an exception, Chapter 9, Section 7.4 tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Section 5.3	What can you do if your drug is in a cost-sharing tier you think is too high?
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You can change to another drug

If your drug is in a cost-sharing tier you think is too high, start by talking with your provider. Perhaps there is a different drug in a lower cost-sharing tier that might work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you. (Phone numbers for Member Services are printed on the back cover of this booklet.)

SECTION 6 What if your coverage changes for one of your drugs?

Section 6.1 The Drug List can change during the year
--

Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, the plan might make changes to the Drug List. For example, the plan might:

- **Add or remove drugs from the Drug List.** New drugs become available, including new generic drugs. Perhaps the government has given approval to a new use for an existing drug. Sometimes, a drug gets recalled and we decide not to cover it. Or we might remove a drug from the list because it has been found to be ineffective.
- **Add or remove a restriction on coverage for a drug** (for more information about restrictions to coverage, see Section 4 in this chapter).
- **Replace a brand name drug with a generic drug.**

In almost all cases, we must get approval from Medicare for changes we make to the plan's Drug List.

Section 6.2 What happens if coverage changes for a drug you are taking?

How will you find out if your drug's coverage has been changed?

If there is a change to coverage *for a drug you are taking*, the plan will send you a notice to tell you. Normally, **we will let you know at least 60 days ahead of time.**

Once in a while, a drug is **suddenly recalled** because it's been found to be unsafe or for other reasons. If this happens, the plan will immediately remove the drug from the Drug List. We will let you know of this change right away. Your provider will also know about this change, and can work with you to find another drug for your condition.

Do changes to your drug coverage affect you right away?

If any of the following types of changes affect a drug you are taking, the change will not affect you until January 1 of the next year if you stay in the plan:

- If we put a new restriction on your use of the drug.
- If we remove your drug from the Drug List, but not because of a sudden recall or because a new generic drug has replaced it.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

If any of these changes happens for a drug you are taking, then the change won't affect your use or what you pay as your share of the cost until January 1 of the next year. Until that date, you probably won't see any increase in your payments or any added restriction to your use of the drug. However, on January 1 of the next year, the changes will affect you.

In some cases, you will be affected by the coverage change before January 1:

- If a **brand name drug you are taking is replaced by a new generic drug**, the plan must give you at least 60 days' notice or give you a 60-day refill of your brand name drug at a network pharmacy.
 - During this 60-day period, you should be working with your provider to switch to the generic or to a different drug that we cover.
 - Or you and your provider can ask the plan to make an exception and continue to cover the brand name drug for you. For information on how to ask for an exception, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).
- Again, if a drug is **suddenly recalled** because it's been found to be unsafe or for other reasons, the plan will immediately remove the drug from the Drug List. We will let you know of this change right away.
 - Your provider will also know about this change, and can work with you to find another drug for your condition.

SECTION 7 What types of drugs are *not* covered by the plan?

Section 7.1	Types of drugs we do not cover
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This section tells you what kinds of prescription drugs are “excluded.” This means Medicare does not pay for these drugs.

We won't pay for the drugs that are listed in this section. The only exception: If the requested drug is found upon appeal to be a drug that is not excluded under Part D and we should have paid for or covered it because of your specific situation. (For information about appealing a decision we have made to not cover a drug, go to Chapter 9, Section 7.5 in this booklet.) If the drug is excluded, you must pay for it yourself.

Here are three general rules about drugs that Medicare drug plans will not cover under Part D:

- Our plan's Part D drug coverage cannot cover a drug that would be covered under Medicare Part A or Part B.
- Our plan cannot cover a drug purchased outside the United States and its territories.
- Our plan usually cannot cover off-label use. “Off-label use” is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

- Generally, coverage for “off-label use” is allowed only when the use is supported by certain reference books. These reference books are the American Hospital Formulary Service Drug Information, the DRUGDEX Information System, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology, or their successors. If the use is not supported by any of these reference books, then our plan cannot cover its “off-label use.”

Also, by law, the categories of drugs listed below are not covered by Medicare. However, some of these drugs may be covered for you under your Pennsylvania Medical Assistance (Medicaid) drug coverage.

Your state Medical Assistance (Medicaid) benefit may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your Pennsylvania Medical Assistance (Medicaid) program to learn what Medical Assistance (Medicaid) drug coverage may be available to you. Contact information is listed in Chapter 2, Section 6 of this booklet.

Non-prescription drugs (also called over-the-counter drugs)

- Drugs when used to promote fertility
- Drugs when used for the relief of cough or cold symptoms
- Drugs when used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs when used for the treatment of sexual or erectile dysfunction, such as Viagra, Cialis, Levitra, and Caverject
- Drugs when used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale

SECTION 8 Show your plan membership card when you fill a prescription

Section 8.1 Show your membership card

To fill your prescription, show your plan membership card at the network pharmacy you choose. When you show your plan membership card, the network pharmacy will automatically bill the plan for *our* share of the costs of your covered prescription drug. You will need to pay the pharmacy *your* share of the cost when you pick up your prescription.

IMPORTANT: You must always show your Pennsylvania ACCESS (Medical Assistance) card with your Geisinger Gold Secure Rx (HMO SNP) plan membership card.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

The Pennsylvania ACCESS card is a permanent plastic card that is issued by the Commonwealth of Pennsylvania to each individual who is eligible for Pennsylvania Medical Access (Medicaid). The ACCESS card must be presented to the pharmacy at the time of service along with the Geisinger Gold Secure Rx (HMO SNP) membership card. Members receiving services must use **both** the ACCESS card and the Geisinger Gold Secure Rx (HMO SNP) membership card when getting covered items or drugs.

Section 8.2 What if you don't have your membership card with you?

If you don't have your plan membership card with you when you fill your prescription, ask the pharmacy to call the plan to get the necessary information.

If the pharmacy is not able to get the necessary information, **you may have to pay the full cost of the prescription when you pick it up.** (You can then **ask us to reimburse you** for our share. See Chapter 7, Section 2.1 for information about how to ask the plan for reimbursement.)

Please note that Geisinger Gold is not allowed to reimburse members for Medical Assistance (Medicaid) covered benefits. If you have questions, please contact Member Services at the phone number listed at the beginning of this section.

SECTION 9 Part D drug coverage in special situations

Section 9.1 What if you're in a hospital or a skilled nursing facility for a stay that is covered by the plan?

If you are admitted to a hospital or to a skilled nursing facility for a stay covered by the plan, we will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, the plan will cover your drugs as long as the drugs meet all of our rules for coverage. See the previous parts of this section that tell about the rules for getting drug coverage. Chapter 6 (*What you pay for your Part D prescription drugs*) gives more information about drug coverage and what you pay.

Section 9.2 What if you're a resident in a long-term care (LTC) facility?

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy, or a pharmacy that supplies drugs for all of its residents. If you are a resident of a long-term care facility, you may get your prescription drugs through the facility's pharmacy as long as it is part of our network.

Check your *Pharmacy Directory* to find out if your long-term care facility's pharmacy is part of our network. If it isn't, or if you need more information, please contact Member Services (phone numbers are printed on the back cover of this booklet).

Chapter 5. Using the plan's coverage for your Part D prescription drugs

What if you're a resident in a long-term care (LTC) facility and become a new member of the plan?

If you need a drug that is not on our Drug List or is restricted in some way, the plan will cover a **temporary supply** of your drug during the first 90 days of your membership. The total supply will be for a maximum of a 93-day supply, or less if your prescription is written for fewer days. (Please note that the long-term care (LTC) pharmacy may provide the drug in smaller amounts at a time to prevent waste.) If you have been a member of the plan for more than 90 days and need a drug that is not on our Drug List or if the plan has any restriction on the drug's coverage, we will cover one 31-day supply, or less if your prescription is written for fewer days.

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. Perhaps there is a different drug covered by the plan that might work just as well for you. Or you and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be covered. If you and your provider want to ask for an exception, Chapter 9, Section 7.4 tells what to do.

Section 9.3	What if you're in Medicare-certified hospice?
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Drugs are never covered by both hospice and our plan at the same time. If you are enrolled in Medicare hospice and require an anti-nausea, laxative, pain medication or antianxiety drug that is not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in receiving any unrelated drugs that should be covered by our plan, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

In the event you either revoke your hospice election or are discharged from hospice our plan should cover all your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, you should bring documentation to the pharmacy to verify your revocation or discharge. See the previous parts of this section that tell about the rules for getting drug coverage under Part D Chapter 6 (*What you pay for your Part D prescription drugs*) gives more information about drug coverage and what you pay.

SECTION 10 **Programs on drug safety and managing medications**

Section 10.1	Programs to help members use drugs safely
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We conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care. These reviews are especially important for members who have more than one provider who prescribes their drugs.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems such as:

- Possible medication errors
- Drugs that may not be necessary because you are taking another drug to treat the same medical condition
- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions written for drugs that have ingredients you are allergic to
- Possible errors in the amount (dosage) of a drug you are taking.

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

Section 10.2	Medication Therapy Management (MTM) program to help members manage their medications
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We have a program that can help our members with complex health needs. For example, some members have several medical conditions, take different drugs at the same time, and have high drug costs.

This program is voluntary and free to members. A team of pharmacists and doctors developed the program for us. This program can help make sure that our members get the most benefit from the drugs they take. Our program is called a Medication Therapy Management (MTM) program. Some members who take medications for different medical conditions may be able to get services through a MTM program. A pharmacist or other health professional will give you a comprehensive review of all your medications. You can talk about how best to take your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary of this discussion. The summary has a medication action plan that recommends what you can do to make the best use of your medications, with space for you to take notes or write down any follow-up questions. You'll also get a personal medication list that will include all the medications you're taking and why you take them.

It's a good idea to have your medication review before your yearly "Wellness" visit, so you can talk to your doctor about your action plan and medication list. Bring your action plan and medication list with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list with you (for example, with your ID) in case you go to the hospital or emergency room.

Chapter 5. Using the plan's coverage for your Part D prescription drugs

If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us and we will withdraw you from the program. If you have any questions about these programs, please contact Member Services (phone numbers are printed on the back cover of this booklet).

CHAPTER 6

*What you pay for your Part D
prescription drugs*

Chapter 6. What you pay for your Part D prescription drugs

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How can you get information about your drug costs?

Because you are eligible for Pennsylvania Medical Assistance (Medicaid), you qualify for and are getting “Extra Help” from Medicare to pay for your prescription drug plan costs. Because you are in the “Extra Help” program, **some information in this *Evidence of Coverage* about the costs for Part D prescription drugs does not apply to you.** We send you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Member Services and ask for the “LIS Rider.” (Phone numbers for Member Services are printed on the back cover of this booklet.)

SECTION 1 Introduction

Section 1.1	Use this chapter together with other materials that explain your drug coverage
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This chapter focuses on what you pay for your Part D prescription drugs. To keep things simple, we use “drug” in this chapter to mean a Part D prescription drug. As explained in Chapter 5, not all drugs are Part D drugs – some drugs are excluded from Part D coverage by law. Some of the drugs excluded from Part D coverage are covered under Medicare Part A or Part B.

To understand the payment information we give you in this chapter, you need to know the basics of what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Here are materials that explain these basics:

- **The plan’s *List of Covered Drugs (Formulary)*.** To keep things simple, we call this the “Drug List.”
 - This Drug List tells which drugs are covered for you.
 - If you need a copy of the Drug List, call Member Services (phone numbers are printed on the back cover of this booklet). You can also find the Drug List on our website at www.GeisingerGold.com. The Drug List on the website is always the most current.
- **Chapter 5 of this booklet.** Chapter 5 gives the details about your prescription drug coverage, including rules you need to follow when you get your covered drugs. Chapter 5 also tells which types of prescription drugs are not covered by our plan.
- **The plan’s *Pharmacy Directory*.** In most situations you must use a network pharmacy to get your covered drugs (see Chapter 5 for the details). The *Pharmacy Directory* has a list of pharmacies in the plan’s network. It also tells you which pharmacies in our network can give you a long-term supply of a drug (such as filling a prescription for a three-month’s supply).

Chapter 6. What you pay for your Part D prescription drugs

Section 1.2 Types of out-of-pocket costs you may pay for covered drugs

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services. The amount that you pay for a drug is called “cost-sharing,” and there are three ways you may be asked to pay.

- The “**deductible**” is the amount you must pay for drugs before our plan begins to pay its share.
- “**Copayment**” means that you pay a fixed amount each time you fill a prescription.
- “**Coinsurance**” means that you pay a percent of the total cost of the drug each time you fill a prescription.

SECTION 2 What you pay for a drug depends on which “drug payment stage” you are in when you get the drug

Section 2.1 What are the drug payment stages for Geisinger Gold Secure Rx (HMO SNP) members?

As shown in the table below, there are “drug payment stages” for your Medicare Part D prescription drug coverage under Geisinger Gold Secure Rx (HMO SNP). How much you pay for a drug depends on which of these stages you are in at the time you get a prescription filled or refilled.

Chapter 6. What you pay for your Part D prescription drugs

Stage 1 <i>Yearly Deductible Stage</i>	Stage 2 <i>Initial Coverage Stage</i>	Stage 3 <i>Coverage Gap Stage</i>	Stage 4 <i>Catastrophic Coverage Stage</i>
<p>If you receive “Extra Help” to pay for your prescription drugs, this payment stage does not apply to you.</p> <p>*If you do not receive “Extra Help,” you begin in this payment stage when you fill your first prescription of the year.*</p> <p>During this stage, you pay the full cost of your drugs.</p> <p>You stay in this stage until you have paid \$360 for your drugs (\$360 is the amount of your deductible).</p> <p>(Details are in Section 4 of this chapter.)</p>	<p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>After you (or others on your behalf) have met your deductible, the plans pays its share of the costs of your drugs and you pay your share.</p> <p>If you receive “Extra Help” to pay for your prescription drugs, you stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$4,850. This amount and rules for counting costs toward this amount have been set by Medicare</p> <p>*If you do not receive “Extra Help,” you stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments) total \$3,310.</p> <p>(Details are in Section 5 of this chapter.)</p>	<p><i>(If you receive “Extra Help” to pay for your prescription drugs, the Coverage Gap payment stage does not apply to you.)</i></p> <p>If you do not receive “Extra Help”:</p> <p>During this stage, you pay 45% of the price for brand name drugs plus a portion of the dispensing fee) and 58% of the price for generic drugs.</p> <p>You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$4,850. This amount and rules for counting costs toward this amount have been set by Medicare (Details are in Section 6 of this chapter.)</p>	<p>During this stage, the plan will pay most of the costs of your drugs for the rest of the calendar year (through December 31, 2016).</p> <p>(If you receive “Extra Help, the plan will pay for your drugs for the rest of the calendar year, through December 31, 2016.)</p> <p>(Details are in Section 7 of this chapter.)</p>

***Geisinger Gold Secure Rx (HMO SNP) plan members are eligible to receive “Extra Help” with their prescription drug costs. If you do not receive “Extra Help” please contact customer service. The number to call is on the back cover of this booklet.**

SECTION 3 We send you reports that explain payments for your drugs and which payment stage you are in

Section 3.1 We send you a monthly report called the “Part D Explanation of Benefits” (the “Part D EOB”)
--

Our plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug payment stage to the next. In particular, there are two types of costs we keep track of:

- We keep track of how much you have paid. This is called your “**out-of-pocket**” cost.
- We keep track of your “**total drug costs.**” This is the amount you pay out-of-pocket or others pay on your behalf plus the amount paid by the plan.

Our plan will prepare a written report called the *Part D Explanation of Benefits* (it is sometimes called the “Part D EOB”) when you have had one or more prescriptions filled through the plan during the previous month. It includes:

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what the plan paid, and what you and others on your behalf paid.
- **Totals for the year since January 1.** This is called “year-to-date” information. It shows you the total drug costs and total payments for your drugs since the year began.

Section 3.2 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- **Show your membership card when you get a prescription filled.** To make sure we know about the prescriptions you are filling and what you are paying, show your plan membership card every time you get a prescription filled.
- **Make sure we have the information we need.** There are times you may pay for prescription drugs when we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, you may give us copies of receipts for drugs that you have purchased. (If you are billed for a covered drug, you can ask our plan to pay our share of the cost for the drug. For instructions on how to do this, go to Chapter 7, Section 2 of this booklet.) Please note that Geisinger Gold is not allowed to reimburse members for Medical Assistance (Medicaid) covered benefits. If you have questions, please contact Member Services at the phone number listed at the beginning of this section.
- Here are some types of situations when you may want to give us copies of your drug receipts to be sure we have a complete record of what you have spent for your drugs:

Chapter 6. What you pay for your Part D prescription drugs

- When you purchase a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit.
- When you made a copayment for drugs that are provided under a drug manufacturer patient assistance program.
- Any time you have purchased covered drugs at out-of-network pharmacies or other times you have paid the full price for a covered drug under special circumstances.
- **Send us information about the payments others have made for you.** Payments made by certain other individuals and organizations also count toward your out-of-pocket costs and help qualify you for catastrophic coverage. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and most charities count toward your out-of-pocket costs. You should keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you receive a *Part D Explanation of Benefits* (a Part D EOB) in the mail, please look it over to be sure the information is complete and correct. If you think something is missing from the report, or you have any questions, please call us at Member Services (phone numbers are printed on the back cover of this booklet). Be sure to keep these reports. They are an important record of your drug expenses.

SECTION 4 During the Deductible Stage, you pay the full cost of your drugs

Section 4.1 You stay in the Deductible Stage until you have paid \$360 for your drugs

Because most of our members get “Extra Help” with their prescription drug costs, the Deductible Stage does not apply to most members. If you receive “Extra Help,” this payment stage does not apply to you.

If you do not receive “Extra Help,” the Deductible Stage is the first payment stage for your drug coverage. This stage begins when you fill your first prescription in the year. When you are in this payment stage, **you must pay the full cost of your drugs** until you reach the plan's deductible amount, which is \$360 for 2016.

Your “**full cost**” is usually lower than the normal full price of the drug, since our plan has negotiated lower costs for most drugs.

- The “**deductible**” is the amount you must pay for your Part D prescription drugs before the plan begins to pay its share.

Once you have paid \$360 for your drugs, you leave the Deductible Stage and move on to the next drug payment stage, which is the Initial Coverage Stage.

