

INDEPENDENT HEALTH'S 2026 Member Handbook

MEDISOURCE® CONNECT A health and recovery plan



This handbook will tell you how to use your MediSource Connect plan.
Please put this handbook where you can find it when you need it.

NOTICE OF NON-DISCRIMINATION

Independent Health complies with Federal civil rights laws, and State laws. **Independent Health** does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (as defined in 45 CFR § 92.101(a)(2)).

Independent Health provides the following:

- Free aids and services to people with disabilities to help you communicate with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose first language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **Independent Health** at 1-833-891-9372. For TTY/TDD services, call 711.

If you believe that **Independent Health** has not given you these services or treated you differently because of race, color, national origin, age, disability, or gender, you can file a grievance with **Independent Health** by:

Mail: 511 Farber Lakes Dr, Buffalo, NY 14221
Phone: 1-833-891-9372 (for TTY/TDD services, call 711)
Fax: 716-635-3504
In person: 250 Essjay Rd, Buffalo, NY 14221
Email: memberservice@servicing.independenthealth.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by:

Web: Office for Civil Rights Complaint Portal at
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Mail: U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, DC 20201
Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>

Phone: 1-800-368-1019 (TTY/TDD 800-537-7697)

LANGUAGE ASSISTANCE

ATTENTION: Language assistance services and other aids, free of charge, are available to you. Call 1-833-891-9372; TTY: 711.	English
ATENCIÓN: Dispone de servicios de asistencia lingüística y otras ayudas, gratis. Llame al 1-833-891-9372; TTY: 711.	Spanish
请注意：您可以免费获得语言协助服务和其他辅助服务。请致电 1-833-891-9372; TTY: 711。	Chinese
ملاحظة: خدمات المساعدة اللغوية والمساعدات الأخرى المجانية متاحة لك. اتصل بالرقم 1-833-891-9372 TTY: 711.	Arabic
주의: 언어 지원 서비스 및 기타 지원을 무료로 이용하실 수 있습니다. 1-833-891-9372. TTY: 711 번으로 연락해 주십시오.	Korean
ВНИМАНИЕ! Вам доступны бесплатные услуги переводчика и другие виды помощи. Звоните по номеру 1-833-891-9372; TTY: 711.	Russian
ATTENZIONE: Sono disponibili servizi di assistenza linguistica e altri ausili gratuiti. Chiamare il 1-833-891-9372; TTY: 711.	Italian
ATTENTION : Des services d'assistance linguistique et d'autres ressources d'aide vous sont offerts gratuitement. Composez le 1-833-891-9372; TTY: 711.	French
ATANSYON: Gen sèvis pou bay asistans nan lang ak lòt èd ki disponib gratis pou ou. Rele 1-833-891-9372; TTY: 711.	French Creole
אכטונג: שפראך הילף סערוויסעס און אנדערע הילף, זענען אוועלעבל פאר אייך אומזיסט. רופט 1-833-891-9372. TTY: 711.	Yiddish
UWAGA: Dostępne są bezpłatne usługi językowe oraz inne formy pomocy. Zadzwoń: 1-833-891-9372; TTY: 711.	Polish
ATENSYON: Available ang mga serbisyong tulong sa wika at iba pang tulong nang libre. Tumawag sa 1-833-891-9372; TTY: 711.	Tagalog
মনোঃ গ নামুল্যে ভাষা সহায়তা পরিষেবা এবং অন্যান্য সাহায্য আপনার জন্য উপলব্ধ। 1-833-891-9372. TTY: 711 - এ কল করুন।	Bengali
VINI RE: Për ju disponohen shërbime asistence gjuhësore dhe ndihma të tjera falas. Telefononi 1-833-891-9372; TTY: 711.	Albanian
ΠΡΟΣΟΧΗ: Υπηρεσίες γλωσσικής βοήθειας και άλλα βοηθήματα είναι στη διάθεσή σας, δωρεάν. Καλέστε στο 1-833-891-9372; TTY: 711.	Greek
توجہ فرمائیں: زبان میں معاونت کی خدمات اور دیگر معاونتیں آپ کے لیے بلا معاوضہ دستیاب ہیں۔ کال کریں 1-833-891-9372 TTY:711۔	Urdu

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Health and Recovery Plan Member Handbook

WELCOME to Independent Health's Health and Recovery Plan

We are glad that you enrolled in MediSource Connect. MediSource Connect is a Health and Recovery Plan, or HARP, approved by New York state. HARPs are a new kind of plan that provide Medicaid members with their health care, plus care for behavioral health. In this handbook, behavioral health means mental health, substance use disorder and rehabilitation.

We are a special health care plan with providers who have a lot of experience treating persons who may need mental health and/or substance use care to stay healthy. We also provide care management services to help you and your health care team to work together to keep you as healthy as possible.

This handbook will be your guide to the full range of health care services available to you.

We want to be sure you get off to a good start as a new member of MediSource Connect. In order to get to know you better, we will get in touch with you in the next two weeks. You can ask us any questions you have or get help making appointments. If you want to speak with us sooner, just call us at (716) 631-8701 or 1-833-891-9372. You can also visit our website at www.independenthealth.com to get more information about Independent Health.

HOW HEALTH AND RECOVERY PLANS WORK

THE PLAN, OUR PROVIDERS, AND YOU

You may have seen or heard about the changes in health care. Many consumers get their health benefits through managed care, which provides a central home for your care. If you were getting behavioral health services using your Medicaid card, now those services may be available through MediSource Connect.

As a member of MediSource Connect, you will have all the benefits available in regular Medicaid, plus you can also get specialty services to help you reach your health goals. We offer extended services to help you get and stay healthy and help with your recovery.

MediSource Connect offers new services, called Behavioral Health Home and Community Based Services (BH HCBS), to members who qualify.

BH HCBS may help you:

- Find housing.
- Live independently.

- Return to school.
- Find a job.
- Get help from people who have been there.
- Manage stress.
- Prevent crises.

As a member of MediSource Connect, you will also have a Health Home Care Manager who will work with all your physical and behavioral health providers to pay special attention to your whole health care needs. The Health Home Care Manager will help make sure you get the medical, behavioral health and social services you may need, such as help to get housing and food assistance.

You may be using your Medicaid card to get a behavioral health service that is now available through Independent Health. To find out if a service you already get is now provided by MediSource Connect, contact Member Services at (716) 631-8701 or 1-833-891-9372.

You and your health care team will work together to make sure you enjoy the best physical and emotional health possible. You can get special services for healthy living, such as nutrition classes and help to stop smoking.

MediSource Connect has a contract with the New York State Department of Health to meet the health care needs of people with Medicaid. In turn, we choose a group of health care providers to help us meet your needs. These doctors and specialists, hospitals, clinics, labs, case managers, and other health care facilities make up our provider network. You will find a list in our provider directory. If you do not have a provider directory, call Member Services at (716) 631-8701 or 1-833-891-9372 to get a copy or visit our website at www.independenthealth.com.

Carelon Behavioral Health manages Behavioral Health Services for you on behalf of MediSource Connect. They contract with a network of mental health and substance use treatment service providers to meet your needs. You will find a list in the Carelon Behavioral Health Provider Directory; if you do not have one call Carelon Behavioral Health Member Services at 1-855-481-7038 or get a copy at the website: www.carelonbehavioralhealth.com.

When you join MediSource Connect, one of our providers will take care of you. Most of the time that person will be your **Primary Care Provider (PCP)**. You may want to choose a PCP from your mental health or substance use clinic. If you need to have a test, see another specialist, or go into the hospital, your PCP will arrange it.

Your PCP is available to you every day, day and night. If you need to speak to him or her after hours or weekends, leave a message and how you can be reached. Your PCP will get back to you as soon as possible. Even though your PCP is your main source for health care, in some cases, you can self-refer to certain doctors for some services. See page 7 for details.

You may be restricted to certain plan providers if you are:

- Getting care from several doctors for the same problem.
- Getting medical care more often than needed.
- Using prescription medicine in a way that may be dangerous to your health.
- Allowing someone other than yourself to use your plan ID card.

CONFIDENTIALITY

We respect your right to privacy. Independent Health recognizes the trust needed between you, your family, your doctors, and other care providers. Independent Health will never give out your medical or behavioral health history without your written approval. The only persons that will have your clinical information will be Independent Health, your PCP, your Health Home Care Manager, and other providers who give you care and your authorized representative. Referrals to such providers will always be discussed with you in advance by your PCP and/or Health Home Care Manager. Independent Health staff have been trained in keeping strict member confidentiality.

HOW TO USE THIS HANDBOOK

This handbook will tell you how your new health care plan will work and how you can get the most from Independent Health. This handbook is your guide to health and wellness services. It tells you the steps to take to make the plan work for you.

The first several pages will tell you what you need to know right away. The rest of the handbook can wait until you need it. Use it for reference or check it out a bit at a time. When you have a question, check this handbook, or call our Member Services Department at (716) 631-8701 or 1-833-891-9372. You can also call the New York Medicaid Choice Helpline at 1-800-505-5678.

Help from Member Services

There is someone to help you at Member Services
Monday through Friday 8 a.m. – 8 p.m. EST
or any time you are in need of help.
Call (716) 631-8701 or 1-833-891-9372. TTY: 711

You can call Member Services to get help **any time you have a question**. You may call us to choose or change your Primary Care Provider (PCP), to ask about benefits and services, to get help with referrals, to replace a lost ID card, to report that you are pregnant, the birth of a new baby or ask about any change that might affect your benefits.

We offer **free sessions** to explain our health plan and how we can best help you. It's a great time for you to ask questions and meet other members. If you'd like to come to one of the sessions, call us to find a time and place that is best for you.

If you do not speak English, we can help. We want you to know how to use your health care plan, no matter what language you speak. Just call us and we will find a way to talk to you in your own language. We have a group of people who can help. We will also help you find a PCP who can speak to you in your language.

For people with disabilities: If you use a wheelchair, are blind, or have trouble hearing or understanding, call us if you need extra help. We can tell you if a particular provider's office is wheelchair accessible or is equipped with special communications devices. Also, we have services like:

- TTY machine (our TTY phone number is 711).
- Information in large print.
- Case Management.
- Help in making or getting to appointments.
- Names and addresses of providers who specialize in your disability.

If you are getting care in your home now, your nurse or attendant may not know you have joined our plan. **Call us right away** to make sure your home care does not stop unexpectedly.

YOUR HEALTH PLAN ID CARD

After you enroll, we will send you a **welcome letter**. Your MediSource Connect ID card should arrive within 14 days after your enrollment date. Your card has your Primary Care Provider's (PCP's) name and phone number on it. It will also have your Client Identification Number (CIN). If anything is wrong on your MediSource Connect ID card, call us right away. Your ID card does not show that you have Medicaid or that MediSource Connect is a special type of health plan.

Carry your ID card at all times and show it each time you go for care. If you need care before the card comes, your welcome letter is proof that you are a MediSource Connect member. You should also keep your Medicaid benefit card. You will need your Medicaid card to get services that MediSource Connect does not cover.

PART 1 – First Things You Should Know

HOW TO CHOOSE YOUR PRIMARY CARE PROVIDER (PCP)

You may have already picked your Primary Care Provider (PCP). **If you have not chosen a PCP, you should do so right away.** If you do not choose a doctor within 30 days, we will choose one for you. Member Services can check to see if you already have a PCP or help you choose a PCP. **You may also be able to choose a PCP at your behavioral health clinic.**

With this handbook, you should have a provider directory. This is a list of all the providers, clinics, hospitals, labs, and others who work with Independent Health's MediSource Connect Plan. It lists the address, phone, and special training of the doctors. The provider directory will show which doctors and providers are taking new patients. You should call their offices to make sure that they are taking new patients at the time you choose a PCP. You can also get a list of providers on our website at www.independenthealth.com.

You may want to find a doctor that:

- You have seen before,
- Understands your health problems,
- Is taking new patients,
- Can speak to you in your language,
- Is easy to get to, and
- Is at a clinic you go to.

Women can also choose one of our OB/GYN doctors for women's health care.

Women do not need a PCP referral to see a plan OB/GYN doctor. They can have routine check-ups, follow-up care if needed, and regular care during pregnancy. We also contract with several Federally Qualified Health Centers (FQHCs). All FQHCs give primary and specialty care. Some consumers want to get their care from an FQHC because the centers have a long history in the neighborhood. Maybe you want to try them because they are easy to get to. You should know that you have a choice. You can choose one of our providers, or you can sign up with a PCP in one of the FQHCs that we work with, listed below. Just call Member Services at (716) 631-8701 or 1-833-891-9372 for help.

Federally Qualified Health Centers:

Community Health Center of Buffalo, Inc.

34 Benwood Avenue
Buffalo, New York 14214
(716) 986-9199

Community Health Center of Niagara

501 10th Street

Niagara Falls, New York 14301

(716) 278-4418

Monday – Thursday 9 a.m. – 6 p.m., Friday 8 a.m. – 5 p.m.

Northwest Buffalo Community Health Center

155 Lawn Avenue at Military Rd

Buffalo, New York 14207

(716)875-2904

In almost all cases, your doctors will be Independent Health providers. There are four instances when you can still **see another provider that you had before you joined** Independent Health. In these cases, your provider must agree to work with Independent Health. You can continue to see your provider if:

- You are more than 3 months pregnant when you join Independent Health, and you are getting prenatal care. In that case, you can keep your doctor until after your delivery through post-partum care.
- At the time you join Independent Health, you have a life threatening disease or condition that gets worse with time. In that case, you can ask to keep your provider for up to 60 days.
- At the time you join Independent Health, you are being treated for a Behavioral Health condition. In most cases, you can still go to the same provider. Some people may have to choose a provider that works with the health plan. Be sure to talk to your provider about this change. Independent Health will work with you and your provider to make sure you keep getting the care you need.
- At the time you join Independent Health, regular Medicaid paid for your home care, and you need to keep getting that care for at least 120 days. In that case, you can keep your same home care agency, nurse or attendant, and the same amount of home care, for at least 90 days. Independent Health must tell you about any changes to your home care before the changes take effect.

In these cases, however, your doctor must agree to work with Independent Health. If you have a long-lasting illness, like HIV/AIDS or other long-term health problems, you may be able to choose a specialist to act as your Primary Care Provider (PCP). Your physician, PCP and Medical Director from Independent Health will determine if you will require specialized medical care for a prolonged period of time and if this arrangement is best for you. Requests for approval must be made in writing by your provider and submitted to Independent Health's Office of the Medical Director, 511 Farber Lakes Drive, Buffalo, NY 14221.

Please note that the HIV/AIDS specialists in our area do function as Primary Care Providers, which means that you can easily list one of them as your Primary Care Provider. Please call Member Services for help.

You have the right to **change your PCP** at any time by calling the Member Services Department. This change will occur as long as the physician is accepting new patients. Simply call Independent Health's Member Services at 1-833-891-9372 and we can assist in making the necessary changes for you that day. You can also change your OB/GYN or a specialist to whom your PCP referred you. Please remember, not all PCPs are able to take new patients.

If your provider leaves Independent Health, we will tell you within 5 days from when we know about this. If you wish, you may be able to see that provider if you are more than three months pregnant or if you are receiving ongoing treatment for a condition. If you are pregnant, you may continue to see your doctor through post-partum care. If you are seeing a doctor regularly for a special medical problem, you may continue your present course of treatment for up to 90 days. Your doctor must agree to work with Independent Health during this time. If any of these conditions apply to you, check with your PCP, or call Member Services at (716) 631-8701 or 1-833-891-9372.

HEALTH HOME CARE MANAGEMENT

Independent Health is responsible for providing and coordinating your physical health care and your behavioral health services. We use Health Homes to coordinate services for our members. It is your choice if you want to join a Health Home, and we encourage you to join a Health Home for your Care Management.

Independent Health or Carelon Behavioral Health can help you enroll with a Health Home that will assign your personal Health Home Care Manager. Your Health Home Care Manager can help you make appointments, help you get social services, and keep track of your progress.

Your Health Home is responsible for giving you an assessment to see what Behavioral Health Home and Community Based Services you may need. Using the assessment, you and your Health Home Care Manager will work together to make a plan of care that is designed especially for you.

Your Health Home Care Manager can:

- Work with your Primary Care Provider (PCP) and other providers to coordinate all of your physical and behavioral health care.
- Work with the people you trust, like family members or friends, to help you plan and get your care.
- Support you getting social services, like SNAP (food stamps) and other social service benefits.
- Develop a plan of care with you to help identify your needs and goals.
- Help with appointments with your PCP and other providers.
- Help managing ongoing medical issues like diabetes, asthma, and high blood pressure.

- Help you find services to assist with weight loss, healthy eating, exercise and to stop smoking.
- Support you during treatment.
- Identify resources you need that are located in your community.
- Help you with finding or applying for stable housing.
- Help you safely return home after a hospital stay; and
- Make sure you get follow-up care, medications, and other needed services.