SECTION 5 During the Initial Coverage Stage, the plan pays its share of your drug costs and you pay your share

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription
--

During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A retail pharmacy that is in our plan's network
- A pharmacy that is not in the plan's network
- The plan's mail-order pharmacy

For more information about these pharmacy choices and filling your prescriptions, see Chapter 5 in this booklet and the plan's *Pharmacy Directory*.

Section 5.2 A table that shows your costs for a one-month supply of a drug
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During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

- **“Copayment”** means that you pay a fixed amount each time you fill a prescription.
- **“Coinsurance”** means that you pay a percent of the total cost of the drug each time you fill a prescription.

As shown in the table below, the amount of the copayment or coinsurance depends on whether you receive “Extra Help” in paying for your prescription drugs. If you receive “Extra Help,” it also depends on your level of “Extra Help” and whether the prescription drug is a generic or a brand name drug. Please note:

- If your covered drug costs less than the copayment amount listed in the chart, you will pay that lower price for the drug. You pay *either* the full price of the drug *or* the copayment amount, *whichever is lower*.
- We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 5, Section 2.5 for information about when we will cover a prescription filled at an out-of-network pharmacy.

Your share of the cost when you get a *one-month* supply of a covered Part D prescription drug:

	Standard Retail cost-sharing (in-network) (up to a 30-day supply)	Long-term care (LTC) cost-sharing (up to a 31-day supply)	Out-of-network cost-sharing (Coverage is limited to certain situations; see Chapter 5 for details.) (up to a 30-day supply)
To find out your level of “Extra Help” please refer to your Low Income Subsidy (LIS) Rider			
Extra Help Copayments – LIS Category Level 3			
LIS Category code 3 – Full-Benefit Dual Eligible Beneficiaries who live in long-term care institutions or who live at home, but require an institutional level of care.			
Generic Drugs	\$0.00 Copayment	\$0.00 Copayment	\$0.00 Copayment
Brand Name Drugs	\$0.00 Copayment	\$0.00 Copayment	\$0.00 Copayment
Extra Help Copayments – LIS Category Level 2			
LIS Category Code 2 – Full-Benefit Dual Eligible Beneficiaries with income up to or at 100% FPL			
Generic Drugs	\$1.20 Copayment	\$1.20 Copayment	\$1.20 Copayment
Brand Name Drugs	\$3.60 Copayment	\$3.60 Copayment	\$3.60 Copayment
Extra Help Copayments – LIS Category Level 1			
LIS Category Code 1 – Full-Benefit Dual Eligible Beneficiaries with income over 100% FPL			
Generic Drugs	\$2.95 Copayment	\$2.95 Copayment	\$2.95 Copayment
Brand Name Drugs	\$7.40 Copayment	\$7.40 Copayment	\$7.40 Copayment
Standard Medicare Part D Benefit – Does Not Receive “Extra Help”*			
Generic Drugs	25% Coinsurance	25% Coinsurance	25% Coinsurance
Brand Name Drugs	25% Coinsurance	25% Coinsurance	25% Coinsurance
*“Extra Help” is also called LIS (Low Income Subsidy)			

***Please note that all Geisinger Gold Secure Rx (HMO SNP) members are eligible to receive “Extra Help” with their prescription drug costs. If you do not receive “Extra Help” please contact customer service. The number to call is on the back cover of this booklet.**

Section 5.3 **If your doctor prescribes less than a full month’s supply, you may not have to pay the cost of the entire month’s supply**

Typically, the amount you pay for a prescription drug covers a full month’s supply of a covered drug. However your doctor can prescribe less than a month’s supply of drugs. There may be times when you want to ask your doctor about prescribing less than a month’s supply of a drug (for example, when you are trying a medication for the first time that is known to have serious side effects). If your doctor prescribes less than a full month’s supply, you will not have to pay for the full month’s supply for certain drugs.

The amount you pay when you get less than a full month’s supply will depend on whether you are responsible for paying coinsurance (a percentage of the total cost) or a copayment (a flat dollar amount).

- If you are responsible for coinsurance, you pay a *percentage* of the total cost of the drug. You pay the same percentage regardless of whether the prescription is for a full month’s supply or for fewer days. However, because the entire drug cost will be lower if you get less than a full month’s supply, the *amount* you pay will be less.
- If you are responsible for a copayment for the drug, your copay will be based on the number of days of the drug that you receive. We will calculate the amount you pay per day for your drug (the “daily cost-sharing rate”) and multiply it by the number of days of the drug you receive.
 - Here’s an example: Let’s say the copay for your drug for a full month’s supply (a 30-day supply) is \$30. This means that the amount you pay per day for your drug is \$1. If you receive a 7 days’ supply of the drug, your payment will be \$1 per day multiplied by 7 days, for a total payment of \$7.

Daily cost-sharing allows you to make sure a drug works for you before you have to pay for an entire month’s supply. You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month’s supply of a drug or drugs, if this will help you better plan refill date for different prescriptions so that you can take fewer trips to the pharmacy. The amount you pay will depend upon the days’ supply you receive.

Section 5.4 **A table that shows your costs for a *long-term* (90-day) supply of a drug**

For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is a 90-day supply. (For details on where and how to get a long-term supply of a drug, see Chapter 5, Section 2.4.)

The table below shows what you pay when you get a long-term 90-day supply of a drug.

Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:

	Standard Retail cost-sharing (in-network) (up to a 90-day supply)	Mail-order cost-sharing (90-day supply)
To find out your level of “Extra Help” please refer to your Low Income Subsidy (LIS) Rider		
Extra Help Copayments – LIS Category Level 3 <i>LIS Category code 3 – Full-Benefit Dual Eligible Beneficiaries who live in long-term care institutions or who live at home, but require an institutional level of care.</i>		
Generic Drugs	\$0.00 Copayment	\$0.00 Copayment
Brand Name Drugs	\$0.00 Copayment	\$0.00 Copayment
Extra Help Copayments – LIS Category Level 2 <i>LIS Category Code 2 – Full-Benefit Dual Eligible Beneficiaries with income up to or at 100% FPL</i>		
Generic Drugs	\$1.20 Copayment	\$1.20 Copayment
Brand Name Drugs	\$3.60 Copayment	\$3.60 Copayment
Extra Help Copayments – LIS Category Level 1 <i>LIS Category Code 1 – Full-Benefit Dual Eligible Beneficiaries with income over 100% FPL</i>		
Generic Drugs	\$2.95 Copayment	\$2.95 Copayment
Brand Name Drugs	\$7.40 Copayment	\$7.40 Copayment
Standard Medicare Part D Benefit – Does Not Receive “Extra Help”*		
Generic Drugs	25% Coinsurance	25% Coinsurance
Brand Name Drugs	25% Coinsurance	25% Coinsurance
*“Extra Help” is also called LIS (Low Income Subsidy)		

***Please note that all Geisinger Gold Secure Rx (HMO SNP) members are eligible to receive “Extra Help” with their prescription drug costs.** If you do not receive “Extra Help” please contact customer service. The number to call is on the back cover of this booklet.

Section 5.5	You stay in the Initial Coverage Stage until your total drug costs for the year reach \$3,310 OR your out-of-pocket costs for the year reach \$4,850
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If you do not receive “Extra Help” to pay for your prescription drugs, you stay in the Initial Coverage Stage until the total amount for the prescription drugs you have filled and refilled reaches the **\$3,310 limit for the Initial Coverage Stage**.

Your total drug cost is based on adding together what you have paid and what any Part D plan has paid:

- **What you have paid** for all the covered drugs you have gotten since you started with your first drug purchase of the year. (See Section 6.2 for more information about how Medicare calculates your out-of-pocket costs.) This includes:
 - The \$360 you paid when you were in the Deductible Stage.
 - The total you paid as your share of the cost for your drugs during the Initial Coverage Stage.
- **What the plan has paid** as its share of the cost for your drugs during the Initial Coverage Stage. (If you were enrolled in a different Part D plan at any time during 2016, the amount that plan paid during the Initial Coverage Stage also counts toward your total drug costs.)

If you receive “Extra Help” to pay for your prescription drugs, you stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$4,850. Medicare has rules about what counts and what does *not* count as your out-of-pocket costs. (See Section 5.6 for information about how Medicare counts your out-of-pocket costs.) When you reach an out-of-pocket limit of \$4,850, you leave the Initial Coverage Gap and move on to the Catastrophic Coverage Stage.

The *Part D Explanation of Benefits* (Part D EOB) that we send to you will help you keep track of how much you and the plan, as well as any third parties, have spent on your behalf during the year. Many people do not reach the \$3,310 initial coverage limit *OR* the \$4,850 out-of-pocket threshold in a year.

If you receive “Extra Help” to pay for your prescription drugs, we will let you know if you reach the \$4,850 out-of-pocket threshold amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage.

If you do not receive “Extra Help” to pay for your prescription drugs, we will let you know if you reach the \$3,310 initial coverage limit amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Coverage Gap Stage.

Section 5.6	How Medicare calculates your out-of-pocket costs for prescription drugs
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Medicare has rules about what counts and what does *not* count as your out-of-pocket costs. When you reach an out-of-pocket limit of \$4,850, you leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage.

Here are Medicare's rules that we must follow when we keep track of your out-of-pocket costs for your drugs.

These payments are included in your out-of-pocket costs

When you add up your out-of-pocket costs, you **can include** the payments listed below (as long as they are for Part D covered drugs and you followed the rules for drug coverage that are explained in Chapter 5 of this booklet):

- The amount you pay for drugs when you are in any of the following drug payment stages:
 - The Deductible Stage.
 - The Initial Coverage Stage.
- Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined our plan.

It matters who pays:

- If you make these payments **yourself**, they are included in your out-of-pocket costs.
- These payments are *also included* if they are made on your behalf by **certain other individuals or organizations**. This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs, or by the Indian Health Service. Payments made by Medicare's "Extra Help" Program are also included.

Moving on to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of \$4,850 in out-of-pocket costs within the calendar year, you will move from the Initial Coverage Stage to the Catastrophic Coverage Stage.

These payments are not included in your out-of-pocket costs

When you add up your out-of-pocket costs, you **are not allowed to include** any of these types of payments for prescription drugs:

- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.
- Drugs you get at an out-of-network pharmacy that do not meet the plan's requirements for out-of-network coverage.
- Drugs covered by Pennsylvania Medical Assistance (Medicaid) only.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.
- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments made by the plan for brand or generic drugs while in the Coverage Gap.
- Payments for your drugs that are made by group health plans including employer health plans.
- Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veteran's Administration.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Worker's Compensation).

Reminder: If any other organization such as the ones listed above pays part or all of your out-of-pocket costs for drugs, you are required to tell our plan. Call Member Services to let us know (phone numbers are printed on the back cover of this booklet).

How can you keep track of your out-of-pocket total?

- **We will help you.** The *Part D Explanation of Benefits* (Part D EOB) report we send to you includes the current amount of your out-of-pocket costs (Section 3 in this chapter tells about this report). When you reach a total of \$4,850 in out-of-pocket costs for the year, this report will tell you that you have left the Initial Coverage Stage and have moved on to the Catastrophic Coverage Stage.
- **Make sure we have the information we need.** Section 3.2 tells what you can do to help make sure that our records of what you have spent are complete and up to date.

SECTION 6 During the Coverage Gap Stage, you receive a discount on brand name drugs and pay no more than 58% of the costs of generic drugs

Section 6.1 You stay in the Coverage Gap Stage until your out-of-pocket costs reach \$4,850

If you receive “Extra Help” from Medicare (LIS) for your prescription drug costs, you do not have a coverage gap for your Part D drugs and this section does not apply to you. Once you leave the Initial Coverage Stage, you move on to the Catastrophic Coverage Stage. See Section 7 for information about your coverage in the Catastrophic Coverage Stage.

If you do not receive “Extra Help” from Medicare (LIS) for your prescription drug costs, you stay in the Coverage Gap Stage until your out-of-pocket costs reach \$4,850.

When you are in the Coverage Gap Stage, the Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs. You pay 45% of the negotiated price (excluding the dispensing fee) for brand name drugs. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and moves you through the coverage gap.

You also receive some coverage for generic drugs. You pay no more than 58% of the cost for generic drugs and the plan pays the rest. For generic drugs, the amount paid by the plan (42 %) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap.

You continue paying the discounted price for brand name drugs and no more than 58% of the costs of generic drugs until your yearly out-of-pocket payments reach a maximum amount that Medicare has set. In 2016, that amount is \$4,850.

Medicare has rules about what counts and what does *not* count as your out-of-pocket costs. When you reach an out-of-pocket limit of \$4,850, you leave the Coverage Gap Stage and move on to the Catastrophic Coverage Stage.

Section 6.2	How Medicare calculates your out-of-pocket costs for prescription drugs
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Here are Medicare's rules that we must follow when we keep track of your out-of-pocket costs for your drugs.

These payments are included in your out-of-pocket costs

*When you add up your out-of-pocket costs, you **can include** the payments listed below (as long as they are for Part D covered drugs and you followed the rules for drug coverage that are explained in Chapter 5 of this booklet):*

- The amount you pay for drugs when you are in any of the following drug payment stages:
 - The Deductible Stage.
 - The Initial Coverage Stage.
 - The Coverage Gap Stage.
- Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined our plan.

It matters who pays:

- If you make these payments **yourself**, they are included in your out-of-pocket costs.
- These payments are *also included* if they are made on your behalf by **certain other individuals or organizations**. This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs, or by the Indian Health Service. Payments made by Medicare's "Extra Help" Program are also included.
- Some of the payments made by the Medicare Coverage Gap Discount Program are included. The amount the manufacturer pays for your brand name drugs is included. But the amount the plan pays for your generic drugs is not included.

Moving on to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of \$4,850 in out-of-pocket costs within the calendar year, you will move from the Coverage Gap Stage to the Catastrophic Coverage Stage.

These payments are not included in your out-of-pocket costs

When you add up your out-of-pocket costs, you **are not allowed to include** any of these types of payments for prescription drugs:

- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.
- Drugs you get at an out-of-network pharmacy that do not meet the plan's requirements for out-of-network coverage.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.
- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments made by the plan for your brand or generic drugs while in the Coverage Gap.
- Payments for your drugs that are made by group health plans including employer health plans.
- Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veteran's Administration.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Worker's Compensation).

Reminder: If any other organization such as the ones listed above pays part or all of your out-of-pocket costs for drugs, you are required to tell our plan. Call Member Services to let us know (phone numbers are printed on the back cover of this booklet).

How can you keep track of your out-of-pocket total?

- **We will help you.** The *Part D Explanation of Benefits* (Part D EOB) report we send to you includes the current amount of your out-of-pocket costs (Section 3 in this chapter tells about this report). When you reach a total of \$4,850 in out-of-pocket costs for the year, this report will tell you that you have left the Coverage Gap Stage and have moved on to the Catastrophic Coverage Stage.
- **Make sure we have the information we need.** Section 3.2 tells what you can do to help make sure that our records of what you have spent are complete and up to date.

SECTION 7 During the Catastrophic Coverage Stage, the plan pays all or most of the costs for your drugs

Section 7.1 Once you are in the Catastrophic Coverage Stage, you will stay in this stage for the rest of the year

You qualify for the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$4,850 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

If you receive “Extra Help” from Medicare (LIS) for your prescription drug costs:

- During this stage, the plan will pay all of the costs for your drugs.

If you do not receive “Extra Help from Medicare (LIS) for your prescription drug costs:

- **Your share** of the cost for a covered drug will be either coinsurance or a copayment, whichever is the *larger* amount:
 - – *either* – Coinsurance of 5% of the cost of the drug
 - – *or* – \$2.95 for a generic drug or a drug that is treated like a generic and \$7.40 for all other drugs.
- **Our plan pays the rest** of the cost.

SECTION 8 What you pay for vaccinations covered by Part D depends on how and where you get them

Section 8.1 Our plan may have separate coverage for the Part D vaccine medication itself and for the cost of giving you the vaccine

Our plan provides coverage of a number of Part D vaccines. We also cover vaccines that are considered medical benefits. You can find out about coverage of these vaccines by going to the Benefits Chart in Chapter 4, Section 2.1.

There are two parts to our coverage of Part D vaccinations:

- The first part of coverage is the cost of **the vaccine medication itself**. The vaccine is a prescription medication.
- The second part of coverage is for the cost of **giving you the vaccine**. (This is sometimes called the “administration” of the vaccine.)

What do you pay for a Part D vaccination?

What you pay for a Part D vaccination depends on three things:

- 1. The type of vaccine** (what you are being vaccinated for).
 - Some vaccines are considered medical benefits. You can find out about your coverage of these vaccines by going to Chapter 4, *Benefits Chart (what is covered)*.
 - Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's *List of Covered Drugs (Formulary)*.
- 2. Where you get the vaccine medication.**
- 3. Who gives you the vaccine.**

What you pay at the time you get the Part D vaccination can vary depending on the circumstances. For example:

- Sometimes when you get your vaccine, you will have to pay the entire cost for both the vaccine medication and for getting the vaccine. You can ask our plan to pay you back for our share of the cost.
- Other times, when you get the vaccine medication or the vaccine, you will pay only your share of the cost.

To show how this works, here are three common ways you might get a Part D vaccine. Remember, if you do not receive “Extra Help” from Medicare with your Part D prescription drug costs, you are responsible for all of the costs associated with vaccines (including their administration) during the Deductible and Coverage Gap Stage of your benefit.

Situation 1: You buy the Part D vaccine at the pharmacy and you get your vaccine at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to administer a vaccination.)

- You will have to pay the pharmacy the amount of your coinsurance or copayment for the vaccine and the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccination at your doctor's office.

- When you get the vaccination, you will pay for the entire cost of the vaccine and its administration.
- You can then ask our plan to pay you back for our share of the cost by using the procedures that are described in Chapter 7 of this booklet (*Asking us to pay our share of a bill you have received for covered medical services or drugs*).

Chapter 6. What you pay for your Part D prescription drugs

- You will be reimbursed the amount you paid less your normal coinsurance or copayment for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay. (If you get “Extra Help,” we will reimburse you for this difference.)

Situation 3: You buy the Part D vaccine at your pharmacy, and then take it to your doctor’s office where they give you the vaccine.

- You will have to pay the pharmacy the amount of your copayment or coinsurance for the vaccine itself.
- When your doctor gives you the vaccine, you will pay the entire cost for this service. You can then ask our plan to pay you back for our share of the cost by using the procedures described in Chapter 7 of this booklet.
- You will be reimbursed the amount charged by the doctor for administering the vaccine less any difference between the amount the doctor charges and what we normally pay. (If you get “Extra Help,” we will reimburse you for this difference.)