Your Health Home Care Manager will be in touch with you right away to find out what care you need and to help you with appointments. Your Health Home Care Manager or someone from your Health Home provider is available to you 24 hours a day, 7 days a week. Call Member Services at (716) 631-8701 or 1-833-891-9372.

You can also contact Carelon Behavioral Health for Behavioral Health related needs 24 hours a day, 7 days a week at 1-855-481-7038.

If you are in crisis and need to talk to someone right away call 1-833-891-9372.

REGULAR HEALTH CARE

Your health care will include regular checkups for all your health care needs. We provide referrals to hospitals or specialists. We want new members to see their Primary Care Provider (PCP) for a first medical visit soon after enrolling in Independent Health. This will give you a chance to talk with your PCP about your past health issues, the medicines you take, and any questions that you have.

Day or night, your PCP is only a phone call away. Be sure to call your PCP whenever you have a medical question or concern. If you call after hours or weekends, leave a message and where or how you can be reached. Your PCP will call you back as quickly as possible. Remember, your PCP knows you and knows how the health plan works.

You can call Independent Health 24 hours a day, 7 days a week, at 1-833-891-9372 if you have questions about getting services or if for some reason you cannot reach your Primary Care Provider.

Your care must be **medically necessary**, meaning the services you get must be needed to:

- Prevent, or diagnose and correct what could cause more suffering.
- Deal with a danger to your life.
- Deal with a problem that could cause illness; or
- Deal with something that could limit your normal activities.

Your PCP will take care of most of your health care needs. You should have an appointment to see your PCP. If ever you can't keep an appointment, call to let your PCP know. As soon as you choose a PCP, call to make a first appointment. If you can, prepare for your first appointment. Your PCP will need to know as much about your medical history as you can tell him or her. Make a list of your medical background, any problems you have now, any medications you are taking, and the questions you want to ask your PCP. In most cases, your first visit should be

within four weeks of your joining the plan. If you have the need for treatment over the coming weeks, make your first appointment in the first week of joining Independent Health's MediSource Connect Plan. Your Health Home Care Manager can help you make and get ready for your first appointment.

If you need care before your first appointment, call your PCP's office to explain your concern. He or she will give you an earlier appointment for this concern. (You should still keep your first appointment to discuss your medical history and ask questions.) Use the following list as a guide for the longest time you may have to wait after you ask for an appointment. Your Health Home Care Manager can also help you make or get appointments.

- Urgent care: within 24 hours.
- Non-urgent sick visits: within 3 days.
- Routine, preventive care: within 4 weeks.
- First pre-natal visit: within 3 weeks during 1st trimester (2 weeks during 2nd, 1 week during 3rd)
- First family planning visit: within 2 weeks.
- Adult baseline and routine physicals: within 4 weeks.

Use the following list as the **appointment standards for our limits on how long you may have to wait after your request for a behavioral health appointment**:

- Initial appointment with an outpatient facility or clinic: 10 business days
- Initial appointment with a behavioral health care professional who is not employed by or contracted with an outpatient facility or clinic: 10 business days
- Follow-up visit after mental health/substance abuse emergency room (ER) or inpatient visit: 5 business days
- Non-urgent mental health or substance abuse visit: 5 business days

If you are unable to schedule a behavioral health appointment within the appointment wait times listed above, you, or your designee, may submit an access complaint to Independent Health by telephone, 1-833-891-9372 and in writing to Independent Health, 511 Farber Lakes Dr. Buffalo, NY 14224 to resolve this issue.

BEHAVIORAL HEALTH HOME AND COMMUNITY BASED SERVICES (BH HCBS)

Behavioral health care includes mental health and substance use treatment services. You have access to services that can help you with emotional health. You can also get help with alcohol or other substance use issues.

If you need help to support your living in the community, MediSource Connect provides additional services, called Behavioral Health Home and Community Based Services (BH HCBS). These services can help you stay out of the hospital and live in the community. Some services can help you reach life goals for employment, school, or for other areas of your life you may like to work on.

Carelon Behavioral Health manages mental health and substance use services for you on behalf of Independent Health. They can help you find a treatment provider or other services. To find out if you are eligible for these services or to find out more, you can call Carelon Behavioral Health Member Services at 1-855-481-7038 or ask your Care Manager about these services.

To be eligible for these services, you will need to get an assessment. To find out more, call us at 1-855-481-7038 or ask your Care Manager about these services.

See page 29 of this handbook for more information about these services and how to get them.

HOW TO GET SPECIALTY CARE AND REFERRALS

- If you need care that your PCP cannot give, he or she will REFER you to a specialist who can. If your PCP refers you to another doctor, we will pay for your care. Most of these specialists are Independent Health providers. Talk with your PCP to be sure you know how referrals work.
- If you think a specialist does not meet your needs, talk to your PCP. Your PCP can help you if you need to see a different specialist.
- There are some treatments and services that your PCP must ask Independent Health to approve before you can get them. Your PCP will be able to tell you what they are.
- If you are having trouble getting a referral you think you need, contact Member Services at (716) 631-8701 or 1-833-891-9372, TTY/TDD users call, 711.
- If we do not have a specialist in our provider network who can give you the care you need, we will get you the care you need from a specialist outside our plan. This is called an **out-of-network referral**. Your PCP or plan provider must ask Independent Health for approval before you can get an out-of-network referral. If your PCP or plan provider refers you to a provider who is not in our network, you are not responsible for any of the costs except any co-payments as described in this handbook.

If you or your doctor requested prior authorization to receive health care services from a health care provider who is not part of Independent Health's network of participating providers and we do not authorize your request, the letter you receive may be called an "out-of-network denial." If you would like to appeal an out-of-network denial, there are a few special rules you need to follow. First, as part of your appeal, a physician (who is a licensed, board-certified, or board-eligible physician qualified to practice in the specialty area appropriate to treat the member for the specific service sought) will be required to certify that the out-of-network health service is materially different from the alternate recommended in-network service proposed by Independent Health. Furthermore, you or your designee will also be required to submit two documents from the available medical and scientific evidence, which indicate that the out-of-network service is likely to be more clinically beneficial than the alternate in-network treatment proposed by Independent Health and the adverse risk of the out-of-network health service would likely not be substantially increased over the alternate in-network treatment proposed by Independent Health.

- Sometimes we may not approve an out-of-network referral because we have a provider in Independent Health's network that can treat you. If you think our plan provider does not have the right training or experience to treat you, you can ask us

to check if your out-of-network referral is medically needed. You will need to ask for a Plan Appeal. See page 41 of this attachment to find out how.

You will need to ask your doctor to send the following information with your Plan Appeal.

1. A statement in writing that says Independent Health's provider does not have the right training and experience to meet your needs, and
2. That they recommend an out-of-network provider with the right training and experience who is able to treat you.

Your doctor must be a board certified or board eligible specialist who treats people who need the treatment you are asking for.

- Sometimes, we may not approve an out-of-network referral for a specific treatment because you asked for care that is not very different from what you can get from Independent Health's provider. You can ask us to check if your out-of-network referral for the treatment you want is medically needed. You will need to ask for a Plan Appeal. See page 41 of this attachment to find out how.

You will need to ask your doctor to send the following information with your Plan Appeal:

1. A statement in writing from your doctor that the out-of-network treatment is very different from the treatment you can get from Independent Health's provider. Your doctor must be a board certified or board eligible specialist who treats people who need the treatment you are asking for, and
2. Two Medical or scientific documents that prove the treatment you are asking for is more helpful to you and will not cause you more harm than the treatment you can get from Independent Health's provider.

If your doctor does not send this information, we will still review your Plan Appeal. However, you may not be eligible for an External Appeal. See page 46 for more information about External Appeals.

You may need to see a specialist for ongoing care of a medical or behavioral health condition. Your PCP may be able to refer you for a specified number of visits or length of time (a **standing referral**). If you have a standing referral, you will not need a new referral for each time you need care.

If you have a long-term disease or a disabling illness that gets worse over time, your PCP may be able to arrange for:

- Your specialist to act as your PCP.
- A referral to a care center that specializes in the treatment of your illness.

GET THESE SERVICES FROM OUR PLAN *WITHOUT* A REFERRAL

WOMEN'S HEALTH CARE

You do not need a referral from your Primary Care Provider (PCP) to see one of our providers IF:

- You are pregnant.
- You need OB/GYN services.
- You need family planning services.
- You want to see a midwife.
- You need to have a breast or pelvic exam.

FAMILY PLANNING

You can get the following family planning services: advice about birth control, birth control prescriptions, male and female condoms, pregnancy tests, sterilization, or an abortion. During your visits for these things, you can also get tests for sexually transmitted infections, a breast cancer exam, or a pelvic exam.

You do not need a referral from your Primary Care Provider (PCP) to get these services. In fact, you can choose where to get these services. You can *use your MediSource Connect ID card* to see one of our family planning providers. Check the plan's Provider Directory or call Member Services for help in finding a provider.

Or you can *use your Medicaid card* if you want to go to a doctor or clinic outside our plan. Ask your PCP or call Member Services at (716) 631-8701 or 1-833-891-9372 for a list of places to get these services. You can also call the New York State Growing Up Healthy Hotline at 1-800-522-5006 for the names of family planning providers near you.

You can request that Independent Health send any communication regarding family planning services to a different address or through a different way. To update your family planning communication preference, please call Member Services at 1-833-891-9372.

HIV AND STI SCREENING

Everyone should know his or her HIV status. HIV and sexually transmitted infection screenings are part of your regular health care.

- You can get an HIV or STI test anytime you have an office visit or clinic visit.
- You can get an HIV or STI test anytime you have family planning services. You do not need a referral from your Primary Care Provider (PCP). Just make an appointment with any family planning provider. If you want an HIV or STI test, *but not as part of a family planning service*, your PCP can provide or arrange it for you.
- Or, if you'd rather not see one of our Independent Health providers, you can use your Medicaid card to see a family planning provider outside Independent Health. For help in finding either a plan provider or a Medicaid provider for family planning services, call Member Services at (716) 631-8701 or 1-833-891-9372.

- Everyone should talk to his or her doctor about having an HIV test. To get free HIV testing or testing where your name isn't given, call 1-800-541-AIDS (English) or 1-800-233-SIDA (Spanish).
-

Some tests are “rapid tests”, and the results are ready while you wait. The provider who gives you the test will explain the results and arrange for follow-up care if needed. You will also learn how to protect your partner. If your test is negative, we can help you learn how to stay that way.

HIV PREVENTION SERVICES

Many HIV prevention services are available to you. We will talk with you about any activities that might put you or others at risk of transmitting HIV or getting sexually transmitted diseases. We can help you learn how to protect yourself. We can also help you get free male and female condoms and clean syringes.

If you are HIV positive, we can help you talk to your partners. We can help you talk to your family and friends and help them understand HIV and AIDS and how to get treatment. If you need help talking about your HIV status with future partners, Independent Health staff will assist you. We can even help you talk to your children about HIV.

EYE CARE

The covered service includes the needed services of an ophthalmologist, optometrist, and an ophthalmic dispenser and includes an eye exam and pair of eyeglasses, if needed. Generally, you can get these once every two years, or more often if medically needed. Enrollees diagnosed with diabetes may self-refer for a dilated eye (retinal) examination once in any 12-month period. You just choose one of our participating providers.

New eyeglasses, with Medicaid approved frames, are usually provided once every two years. New lenses may be ordered more often, if, for example, your vision changes more than one-half diopter. If you break your glasses, they can be repaired. Lost eyeglasses or broken eyeglasses that can't be fixed will be replaced with the same prescription and style of frames. If you need to see an eye specialist for care of an eye disease or defect, your Primary Care Physician (PCP) will refer you.

BEHAVIORAL HEALTH (MENTAL HEALTH AND SUBSTANCE USE)

We want to help you get the mental health and substance use services that you may need.

If at any time you think you need help with mental health or substance use, you can see behavioral health providers in our network to see what services you may need. This includes services like clinic and detox services. **You do not need a referral from your Primary Care Provider (PCP).** If you need help finding a mental health or substance use treatment provider, please call Carelon Behavioral Health Member Services at 1-855-481-7038 for assistance.

SMOKING CESSATION

You can get medication, supplies, and counseling if you want help to quit smoking. You do not need a referral from your Primary Care Provider (PCP) to get these services.

MATERNAL DEPRESSION SCREENING

If you are pregnant and think you need help with depression, you can get a screening to see what services you may need. You do not need a referral from your Primary Care Provider (PCP). You can get a screening during pregnancy and for up to a year after your delivery.

EMERGENCIES

You are always covered for emergencies. In New York state, an emergency means a medical or behavioral condition:

- That comes on all of a sudden, and
- Has pain or other symptoms.

An emergency would make a person with an average knowledge of health be afraid that someone will suffer serious harm to body parts or functions or serious disfigurement without care right away.

Examples of an emergency are:

- A heart attack or severe chest pain.
- Bleeding that won't stop or a bad burn.
- Broken bones.
- Trouble breathing/convulsions/loss of consciousness.
- When you feel you might hurt yourself or others.
- If you are pregnant and have symptoms like pain, bleeding, fever, or vomiting.
- Drug overdose.

Examples of **non-emergencies** are colds, sore throat, upset stomach, minor cuts and bruises, or sprained muscles.

Non-emergencies may also be family issues, a breakup, or wanting to use alcohol or other drugs. These may feel like an emergency, but they are not a reason to go to the emergency room.

If you have an emergency, here's what to do:

*If you believe you have an **emergency**, call 911 or go to the emergency room. You do not need Independent Health or your PCP's approval before getting emergency care, and you are not required to use our hospitals or doctors.*

If you're not sure, call your Primary Care Provider (PCP) or Independent Health.

Tell the person you speak with what is happening. Your PCP or Independent Health representative will:

- Tell you what to do at home.
- Tell you to come to the PCP's office.
- Tell you about community services you can get, like 12 step meetings or a shelter: or
- Tell you to go to the nearest emergency room.
- **You can also contact Carelon Behavioral Health Member Services 24 hours a day, 7 days a week, at 1-855-481-7038 if you are in crisis or need help with a mental health or drug use situation.**

*If you are **out of the area*** when you have an emergency:

- Go to the nearest emergency room or call 911.
- Call Independent Health as soon as you can (within 48 hours if possible).

REMEMBER

You do not need prior approval for emergency services.

Use the emergency room **only** if you have a **TRUE EMERGENCY**.

The emergency room should NOT be used for problems like the flu, sore throats, or ear infections.

If you have questions, call your PCP or Member Services at (716) 631-8701 or 1-833-891-9372.

Your Health Home Care Manager will be in touch with you right away to find out what care you need and to help you with appointments. Your Health Home Care Manager or someone from your Health Home provider is available to you 24 hours a day, 7 days a week. Call Member Services at (716) 631-8701 or 1-833-891-9372.

You can also contact Carelon Behavioral Health at 1-855-481-7038 for Behavioral Health related needs 24 hours a day, 7 days a week.

URGENT CARE

You may have an injury or an illness that is not an emergency but still needs prompt care.

- This could be the flu or if you need stitches.
- It could be a sprained ankle, or a bad splinter you can't remove.

You can get an appointment for an urgent care visit for the same or next day. If you are at home or away, call your Primary Care Provider (PCP) any time, day, or night. If you cannot reach your PCP, call us at (716) 631-8701 or 1-833-891-9372. Tell the person who answers what is happening. They will tell you what to do.

CARE OUTSIDE OF THE UNITED STATES

If you travel outside of the United States, you can get urgent and emergency care only in the District of Columbia, Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa. If you need medical care while in any other country (including Canada and Mexico), you will have to pay for it.

WE WANT TO KEEP YOU HEALTHY

Besides the regular checkups and the shots you need, here are some other services we provide and ways to keep you in good health:

- Stop-smoking classes.
- Pre-natal care and nutrition.
- Grief/loss support.
- Breastfeeding and baby care.
- Stress management.
- Weight control.
- Cholesterol control.
- Diabetes counseling and self-management training.
- Asthma counseling and self-management training.
- Sexually Transmitted Infection (STI) Testing and protecting yourself from STIs.
- Domestic violence services

Call Member Services at (716) 631-8701 or 1-833-891-9372 or visit our website at www.independenthealth.com to find out more and get a list of upcoming classes.

Electronic Notice Option

Independent Health and our vendors can send you notices about service authorizations, plan appeals, complaints and complaint appeals electronically, instead of by phone or mail. We can make these notices available to you through your secure online member account. You can get these notices by logging into your account on a web browser or the MyIH mobile phone app.

If you want to get these notices electronically, you must ask us. To ask for electronic notices contact us by phone, [email], [online,] [fax,] or mail:

Phone: 1-833-891-9372 (for TTY/TDD services, call 711)

Email: memberservice@servicing.independenthealth.com
Online: www.independenthealth.com
Fax: 716-635-3504
Mail: 511 Farber Lakes Dr, Buffalo, NY 14221

When you contact us, you must:

- Tell us how you want to get notices that are normally sent by mail,
- Tell us how you want to get notices that are normally made by phone call, and
- Give us your contact information (mobile phone number, email address, fax number, etc.).