Note: If you obtain the Part D vaccination at your doctor’s office, and the provider is enrolled with and uses TransactRx Vaccine Manager, you will only pay your applicable Part D copayment or coinsurance.

Section 8.2	You may want to call us at Member Services before you get a vaccination
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The rules for coverage of vaccinations are complicated. We are here to help. We recommend that you call us first at Member Services whenever you are planning to get a vaccination. (Phone numbers for Member Services are printed on the back cover of this booklet.)

- We can tell you about how your vaccination is covered by our plan and explain your share of the cost.
- We can tell you how to keep your own cost down by using providers and pharmacies in our network.
- If you are not able to use a network provider and pharmacy, we can tell you what you need to do to ask us to pay you back for our share of the cost.

SECTION 9 Do you have to pay the Part D “late enrollment penalty”?

Section 9.1 What is the Part D “late enrollment penalty”?
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Note: If you receive “Extra Help” from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.

If you ever lose your low income subsidy (“Extra Help”), you must maintain your Part D coverage or you could be subject to a late enrollment penalty if you ever chose to enroll in Part D in the future.

The late enrollment penalty is an amount that is added to your Part D premium. You may owe a late enrollment penalty if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage. (“Creditable prescription drug coverage” is coverage that meets Medicare’s minimum standards since it is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) The amount of the penalty depends on how long you waited to enroll in a creditable prescription drug coverage plan any time after the end of your initial enrollment period or how many full calendar months you went without creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

When you first enroll in Geisinger Gold Secure Rx (HMO SNP), we let you know the amount of the penalty. Your late enrollment penalty is considered your plan premium.

Section 9.2 How much is the Part D late enrollment penalty?
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Medicare determines the amount of the penalty. Here is how it works:

- First count the number of full months that you delayed enrolling in a Medicare drug plan, after you were eligible to enroll. Or count the number of full months in which you did not have creditable prescription drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you didn’t have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.
- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2016, this average premium amount is \$34.10.
- To calculate your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here it would be 14% times \$34.10, which equals \$4.77. This rounds to \$4.80. This amount would be added **to the monthly premium for someone with a late enrollment penalty.**

Chapter 6. What you pay for your Part D prescription drugs

There are three important things to note about this monthly late enrollment penalty:

- First, **the penalty may change each year**, because the average monthly premium can change each year. If the national average premium (as determined by Medicare) increases, your penalty will increase.
- Second, **you will continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits.
- Third, if you are under 65 and currently receiving Medicare benefits, the late enrollment penalty will reset when you turn 65. After age 65, your late enrollment penalty will be based only on the months that you don't have coverage after your initial enrollment period for aging into Medicare.

Section 9.3 In some situations, you can enroll late and not have to pay the penalty

Even if you have delayed enrolling in a plan offering Medicare Part D coverage when you were first eligible, sometimes you do not have to pay the late enrollment penalty.

You will not have to pay a penalty for late enrollment if you are in any of these situations:

- If you already have prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Medicare calls this **"creditable drug coverage."** Please note:
 - Creditable coverage could include drug coverage from a former employer or union, TRICARE, or the Department of Veterans Affairs. Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information, because you may need it if you join a Medicare drug plan later.
 - Please note: If you receive a "certificate of creditable coverage" when your health coverage ends, it may not mean your prescription drug coverage was creditable. The notice must state that you had "creditable" prescription drug coverage that expected to pay as much as Medicare's standard prescription drug plan pays.
 - The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.
 - For additional information about creditable coverage, please look in your *Medicare & You 2016 Handbook* or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- If you were without creditable coverage, but you were without it for less than 63 days in a row.
- If you are receiving "Extra Help" from Medicare.

Chapter 6. What you pay for your Part D prescription drugs

- If you ever lose your low income subsidy ("Extra Help"), you must maintain your Part D coverage or you could be subject to a late enrollment penalty if you ever chose to enroll in Part D in the future.

Section 9.4 What can you do if you disagree about your late enrollment penalty?

If you disagree about your late enrollment penalty, you or your representative can ask for a review of the decision about your late enrollment penalty. Generally, you must request this review **within 60 days** from the date on the letter you receive stating you have to pay a late enrollment penalty. Call Member Services to find out more about how to do this (phone numbers are printed on the back cover of this booklet).

SECTION 10 Do you have to pay an extra Part D amount because of your income?

Section 10.1 Who pays an extra Part D amount because of income?

Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. If your income is \$85,000 or above for an individual (or married individuals filing separately) or \$170,000 or above for married couples, you must pay an extra amount directly to the government for your Medicare Part D coverage.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be and how to pay it. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. **You must pay the extra amount to the government. It cannot be paid with your monthly plan premium.**

Section 10.2 How much is the extra Part D amount?

If your modified adjusted gross income (MAGI) as reported on your IRS tax return is above a certain amount, you will pay an extra amount in addition to your monthly plan premium.

The chart below shows the extra amount based on your income.

Chapter 6. What you pay for your Part D prescription drugs

If you filed an individual tax return and your income in 2015 was:	If you were married but filed a separate tax return and your income in 2015 was:	If you filed a joint tax return and your income in 2015 was:	This is the monthly cost of your extra Part D amount (to be paid in addition to your plan premium)
Equal to or less than \$85,000	Equal to or less than \$85,000	Equal to or less than \$170,000	\$0
Greater than \$85,000 and less than or equal to \$107,000		Greater than \$170,000 and less than or equal to \$214,000	\$12.70
Greater than \$107,000 and less than or equal to \$160,000		Greater than \$214,000 and less than or equal to \$320,000	\$32.80
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$85,000 and less than or equal to \$129,000	Greater than \$320,000 and less than or equal to \$428,000	\$52.80
Greater than \$214,000	Greater than \$129,000	Greater than \$428,000	\$72.90

Section 10.3	What can you do if you disagree about paying an extra Part D amount?
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If you disagree about paying an extra amount because of your income, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

Section 10.4	What happens if you do not pay the extra Part D amount?
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The extra amount is paid directly to the government (not your Medicare plan) for your Medicare Part D coverage. If you are required to pay the extra amount and you do not pay it, you will be disenrolled from our plan. As long as you are receiving the “Extra Help” with your prescription drug costs, you will continue to have Part D coverage but not in our plan.

CHAPTER 7

*Asking us to pay our share of a bill
you have received for covered
medical services or drugs*

Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

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Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

SECTION 1 Situations in which you should ask us to pay for your covered services or drugs

Section 1.1	If you pay for your covered services or drugs, or if you receive a bill, you can ask us for payment
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Our network providers bill the plan directly for your covered services and drugs. If you get a bill for the full cost of medical care or drugs you have received, you should send this bill to us so that we can pay it. When you send us the bill, we will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly.

If you have already paid for services or drugs covered by the plan, you can ask our plan to pay you back (paying you back is often called “reimbursing” you). It is your right to be paid back by our plan whenever you’ve paid more than your share of the cost for medical services or drugs that are covered by our plan. When you send us a bill you have already paid, we will look at the bill and decide whether the services or drugs should be covered. If we decide they should be covered, we will pay you back for the services or drugs.

Please note that your Pennsylvania Medical Assistance (Medicaid) benefit pays the Medicare cost sharing on your behalf for your Secure Rx (HMO SNP) Medicare-covered benefits. Geisinger Gold is not allowed to reimburse members for Medical Assistance (Medicaid) covered benefits. If you have questions, please contact Member Services at the phone number listed at the beginning of this section.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received.

1. When you’ve received emergency or urgently needed medical care from a provider who is not in our plan’s network

You can receive emergency services from any provider, whether or not the provider is a part of our network. When you receive emergency or urgently needed services from a provider who is not part of our network, you should ask the provider to bill the plan.

- If you pay the entire amount yourself at the time you receive the care, you need to ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- At times you may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
 - If the provider is owed anything, we will pay the provider directly.
 - If you have already paid more than your share of the cost for the service, we will determine how much you owed and pay you back for our share of the cost.

Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

2. When a network provider sends you a bill you think you should not pay

Network providers should always bill the plan directly. But sometimes they make mistakes, and ask you to pay for your services.

- You only have to pay your cost-sharing amount when you get services covered by our plan. We do not allow providers to add additional separate charges, called “balance billing.” This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don’t pay certain provider charges.
- Whenever you get a bill from a network provider, send us the bill. We will contact the provider directly and resolve the billing problem.
- If you have already paid a bill to a network provider, send us the bill along with documentation of any payment you have made. You should ask us to pay you back for your covered services.

3. If you are retroactively enrolled in our plan.

Sometimes a person’s enrollment in the plan is retroactive. (Retroactive means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork for us to handle the reimbursement. Please contact Member Services for additional information about how to ask us to pay you back and deadlines for making your request. (Phone numbers for Member Services are printed on the back cover of this booklet.)

4. When you use an out-of-network pharmacy to get a prescription filled

If you go to an out-of-network pharmacy and try to use your membership card to fill a prescription, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription. (We cover prescriptions filled at out-of-network pharmacies only in a few special situations. Please go to Chapter 5, Section 2.5 to learn more.) Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost.

5. When you pay the full cost for a prescription because you don’t have your plan membership card with you

If you do not have your plan membership card with you, you can ask the pharmacy to call the plan or to look up your plan enrollment information. However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself. Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost.

Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

6. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

- For example, the drug may not be on the plan's *List of Covered Drugs (Formulary)*; or it could have a requirement or restriction that you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for our share of the cost of the drug.

When you send us a request for payment, we will review your request and decide whether the service or drug should be covered. This is called making a "coverage decision." If we decide it should be covered, we will pay for our share of the cost for the service or drug. If we deny your request for payment, you can appeal our decision. Chapter 9 of this booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or to pay a bill you have received

Section 2.1 How and where to send us your request for payment

Send us your request for payment, along with your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster.
- Either download a copy of the form from our website www.GeisingerGold.com or call Member Services and ask for the form. (Phone numbers for Member Services are printed on the back cover of this booklet.)

Mail your request for payment together with any bills or receipts to us at this address:

Medical Care Reimbursement Requests:

Geisinger Gold
P.O. Box 8200
Danville, PA 17821 -8200

Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

Drug Reimbursement Requests:

Geisinger Gold
Attn: Pharmacy Department
100 N. Academy Avenue
Danville, PA 17822-3246

You must submit your claim to us within three (3) years of the date you received the service, item, or drug.

Contact Member Services if you have any questions (phone numbers are printed on the back cover of this booklet). If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

SECTION 3 We will consider your request for payment and say yes or no

Section 3.1	We check to see whether we should cover the service or drug and how much we owe
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When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the medical care or drug is covered and you followed all the rules for getting the care or drug, we will pay for our share of the cost for the service. If you have already paid for the service or drug, we will mail your reimbursement of our share of the cost to you. If you have not paid for the service or drug yet, we will mail the payment directly to the provider. (Chapter 3 explains the rules you need to follow for getting your medical services covered. Chapter 5 explains the rules you need to follow for getting your Part D prescription drugs covered.)
- If we decide that the medical care or drug is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost of the care or drug. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

Section 3.2	If we tell you that we will not pay for all or part of the medical care or drug, you can make an appeal
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If you think we have made a mistake in turning down your request for payment or you don't agree with the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment.

Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

For the details on how to make this appeal, go to Chapter 9 of this booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*). The appeals process is a formal process with detailed procedures and important deadlines. If making an appeal is new to you, you will find it helpful to start by reading Section 5 of Chapter 9. Section 5 is an introductory section that explains the process for coverage decisions and appeals and gives definitions of terms such as “appeal.” Then after you have read Section 5, you can go to the section in Chapter 9 that tells what to do for your situation:

- If you want to make an appeal about getting paid back for a medical service, go to Section 6.3 in Chapter 9.
- If you want to make an appeal about getting paid back for a drug, go to Section 7.5 of Chapter 9.

SECTION 4 Other situations in which you should save your receipts and send copies to us

Section 4.1 In some cases, you should send copies of your receipts to us to help us track your out-of-pocket drug costs
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There are some situations when you should let us know about payments you have made for your drugs. In these cases, you are not asking us for payment. Instead, you are telling us about your payments so that we can calculate your out-of-pocket costs correctly. This may help you to qualify for the Catastrophic Coverage Stage more quickly.

Below is an example of a situation when you should send us copies of receipts to let us know about payments you have made for your drugs:

When you get a drug through a patient assistance program offered by a drug manufacturer

Some members are enrolled in a patient assistance program offered by a drug manufacturer that is outside the plan benefits. If you get any drugs through a program offered by a drug manufacturer, you may pay a copayment to the patient assistance program.

- Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.
- **Please note:** Because you are getting your drug through the patient assistance program and not through the plan’s benefits, we will not pay for share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

Since you are not asking for payment in the case described above, this situation is not considered a coverage decision. Therefore, you cannot make an appeal if you disagree with our decision.

CHAPTER 8

Your rights and responsibilities

Chapter 8. Your rights and responsibilities

Chapter 8. Your rights and responsibilities

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Chapter 8. Your rights and responsibilities

SECTION 1 Our plan must honor your rights as a member of the plan

Section 1.1	We must provide information in a way that works for you (in languages other than English, in audio, in large print, or other alternate formats, etc.)
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To get information from us in a way that works for you, please call Member Services (phone numbers are printed on the back cover of this booklet).

Our plan has people and free language interpreter services available to answer questions from non-English speaking members. We can also give you information in audio, in large print, or other alternate formats if you need it. If you are eligible for Medicare because of a disability, we are required to give you information about the plan's benefits that is accessible and appropriate for you. To get information from us in a way that works for you, please call Member Services (phone numbers are printed on the back cover of this booklet).

If you have any trouble getting information from our plan because of problems related to language or a disability, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and tell them that you want to file a complaint. TTY users call 1-877-486-2048.

Section 1.2	We must treat you with fairness and respect at all times
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Our plan must obey laws that protect you from discrimination or unfair treatment. **We do not discriminate** based on a person's race, ethnicity, national origin, religion, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights.

If you have a disability and need help with access to care, please call us at Member Services (phone numbers are printed on the back cover of this booklet). If you have a complaint, such as a problem with wheelchair access, Member Services can help.

Chapter 8. Your rights and responsibilities

Section 1.3 We must ensure that you get timely access to your covered services and drugs

As a member of our plan, you have the right to choose a primary care provider (PCP) in the plan's network to provide and arrange for your covered services (Chapter 3 explains more about this). Call Member Services to learn which doctors are accepting new patients (phone numbers are printed on the back cover of this booklet). You also have the right to go to a women's health specialist (such as a gynecologist) without a referral.

As a plan member, you have the right to get appointments and covered services from the plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care. You also have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays.

If you think that you are not getting your medical care or Part D drugs within a reasonable amount of time, Chapter 9, Section 11 of this booklet tells what you can do. (If we have denied coverage for your medical care or drugs and you don't agree with our decision, Chapter 9, Section 5 tells what you can do.)

Section 1.4 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your "personal health information" includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- The laws that protect your privacy give you rights related to getting information and controlling how your health information is used. We give you a written notice, called a "Notice of Privacy Practice," that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- In most situations, if we give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you first*. Written permission can be given by you or by someone you have given legal power to make decisions for you.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - For example, we are required to release health information to government agencies that are checking on quality of care.

Chapter 8. Your rights and responsibilities

- Because you are a member of our plan through Medicare, we are required to give Medicare your health information including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held at the plan, and to get a copy of your records. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your health care provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Member Services (phone numbers are printed on the back cover of this booklet).

Section 1.5 We must give you information about the plan, its network of providers, and your covered services

As a member of Geisinger Gold Secure Rx (HMO SNP), you have the right to get several kinds of information from us. (As explained above in Section 1.1, you have the right to get information from us in a way that works for you. This includes getting the information in languages other than English and in large print or other alternate formats.)

If you want any of the following kinds of information, please call Member Services (phone numbers are printed on the back cover of this booklet):

- **Information about our plan.** This includes, for example, information about the plan's financial condition. It also includes information about the number of appeals made by members and the plan's performance ratings, including how it has been rated by plan members and how it compares to other Medicare health plans.
- **Information about our network providers including our network pharmacies.**
 - For example, you have the right to get information from us about the qualifications of the providers and pharmacies in our network and how we pay the providers in our network.
 - For a list of the providers in the plan's network, see the Provider Directory.
 - For a list of the pharmacies in the plan's network, see the Pharmacy Directory.
 - For more detailed information about our providers or pharmacies, you can call Member Services (phone numbers are printed on the back cover of this booklet) or visit our website at www.GeisingerGold.com.

Chapter 8. Your rights and responsibilities

- **Information about your coverage and the rules you must follow when using your coverage.**
 - In Chapters 3 and 4 of this booklet, we explain what medical services are covered for you, any restrictions to your coverage, and what rules you must follow to get your covered medical services.
 - To get the details on your Part D prescription drug coverage, see Chapters 5 and 6 of this booklet plus the plan's *List of Covered Drugs (Formulary)*. These chapters, together with the *List of Covered Drugs (Formulary)*, tell you what drugs are covered and explain the rules you must follow and the restrictions to your coverage for certain drugs.
 - If you have questions about the rules or restrictions, please call Member Services (phone numbers are printed on the back cover of this booklet).
- **Information about why something is not covered and what you can do about it.**
 - If a medical service or Part D drug is not covered for you, or if your coverage is restricted in some way, you can ask us for a written explanation. You have the right to this explanation even if you received the medical service or drug from an out-of-network provider or pharmacy.
 - If you are not happy or if you disagree with a decision we make about what medical care or Part D drug is covered for you, you have the right to ask us to change the decision. You can ask us to change the decision by making an appeal. For details on what to do if something is not covered for you in the way you think it should be covered, see Chapter 9 of this booklet. It gives you the details about how to make an appeal if you want us to change our decision. (Chapter 9 also tells about how to make a complaint about quality of care, waiting times, and other concerns.)
 - If you want to ask our plan to pay our share of a bill you have received for medical care or a Part D prescription drug, see Chapter 7 of this booklet.