Independent Health will let you know by mail that you have asked to get notices electronically.

Part 2 – Your Benefits and Plan Procedures

The rest of this handbook is for your information when you need it. It lists the covered and the non-covered services. If you have a complaint, the handbook tells you what to do. The handbook has other information you may find useful. Keep this handbook handy for when you need it.

BENEFITS

Health and Recovery Plans provide a number of services you get in addition to those you get with regular Medicaid. We will provide or arrange for most services that you will need. You can get a few services, however, without going through your Primary Care Provider (PCP). These include emergency care; family planning; HIV testing; mobile crisis services; behavioral health; and specific self-referral services, including those you can get from within Independent Health's MediSource Connect Plan and some that you can choose to go to any Medicaid provider of the service.

SERVICES COVERED BY OUR PLAN

You must get these services from the providers who are in our plan. All services must be medically or clinically necessary and provided or referred by your Primary Care Provider (PCP). Please call our Member Services Department at (716) 631-8701 or 1-833-891-9372 if you have any questions or need help with any of the services below.

REGULAR MEDICAL CARE

- Office visits with your Primary Care Provider (PCP)
- Referrals to specialists

- Eye/hearing exams
- Help staying on schedule with medicines.
- Coordination of care and benefits

PREVENTIVE CARE

- Regular checkups
- Access to free needles and syringes
- Smoking Cessation Counseling and care
- HIV education and risk reduction
- Referral to Community Based Organizations (CBOs) for supportive care

MATERNITY CARE

- Pregnancy care
- Doctors/mid-wife and hospital services
- Screening for depression during pregnancy and up to a year after birth

DOULA SERVICES

Independent Health will cover doula services during pregnancy and up to 12 months after the end of pregnancy, no matter how the pregnancy ends.

What is a Doula?

Doulas provide physical, emotional, educational, and non-medical support for pregnant and postpartum persons before, during, and after childbirth or end of pregnancy.

What Doula Services are Available?

Doula services can include up to eight (8) visits with a doula during and after pregnancy and continuous support while in labor and during childbirth. If you become pregnant within the 12 months following a prior pregnancy, your eligibility for doula services will start over with the new pregnancy. Any unused doula services from the prior pregnancy will not carry over.

Doula services may include:

- The development of a birth plan;
- Ongoing support throughout the pregnancy;
- Continuous support during labor and childbirth;
- Education and information on pregnancy, childbirth, and early parenting;
- Assisting with communication between you and your medical providers; and
- Connecting you to community-based childbirth and parenting resources.

Eligibility

If you are pregnant or have been pregnant within the last 12 months, you are eligible for doula

services. You are eligible for these services with each pregnancy. If you started to receive doula services with a Medicaid-enrolled doula(s) before April 1, 2025, your doula services will continue to be covered until 12 months after the end of your pregnancy. If you start to receive doula services on or after April 1, 2025, your doula needs to participate with Independent Health. To learn more about these services, call Member Services at 716-250-7183 or 1-833-891-9372 (TTY users: 711).

HOME HEALTH CARE

- Must be medically needed and arranged by Independent Health.
- One medically necessary post-partum home health visit, additional visits as medically necessary for high-risk women
- Other home health care visits as needed and ordered by your Primary Care Provider (PCP)/specialist.

PERSONAL CARE/HOME ATTENDANT/

CONSUMER DIRECTED PERSONAL ASSISTANCE SERVICES (CDPAS)

- Must be medically needed and arranged by Independent Health.
- Personal Care/Home Attendant – Help with bathing, dressing, feeding, and help preparing meals and housekeeping.
- CDPAS – Help with bathing, dressing, feeding, help preparing meals and housekeeping, plus home health aid and nursing. This is provided by an aid chosen and directed by you.

If you want more information, contact Independent Health at (716) 631-8701 or 1-833-891-9372.

SOCIAL CARE NETWORK (SCN)

You can receive screening and referral to existing local, state and federal services through regional Social Care Networks (SCNs). If you are eligible, these local groups can connect you to services in your community that help with housing, food, transportation, education, employment, and care management at no cost to you.

- After screening through the SCN, you and any interested member(s) in your household can meet with a Social Care Navigator who can confirm eligibility for services that can help with individual health and well-being. They may ask you or members in your household for supporting documentation to determine where extra support may be needed.
- If you or any member(s) in your household qualify for services, the Social Care Navigator can work with you to get the support needed. You may qualify for more than one service, depending on individual eligibility. These services include:
 - Housing and utilities support:

- Installing home modifications like ramps, handrails, grab bars, pathways, electric door openers, widening of doorways, door and cabinet handles, bathroom facilities, kitchen cabinet or sinks, and non-skid surfaces to make your home accessible and safe.
 - Mold, pest remediation, and asthma remediation services.
 - Providing an air conditioner, heater, humidifier, or dehumidifier to help improve ventilation in your home.
 - Providing small refrigeration units needed for medical treatment.
 - Medical Respite.
 - Helping you find and apply for safe and stable housing in the community which may include assistance with rent and utilities.
- Nutrition support:
 - Getting help from a nutrition expert who will help you choose healthy foods to meet your health needs and goals.
 - Getting prepared meals, medically tailored meals, food prescriptions, fresh produce, or non-perishable grocery items.
 - Providing cooking supplies like pots, pans, utensils, a microwave, and a refrigerator to prepare meals.
- Transportation services:
 - Helping you with access to public or private transportation to places approved by the SCN such as going to a job interview, parenting classes, housing court to prevent eviction, local farmers' markets, and city or state department offices to obtain important documents.
- Care management services:
 - Getting help with finding a job or job training program, applying for public benefits, managing your finances, and more.
 - Getting connected to services like childcare, counseling, crisis intervention, health homes program, and more.

Getting in Contact with an SCN in your area:

1. You may call the health plan's member services 1-833-891-9372 (for TTY/TDD services, call 711) and we will connect you to the SCN in your area.
2. You may call the SCN serving your county and request a screening or more information. See the SCN contact information in the chart below.
3. You may also visit their website to begin a self-screening.

Once connected with the SCN, a Social Care Navigator will confirm your eligibility by asking questions, requesting supporting documentation (if necessary), tell you more about eligible services, and help you get connected to them.

SCN	Counties	Phone number
Western New York Integrated Care Collaborative Inc.	Cattaraugus, Chautauqua, Erie, Niagara	716-431-5100
	https://wnyscn.org/	

PERSONAL EMERGENCY RESPONSE SYSTEM (PERS)

This is an item you wear in case you have an emergency and need help. To qualify and get this service, you must be receiving personal care/home attendant or CDPAS services.

ADULT DAY HEALTH CARE

- Must be recommended by your Primary Care Provider (PCP).
- Provides health education, nutrition, nursing, social care, and help with daily living, rehabilitative therapy, pharmacy services, plus referrals for dental and other specialty care.

THERAPY FOR TUBERCULOSIS (TB)

- This is help with taking your medications for TB and follow up care.

HOSPICE CARE

- Hospice helps patients and their families with their special needs that come during the final stages of illness and after death.
- Must be medically needed and arranged by Independent Health.
- Provides support services and some medical services to patients who are ill and expect to live for one year or less.
- You can get these services in your home or in a hospital or nursing home.

If you have any questions about these services, you can call Member Services at (716) 631-8701 or 1-833-891-9372.

DENTAL CARE

Independent Health believes that providing you with good dental care is important to your overall health care. We offer dental care through a contract with Liberty Dental, an expert in providing high quality dental services. Covered services include regular and routine dental services such as preventive dental checkups, cleanings, X-rays, fillings, and other services to check for any changes or abnormalities that may require treatment and/or follow-up care for you. *You do not need a referral from your PCP to see a dentist.*

How to Access Dental Services

Upon enrollment into MediSource Connect, Liberty Dental will assign a participating dentist who is closest to your home.

- If you need to find a dentist or change your dentist, please call Liberty Dental at 1-877-550-4283 or please call Independent Health at 1-833-891-9372. Customer Service representatives are there to help you. Many speak your language or have a contract with Language Line Services.
- You will receive a separate dental ID card with the name of your assigned dentist. Show your dental ID card to access dental benefits.
- If you have any question about your coverage or would prefer to choose a different dentist who is part of the Liberty Dental network, contact Liberty Dental directly at 1-877-550-4283. Customer Service representatives are there to help you September – June, Monday – Friday, 8 a.m. – 6 p.m.; July – August, Monday – Friday, 8 a.m. – 4 p.m. Many speak your language or have a contract with Language Line Services.
- You can also go to a dental clinic that is run by an academic dental center without a referral:

University at Buffalo State University of New York

School of Dental Medicine

158 Squire Hall

Buffalo, NY 14214

(716) 829-2821

Liberty Dental has contracted with certain dentists in Erie County, Chautauqua County, and surrounding areas who will provide dental services for Independent Health's members. You will receive a separate provider directory listing those dentists. Liberty Dental will also send you a dental ID card.

VISION CARE

- Services of an ophthalmologist, ophthalmic dispenser, and optometrist.
- Coverage for contact lenses, polycarbonate lenses, artificial eyes and/or replacement of lost or destroyed glasses, including repairs, when medically necessary. Artificial eyes are covered as ordered by a plan provider.
- Eye exams, generally every two years, unless medically needed more often.
- Glasses with new pair of Medicaid approved frames every two years, or more often if medically needed.
- Low vision exam and vision aids ordered by your doctor.
- Specialist referrals for eye diseases or defects.

HOSPITAL CARE

- Inpatient care
- Outpatient care
- Lab, X-ray, other tests

EMERGENCY CARE

- Emergency care services are procedures, treatments or services needed to evaluate or stabilize an emergency.
- After you have received emergency care, you may need other care to make sure you remain in stable condition. Depending on your need, you may be treated in the emergency room, in an inpatient hospital room, or in another setting. This is called Post Stabilization Services.
- For more about emergency services, see page 18.

SPECIALTY CARE

Includes the services of other practitioners, including:

- physical therapist
- occupational and speech therapists
- audiologist
- midwives
- cardiac rehabilitation
- other specialty care

To learn more about these services, call Member Services at 716-250-7183 or 1-833-891-9372, TTY users call: 711.

RESIDENTIAL HEALTH CARE FACILITY CARE (NURSING HOME)

- Includes short-term, or rehab stays.
- Must be ordered by a physician and authorized by Independent Health.
- Covered nursing home services include medical supervision, 24-hour nursing care, assistance with daily living, physical therapy, occupational therapy, and speech-language pathology.

If you are in need of long term placement in a nursing home, your local department of social services must determine if you meet certain Medicaid income requirements. Independent Health and the nursing home can help you apply.

Long term (permanent) nursing home stays are not a covered benefit in Independent Health's HARP product. If you qualify for permanent long term placement, you will need to disenroll from Independent Health's HARP Plan. This benefit will be covered by Medicaid fee-for-service until you are enrolled in a Medicaid managed care plan.

MEDICALLY TAILORED MEALS (MTM)

Independent Health covers Medically Tailored Meals for eligible adults 21 years or older. Through this program, you and other members who qualify can get:

- Help from a registered dietitian and nutritionist. This person is a food and nutrition expert and will help give guidance and support in choosing healthy foods.
- Up to two meals per day delivered to your home for six months at a time. You may be able to continue receiving meals as long as you are eligible for this program. These meals are tailored for your specific health needs and can help you gain access to healthy, nutritious foods.

This program is offered to Independent Health Medicaid members who are 21 years of age or older. Members must have a secure place to store and heat meals, and:

- Receive personal care services. Member must choose to replace some of their meal prep and food shopping hours while getting a medically tailored meal. The hours reduced will depend on the number of meals you receive, **OR**
- Have cancer, diabetes, heart failure, or HIV/AIDS, and a certain number of inpatient hospital stays and/or emergency room (ER) visits within the last 12 months related to these conditions.

To learn more about these services, call Member Services at 716-250-7183 or 1-833-891-9372, TTY users call: 711.

CHRONIC DISEASE SELF-MANAGEMENT PROGRAM (CDSMP) FOR ARTHRITIS

Independent Health will cover the Chronic Disease Self Management Program (CDSMP) for adults aged 21 years and older, which aims to increase confidence, physical and mental well-being, and knowledge to manage long term conditions.

This program may help prevent you from:

- going to the emergency room;
- being admitted into the hospital; and/or
- needing other medical care for your arthritis.

Each CDSMP series meets 2.5 hours once per week, for a total of six weeks.

Eligibility

You may be eligible for CDSMP for arthritis services if you have a recommendation by a physician, or other licensed practitioner, and are:

- At least 21 years old; and
- Diagnosed with arthritis.

Talk to your provider to see if you qualify to take part in the CDSMP for arthritis. To learn more about these services, call Member Services at 716-250-7183 or 1-833- 891-9372 (TTY users: 711).

BEHAVIORAL HEALTH CARE

Behavioral health care includes mental health and substance use (alcohol and drugs) treatment and rehabilitation services. All of our members have access to services to help with emotional health, or to help with alcohol or other substance use issues. These services include:

ADULT MENTAL HEALTH CARE

- Psychiatric services
- Psychological services
- Inpatient and outpatient mental health treatment
- Injections for behavioral health related conditions
- Rehab services if you are in a community home or in family-based treatment
- Individual and group counseling through Office of Mental Health (OMH) clinics

ADULT OUTPATIENT MENTAL HEALTH CARE

- Continuing Day Treatment (CDT)
- Partial Hospitalization (PH)

ADULT OUTPATIENT REHABILITATIVE MENTAL HEALTH CARE

- Assertive community Treatment (ACT)
- Personalized Recovery Oriented Services (PROS)

ADULT MENTAL HEALTH CRISIS SERVICES

- Comprehensive Psychiatric Emergency Program (CPEP) including extended observation bed
- Crisis intervention services
 - Mobile Crisis and Telephonic Crisis Services
- Crisis Residential Programs:
 - Residential Crisis Support: This is a program for people who are age 21 or older with symptoms of emotional distress. These symptoms cannot be managed at home or in the community without help.
 - Intensive Crisis Residence: This is a treatment program for people who are age 21 or older who are having severe emotional distress.

MENTAL HEALTH CARE

- Clinic
- Inpatient mental health treatment
- Partial hospital care
- Continuing day treatment
- Personalized Recovery Oriented Services (PROS)
- Assertive Community Treatment Services (ACT)
- Individual and group counseling
- Crisis intervention services

SUBSTANCE USE DISORDER SERVICES

- Crisis Services
 - Medically Managed Withdrawal and Stabilization Services
 - Medically Supervised Inpatient Withdrawal and Stabilization Services
 - Medically Supervised Outpatient Withdrawal and Stabilization Services
- Inpatient Rehabilitation Services
- Residential Addiction Treatment Services
 - Stabilization
 - Rehabilitation
 - Reintegration
- Outpatient Addiction Treatment Services
 - Outpatient Clinic
 - Intensive Outpatient Treatment
 - Ancillary Withdrawal Services
 - Medication Assisted Treatment
 - Outpatient Rehabilitation Services
 - Opioid Treatment Programs (OTP)

HARM REDUCTION SERVICES

If you are in need of help related to substance use disorder, Harm Reduction Services can offer a complete patient- oriented approach to your health and well-being. Independent Health covers services that may help reduce substance use and other related harms. These services include:

- A plan of care developed by a person experienced in working with substance.
- Individual supportive counseling that assists in achieving your goals.
- Group supportive counseling in a safe space to talk with others about issues that affect your health and well-being.
- Counseling to help you with taking your prescribed medication and continuing treatment.

- Support groups to help you better understand substance use and identify coping techniques and skills that will work for you.

To learn more about these services, call Member Services at (716) 631-8701 or 1-833-891-9372 (TTY users call 711), Monday – Friday, 8 a.m. – 8 p.m.

GAMBLING DISORDER TREATMENT PROVIDED BY OFFICE OF ADDICTION SERVICES AND SUPPORTS (OASAS) CERTIFIED PROGRAMS.

Independent Health covers Gambling Disorder Treatment provided by Office of Addiction Services and Supports (OASAS) certified programs.

You can get Gambling Disorder Treatment:

- face-to-face; or
- through telehealth.

If you need Gambling Disorder Treatment, you can get them from an OASAS outpatient program or if necessary, an OASAS inpatient or residential program.

You do not need a referral from your primary care provider (PCP) to get these services. If you need help finding a provider, please call Independent Health member services at the number listed below.

To learn more about these services, call Member Services at 716-250-7183 or 1-833-891-9372, TTY users call: 711.