Section 1.6

We must support your right to make decisions about your care, regardless of cost or whether covered by your plan, as well as your right to use advance directives and/or name an authorized representative to help with your decisions

You have the right to know your treatment options and participate in decisions about your health care

You have the right to get full information from your doctors and other health care providers when you go for medical care. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

Chapter 8. Your rights and responsibilities

- **To know about all of your choices.** This means that you have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan. It also includes being told about programs our plan offers to help members manage their medications and use drugs safely.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say “no.”** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. You also have the right to stop taking your medication. Of course, if you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.
- **To receive an explanation if you are denied coverage for care.** You have the right to receive an explanation from us if a provider has denied care that you believe you should receive. To receive this explanation, you will need to ask us for a coverage decision. Chapter 9 of this booklet tells how to ask the plan for a coverage decision.

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called “**advance directives**.” There are different types of advance directives and different names for them. Documents called “**living will**” and “**power of attorney for health care**” are examples of advance directives.

If you want to use an “advance directive” to give your instructions, here is what to do:

- **Get the form.** If you want to have an advance directive, you can get a form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact Member Services to ask for the forms (phone numbers are printed on the back cover of this booklet).
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.

Chapter 8. Your rights and responsibilities

- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't. You may want to give copies to close friends or family members as well. Be sure to keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- If you are admitted to the hospital, they will ask you whether you have signed an advance directive form and whether you have it with you.
- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Remember, it is your choice whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

What if your instructions are not followed?

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the Pennsylvania Department of Insurance, Bureau of Consumer Services, 1321 Strawberry Square, Harrisburg, PA 17120.

Section 1.7	You have the right to make complaints and to ask us to reconsider decisions we have made
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If you have any problems or concerns about your covered services or care, Chapter 9 of this booklet tells what you can do. It gives the details about how to deal with all types of problems and complaints. What you need to do to follow up on a problem or concern depends on the situation. You might need to ask our plan to make a coverage decision for you, make an appeal to us to change a coverage decision, or make a complaint. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

You have the right to get a summary of information about the appeals and complaints that other members have filed against our plan in the past. To get this information, please call Member Services (phone numbers are printed on the back cover of this booklet).

Chapter 8. Your rights and responsibilities

Section 1.8 What can you do if you believe you are being treated unfairly or your rights are not being respected?**If it is about discrimination, call the Office for Civil Rights**

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or TTY 1-800-537-7697, or call your local Office for Civil Rights.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, *and it's not* about discrimination, you can get help dealing with the problem you are having:

- You can **call Member Services** (phone numbers are printed on the back cover of this booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Section 1.9 How to get more information about your rights or make recommendations regarding Geisinger Gold's Rights and Responsibilities Policy

There are several places where you can get more information about your rights:

- You can **call Member Services** (phone numbers are printed on the back cover of this booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- You can contact **Medicare**.
 - You can visit the Medicare website to read or download the publication "Your Medicare Rights & Protections." (The publication is available at: <http://www.medicare.gov/Pubs/pdf/11534.pdf>.)
 - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Chapter 8. Your rights and responsibilities

SECTION 2 You have some responsibilities as a member of the plan

Section 2.1 What are your responsibilities?

Things you need to do as a member of the plan are listed below. If you have any questions, please call Member Services (phone numbers are printed on the back cover of this booklet). We're here to help.

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this Evidence of Coverage booklet to learn what is covered for you and the rules you need to follow to get your covered services.
 - Chapters 3 and 4 give the details about your medical services, including what is covered, what is not covered, rules to follow, and what you pay.
 - Chapters 5 and 6 give the details about your coverage for Part D prescription drugs.
- **If you have any other health insurance coverage or prescription drug coverage in addition to our plan, you are required to tell us.** Please call Member Services to let us know (phone numbers are printed on the back cover of this booklet).
 - We are required to follow rules set by Medicare and Pennsylvania Medical Assistance (Medicaid) to make sure that you are using all of your coverage in combination when you get your covered services from our plan. This is called “**coordination of benefits**” because it involves coordinating the health and drug benefits you get from our plan with any other health and drug benefits available to you. We'll help you coordinate your benefits. (For more information about coordination of benefits, go to Chapter 1, Section 7.)
- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show your plan membership card and your Pennsylvania Medical Assistance (Medicaid) card whenever you get your medical care or Part D prescription drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help your doctors and other health providers give you the best care, learn as much as you are able to about your health problems and give them the information they need about you and your health. Follow the treatment plans and instructions that you and your doctors agree upon.
 - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have any questions, be sure to ask. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you don't understand the answer you are given, ask again.

Chapter 8. Your rights and responsibilities

- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - In order to be eligible for our plan, you must have Medicare Part A and Medicare Part B. For most Geisinger Gold Secure Rx (HMO SNP) members, Pennsylvania Medical Assistance (Medicaid) pays for your Part A premium (if you don't qualify for it automatically) and for your Part B premium. If Pennsylvania Medical Assistance (Medicaid) is not paying your Medicare premiums for you, you must continue to pay your Medicare premiums to remain a member of the plan.
 - For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug. This will be a copayment (a fixed amount) or coinsurance (a percentage of the total cost). Chapter 6 tells what you must pay for your Part D prescription drugs.
 - If you get any medical services or drugs that are not covered by our plan or by other insurance you may have, you must pay the full cost.
 - If you disagree with our decision to deny coverage for a service or drug, you can make an appeal. Please see Chapter 9 of this booklet for information about how to make an appeal.
 - If you are required to pay the extra amount for Part D because of your higher income (as reported on your last tax return), you must pay the extra amount directly to the government to remain a member of the plan.
- **Tell us if you move.** If you are going to move, it's important to tell us right away. Call Member Services (phone numbers are printed on the back cover of this booklet).
 - **If you move *outside* of our plan service area, you cannot remain a member of our plan.** (Chapter 1 tells about our service area.) We can help you figure out whether you are moving outside our service area. If you are leaving our service area, you will have a Special Enrollment Period when you can join any Medicare plan available in your new area. We can let you know if we have a plan in your new area.
 - **If you move *within* our service area, we still need to know** so we can keep your membership record up to date and know how to contact you.
 - If you move, it is also important to tell Social Security (or the Railroad Retirement Board). You can find phone numbers and contact information for these organizations in Chapter 2.
- **Call Member Services for help if you have questions or concerns.** We also welcome any suggestions you may have for improving our plan.
 - Phone numbers and calling hours for Member Services are printed on the back cover of this booklet.

Chapter 8. Your rights and responsibilities

- For more information on how to reach us, including our mailing address, please see Chapter 2.

CHAPTER 9

*What to do if you have a problem
or complaint (coverage decisions,
appeals, complaints)*

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

**Chapter 9. What to do if you have a problem or complaint
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**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****BACKGROUND****SECTION 1 Introduction****Section 1.1 What to do if you have a problem or concern**

This chapter explains the processes for handling problems and concerns. The process you use to handle your problem depends on two things:

1. Whether your problem is about benefits covered by **Medicare** or **Pennsylvania Medical Assistance (Medicaid)**. If you would like help deciding whether to use the Medicare process or the Pennsylvania Medical Assistance (Medicaid) process, or both, please contact Member Services (phone numbers are printed on the back cover of this booklet).
2. The type of problem you are having:
 - For some types of problems, you need to use the **process for coverage decisions and appeals**.
 - For other types of problems, you need to use the **process for making complaints**.

These processes have been approved by Medicare. To ensure fairness and prompt handling of your problems, each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

Which one do you use? The guide in Section 3 will help you identify the right process to use.

Section 1.2 What about the legal terms?

There are technical legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand.

To keep things simple, this chapter explains the legal rules and procedures using simpler words in place of certain legal terms. For example, this chapter generally says “making a complaint” rather than “filing a grievance,” “coverage decision” rather than “organization determination” or “coverage determination,” and “Independent Review Organization” instead of “Independent Review Entity.” It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms for the situation you are in. Knowing which terms to use will help you communicate more clearly and accurately when you are dealing with your problem and get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

**SECTION 2 You can get help from government organizations that
are not connected with us**

Section 2.1 Where to get more information and personalized assistance

Sometimes it can be confusing to start or follow through the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

Get help from an independent government organization

We are always available to help you. But in some situations you may also want help or guidance from someone who is not connected with us. You can always contact your **State Health Insurance Assistance Program (SHIP)**. This government program has trained counselors in every state. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers in Chapter 2, Section 3 of this booklet.

You can also get help and information from Medicare

For more information and help in handling a problem, you can also contact Medicare. Here are two ways to get information directly from Medicare:

- You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- You can visit the Medicare website (<http://www.medicare.gov>).

**You can get help and information from Pennsylvania Medical Assistance
(Medicaid)**

For more information about your PA Medical Assistance (Medicaid) benefits or for help in handling a problem with your PA Medical Assistance (Medicaid) benefits, contact your local County Assistance office. A list of County Assistance Offices and their phone numbers can be found in Chapter 2, Section 6 of this booklet. You may also contact Pennsylvania Medical Assistance (Medicaid) directly at 1-800-692-7462 or visit their website at: www.dhs.state.pa.us/foradults/healthcaremedicalassistance/index.htm.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

**You can get help and information from the Pennsylvania
Quality Improvement Organization (QIO)**

If you have concerns about the quality of care you have received or if you think coverage for your hospital stay, Skilled Nursing Facility Care or if you believe your Outpatient Rehabilitation Services are ending too soon, you can contact your Quality Improvement Organization for assistance. Contact information can be found in Chapter 2, section 4 of this booklet.

**SECTION 3 To deal with your problem, which process should you
use?**

Section 3.1	Should you use the process for Medicare benefits or Pennsylvania Medical Assistance (Medicaid) benefits?
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Because you have Medicare and get assistance from Pennsylvania Medical Assistance (Medicaid), you have different processes that you can use to handle your problem or complaint. Which process you use depends on whether the problem is about Medicare benefits or Pennsylvania Medical Assistance (Medicaid) benefits. If your problem is about a benefit covered by Medicare, then you should use the Medicare process. If your problem is about a benefit covered by Pennsylvania Medical Assistance (Medicaid), then you should use the Pennsylvania Medical Assistance (Medicaid) process. If you would like help deciding whether to use the Medicare process or the Pennsylvania Medical Assistance (Medicaid) process, please contact Member Services (phone numbers are printed on the back cover of this booklet).

The Medicare process and Pennsylvania Medical Assistance (Medicaid) process are described in different parts of this chapter. To find out which part you should read, use the chart below.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

To figure out which part of this chapter will help with your specific problem or concern,
START HERE

**Is your problem about Medicare benefits or Pennsylvania Medical Assistance
(Medicaid) benefits?**

(If you would like help deciding whether your problem is about Medicare benefits or Pennsylvania Medical Assistance (Medicaid) benefits, please contact Member Services. Phone numbers for Member Services are printed on the back cover of this booklet.)

My problem is about **Medicare** benefits.

Go to the next section of this chapter, **Section 4, “Handling problems about Medicare your benefits.”**

My problem is about **Pennsylvania Medical Assistance (Medicaid)** coverage.

Skip ahead to **Section 12** of this chapter, **“Handling problems about your Pennsylvania Medical Assistance (Medicaid) benefits.”**

PROBLEMS ABOUT YOUR MEDICARE BENEFITS**SECTION 4 Handling problems about your Medicare benefits**

Section 4.1	Should you use the process for coverage decisions and appeals? Or should you use the process for making complaints?
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If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The chart below will help you find the right section of this chapter for problems or complaints about **benefits covered by Medicare**.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

To figure out which part of this chapter will help with your problem or concern about your **Medicare** benefits, use this chart:

Is your problem or concern about your benefits or coverage?

(This includes problems about whether particular medical care or prescription drugs are covered or not, the way in which they are covered, and problems related to payment for medical care or prescription drugs.)

Yes. My problem is about benefits or coverage.

Go on to the next section of this chapter, **Section 5, “A guide to the basics of coverage decisions and appeals.”**

No. My problem is not about benefits or coverage.

Skip ahead to **Section 11** at the end of this chapter: **“How to make a complaint about quality of care, waiting times, customer service or other concerns.”**

SECTION 5 A guide to the basics of coverage decisions and appeals

Section 5.1	Asking for coverage decisions and making appeals: the big picture
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The process for asking for coverage decisions and appeals deals with problems related to your benefits and coverage, including problems related to payment. This is the process you use for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services or drugs. We are making a coverage decision whenever we decide what is covered for you and how much we pay. For example, your plan network doctor makes a (favorable) coverage decision for you whenever you receive medical care from him or her or if your network doctor refers you to a medical specialist. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical service before you receive it, you can ask us to make a coverage decision for you.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

In some cases we might decide a service or drug is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision and you are not satisfied with this decision, you can “appeal” the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made.

When you appeal a decision for the first time, this is called a Level 1 Appeal. In this appeal, we review the coverage decision we made to check to see if we were following all of the rules properly. Your appeal is handled by different reviewers than those who made the original unfavorable decision. When we have completed the review we give you our decision. Under certain circumstances, which we discuss later, you can request an expedited or “fast coverage decision” or fast appeal of a coverage decision.

If we say no to all or part of your Level 1 Appeal, you can go on to a Level 2 Appeal. The Level 2 Appeal is conducted by an independent organization that is not connected to us. (In some situations, your case will be automatically sent to the independent organization for a Level 2 Appeal. If this happens, we will let you know. In other situations, you will need to ask for a Level 2 Appeal.) If you are not satisfied with the decision at the Level 2 Appeal, you may be able to continue through additional levels of appeal.

Section 5.2	How to get help when you are asking for a coverage decision or making an appeal
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Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Member Services** (phone numbers are printed on the back cover of this booklet).
- To **get free help from an independent organization** that is not connected with our plan, contact your State Health Insurance Assistance Program (see Section 2 of this chapter).
- **Your doctor can make a request for you.**
 - For medical care, your doctor can request a coverage decision or a Level 1 Appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2. To request any appeal after Level 2, your doctor must be appointed as your representative.
 - For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 or Level 2 Appeal on your behalf. To request any appeal after Level 2, your doctor or other prescriber must be appointed as your representative.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your “representative” to ask for a coverage decision or make an appeal.
 - There may be someone who is already legally authorized to act as your representative under State law.
 - If you want a friend, relative, your doctor or other provider, or other person to be your representative, call Member Services (phone numbers are printed on the back cover of this booklet) and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at <http://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf> or on our website at www.GeisingerGold.com.) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
- **You also have the right to hire a lawyer to act for you.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 5.3 Which section of this chapter gives the details for your situation?

There are four different types of situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

- **Section 6** of this chapter: “Your medical care: How to ask for a coverage decision or make an appeal”
- **Section 7** of this chapter: “Your Part D prescription drugs: How to ask for a coverage decision or make an appeal”
- **Section 8** of this chapter: “How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon”
- **Section 9** of this chapter: “How to ask us to keep covering certain medical services if you think your coverage is ending too soon” (*Applies to these services only*: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you’re not sure which section you should be using, please call Member Services (phone numbers are printed on the back cover of this booklet). You can also get help or information from government organizations such as your State Health Insurance Assistance Program (Chapter 2, Section 3, of this booklet has the phone numbers for this program).

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

SECTION 6 Your medical care: How to ask for a coverage decision or make an appeal



Have you read Section 5 of this chapter (A guide to “the basics” of coverage decisions and appeals)? If not, you may want to read it before you start this section.

Section 6.1 This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care

This section is about your benefits for medical care and services. These benefits are described in Chapter 4 of this booklet: *Benefits Chart (what is covered)*. To keep things simple, we generally refer to “medical care coverage” or “medical care” in the rest of this section, instead of repeating “medical care or treatment or services” every time.

This section tells what you can do if you are in any of the five following situations:

1. You are not getting certain medical care you want, and you believe that this care is covered by our plan.
2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan.
3. You have received medical care or services that you believe should be covered by the plan, but we have said we will not pay for this care.
4. You have received and paid for medical care or services that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care.
5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health.
 - **NOTE: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services**, you need to read a separate section of this chapter because special rules apply to these types of care. Here’s what to read in those situations:
 - Chapter 9, Section 8: *How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon.*
 - Chapter 9, Section 9: *How to ask us to keep covering certain medical services if you think your coverage is ending too soon.* This section is about three services only: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- For *all other* situations that involve being told that medical care you have been getting will be stopped, use this section (Section 6) as your guide for what to do.

Which of these situations are you in?

If you are in this situation:	This is what you can do:
Do you want to find out whether we will cover the medical care or services you want?	You can ask us to make a coverage decision for you. Go to the next section of this chapter, Section 6.2 .
Have we already told you that we will not cover or pay for a medical service in the way that you want it to be covered or paid for?	You can make an appeal . (This means you are asking us to reconsider.) Skip ahead to Section 6.3 of this chapter.
Do you want to ask us to pay you back for medical care or services you have already received and paid for?	You can send us the bill. Skip ahead to Section 6.5 of this chapter.

Section 6.2

Step-by-step: How to ask for a coverage decision (how to ask our plan to authorize or provide the medical care coverage you want)

Legal Terms

When a coverage decision involves your medical care, it is called an “**organization determination**.”

Step 1: You ask our plan to make a coverage decision on the medical care you are requesting. If your health requires a quick response, you should ask us to make a “fast coverage decision.”

Legal Terms

A “fast coverage decision” is called an “**expedited determination**.”

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

How to request coverage for the medical care you want

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this.
- For the details on how to contact us, go to Chapter 2, Section 1 and look for the section called, *How to contact us when you are asking for a coverage decision about your medical care.*

Generally we use the standard deadlines for giving you our decision

When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. **A standard coverage decision means we will give you an answer within 14 calendar days** after we receive your request.

- **However, we can take up to 14 more calendar days** if you ask for more time, or if we need information (such as medical records from out-of-network providers) that may benefit you. If we decide to take extra days to make the decision, we will tell you in writing.
- If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, including fast complaints, see Section 11 of this chapter.)

If your health requires it, ask us to give you a “fast coverage decision”

- **A fast coverage decision means we will answer within 72 hours.**
 - **However, we can take up to 14 more calendar days** if we find that some information that may benefit you is missing (such as medical records from out-of-network providers), or if you need time to get information to us for the review. If we decide to take extra days, we will tell you in writing.
 - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. (For more information about the process for making complaints, including fast complaints, see Section 11 of this chapter.) We will call you as soon as we make the decision.
- **To get a fast coverage decision, you must meet two requirements:**
 - You can get a fast coverage decision *only* if you are asking for coverage for medical care *you have not yet received.* (You cannot get a fast coverage decision if your request is about payment for medical care you have already received.)
 - You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function.*

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

- **If your doctor tells us that your health requires a “fast coverage decision,” we will automatically agree to give you a fast coverage decision.**
- If you ask for a fast coverage decision on your own, without your doctor’s support, we will decide whether your health requires that we give you a fast coverage decision.
 - If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so (and we will use the standard deadlines instead).
 - This letter will tell you that if your doctor asks for the fast coverage decision, we will automatically give a fast coverage decision.
 - The letter will also tell how you can file a “fast complaint” about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. (For more information about the process for making complaints, including fast complaints, see Section 11 of this chapter.)