BEHAVIORAL HEALTH HOME AND COMMUNITY BASED SERVICES (BH HCBS)

BH HCBS can help you with life goals such as employment, school, or other areas of your life you want to work on. To find out if you qualify, a Health Home Care Manager must complete a brief screening with you that will show if you can benefit from these services. If the screening shows you can benefit, the Health Home Care Manager will complete a full assessment with you to find out what your whole health needs are including physical, behavioral and rehabilitation services.

BH HCBS includes:

- Habilitation Services – Helps you learn new skills in order to live independently in the community.
- Short-Term Respite – Gives you a safe place to go when you need to leave a stressful situation.
- Intensive Respite – Helps you stay out of the hospital when you are having a crisis by providing a safe place to stay that can offer you treatment.
- Education Support Services – Helps you find ways to return to school to get education and training that will help you get a job.

- Pre-Vocational Services – Helps you with skills needed to prepare for employment.
- Transitional Employment Services – Gives you support for a short time while trying out different jobs. This includes on-the-job training to strengthen work skills to help keep a job at or above minimum wage.
- Intensive Supported Employment Services – Helps you find a job at or above minimum wage and keep it.
- Ongoing Supported Employment Services – Helps you keep your job and be successful at it.
- Non-Medical Transportation – Transportation to non-medical activities related to a goal in your plan of care.

BEHAVIORAL HEALTH COMMUNITY ORIENTED RECOVERY AND EMPOWERMENT (CORE) SERVICES

Independent Health covers Community Oriented Recovery and Empowerment (CORE) Services. Independent Health will cover CORE Services. Eligible members can get CORE Services through a recommendation from a qualified provider.

The services moving from BH HCBS to CORE Services are:

Psychosocial Rehabilitation (PSR)

This service helps with life skills, like making social connections; finding or keeping a job; starting or returning to school; and using community resources.

Community Psychiatric Supports and Treatment (CPST)

This service helps you manage symptoms through counseling and clinical treatment.

Empowerment Services – Peer Supports

This service connects you to peer specialists who have gone through recovery. You will get support and assistance with learning how to:

- live with health challenges and be independent,
- help you make decisions about your own recovery, and
- find natural supports and resources.

Family Support and Training (FST)

This service gives your family and friends the information and skills to help and support you.

Do I need an assessment for CORE Services?

No, you do not need the New York State Eligibility Assessment to get CORE Services. You can get a CORE service if it is recommended for you by a qualified provider, like a doctor or social worker. The qualified provider may want to discuss your diagnosis and needs before making a recommendation for a CORE service.

How do I find a qualified provider to recommend me for CORE Services?

Your primary care provider or therapist may be able to make a recommendation for CORE Services. If you need help finding a qualified provider, contact member services at the number below. You can also ask your care manager for help.

To learn more about these services, call Member Services at 716-250-7183 or 1-833-891-9372, TTY users call: 711.

Residential Crisis Support

This is a program for people who are age 21 or older with symptoms of emotional distress. These symptoms cannot be managed at home or in the community without help.

Intensive Crisis Residence

This is a treatment program for people who are age 21 or older who are having severe emotional distress.

Children's Crisis Residence

This is a support and treatment program for people under age 21. These services help people cope with an emotional crisis and return to their home and community.

To learn more about these services, call Member Services at 716-250-7183 or 1-833-891-9372, TTY users call: 711

NATIONAL DIABETES PREVENTION PROGRAM (NDPP) SERVICES

If you are at risk for developing Type 2 diabetes, Independent Health covers services that may help.

Independent Health covers diabetes prevention services through the National Diabetes Prevention Program (NDPP). This benefit will cover 22 NDPP group training sessions over the course of 12 months.

The **National Diabetes Prevention Program** is an educational and support program designed to assist at-risk people from developing Type 2 diabetes. The program consists of group training sessions that focus on the long-term, positive effects of healthy eating and exercise. The goals for these lifestyle changes include modest weight loss and increased physical activity. NDPP sessions are taught using a trained lifestyle coach.

Eligibility

You may be eligible for diabetes prevention services if you have a recommendation by a physician or other licensed practitioner and are:

- At least 21 years old,
- Not currently pregnant,

- Overweight, and
- Have not been previously diagnosed with Type 1 or Type 2 Diabetes.

And you meet one of the following criteria:

- You have had a blood test result in the prediabetes range within the past year, **or**
- You have been previously diagnosed with gestational diabetes, **or**
- You score 5 or higher on the CDC/American Diabetes Association (ADA) Prediabetes Risk Test.

Talk to your doctor to see if you qualify to take part in the NDPP.

To learn more about these services, call Member Services at (716) 631-8701 or 1-833-891-9372 (TTY users call 711), Monday – Friday, 8 a.m. – 8 p.m.

BROOK+ DIABETES PREVENTION PROGRAM

If you are at risk for developing type 2 diabetes, Independent Health covers services that may be able to help you. Independent Health covers Brook+, a Centers for Disease Control and Prevention (CDC)-recognized diabetes prevention program that helps people make lifestyle changes so that they can reduce their risk for type 2 diabetes, achieve a healthy weight, and improve their overall health. This program is voluntary and will be available at no cost to eligible members.

Brook+ is completely digital using a smartphone, tablet or computer. No phone calls or appointments are necessary. All participants receive one-on-one help from a personal health coach and have access to group support, too.

Eligibility

You may be eligible for the Brook+ program if you:

- Are at least 21 years old,
- Are not currently pregnant,
- Are overweight,
- Have not been previously diagnosed with type 1 or type 2 diabetes, and
- Do not have End Stage Renal Disease.

And you meet one of the following criteria:

- You have had a blood test result in the prediabetes range within the past year, **or**
- You have been previously diagnosed with gestational diabetes, **or**
- You score 5 or higher on the CDC/American Diabetes Association (ADA) Prediabetes Risk Test.

To check if you are eligible for Brook+, please visit bit.ly/brookdpp

Independent Health is here for you!

If you have any questions, please call our Member Services Department at (716) 631-8701 or 1-833-891-9372, Monday through Friday from 8 a.m. to 8 p.m. (TTY: 711).

OTHER COVERED SERVICES

- Durable Medical Equipment (DME)/Hearing Aids/Prosthetics/Orthotics
- Court Ordered Services for covered plan services.
- Social Support Services (help in getting community services)
- FQHC or similar services

BENEFITS YOU CAN GET FROM OUR PLAN *OR* WITH YOUR MEDICAID CARD

For some services, you can choose where to get your care. You can get these services by using your MediSource Connect membership card. You can also go to providers who will take your Medicaid Benefit card. You do not need a referral from your PCP to get these services. Call Member Services if you have questions at (716) 631-8701 or 1-833-891-9372.

INFERTILITY SERVICES

If you are unable to get pregnant, Independent Health covers services that may help.

Independent Health covers some drugs for infertility. This benefit will be limited to coverage for 3 cycles of treatment per lifetime.

Independent Health will also cover services related to prescribing and monitoring the use of such drugs. The infertility benefit includes:

- Office visits
- X-ray of the uterus and fallopian tubes
- Pelvic ultrasound
- Blood testing

Eligibility

You may be eligible for infertility services if you meet the following criteria:

- You are 21-34 years old and are unable to get pregnant after 12 months of regular, unprotected sex.
- You are 35-44 years old and are unable to get pregnant after 6 months of regular, unprotected sex.

To learn more about these services, call Member Services at (716)631-8701 or 1-833-891-9372 (TTY users call 711, Monday – Friday, 8a.m.- 8p.m.)

FAMILY PLANNING

You can go to any doctor or clinic that takes Medicaid and offers family planning services. Or you can visit one of our family planning providers. Either way, you do not need a referral from your PCP.

You can get birth control drugs, birth control devices (IUDs and diaphragms) that are available with a prescription, plus emergency contraception, sterilization, pregnancy testing, prenatal care, and abortion services. You can also see a family planning provider for HIV and sexually transmitted infection (STI) testing and treatment, and counseling related to your test results. Screenings for cancer and other related conditions are also included in family planning visits.

HIV AND STI SCREENING

You can get this service any time from your PCP or Independent Health doctors. When you get this service as part of a family planning visit, you can go to any doctor or clinic that takes Medicaid and offers family planning services. You do not need a referral when you get this service as part of a family planning visit.

Everyone should talk to their doctor about having an HIV test. To access free HIV testing or testing where your name isn't given, call 1-800-541-AIDS (English) or 1-800-233-SIDA (Spanish).

TB DIAGNOSIS AND TREATMENT

You can choose to go either to your PCP or to the county public health agency for diagnosis and/or treatment. You do not need a referral to go to the county public health agency.

BENEFITS USING YOUR MEDICAID CARD ONLY

There are some services MediSource Connect does not provide. You can get these services from any provider who takes Medicaid by using your Medicaid Benefit card.