Step 2: We consider your request for medical care coverage and give you our answer.***Deadlines for a “fast” coverage decision***

- Generally, for a fast coverage decision, we will give you our answer **within 72 hours**.
 - As explained above, we can take up to 14 more calendar days under certain circumstances. If we decide to take extra days to make the coverage decision, we will tell you in writing.
 - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 11 of this chapter.)
 - If we do not give you our answer within 72 hours (or if there is an extended time period, by the end of that period), you have the right to appeal. Section 6.3 below tells how to make an appeal.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the medical care coverage we have agreed to provide within 72 hours after we received your request. If we extended the time needed to make our coverage decision, we will authorize or provide the coverage by the end of that extended period.
- **If our answer is no to part or all of what you requested**, we will send you a detailed written explanation as to why we said no.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

Deadlines for a “standard” coverage decision

- Generally, for a standard coverage decision, we will give you our answer **within 14 calendar days of receiving your request**.
 - We can take up to 14 more calendar days (“an extended time period”) under certain circumstances. If we decide to take extra days to make the coverage decision, we will tell you in writing.
 - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 11 of this chapter.)
 - If we do not give you our answer within 14 calendar days (or if there is an extended time period, by the end of that period), you have the right to appeal. Section 6.3 below tells how to make an appeal.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 14 calendar days after we received your request. If we extended the time needed to make our coverage decision, we will authorize or provide the coverage by the end of that extended period.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

Step 3: If we say no to your request for coverage for medical care, you decide if you want to make an appeal.

- If we say no, you have the right to ask us to reconsider – and perhaps change – this decision by making an appeal. Making an appeal means making another try to get the medical care coverage you want.
- If you decide to make an appeal, it means you are going on to Level 1 of the appeals process (see Section 6.3 below).

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

**Section 6.3 Step-by-step: How to make a Level 1 Appeal
(How to ask for a review of a medical care coverage decision
made by our plan)**

Legal Terms

An appeal to the plan about a medical care coverage decision is called a plan **“reconsideration.”**

Step 1: You contact us and make your appeal. If your health requires a quick response, you must ask for a **“fast appeal.”**

What to do

- **To start an appeal you, your doctor, or your representative, must contact us.** For details on how to reach us for any purpose related to your appeal, go to Chapter 2, Section 1 and look for section called, *How to contact us when you are making an appeal about your medical care.*
- **If you are asking for a standard appeal, make your standard appeal in writing by submitting a request.**
 - If you have someone appealing our decision for you other than your doctor, your appeal must include an Appointment of Representative form authorizing this person to represent you. (To get the form, call Member Services (phone numbers are printed on the back cover of this booklet) and ask for the “Appointment of Representative” form. It is also available on Medicare’s website at <http://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf> or on our website at www.GeisingerGold.com.) While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form within 44 calendar days after receiving your appeal request (our deadline for making a decision on your appeal), your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the Independent Review Organization to review our decision.
- **If you are asking for a fast appeal, make your appeal in writing or call us at the phone number shown in Chapter 2, Section 1** (*How to contact us when you are making an appeal about your medical care*).

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information regarding your medical decision and add more information to support your appeal.**
 - You have the right to ask us for a copy of the information regarding your appeal.
 - If you wish, you and your doctor may give us additional information to support your appeal.

If your health requires it, ask for a “fast appeal” (you can make a request by calling us)

Legal Terms
A “fast appeal” is also called an “expedited reconsideration.”

- If you are appealing a decision we made about coverage for care you have not yet received, you and/or your doctor will need to decide if you need a “fast appeal.”
- The requirements and procedures for getting a “fast appeal” are the same as those for getting a “fast coverage decision.” To ask for a fast appeal, follow the instructions for asking for a fast coverage decision. (These instructions are given earlier in this section.)
- If your doctor tells us that your health requires a “fast appeal,” we will give you a fast appeal.

Step 2: We consider your appeal and we give you our answer.

- When we are reviewing your appeal, we take another careful look at all of the information about your request for coverage of medical care. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if we need it. We may contact you or your doctor to get more information.

Deadlines for a “fast” appeal

- When we are using the fast deadlines, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to do so.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

- However, if you ask for more time, or if we need to gather more information that may benefit you, we **can take up to 14 more calendar days**. If we decide to take extra days to make the decision, we will tell you in writing.
- If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we tell you about this organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written denial notice informing you that we have automatically sent your appeal to the Independent Review Organization for a Level 2 Appeal.

Deadlines for a “standard” appeal

- If we are using the standard deadlines, we must give you our answer **within 30 calendar days** after we receive your appeal if your appeal is about coverage for services you have not yet received. We will give you our decision sooner if your health condition requires us to.
 - However, if you ask for more time, or if we need to gather more information that may benefit you, **we can take up to 14 more calendar days**.
 - If you believe we should *not* take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 11 of this chapter.)
 - If we do not give you an answer by the deadline above (or by the end of the extended time period if we took extra days), we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent outside organization. Later in this section, we talk about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 30 calendar days after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written denial notice informing you that we have automatically sent your appeal to the Independent Review Organization for a Level 2 Appeal.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: If our plan says no to part or all of your appeal, your case will *automatically* be sent on to the next level of the appeals process.

- To make sure we were following all the rules when we said no to your appeal, **we are required to send your appeal to the “Independent Review Organization.”** When we do this, it means that your appeal is going on to the next level of the appeals process, which is Level 2.

Section 6.4 Step-by-step: How a Level 2 Appeal is done

If we say no to your Level 1 Appeal, your case will *automatically* be sent on to the next level of the appeals process. During the Level 2 Appeal, the **Independent Review Organization** reviews our decision for your first appeal. This organization decides whether the decision we made should be changed.

Legal Terms

The formal name for the “Independent Review Organization” is the “**Independent Review Entity.**” It is sometimes called the “**IRE.**”

Step 1: The Independent Review Organization reviews your appeal.

- The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with us and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- We will send the information about your appeal to this organization. This information is called your “case file.” **You have the right to ask us for a copy of your case file.**
- You have a right to give the Independent Review Organization additional information to support your appeal.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal.

If you had a “fast” appeal at Level 1, you will also have a “fast” appeal at Level 2

- If you had a fast appeal to our plan at Level 1, you will automatically receive a fast appeal at Level 2. The review organization must give you an answer to your Level 2 Appeal **within 72 hours** of when it receives your appeal.
- However, if the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days.**

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

If you had a “standard” appeal at Level 1, you will also have a “standard” appeal at Level 2

- If you had a standard appeal to our plan at Level 1, you will automatically receive a standard appeal at Level 2. The review organization must give you an answer to your Level 2 Appeal **within 30 calendar days** of when it receives your appeal.
- However, if the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days.**

Step 2: The Independent Review Organization gives you their answer.

The Independent Review Organization will tell you its decision in writing and explain the reasons for it.

- **If the review organization says yes to part or all of what you requested**, we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the review organization.
- **If this organization says no to part or all of your appeal**, it means they agree with our plan that your request (or part of your request) for coverage for medical care should not be approved. (This is called “upholding the decision.” It is also called “turning down your appeal.”)
 - If the Independent Review Organization “upholds the decision” you have the right to a Level 3 appeal. However, to make another appeal at Level 3, the dollar value of the medical care coverage you are requesting must meet a certain minimum. If the dollar value of the coverage you are requesting is too low, you cannot make another appeal, which means that the decision at Level 2 is final. The written notice you get from the Independent Review Organization will tell you how to find out the dollar amount to continue the appeals process.

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a third appeal. The details on how to do this are in the written notice you got after your Level 2 Appeal.
- The Level 3 Appeal is handled by an administrative law judge. Section 10 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****Section 6.5 What if you are asking us to pay you back for our share of a bill you have received for medical care?**

If you want to ask us for payment for medical care, start by reading Chapter 7 of this booklet: *Asking us to pay our share of a bill you have received for covered medical services or drugs*. Chapter 7 describes the situations in which you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

Asking for reimbursement is asking for a coverage decision from us

If you send us the paperwork that asks for reimbursement, you are asking us to make a coverage decision (for more information about coverage decisions, see Section 5.1 of this chapter). To make this coverage decision, we will check to see if the medical care you paid for is a covered service (see Chapter 4: *Benefits Chart (what is covered)*). We will also check to see if you followed all the rules for using your coverage for medical care (these rules are given in Chapter 3 of this booklet: *Using the plan's coverage for your medical services*).

We will say yes or no to your request

- If the medical care you paid for is covered and you followed all the rules, we will send you the payment for our share of the cost of your medical care within 60 calendar days after we receive your request. Or, if you haven't paid for the services, we will send the payment directly to the provider. When we send the payment, it's the same as saying *yes* to your request for a coverage decision.)
- If the medical care is *not* covered, or you did *not* follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the services and the reasons why in detail. (When we turn down your request for payment, it's the same as saying *no* to your request for a coverage decision.)

What if you ask for payment and we say that we will not pay?

If you do not agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals that we describe in part 5.3 of this section. Go to this part for step-by-step instructions. When you are following these instructions, please note:

- If you make an appeal for reimbursement, we must give you our answer within 60 calendar days after we receive your appeal. (If you are asking us to pay you back for medical care you have already received and paid for yourself, you are not allowed to ask for a fast appeal.)

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- If the Independent Review Organization reverses our decision to deny payment, we must send the payment you have requested to you or to the provider within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you requested to you or to the provider within 60 calendar days.

SECTION 7 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal



Have you read Section 5 of this chapter (*A guide to “the basics” of coverage decisions and appeals*)? If not, you may want to read it before you start this section.

Section 7.1	This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug
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Your benefits as a member of our plan include coverage for many prescription drugs. Please refer to our plan’s *List of Covered Drugs (Formulary)*. To be covered, the drug must be used for a medically accepted indication. (A “medically accepted indication” is a use of the drug that is either approved by the Food and Drug Administration or supported by certain reference books. See Chapter 5, Section 3 for more information about a medically accepted indication.)

- **This section is about your Part D drugs only.** To keep things simple, we generally say “drug” in the rest of this section, instead of repeating “covered outpatient prescription drug” or “Part D drug” every time.
- For details about what we mean by Part D drugs, the *List of Covered Drugs (Formulary)*, rules and restrictions on coverage, and cost information, see Chapter 5 (*Using our plan’s coverage for your Part D prescription drugs*) and Chapter 6 (*What you pay for your Part D prescription drugs*).

Part D coverage decisions and appeals

As discussed in Section 5 of this chapter, a coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs.

Legal Terms
An initial coverage decision about your Part D drugs is called a “ coverage determination. ”

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Here are examples of coverage decisions you ask us to make about your Part D drugs:

- You ask us to make an exception, including:
 - Asking us to cover a Part D drug that is not on the plan's *List of Covered Drugs (Formulary)*
 - Asking us to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get)
- You ask us whether a drug is covered for you and whether you meet the requirements for coverage. (For example, when your drug is on the plan's *List of Covered Drugs (Formulary)* but we require you to get approval from us before we will cover it for you.)
 - *Please note:* If your pharmacy tells you that your prescription cannot be filled as written, you will get a written notice explaining how to contact us to ask for a coverage decision.
- You ask us to pay for a prescription drug you already bought. This is a request for a coverage decision about payment.

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal. Use the chart below to help you determine which part has information for your situation:

Which of these situations are you in?

If you are in this situation:	This is what you can do:
Do you need a drug that isn't on our Drug List or need us to waive a rule or restriction on a drug we cover?	You can ask us to make an exception. (This is a type of coverage decision.) Start with Section 7.2 of this chapter.
Do you want us to cover a drug on our Drug List and you believe you meet any plan rules or restrictions (such as getting approval in advance) for the drug you need?	You can ask us for a coverage decision. Skip ahead to Section 7.4 of this chapter.
Do you want to ask us to pay you back for a drug you have already received and paid for?	You can ask us to pay you back. (This is a type of coverage decision.) Skip ahead to Section 7.4 of this chapter.
Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?	You can make an appeal. (This means you are asking us to reconsider.) Skip ahead to Section 7.5 of this chapter.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Section 7.2 What is an exception?

If a drug is not covered in the way you would like it to be covered, you can ask us to make an “exception.” An exception is a type of coverage decision. Similar to other types of coverage decisions, if we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. We will then consider your request. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. **Covering a Part D drug for you that is not on our *List of Covered Drugs (Formulary)*.** (We call it the “Drug List” for short.)

Legal Terms

Asking for coverage of a drug that is not on the Drug List is sometimes called asking for a **“formulary exception.”**

- If we agree to make an exception and cover a drug that is not on the Drug List, you will need to pay the cost-sharing amount that applies to all of our drugs. You cannot ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
2. **Removing a restriction on our coverage for a covered drug.** There are extra rules or restrictions that apply to certain drugs on our *List of Covered Drugs (Formulary)* (for more information, go to Chapter 5 and look for Section 4).

Legal Terms

Asking for removal of a restriction on coverage for a drug is sometimes called asking for a **“formulary exception.”**

- The extra rules and restrictions on coverage for certain drugs include:
 - *Being required to use the generic version* of a drug instead of the brand name drug.
 - *Getting plan approval in advance* before we will agree to cover the drug for you. (This is sometimes called “prior authorization.”)
 - *Being required to try a different drug first* before we will agree to cover the drug you are asking for. (This is sometimes called “step therapy.”)
 - *Quantity limits.* For some drugs, there are restrictions on the amount of the drug you can have.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****Section 7.3 Important things to know about asking for exceptions****Your doctor must tell us the medical reasons**

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our Drug List includes more than one drug for treating a particular condition. These different possibilities are called “alternative” drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request for an exception, you can ask for a review of our decision by making an appeal. Section 7.5 tells how to make an appeal if we say no.

The next section tells you how to ask for a coverage decision, including an exception.

Section 7.4 Step-by-step: How to ask for a coverage decision, including an exception

Step 1: You ask us to make a coverage decision about the drug(s) or payment you need. If your health requires a quick response, you must ask us to make a “**fast coverage decision.**” **You cannot ask for a fast coverage decision if you are asking us to pay you back for a drug you already bought.**

What to do

- **Request the type of coverage decision you want.** Start by calling, writing, or faxing us to make your request. You, your representative, or your doctor (or other prescriber) can do this. You can also access the coverage decision process through our website. For the details, go to Chapter 2, Section 1 and look for the section called, *How to contact us when you are asking for a coverage decision about your Part D prescription drugs.* Or if you are asking us to pay you back for a drug, go to the section called, *Where to send a request that asks us to pay for our share of the cost for medical care or a drug you have received.*
- **You or your doctor or someone else who is acting on your behalf** can ask for a coverage decision. Section 5 of this chapter tells how you can give written permission to someone else to act as your representative. You can also have a lawyer act on your behalf.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **If you want to ask us to pay you back for a drug**, start by reading Chapter 7 of this booklet: *Asking us to pay our share of a bill you have received for covered medical services or drugs*. Chapter 7 describes the situations in which you may need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- **If you are requesting an exception, provide the “supporting statement.”** Your doctor or other prescriber must give us the medical reasons for the drug exception you are requesting. (We call this the “supporting statement.”) Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary. See Sections 6.2 and 6.3 for more information about exception requests.
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form or on our plan’s form, which are available on our website.

If your health requires it, ask us to give you a “fast coverage decision”

Legal Terms
A “fast coverage decision” is called an “ expedited coverage determination. ”

- When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. A standard coverage decision means we will give you an answer within 72 hours after we receive your doctor’s statement. A fast coverage decision means we will answer within 24 hours after we receive your doctor’s statement.
- **To get a fast coverage decision, you must meet two requirements:**
 - You can get a fast coverage decision *only* if you are asking for a *drug you have not yet received*. (You cannot get a fast coverage decision if you are asking us to pay you back for a drug you have already bought.)
 - You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor or other prescriber tells us that your health requires a “fast coverage decision,” we will automatically agree to give you a fast coverage decision.**
- If you ask for a fast coverage decision on your own (without your doctor’s or other prescriber’s support), we will decide whether your health requires that we give you a fast coverage decision.
 - If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so (and we will use the standard deadlines instead).

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- This letter will tell you that if your doctor or other prescriber asks for the fast coverage decision, we will automatically give a fast coverage decision.
- The letter will also tell how you can file a complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. It tells how to file a “fast” complaint, which means you would get our answer to your complaint within 24 hours of receiving the complaint. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, see Section 11 of this chapter.)

Step 2: We consider your request and we give you our answer.

Deadlines for a “fast” coverage decision

- If we are using the fast deadlines, we must give you our answer **within 24 hours**.
 - Generally, this means within 24 hours after we receive your request. If you are requesting an exception, we will give you our answer within 24 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent outside organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how to appeal.

Deadlines for a “standard” coverage decision about a drug you have not yet received

- If we are using the standard deadlines, we must give you our answer **within 72 hours**.
 - Generally, this means within 72 hours after we receive your request. If you are requesting an exception, we will give you our answer within 72 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **If our answer is yes to part or all of what you requested –**
 - If we approve your request for coverage, we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how to appeal.

Deadlines for a “standard” coverage decision about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how to appeal.

Step 3: If we say no to your coverage request, you decide if you want to make an appeal.

- If we say no, you have the right to request an appeal. Requesting an appeal means asking us to reconsider – and possibly change – the decision we made.

**Section 7.5 Step-by-step: How to make a Level 1 Appeal
(how to ask for a review of a coverage decision made by our plan)**

Legal Terms

An appeal to the plan about a Part D drug coverage decision is called a plan **“redetermination.”**

Step 1: You contact us and make your Level 1 Appeal. If your health requires a quick response, you must ask for a **“fast appeal.”**

What to do

- **To start your appeal, you (or your representative or your doctor or other prescriber) must contact us.**

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- For details on how to reach us by phone, fax, mail, or on our website, for any purpose related to your appeal, go to Chapter 2, Section 1, and look for the section called, *How to contact us when you are making an appeal about your Part D prescription drugs.*
- **If you are asking for a standard appeal, make your appeal by submitting a written request.**
- **If you are asking for a fast appeal, you may make your appeal in writing or you may call us at the phone number shown in Chapter 2, Section 1** (How to contact our plan when you are making an appeal about your part D prescription drugs).
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information in your appeal and add more information.**
 - You have the right to ask us for a copy of the information regarding your appeal.
 - If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

If your health requires it, ask for a “fast appeal”

Legal Terms
A “fast appeal” is also called an “expedited redetermination.”

- If you are appealing a decision we made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a “fast appeal.”
- The requirements for getting a “fast appeal” are the same as those for getting a “fast coverage decision” in Section 7.4 of this chapter.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 2: We consider your appeal and we give you our answer.

- When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see if we were following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

Deadlines for a “fast” appeal

- If we are using the fast deadlines, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires it.
 - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Later in this section, we talk about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how to appeal our decision.

Deadlines for a “standard” appeal

- If we are using the standard deadlines, we must give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so. If you believe your health requires it, you should ask for “fast” appeal.
 - If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Later in this section, we tell about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested –**
 - If we approve a request for coverage, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but **no later than 7 calendar days** after we receive your appeal.
 - If we approve a request to pay you back for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive your appeal request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how to appeal our decision.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal.
- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process (see below).

Section 7.6 Step-by-step: How to make a Level 2 Appeal

If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal. If you decide to go on to a Level 2 Appeal, the **Independent Review Organization** reviews the decision we made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

Legal Terms

The formal name for the “Independent Review Organization” is the “**Independent Review Entity.**” It is sometimes called the “**IRE.**”

Step 1: To make a Level 2 Appeal, you (or your representative or your doctor or other prescriber) must contact the Independent Review Organization and ask for a review of your case.

- If we say no to your Level 1 Appeal, the written notice we send you will include **instructions on how to make a Level 2 Appeal** with the Independent Review Organization. These instructions will tell who can make this Level 2 Appeal, what deadlines you must follow, and how to reach the review organization.
- When you make an appeal to the Independent Review Organization, we will send the information we have about your appeal to this organization. This information is called your “case file.” **You have the right to ask us for a copy of your case file.**
- You have a right to give the Independent Review Organization additional information to support your appeal.

Step 2: The Independent Review Organization does a review of your appeal and gives you an answer.

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with us and it is not a government agency. This organization is a company chosen by Medicare to review our decisions about your Part D benefits with us.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal. The organization will tell you its decision in writing and explain the reasons for it.

Deadlines for “fast” appeal at Level 2

- If your health requires it, ask the Independent Review Organization for a “fast appeal.”
- If the review organization agrees to give you a “fast appeal,” the review organization must give you an answer to your Level 2 Appeal **within 72 hours** after it receives your appeal request.
- **If the Independent Review Organization says yes to part or all of what you requested**, we must provide the drug coverage that was approved by the review organization **within 24 hours** after we receive the decision from the review organization.

Deadlines for “standard” appeal at Level 2

- If you have a standard appeal at Level 2, the review organization must give you an answer to your Level 2 Appeal **within 7 calendar days** after it receives your appeal.
- **If the Independent Review Organization says yes to part or all of what you requested** –
 - If the Independent Review Organization approves a request for coverage, we must **provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.
 - If the Independent Review Organization approves a request to pay you back for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive the decision from the review organization.

What if the review organization says no to your appeal?

If this organization says no to your appeal, it means the organization agrees with our decision not to approve your request. (This is called “upholding the decision.” It is also called “turning down your appeal.”)

If the Independent Review Organization “upholds the decision” you have the right to a Level 3 appeal. However, to make another appeal at Level 3, the dollar value of the drug coverage you are requesting must meet a minimum amount. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final. The notice you get from the Independent Review Organization will tell you the dollar value that must be in dispute to continue with the appeals process.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: If the dollar value of the coverage you are requesting meets the requirement, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a third appeal. If you decide to make a third appeal, the details on how to do this are in the written notice you got after your second appeal.
- The Level 3 Appeal is handled by an administrative law judge. Section 10 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 8 How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon

When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury. For more information about our coverage for your hospital care, including any limitations on this coverage, see Chapter 4 of this booklet: *Benefits Chart (what is covered and what you pay)*.

During your covered hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will also help arrange for care you may need after you leave.

- The day you leave the hospital is called your “**discharge date.**”
- When your discharge date has been decided, your doctor or the hospital staff will let you know.
- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered. This section tells you how to ask.

<h3>Section 8.1 During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights</h3>
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During your covered hospital stay, you will be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice whenever they are admitted to a hospital. Someone at the hospital (for example, a caseworker or nurse) must give it to you within two days after you are admitted. If you do not get the notice, ask any hospital employee for it. If you need help, please call Member Services (phone numbers are printed on the back cover of this booklet). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

- 1. Read this notice carefully and ask questions if you don't understand it.** It tells you about your rights as a hospital patient, including:
 - Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
 - Your right to be involved in any decisions about your hospital stay, and know who will pay for it.
 - Where to report any concerns you have about quality of your hospital care.
 - Your right to appeal your discharge decision if you think you are being discharged from the hospital too soon.

Legal Terms
The written notice from Medicare tells you how you can “ request an immediate review. ” Requesting an immediate review is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time. (Section 8.2 below tells you how you can request an immediate review.)

- 2. You must sign the written notice to show that you received it and understand your rights.**
 - You or someone who is acting on your behalf must sign the notice. (Section 5 of this chapter tells how you can give written permission to someone else to act as your representative.)
 - Signing the notice shows *only* that you have received the information about your rights. The notice does not give your discharge date (your doctor or hospital staff will tell you your discharge date). Signing the notice **does not mean** you are agreeing on a discharge date.
- 3. Keep your copy** of the signed notice so you will have the information about making an appeal (or reporting a concern about quality of care) handy if you need it.
 - If you sign the notice more than two days before the day you leave the hospital, you will get another copy before you are scheduled to be discharged.
 - To look at a copy of this notice in advance, you can call Member Services (phone numbers are printed on the back cover of this booklet) or 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. You can also see it online at <http://www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.html>

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****Section 8.2 Step-by-step: How to make a Level 1 Appeal to change your hospital discharge date**

If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.** Each step in the first two levels of the appeals process is explained below.
- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do.
- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services (phone numbers are printed on the back cover of this booklet). Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance (see Section 2 of this chapter).

During a Level 1 Appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you.

Step 1: Contact the Quality Improvement Organization for your state and ask for a “fast review” of your hospital discharge. You must act quickly.

A “fast review” is also called an “immediate review.”

What is the Quality Improvement Organization?

- This organization is a group of doctors and other health care professionals who are paid by the Federal government. These experts are not part of our plan. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare.

How can you contact this organization?

- The written notice you received (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2, Section 4, of this booklet.)

Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than your planned discharge date.** (Your “planned discharge date” is the date that has been set for you to leave the hospital.)

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If you meet this deadline, you are allowed to stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision on your appeal from the Quality Improvement Organization.
- If you do *not* meet this deadline, and you decide to stay in the hospital after your planned discharge date, *you may have to pay all of the costs* for hospital care you receive after your planned discharge date.
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to our plan instead. For details about this other way to make your appeal, see Section 8.4.

Ask for a “fast review”:

- You must ask the Quality Improvement Organization for a **“fast review”** of your discharge. Asking for a “fast review” means you are asking for the organization to use the “fast” deadlines for an appeal instead of using the standard deadlines.

Legal Terms
A “fast review” is also called an “immediate review” or an “expedited review.”

Step 2: The Quality Improvement Organization conducts an independent review of your case.

What happens during this review?

- Health professionals at the Quality Improvement Organization (we will call them “the reviewers” for short) will ask you (or your representative) why you believe coverage for the services should continue. You don’t have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- By noon of the day after the reviewers informed our plan of your appeal, you will also get a written notice that gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

Legal Terms

This written explanation is called the “**Detailed Notice of Discharge.**” You can get a sample of this notice by calling Member Services (phone numbers are printed on the back cover of this booklet) or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY users should call 1-877-486-2048.) Or you can see a sample notice online at <http://www.cms.hhs.gov/BNI/>

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.

What happens if the answer is yes?

- If the review organization says *yes* to your appeal, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered hospital services. (See Chapter 4 of this booklet).

What happens if the answer is no?

- If the review organization says *no* to your appeal, they are saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the review organization says *no* to your appeal and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

Step 4: If the answer to your Level 1 Appeal is no, you decide if you want to make another appeal.

- If the Quality Improvement Organization has turned down your appeal, *and* you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to “Level 2” of the appeals process.

Section 8.3	Step-by-step: How to make a Level 2 Appeal to change your hospital discharge date
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If the Quality Improvement Organization has turned down your appeal, *and* you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal. During a Level 2 Appeal, you ask the Quality Improvement Organization to take another look at the decision they made on your first appeal. If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your stay after your planned discharge date.

Here are the steps for Level 2 of the appeal process:

Step 1: You contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 Appeal. You can ask for this review only if you stayed in the hospital after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your request for a second review, the Quality Improvement Organization reviewers will decide on your appeal and tell you their decision.

If the review organization says yes:

- **We must reimburse you** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**
- You must continue to pay your share of the costs and coverage limitations may apply.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

If the review organization says no:

- It means they agree with the decision they made on your Level 1 Appeal and will not change it.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by a judge.

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If the review organization turns down your Level 2 Appeal, you can choose whether to accept that decision or whether to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 10 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

Section 8.4	What if you miss the deadline for making your Level 1 Appeal?
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You can appeal to us instead

As explained above in Section 8.2, you must act quickly to contact the Quality Improvement Organization to start your first appeal of your hospital discharge. (“Quickly” means before you leave the hospital and no later than your planned discharge date.) If you miss the deadline for contacting this organization, there is another way to make your appeal.

If you use this other way of making your appeal, *the first two levels of appeal are different.*

Step-by-Step: How to make a Level 1 Alternate Appeal

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a “fast review.” A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

Legal Terms
A “fast” review (or “fast appeal”) is also called an “ expedited appeal ”.

Step 1: Contact us and ask for a “fast review.”

- For details on how to contact us, go to Chapter 2, Section 1 and look for the section called, *How to contact us when you are making an appeal about your medical care.*

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

- **Be sure to ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines.

Step 2: We do a “fast” review of your planned discharge date, checking to see if it was medically appropriate.

- During this review, we take a look at all of the information about your hospital stay. We check to see if your planned discharge date was medically appropriate. We will check to see if the decision about when you should leave the hospital was fair and followed all the rules.
- In this situation, we will use the “fast” deadlines rather than the standard deadlines for giving you the answer to this review.

Step 3: We give you our decision within 72 hours after you ask for a “fast review” (“fast appeal”).

- **If we say yes to your fast appeal,** it means we have agreed with you that you still need to be in the hospital after the discharge date, and will keep providing your covered inpatient hospital services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your fast appeal,** we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends as of the day we said coverage would end.
 - If you stayed in the hospital *after* your planned discharge date, then **you may have to pay the full cost** of hospital care you received after the planned discharge date.

Step 4: If we say *no* to your fast appeal, your case will *automatically* be sent on to the next level of the appeals process.

- To make sure we were following all the rules when we said no to your fast appeal, **we are required to send your appeal to the “Independent Review Organization.”** When we do this, it means that you are *automatically* going on to Level 2 of the appeals process.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step-by-Step: Level 2 *Alternate* Appeal Process

If we say no to your Level 1 Appeal, your case will *automatically* be sent on to the next level of the appeals process. During the Level 2 Appeal, an **Independent Review Organization** reviews the decision we made when we said no to your “fast appeal.” This organization decides whether the decision we made should be changed.

Legal Terms
The formal name for the “Independent Review Organization” is the “ Independent Review Entity. ” It is sometimes called the “ IRE. ”

Step 1: We will automatically forward your case to the Independent Review Organization.

- We are required to send the information for your Level 2 Appeal to the Independent Review Organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. The complaint process is different from the appeal process. Section 11 of this chapter tells how to make a complaint.)

Step 2: The Independent Review Organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal of your hospital discharge.
- **If this organization says *yes* to your appeal,** then we must reimburse you (pay you back) for our share of the costs of hospital care you have received since the date of your planned discharge. We must also continue the plan’s coverage of your inpatient hospital services for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says *no* to your appeal,** it means they agree with us that your planned hospital discharge date was medically appropriate.
 - The notice you get from the Independent Review Organization will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal, which is handled by a judge.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: If the Independent Review Organization turns down your appeal, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If reviewers say no to your Level 2 Appeal, you decide whether to accept their decision or go on to Level 3 and make a third appeal.
- Section 10 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 9 How to ask us to keep covering certain medical services if you think your coverage is ending too soon

Section 9.1	<i>This section is about three services only: Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services</i>
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This section is about the following types of care *only*:

- **Home health care services** you are getting.
- **Skilled nursing care** you are getting as a patient in a skilled nursing facility. (To learn about requirements for being considered a “skilled nursing facility,” see Chapter 12, *Definitions of important words*.)
- **Rehabilitation care** you are getting as an outpatient at a Medicare-approved Comprehensive Outpatient Rehabilitation Facility (CORF). Usually, this means you are getting treatment for an illness or accident, or you are recovering from a major operation. (For more information about this type of facility, see Chapter 12, *Definitions of important words*.)

When you are getting any of these types of care, you have the right to keep getting your covered services for that type of care for as long as the care is needed to diagnose and treat your illness or injury. For more information on your covered services, including your share of the cost and any limitations to coverage that may apply, see Chapter 4 of this booklet: *Benefits Chart (what is covered and what you pay)*.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, *we will stop paying our share of the cost for your care*.

If you think we are ending the coverage of your care too soon, **you can appeal our decision**. This section tells you how to ask for an appeal.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Section 9.2 We will tell you in advance when your coverage will be ending

1. **You receive a notice in writing.** At least two days before our plan is going to stop covering your care, you will receive a notice.
 - The written notice tells you the date when we will stop covering the care for you.
 - The written notice also tells what you can do if you want to ask our plan to change this decision about when to end your care, and keep covering it for a longer period of time.

Legal Terms

In telling you what you can do, the written notice is telling how you can request a **“fast-track appeal.”** Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care. (Section 9.3 below tells how you can request a fast-track appeal.)

The written notice is called the **“Notice of Medicare Non-Coverage.”** To get a sample copy, call Member Services (phone numbers are printed on the back cover of this booklet) or 1-800-MEDICARE (1-800-633-4227, 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.). Or see a copy online at <http://www.cms.hhs.gov/BNI/>

2. **You must sign the written notice to show that you received it.**
 - You or someone who is acting on your behalf must sign the notice. (Section 5 tells how you can give written permission to someone else to act as your representative.)
 - Signing the notice shows *only* that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan that it’s time to stop getting the care.

Section 9.3 Step-by-step: How to make a Level 1 Appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.** Each step in the first two levels of the appeals process is explained below.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do. There are also deadlines our plan must follow. (If you think we are not meeting our deadlines, you can file a complaint. Section 11 of this chapter tells you how to file a complaint.)
- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services (phone numbers are printed on the back cover of this booklet). Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance (see Section 2 of this chapter).

During a Level 1 Appeal, the Quality Improvement Organization reviews your appeal and decides whether to change the decision made by our plan.

Step 1: Make your Level 1 Appeal: contact the Quality Improvement Organization for your state and ask for a review. You must act quickly.

What is the Quality Improvement Organization?

- This organization is a group of doctors and other health care experts who are paid by the Federal government. These experts are not part of our plan. They check on the quality of care received by people with Medicare and review plan decisions about when it's time to stop covering certain kinds of medical care.

How can you contact this organization?

- The written notice you received tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2, Section 4, of this booklet.)

What should you ask for?

- Ask this organization for a “fast-track appeal” (to do an independent review) of whether it is medically appropriate for us to end coverage for your medical services.

Your deadline for contacting this organization.

- You must contact the Quality Improvement Organization to start your appeal *no later than noon of the day after you receive the written notice telling you when we will stop covering your care.*
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to us instead. For details about this other way to make your appeal, see Section 9.5.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 2: The Quality Improvement Organization conducts an independent review of your case.

What happens during this review?

- Health professionals at the Quality Improvement Organization (we will call them “the reviewers” for short) will ask you (or your representative) why you believe coverage for the services should continue. You don’t have to prepare anything in writing, but you may do so if you wish.
- The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
- By the end of the day the reviewers informed us of your appeal, and you will also get a written notice from us that explains in detail our reasons for ending our coverage for your services.

Legal Terms
This notice explanation is called the “Detailed Explanation of Non-Coverage.”

Step 3: Within one full day after they have all the information they need, the reviewers will tell you their decision.

What happens if the reviewers say yes to your appeal?

- If the reviewers say *yes* to your appeal, then **we must keep providing your covered services for as long as it is medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered services (see Chapter 4 of this booklet).

What happens if the reviewers say no to your appeal?

- If the reviewers say *no* to your appeal, then **your coverage will end on the date we have told you.** We will stop paying our share of the costs of this care on the date listed on the notice.
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, then **you will have to pay the full cost** of this care yourself.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****Step 4: If the answer to your Level 1 Appeal is no, you decide if you want to make another appeal.**

- This first appeal you make is “Level 1” of the appeals process. If reviewers say *no* to your Level 1 Appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make another appeal.
- Making another appeal means you are going on to “Level 2” of the appeals process.

Section 9.4 Step-by-step: How to make a Level 2 Appeal to have our plan cover your care for a longer time

If the Quality Improvement Organization has turned down your appeal and you choose to continue getting care after your coverage for the care has ended, then you can make a Level 2 Appeal. During a Level 2 Appeal, you ask the Quality Improvement Organization to take another look at the decision they made on your first appeal. If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

Here are the steps for Level 2 of the appeal process:

Step 1: You contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 days** after the day when the Quality Improvement Organization said *no* to your Level 1 Appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.***What happens if the review organization says yes to your appeal?***

- **We must reimburse you** for our share of the costs of care you have received since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it is medically necessary.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

What happens if the review organization says no?

- It means they agree with the decision we made to your Level 1 Appeal and will not change it.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by a judge.

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If reviewers turn down your Level 2 Appeal, you can choose whether to accept that decision or to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 10 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

Section 9.5	What if you miss the deadline for making your Level 1 Appeal?
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You can appeal to us instead

As explained above in Section 9.3, you must act quickly to contact the Quality Improvement Organization to start your first appeal (within a day or two, at the most). If you miss the deadline for contacting this organization, there is another way to make your appeal. If you use this other way of making your appeal, *the first two levels of appeal are different*.

Step-by-Step: How to make a Level 1 Alternate Appeal

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a “fast review.” A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

Here are the steps for a Level 1 Alternate Appeal:

Legal Terms
A “fast” review (or “fast appeal”) is also called an “ expedited appeal ”.

Step 1: Contact us and ask for a “fast review.”

- For details on how to contact us, go to Chapter 2, Section 1 and look for the section called, *How to contact us when you are making an appeal about your medical care*.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **Be sure to ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines.

Step 2: We do a “fast” review of the decision we made about when to end coverage for your services.

- During this review, we take another look at all of the information about your case. We check to see if we were following all the rules when we set the date for ending the plan’s coverage for services you were receiving.
- We will use the “fast” deadlines rather than the standard deadlines for giving you the answer to this review.

Step 3: We give you our decision within 72 hours after you ask for a “fast review” (“fast appeal”).

- **If we say yes to your fast appeal,** it means we have agreed with you that you need services longer, and will keep providing your covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your fast appeal,** then your coverage will end on the date we told you and we will not pay any share of the costs after this date.
- If you continued to get home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end, then **you will have to pay the full cost** of this care yourself.

Step 4: If we say *no* to your fast appeal, your case will *automatically* go on to the next level of the appeals process.

- To make sure we were following all the rules when we said no to your fast appeal, **we are required to send your appeal to the “Independent Review Organization.”** When we do this, it means that you are *automatically* going on to Level 2 of the appeals process.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step-by-Step: Level 2 *Alternate* Appeal Process

If we say no to your Level 1 Appeal, your case will *automatically* be sent on to the next level of the appeals process. During the Level 2 Appeal, the **Independent Review Organization** reviews the decision we made when we said no to your “fast appeal.” This organization decides whether the decision we made should be changed.

Legal Terms
The formal name for the “Independent Review Organization” is the “ Independent Review Entity. ” It is sometimes called the “ IRE. ”

Step 1: We will automatically forward your case to the Independent Review Organization.

- We are required to send the information for your Level 2 Appeal to the Independent Review Organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. The complaint process is different from the appeal process. Section 11 of this chapter tells how to make a complaint.)

Step 2: The Independent Review Organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal.
- **If this organization says *yes* to your appeal,** then we must reimburse you (pay you back) for our share of the costs of care you have received since the date when we said your coverage would end. We must also continue to cover the care for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says *no* to your appeal,** it means they agree with the decision our plan made to your first appeal and will not change it.
 - The notice you get from the Independent Review Organization will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: If the Independent Review Organization turns down your appeal, you choose whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If reviewers say no to your Level 2 Appeal, you can choose whether to accept that decision or whether to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 10 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 10 Taking your appeal to Level 3 and beyond

Section 10.1 Levels of Appeal 3, 4, and 5 for Medical Service Appeals

This section may be appropriate for you if you have made a Level 1 Appeal and a Level 2 Appeal, and both of your appeals have been turned down.

If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. If the dollar value is high enough, the written response you receive to your Level 2 Appeal will explain who to contact and what to do to ask for a Level 3 Appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 Appeal A judge who works for the Federal government will review your appeal and give you an answer. This judge is called an “Administrative Law Judge.”

- **If the Administrative Law Judge says yes to your appeal, the appeals process *may* or *may not* be over** - We will decide whether to appeal this decision to Level 4. Unlike a decision at Level 2 (Independent Review Organization), we have the right to appeal a Level 3 decision that is favorable to you.
 - If we decide *not* to appeal the decision, we must authorize or provide you with the service within 60 calendar days after receiving the judge’s decision.
 - If we decide to appeal the decision, we will send you a copy of the Level 4 Appeal request with any accompanying documents. We may wait for the Level 4 Appeal decision before authorizing or providing the service in dispute.
- **If the Administrative Law Judge says no to your appeal, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.

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- If you do not want to accept the decision, you can continue to the next level of the review process. If the administrative law judge says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your appeal.

Level 4 Appeal The **Appeals Council** will review your appeal and give you an answer. The Appeals Council works for the Federal government.

- **If the answer is yes, or if the Appeals Council denies our request to review a favorable Level 3 Appeal decision, the appeals process *may* or *may not* be over** - We will decide whether to appeal this decision to Level 5. Unlike a decision at Level 2 (Independent Review Organization), we have the right to appeal a Level 4 decision that is favorable to you.
 - If we decide *not* to appeal the decision, we must authorize or provide you with the service within 60 calendar days after receiving the Appeals Council's decision.
 - If we decide to appeal the decision, we will let you know in writing.
- **If the answer is no or if the Appeals Council denies the review request, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you might be able to continue to the next level of the review process. If the Appeals Council says no to your appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 Appeal. If the rules allow you to go on, the written notice will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 Appeal A judge at the **Federal District Court** will review your appeal.

- This is the last step of the administrative appeals process.

Section 10.2 Levels of Appeal 3, 4, and 5 for Part D Drug Appeals

This section may be appropriate for you if you have made a Level 1 Appeal and a Level 2 Appeal, and both of your appeals have been turned down.

If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 Appeal will explain who to contact and what to do to ask for a Level 3 Appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

Level 3 Appeal A judge who works for the Federal government will review your appeal and give you an answer. This judge is called an “Administrative Law Judge.”

- **If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you can continue to the next level of the review process. If the administrative law judge says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your appeal.

Level 4 Appeal The Appeals Council will review your appeal and give you an answer. The Appeals Council works for the Federal government.

- **If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. We must **authorize or provide the drug coverage** that was approved by the Appeals Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you might be able to continue to the next level of the review process. If the Appeals Council says no to your appeal or denies your request to review the appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 Appeal. If the rules allow you to go on, the written notice will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 Appeal A judge at the Federal District Court will review your appeal.

- This is the last step of the appeals process.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

**SECTION 11 How to make a complaint about quality of care,
waiting times, customer service, or other concerns**



If your problem is about decisions related to benefits, coverage, or payment, then this section is *not for you*. Instead, you need to use the process for coverage decisions and appeals. Go to Section 5 of this chapter.

Section 11.1 What kinds of problems are handled by the complaint process?

This section explains how to use the process for making complaints. The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. Here are examples of the kinds of problems handled by the complaint process.

If you have any of these kinds of problems, you can “make a complaint”

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you have received (including care in the hospital)?
Respecting your privacy	<ul style="list-style-type: none"> • Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with how our Member Services has treated you? • Do you feel you are being encouraged to leave the plan?
Waiting times	<ul style="list-style-type: none"> • Are you having trouble getting an appointment, or waiting too long to get it? • Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Member Services or other staff at the plan? <ul style="list-style-type: none"> ○ Examples include waiting too long on the phone, in the waiting room, when getting a prescription, or in the exam room.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor’s office?

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

Complaint	Example
<p>Information you get from us</p>	<ul style="list-style-type: none"> • Do you believe we have not given you a notice that we are required to give? • Do you think written information we have given you is hard to understand?
<p>Timeliness (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)</p>	<p>The process of asking for a coverage decision and making appeals is explained in sections 4-10 of this chapter. If you are asking for a decision or making an appeal, you use that process, not the complaint process.</p> <p>However, if you have already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can also make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • If you have asked us to give you a “fast coverage decision” or a “fast appeal, and we have said we will not, you can make a complaint. • If you believe we are not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint. • When a coverage decision we made is reviewed and we are told that we must cover or reimburse you for certain medical services or drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint. • When we do not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

Section 11.2 The formal name for “making a complaint” is “filing a grievance”

Legal Terms

- What this section calls a “**complaint**” is also called a “**grievance.**”
- Another term for “**making a complaint**” is “**filing a grievance.**”
- Another way to say “**using the process for complaints**” is “**using the process for filing a grievance.**”

Section 11.3 Step-by-step: Making a complaint

Step 1: Contact us promptly – either by phone or in writing.

- **Usually, calling Member Services is the first step.** If there is anything else you need to do, Member Services will let you know. Member Services Phone Number: 1-800-498-9731, TTY users call PA Relay: 711 or 1-800-654-5984. Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week. *Beginning February 15, 2016 through September 30, 2016*, our business hours are Monday through Friday, 8:00 a.m. to 8:00 p.m.
- **If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we will respond to your complaint in writing.
- **Complaint (Grievance) Review Procedure:**
 - If Member Services is unable to respond to your complaint on the telephone or if we receive your complaint in writing, the Geisinger Gold Appeal Department will respond to your complaint as quickly as your case requires based on your health status, but no later than 30 days after receiving your complaint. We may extend the time frame by up to 14 days if you ask for an extension, or if we justify a need for additional information and the delay is in your best interest. When we extend the deadline, we will notify you in writing of the reasons for the delay. Each complaint will be investigated and an oral or written response will be provided to you that will include the basis for the decision.

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- You also have the right to ask Geisinger Gold for a copy of your file that contains the information regarding your complaint. For a copy of your file, you can call us toll free at 1-866-577-7733, press option “0”, or send a written request to the Geisinger Gold Appeal Department, 100 North Academy Avenue, Danville, PA 17822-3220.
- **Expedited (Fast) Grievances**
 - As a Geisinger Gold member, you have the right to file an expedited (fast) grievance for services you have not yet received.
 - You may file an expedited (fast) grievance if the plan denies your request for an expedited organization determination, expedited reconsideration (appeal), expedited coverage decision or expedited redetermination (appeal).
 - You may also file an expedited (fast) grievance if you disagree with the plan’s decision to take an extension to process an expedited or standard organization determination or an expedited or standard reconsideration (appeal).
- **Whether you call or write, you should contact Member Services right away.** The complaint must be made within 60 calendar days after you had the problem you want to complain about.
- **If you are making a complaint because we denied your request for a “fast coverage decision” or a “fast appeal,” we will automatically give you a “fast” complaint.** If you have a “fast” complaint, it means we will give you **an answer within 24 hours.**

Legal Terms
What this section calls a “fast complaint” is also called an “expedited grievance.”

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.
- **Most complaints are answered in 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint.
- **If we do not agree** with some or all of your complaint or don’t take responsibility for the problem you are complaining about, we will let you know. Our response will include our reasons for this answer. We must respond whether we agree with the complaint or not.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

**Section 11.4 You can also make complaints about quality of care to the
Quality Improvement Organization**

You can make your complaint about the quality of care you received to us by using the step-by-step process outlined above.

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization (*without* making the complaint to us).
 - The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.
 - To find the name, address, and phone number of the Quality Improvement Organization for your state, look in Chapter 2, Section 4, of this booklet. If you make a complaint to this organization, we will work with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to us and also to the Quality Improvement Organization.

Section 11.5 You can also tell Medicare about your complaint

You can submit a complaint about Geisinger Gold Secure Rx (HMO SNP) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the plan is not addressing your issue, please call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****PROBLEMS ABOUT YOUR PENNSYLVANIA MEDICAL ASSISTANCE
(MEDICAID) BENEFITS****SECTION 12 Handling problems about your Pennsylvania Medical Assistance (Medicaid) benefits**

Contact your local County Assistance Office for help with your Pennsylvania Medical Assistance (Medicaid) benefits.

Geisinger Gold does not provide or administer your Pennsylvania Medical Assistance (Medicaid) benefits. The Commonwealth of Pennsylvania Department of Public Welfare provides and administers your Pennsylvania Medical Assistance (Medicaid) benefits. If you would like help deciding if a problem or concern is about a Pennsylvania Medical Assistance (Medicaid) benefit or a Geisinger Gold Secure Rx (HMO) benefit, please contact Geisinger Gold Member Services. (Phone numbers are printed on the back cover of this booklet.)

If you have a problem or concern with a Pennsylvania Medical Assistance (Medicaid) benefit, please call or visit your local County Assistance Office. The County Assistance Office can answer your Pennsylvania Medical Assistance (Medicaid) questions and explain your Pennsylvania Medical Assistance (Medicaid) benefits. Contact information for your County Assistance Office can be found in Chapter 2, Section 6 of this booklet.

You may appeal any Department of Public Welfare (DPW) action or failure to act and you have the right to have a hearing if you are dissatisfied with any DPW decision to refuse, discontinue, change, suspend, or reduce Pennsylvania Medical Assistance (Medicaid) services or benefits. Depending on your Pennsylvania Medical Assistance (Medicaid) benefits package you may also have other types of help available to you. Contact your County Assistance office for more information.

If you want to appeal a decision made by the Department of Public Welfare about your Pennsylvania Medical Assistance (Medicaid) benefits, the County Assistance Office can provide you with information about the Pennsylvania Medical Assistance (Medicaid) appeals process and assist you with submitting your appeal. Generally, Pennsylvania Medical Assistance (Medicaid) appeals are submitted, in writing, to the County Assistance Office. Written appeals must be signed. Initial appeal requests may be made orally, but you will need to follow up with a signed, written appeal within three (3) working days. You have 30 days to file an appeal from the date the notice of the decision you are appealing was mailed.

For more information about the Pennsylvania Medical Assistance (Medicaid) appeals process, contact your local County Assistance Office. Contact information for your County Assistance Office can be found in Chapter 2, Section 6 of this booklet.

CHAPTER 10

Ending your membership in the plan

Chapter 10. Ending your membership in the plan

Chapter 10. Ending your membership in the plan

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Chapter 10. Ending your membership in the plan

SECTION 1 Introduction

Section 1.1 This chapter focuses on ending your membership in our plan

Ending your membership in Geisinger Gold Secure Rx (HMO SNP) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave.
 - You can end your membership in the plan at any time. Section 2 tells you about the types of plans you can enroll in and when your enrollment in your new coverage will begin.
 - The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing. Section 3 tells you *how* to end your membership in each situation.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, you must continue to get your medical care through our plan until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1 You can end your membership at any time

You can end your membership in Geisinger Gold Secure Rx (HMO SNP) at any time.

- **When can you end your membership?** Most people with Medicare can end their membership only during certain times of the year. However, because you get assistance from Pennsylvania Medical Assistance (Medicaid), **you can end your membership in Geisinger Gold Secure Rx (HMO SNP) at any time.**
- **What type of plan can you switch to?** If you decide to change to a new plan, you can choose any of the following types of Medicare plans:
 - Another Medicare health plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
 - Original Medicare *with* a separate Medicare prescription drug plan.
 - If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

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Note: If you disenroll from Medicare prescription drug coverage and go without “creditable” prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) See Chapter 6, Section 10 for more information about the late enrollment penalty.

Contact your State Pennsylvania Medical Assistance (Medicaid) Office to learn about your Pennsylvania Medical Assistance (Medicaid) plan options (telephone numbers are in Chapter 2, Section 6 of this booklet).

- **When will your membership end?** Your membership will usually end on the first day of the month after we receive your request to change your plans. Your enrollment in your new plan will also begin on this day.

Section 2.2	Where can you get more information about when you can end your membership?
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If you have any questions or would like more information on when you can end your membership:

- You can **call Member Services** (phone numbers are printed on the back cover of this booklet).
- You can find the information in the *Medicare & You 2016* Handbook.
 - Everyone with Medicare receives a copy of *Medicare & You* each fall. Those new to Medicare receive it within a month after first signing up.
 - You can also download a copy from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by calling Medicare at the number below.
- You can contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

SECTION 3 **How do you end your membership in our plan?**

Section 3.1	Usually, you end your membership by enrolling in another plan
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Usually, to end your membership in our plan, you simply enroll in another Medicare plan. However, if you want to switch from our plan to Original Medicare but you have not selected a separate Medicare prescription drug plan, you must ask to be disenrolled from our plan. There are two ways you can ask to be disenrolled:

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- You can make a request in writing to us. Contact Member Services if you need more information on how to do this (phone numbers are printed on the back cover of this booklet).
- --or-- You can contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> • Another Medicare health plan. 	<ul style="list-style-type: none"> • Enroll in the new Medicare health plan. You will automatically be disenrolled from Geisinger Gold Secure Rx (HMO SNP) when your new plan's coverage begins.
<ul style="list-style-type: none"> • Original Medicare <i>with</i> a separate Medicare prescription drug plan. 	<ul style="list-style-type: none"> • Enroll in the new Medicare prescription drug plan. You will automatically be disenrolled from Geisinger Gold Secure Rx (HMO SNP) when your new plan's coverage begins.
<ul style="list-style-type: none"> • Original Medicare <i>without</i> a separate Medicare prescription drug plan. <ul style="list-style-type: none"> ○ If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment. ○ If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. See Chapter 6, Section 10 for more information about the late enrollment penalty. 	<ul style="list-style-type: none"> • Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are printed on the back cover of this booklet). • You can also contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048. • You will be disenrolled from Geisinger Gold Secure Rx (HMO SNP) when your coverage in Original Medicare begins.

SECTION 4 Until your membership ends, you must keep getting your medical services and drugs through our plan

Section 4.1 Until your membership ends, you are still a member of our plan
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If you leave Geisinger Gold Secure Rx (HMO SNP), it may take time before your membership ends and your new Medicare coverage goes into effect. (See Section 2 for information on when your new coverage begins.) During this time, you must continue to get your medical care and prescription drugs through our plan.

- **You should continue to use our network pharmacies to get your prescriptions filled until your membership in our plan ends.** Usually, your prescription drugs are only covered if they are filled at a network pharmacy including through our mail-order pharmacy services.
- **If you are hospitalized on the day that your membership ends, your hospital stay will usually be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

SECTION 5 Geisinger Gold Secure Rx (HMO SNP) must end your membership in the plan in certain situations

Section 5.1 When must we end your membership in the plan?

Geisinger Gold Secure Rx (HMO SNP) must end your membership in the plan if any of the following happen:

- If you do not stay continuously enrolled in Medicare Part A and Part B.
- If you are no longer eligible for Pennsylvania Medical Assistance (Medicaid) Full Benefits. As stated in Chapter 1, section 2.1, our plan is for people who are eligible for both Medicare and Pennsylvania Medical Assistance (Medicaid). If you no longer meet the special eligibility requirements of our plan, your membership in this plan will end after two months. You will receive a notice from us informing you of the end of your membership and your options. If you have any questions about your eligibility, please contact Member Services (phone numbers are printed on the back cover of this booklet.)
- If you move out of our service area.
- If you are away from our service area for more than six months.
 - If you move or take a long trip, you need to call Member Services to find out if the place you are moving or traveling to is in our plan's area. (Phone numbers for Member Services are printed on the back cover of this booklet.)
- If you become incarcerated (go to prison).

Chapter 10. Ending your membership in the plan

- If you lie about or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from our plan.

Where can you get more information?

If you have questions or would like more information on when we can end your membership:

- You can call **Member Services** for more information (phone numbers are printed on the back cover of this booklet).

Section 5.2	We <u>cannot</u> ask you to leave our plan for any reason related to your health
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Geisinger Gold Secure Rx (HMO SNP) is not allowed to ask you to leave our plan for any reason related to your health.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

Section 5.3	You have the right to make a complaint if we end your membership in our plan
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If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can make a complaint about our decision to end your membership. You can also look in Chapter 9, Section 11 for information about how to make a complaint.

CHAPTER 11

Legal notices

Chapter 11. Legal notices

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Chapter 11. Legal notices

SECTION 1 Notice about governing law

Many laws apply to this *Evidence of Coverage* and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document. The principal law that applies to this document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Pennsylvania Medical Assistance (Medicaid) Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on a person's race, disability, religion, sex, health, ethnicity, creed, age, or national origin. All organizations that provide Medicare Advantage Plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Geisinger Gold Secure Rx (HMO SNP), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

SECTION 4 Member non-liability

In the event Geisinger Gold fails to appropriately reimburse a provider for covered services, or in the event that we fail to pay a provider or facility for covered services that have received prior authorization, you shall not be liable for any sums owed by Geisinger Gold.

If you receive services that require prior authorization and your provider has not first obtained prior authorization, except for emergency care/services, urgently needed care, or out-of-area renal dialysis services, neither Geisinger Gold nor Medicare will pay for those services. In addition, if you enter into a private contract with a provider or facility, neither Geisinger Gold nor Medicare will pay for those services.

Chapter 11. Legal notices

SECTION 5 Notices

Any notice that we give you will be in writing and delivered either personally, by U.S. Postal Service, or by other delivery service carriers to your last address known to Geisinger Gold.

SECTION 6 Additional notice of subrogation and third-party recovery

Subrogation

If we make any payment to you or on your behalf for covered services, we are entitled to be fully subrogated to any and all rights you have against any person, entity, or insurer that may be responsible for payment of medical expenses and/or benefits related to your injury, illness, or condition. We are entitled to exercise the same rights of subrogation and recovery that are accorded to the Medicare Program under the Medicare Secondary Payer rules.

Once we have made a payment for covered services, we shall have a lien on the proceeds of any judgment, settlement, or other award or recovery you receive, including but not limited to the following:

1. Any award, settlement, benefits, or other amounts paid under any workers' compensation law or award;
2. Any and all payments made directly by or on behalf of a third-party tortfeasor or person, entity, or insurer responsible for indemnifying the third-party tortfeasor;
3. Any arbitration awards, payments, settlements, structured settlements, or other benefits or amounts paid under an uninsured or underinsured motorist coverage policy; or
4. Any other payments designated, earmarked, or otherwise intended to be paid to you as compensation, restitution, or remuneration for your injury, illness, or condition suffered as a result of the negligence or liability of a third party.

You agree to cooperate with us and any of our representatives and to take any actions or steps necessary to secure our lien, including but not limited to:

1. Responding to requests for information about any accidents or injuries;
2. Responding to our requests for information and providing any relevant information that we have requested; and
3. Participating in all phases of any legal action we commence in order to protect our rights, including but not limited to participating in discovery, attending depositions, and appearing and testifying at trial.

Chapter 11. Legal notices

In addition, you agree not to do anything to prejudice our rights, including but not limited to assigning any rights or causes of action that you may have against any person or entity relating to your injury, illness, or condition without our prior express written consent. Your failure to cooperate shall be deemed a breach of your obligations, and we may institute a legal action against you to protect our rights.

Reimbursement

We are also entitled to be fully reimbursed for any and all benefit payments we make to you or on your behalf that are the responsibility of any person, organization, or insurer. Our right of reimbursement is separate and apart from our subrogation right, and is limited only by the amount of actual benefits paid under our plan. You must immediately pay to us any amounts you recover by judgment, settlement, award, recovery, or otherwise from any liable third party, his or her insurer, and any first party insurer such as Uninsured or Underinsured Motorists Coverage to the extent that we paid out or provided benefits for your injury, illness, or condition during your enrollment in our plan.

Antisubrogation rules do not apply

Our subrogation and reimbursement rights shall have first priority, to be paid before any of your other claims are paid. Our subrogation and reimbursement rights will not be affected, reduced, or eliminated by the "made whole" doctrine, the Collateral Source Rule, payment or reduction for attorney's fees or any other equitable doctrine.

We are not obligated to pursue subrogation or reimbursement either for our own benefit or on your behalf. Our rights under Medicare law and this Evidence of Coverage shall not be affected, reduced, or eliminated by our failure to intervene in any legal action you commence relating to your injury, illness, or condition.

CHAPTER 12

Definitions of important words

Chapter 12. Definitions of important words

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours. **Please note: Free-standing surgical center facilities that are owned, staffed and operated by hospitals may file with the Pennsylvania Department of Health for an exception that allows them to be considered a part of the hospital. Procedures performed in these hospital-owned facilities may be considered outpatient hospital surgery, and may have different cost sharing than ambulatory surgical centers.**

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or prescription drugs or payment for services or drugs you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving. For example, you may ask for an appeal if we don't pay for a drug, item, or service you think you should be able to receive. Chapter 9 explains appeals, including the process involved in making an appeal.

Benefit Period – (Skilled Nursing Facilities) The way that both our plan and Original Medicare measures your use of skilled nursing facility (SNF) services. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

Brand Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit where you pay no copayment if you receive “Extra Help” with your prescription drug costs, or if you do not receive “Extra Help,” where you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$4,850 in covered drugs during the covered year.

Centers for Medicare & Pennsylvania Medical Assistance (Medicaid) Services (CMS) – The Federal agency that administers Medicare. Chapter 2 explains how to contact CMS.

Coinsurance – An amount you may be required to pay as your share of the cost for services or prescription drugs. Coinsurance is usually a percentage (for example, 20%). Your Pennsylvania Medical Assistance (Medicaid) benefits will cover your Medicare Part A and Part B coinsurance as long as you follow the plans' rules for getting your care.

Chapter 12. Definitions of important words

Complaint — The formal name for “making a complaint” is “filing a grievance.” The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. See also “Grievance,” in this list of definitions.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, and provides a variety of services including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor’s visit or prescription drug. Your Pennsylvania Medical Assistance (Medicaid) benefits will cover your Medicare Part A and Part B copayments as long as you follow the plans’ rules for getting your care.

Cost-sharing – Cost-sharing refers to amounts that a member has to pay when services or drugs are received. Cost-sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before services or drugs are covered; (2) any fixed “copayment” amount that a plan requires when a specific service or drug is received; or (3) any “coinsurance” amount, a percentage of the total amount paid for a service or drug, that a plan requires when a specific service or drug is received. A “daily cost-sharing rate” may apply when your doctor prescribes less than a full month’s supply of certain drugs for you and you are required to pay a copayment. Your Pennsylvania Medical Assistance (Medicaid) benefits will cover your Medicare Part A and Part B cost sharing as long as you follow the plans’ rules for getting your care.

Coverage Determination – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called “coverage decisions” in this booklet. Chapter 9 explains how to ask us for a coverage decision.

Covered Drugs – The term we use to mean all of the prescription drugs covered by our plan.

Covered Services – The general term we use to mean all of the health care services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Chapter 12. Definitions of important words

Custodial Care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care is personal care that can be provided by people who don't have professional skills or training, such as help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn't pay for custodial care.

Daily cost-sharing rate – A “daily cost-sharing rate” may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you are required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month's supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month's supply in your plan is 30 days, then your “daily cost-sharing rate” is \$1 per day. This means you pay \$1 for each day's supply when you fill your prescription.

Deductible – The amount you must pay for health care or prescriptions before our plan begins to pay.

Disenroll or Disenrollment – The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription. The dispensing fee covers costs such as the pharmacist's time to prepare and package the prescription.

Dual Eligible Individual – A person who qualifies for Medicare and Pennsylvania Medical Assistance (Medicaid) coverage.

Durable Medical Equipment – Certain medical equipment that is ordered by your doctor for medical reasons. Examples are walkers, wheelchairs, or hospital beds.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency Care – Covered services that are: 1) rendered by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Chapter 12. Definitions of important words

Exception – A type of coverage determination that, if approved, allows you to get a drug that is not on your plan sponsor’s formulary (a formulary exception), or get a non-preferred drug at a lower cost-sharing level (a tiering exception). You may also request an exception if your plan sponsor requires you to try another drug before receiving the drug you are requesting, or the plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

Extra Help – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic Drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand name drug. Generally, a “generic” drug works the same as a brand name drug and usually costs less.

Grievance - A type of complaint you make about us or one of our network providers or pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

Home Health Aide – A home health aide provides services that don’t need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides do not have a nursing license or provide therapy.

Hospice - An enrollee who has 6 months or less to live has the right to elect hospice. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you are still a member of our plan. You can still obtain all medically necessary services as well as the supplemental benefits we offer. The hospice will provide special treatment for your state.

Hospital Inpatient Stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”

Income Related Monthly Adjustment Amount (IRMAA) – If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium. For example, individuals with income greater than \$85,000 and married couples with income greater than \$170,000 must pay a higher Medicare Part B (medical insurance) and Medicare prescription drug coverage premium amount. This additional amount is called the income-related monthly adjustment amount. Less than 5 percent of people with Medicare are affected, so most people will not pay a higher premium.

Initial Coverage Limit – The maximum limit of coverage under the Initial Coverage Stage.

Chapter 12. Definitions of important words

Initial Coverage Stage – If you receive “Extra Help” to pay for your prescription drugs, you stay in the Initial Coverage Stage until your total out-of-pocket costs, (paid by you or others paying on your behalf) reach \$4,850. If you do not receive “Extra Help” to pay for your prescription drugs, you stay in the Initial Coverage Stage until the total amount for the prescription drugs you have filled and refilled reaches the **\$3,310 limit for the Initial Coverage Stage**. The total drug cost is based on adding together what you have paid, what others have paid on your behalf, and what the Part D plan has paid

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. For example, if you’re eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Institutional Special Needs Plan (SNP) – A Special Needs Plan that enrolls eligible individuals who continuously reside or are expected to continuously reside for 90 days or longer in a long-term care (LTC) facility. These LTC facilities may include a skilled nursing facility (SNF); nursing facility (NF); (SNF/NF); an intermediate care facility for the mentally retarded (ICF/MR); and/or an inpatient psychiatric facility. An institutional Special Needs Plan to serve Medicare residents of LTC facilities must have a contractual arrangement with (or own and operate) the specific LTC facility(ies).

Institutional Equivalent Special Needs Plan (SNP) – An institutional Special Needs Plan that enrolls eligible individuals living in the community but requiring an institutional level of care based on the State assessment. The assessment must be performed using the same respective State level of care assessment tool and administered by an entity other than the organization offering the plan. This type of Special Needs Plan may restrict enrollment to individuals that reside in a contracted assisted living facility (ALF) if necessary to ensure uniform delivery of specialized care.

Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions. For example, if you receive “Extra Help” from Medicare to pay your prescription drug plan costs, you will not pay a late enrollment penalty.

If you ever lose your low income subsidy (“Extra Help”), you must maintain your Part D coverage or you could be subject to a late enrollment penalty if you ever chose to enroll in Part D in the future.

List of Covered Drugs (Formulary or “Drug List”) – A list of prescription drugs covered by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

Low Income Subsidy (LIS) – See “Extra Help.”

Chapter 12. Definitions of important words

Maximum Out-of-Pocket Amount – The most that you pay out-of-pocket during the calendar year for covered Part A and Part B services. Amounts you pay for Medicare Part A and Part B premiums, and prescription drugs do not count toward the maximum out-of-pocket amount. (Note: Because our members also get assistance from Pennsylvania Medical Assistance (Medicaid), very few members ever reach this out-of-pocket maximum.) See Chapter 4, Section 1.2 for information about your maximum out-of-pocket amount.

Medicaid (or Medical Assistance) – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. See Chapter 2, Section 6 for information about how to contact Medicaid in your state.

Medically Accepted Indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books. See Chapter 5, Section 3 for more information about a medically accepted indication.

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Medicare – The Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare, a PACE plan, or a Medicare Advantage Plan.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be an HMO, PPO, a Private Fee-for-Service (PFFS) plan, or a Medicare Medical Savings Account (MSA) plan. When you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and are not paid for under Original Medicare. In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare health plan that is offered in their area, except people with End-Stage Renal Disease (unless certain exceptions apply).

Medicare Coverage Gap Discount Program – A program that provides discounts on most covered Part D brand name drugs to Part D enrollees who have reached the Coverage Gap Stage and who are not already receiving “Extra Help.” Discounts are based on agreements between the Federal government and certain drug manufacturers. For this reason, most, but not all, brand name drugs are discounted.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans, including our plan, must cover all of the services that are covered by Medicare Part A and B.

Chapter 12. Definitions of important words

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

“Medigap” (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill “gaps” in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or “Plan Member”) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Pennsylvania Medical Assistance (Medicaid) Services (CMS).

Member Services – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Member Services.

Network Pharmacy – A network pharmacy is a pharmacy where members of our plan can get their prescription drug benefits. We call them “network pharmacies” because they contract with our plan. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Network Provider – “Provider” is the general term we use for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the State to provide health care services. We call them “**network providers**” when they have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Our plan pays network providers based on the agreements it has with the providers or if the providers agree to provide you with plan-covered services. Network providers may also be referred to as “plan providers.”

Organization Determination – The Medicare Advantage plan has made an organization determination when it makes a decision about whether items or services are covered or how much you have to pay for covered items or services. The Medicare Advantage plan’s network provider or facility has also made an organization determination when it provides you with an item or service, or refers you to an out-of-network provider for an item or service. Organization determinations are called “coverage decisions” in this booklet. Chapter 9 explains how to ask us for a coverage decision.

Chapter 12. Definitions of important words

Original Medicare (“Traditional Medicare” or “Fee-for-service” Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Orphan Drug - A drug or biological product that treats a rare condition or disease. In the United States, the FDA orphan drug designation is given to drugs that are intended to treat, diagnose or prevent rare diseases or conditions that affect fewer than 200,000 people or that will cost more to develop and produce than is expected to be made from sales of the drug. It is generally easier for a drug company to obtain approval from the FDA for an Orphan drug. Orphan drugs are usually very expensive and used only when there are no other effective treatment alternatives available.

Out-of-Network Pharmacy – A pharmacy that doesn’t have a contract with our plan to coordinate or provide covered drugs to members of our plan. As explained in this Evidence of Coverage, most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-Network Provider or Out-of-Network Facility – A provider or facility with which we have not arranged to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned, or operated by our plan or are not under contract to deliver covered services to you. Using out-of-network providers or facilities is explained in this booklet in Chapter 3.

Out-of-Pocket Costs – See the definition for “cost-sharing” above. A member’s cost-sharing requirement to pay for a portion of services or drugs received is also referred to as the member’s “out-of-pocket” cost requirement.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term care (LTC) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible, while getting the high-quality care they need. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan. (*In Pennsylvania, this program is sometimes called the Living Independence for the Elderly (LIFE) Program.*)

Part C – see “**Medicare Advantage (MA) Plan.**”

Part D – The voluntary Medicare Prescription Drug Benefit Program. (For ease of reference, we will refer to the prescription drug benefit program as Part D.)

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. (See your formulary for a specific list of covered drugs.) Certain categories of drugs were specifically excluded by Congress from being covered as Part D drugs.

Chapter 12. Definitions of important words

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Primary Care Provider (PCP) – Your primary care provider is the doctor or other provider you see first for most health problems. He or she makes sure you get the care you need to keep you healthy. He or she also may talk with other doctors and health care providers about your care and refer you to them. In many Medicare health plans, you must see your primary care provider before you see any other health care provider. See Chapter 3, Section 2.1 for information about Primary Care Providers.

Prior Authorization – Approval in advance to get services or certain drugs that may or may not be on our formulary. Some in-network medical services are covered only if your doctor or other network provider gets “prior authorization” from our plan. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4. Some drugs are covered only if your doctor or other network provider gets “prior authorization” from us. Covered drugs that need prior authorization are marked in the formulary.

Prosthetics and Orthotics – These are medical devices ordered by your doctor or other health care provider. Covered items include, but are not limited to, arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients. See Chapter 2, Section 4 for information about how to contact the QIO for your state.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

Rehabilitation Services – These services include physical therapy, speech and language therapy, and occupational therapy.

Service Area – A geographic area where a health plan accepts members if it limits membership based on where people live. For plans that limit which doctors and hospitals you may use, it’s also generally the area where you can get routine (non-emergency) services. The plan may disenroll you if you permanently move out of the plan’s service area.

Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Needs Plan – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

Chapter 12. Definitions of important words

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Urgently Needed Services – Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible.

Geisinger Gold Secure Rx (HMO SNP) Member Services

Method	Member Services – Contact Information
CALL	<p>1-800-498-9731 or Pharmacy Member Services 1-800-988-4861 Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p> <p>After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer service representative will return your call no later than one business day after you leave your message.</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
TTY	<p>TTY users call PA Relay: 711 or 1-800-654-5984</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>Our business hours are Sunday through Saturday, 8:00 a.m. to 8:00 p.m., seven days a week.</p> <p><i>Beginning February 15, 2016 through September 30, 2016, Geisinger Gold Member Services and TTY Hours will be 8:00 a.m. to 8:00 p.m. Monday through Friday.</i></p>
FAX	Member Services 570-271-5871 or Pharmacy 570-271-5610
WRITE	<p>Geisinger Gold 100 North Academy Avenue Danville, PA 17822-2580</p>
WEBSITE	www.GeisingerGold.com

Apprise (Pennsylvania SHIP)

Apprise is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Apprise (Pennsylvania SHIP) - Contact Information
CALL	<p>1-800-783-7067 Calls to this number are free.</p>
WRITE	<p>APPRISE Pennsylvania Department of Aging 555 Walnut Street 5th Floor Harrisburg, PA 17101-1919</p>
WEBSITE	www.aging.state.pa.us