PHARMACY

You can get prescriptions, over-the-counter medicines, enteral formulas, and some medical supplies from any pharmacy that takes Medicaid. A co-payment may be required for some people, for some medications and pharmacy items.

Certain medications may require that your doctor get prior authorization from Medicaid before the pharmacy can dispense your medication. Getting prior authorization is a simple process for your doctor and does not prevent you from getting medications that you need.

Do you have questions or need help? The Medicaid Helpline can assist you. They can talk to you in your preferred language. They can be reached at 1-800-541-2831. TTY 1-800-662-1220.

They can answer your call:

- Monday - Friday, 8 am – 8pm
- Saturday, 9am – 1 pm

TRANSPORTATION

Emergency and non-emergency transportation are covered by regular Medicaid.

To get non-emergency transportation, you or your provider must call Medical Answering Services at 1-800-651-7040. If possible, you or your provider should call Medical Answering Services at least 3 days before your medical appointment and provide your Medicaid identification number (ex. AB12345C), appointment date and time, address where you are going, and doctor you are seeing. Non-emergency medical transportation includes personal vehicle, bus, taxi, ambulette and public transportation.

If you have an emergency and need an ambulance, you must call 911.

DEVELOPMENTAL DISABILITIES

- Long-term therapies
- Day treatment
- Housing services
- Medicaid Service Coordination (MSC) program
- Services received under the Home and Community Based Services waiver
- Medical Model (Care-at-Home) waiver services

SERVICES NOT COVERED

*These services are **not available** from Independent Health's MediSource Connect Plan or Medicaid.* If you get any of these services, you may have to pay the bill.

- Cosmetic surgery if not medically needed.
- Personal and comfort items.
- Services from a provider that is not part of Independent Health, unless it is a provider you are allowed to see as described elsewhere in this handbook, or Independent Health or your Primary Care Provider (PCP) sends you to that provider.

You may have to pay for any service that your PCP does not approve. Or, if you agree to be a "private pay" or "self-pay" patient before you get a service, you will have to pay for the service.

This includes:

- Non-covered services (listed above)
- Unauthorized services
- Services provided by providers not part of Independent Health.

IF YOU GET A BILL

If you get a bill for a treatment or service you do not think you should pay for, do not ignore it. Call Independent Health at (716) 631-8701 or 1-833-891-9372 right away. Independent Health can help you understand why you may have gotten a bill. If you are not responsible for payment, Independent Health will contact the provider and help fix the problem for you.

You have the right to ask for fair hearing if you think you are being asked to pay for something Medicaid or Independent Health should cover. See the Fair Hearing section later in this handbook.

If you have any questions, call Independent Health Member Services at (716) 631-8701 or 1-833-891-9372.

SERVICE AUTHORIZATION

Prior Authorization:

There are some treatments and services that you need to get approval for before you receive them or in order to be able to continue receiving them. This is called prior authorization. You or someone you trust can ask for this. The following treatments and services must be approved before you get them:

- Out-of-Plan Services
- Subacute/Skilled Nursing Home Admissions
- Adult Day Health Care
- Home Care Services
- Personal Care Services
- Personal Emergency Response System (PERS)
- Durable Medical Equipment
- Medical Supplies
- Prosthetics and Appliances
- Certain Surgical Procedures

Asking for approval of a treatment or service is called a **service authorization request**. To get approval for these treatments or services you need to:

Please have your doctor or health care provider call the Independent Health Utilization Management Department to request authorization. Your doctor needs to get telephone approval of many elective surgeries at least 7 days before you go to the hospital. Emergent hospital admissions require hospital notification within 24 hours of the admission occurring through the emergency room. Our nurses obtain the clinical information through an interview process with your doctor to determine the medical necessity for the elective/emergent hospital admission.

You will also need to get prior authorization if you are getting one of these services now but need to continue or get more of the care. This is called **concurrent review**.

What happens after we get your service authorization request:

The health plan has a review team to be sure you get the services we promise. We check that the service you are asking for is covered under your health plan. Doctors and nurses are on the review team. Their job is to be sure the treatment or service you asked for is medically needed and right for you. They do this by checking your treatment plan against medically acceptable standards.

We may decide to deny a service authorization request or to approve it for an amount that is less than requested. These decisions will be made by a qualified health care professional. If we decide that the requested service is not medically necessary, the decision will be made by a clinical peer reviewer, who may be a doctor or may be a health care professional who typically provides the care you requested. You can request the specific medical standards, called clinical review criteria, we use to make decisions about medical necessity.

After we get your request, we will review it under a standard or fast track process. You or your doctor can ask for a fast track review if it is believed that a delay will cause serious harm to your health. If your request for a fast track review is denied, we will tell you and your case will be handled under the standard review process.

We will fast track your review if:

- A delay will seriously risk your health, life, or ability to function.
- Your provider says the review must be faster.
- You are asking for more a service you are getting right now.

In all cases, we will review your request as fast as your medical condition requires us to do so but no later than mentioned below.

We will tell you and your provider both by phone and in writing if your request is approved or denied. We will also tell you the reason for the decision. We will explain what options for appeals or fair hearings you will have if you don't agree with our decision. (See also the Plan Appeals and Fair Hearing sections later in this handbook.)

Timeframes for prior authorization requests:

- **Standard review:** We will make a decision about your request within 3 workdays of when we have all the information we need, but you will hear from us no later than 14 days after we receive your request. We will tell you by the 14th day if we need more information.
- **Fast track review:** We will make a decision and you will hear from us within 72 hours. We will tell you within 72 hours if we need more information.

Timeframes for concurrent review requests:

- **Standard review:** We will make a decision within 1 workday of when we have all the information we need, but you will hear from us no later than 14 days after we received your request. We will tell you by the 14th day if we need more information.

- **Fast track review:** We will make a decision within 1 workday of when we have all the information we need. You will hear from us no later than 72 hours after we received your request. We will tell you within 1 workday if we need more information.

Special timeframes for other requests:

- If you are in the hospital or have just left the hospital and you are asking for home health care, we will make a decision within 72 hours of your request.
- If you are getting inpatient substance use disorder treatment, and you ask for more services at least 24 hours before you are to be discharged, we will make a decision within 24 hours of your request.
- If you are asking for mental health or substance use disorder services that may be related to a court appearance, we will make a decision within 72 hours of your request.
- If you are asking for an outpatient prescription drug, we will make a decision within 24 hours of your request.
- A step therapy protocol means we require you to try another drug first before we will approve the drug you are requesting. If you are asking for approval to override a step therapy protocol, we will make a decision with 24 hours for outpatient prescription drugs. For other drugs, we will make a decision within 14 days of your request.

If we need more information to make either a standard or fast track decision about your service request, we will:

- Write and tell you what information is needed. If your request is in a fast track review, we will call you right away and send a written notice later.
- Tell you why the delay is in your best interest.
- Make a decision no later than 14 days from the day we asked for more information.
- You, your provider, or someone you trust may also ask us to take more time to make a decision. This may be because you have more information to give the plan to help decide your case. This can be done by calling 1-833-891-9372, TTY/TDD users call, 1-800-432-1110 or writing to:

Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221

You or your representative can file a complaint with the plan if you don't agree with our decision to take more time to review your request. You or someone you trust can also file a complaint about the review time with the New York State Department of Health by calling 1-800-206-8125.

We will notify you by the date our time for review has expired. But if for some reason you do not hear from us by that date, it is the same as if we denied your service authorization request. If we do not respond to a request to over-ride a step therapy protocol on time, your request will be approved.

If you think our decision to deny your service authorization request is wrong, you have the right to file a Plan Appeal with us. **See the Plan Appeal section later in this handbook.**

Other Decisions About Your Care:

Sometimes we will do a concurrent review on the care you are receiving to see if you still need the care. We may also review other treatments and services you have already received. This is called **retrospective review**. We will tell you if we make these decisions.

Timeframes for other decisions about your care:

- In most cases, if we make a decision to reduce, suspend or stop a service we have already approved and you are now getting, we must tell you at least 10 days before we change the service.
- We must tell you at least 10 days before we make any decision about long term services and supports, such as home health care, personal care, CDPAS, adult day health care, and nursing home care.
- If we are checking care that has been given in the past, we will make a decision about paying for it within 30 days of receiving all information we need for the retrospective review. If we deny payment for a service, we will send a notice to you and your provider the day the payment is denied. These notices are not bills. **You will not have to pay for any care you received that was covered by the plan or by Medicaid even if we later deny payment to the provider.**

You can also call the Independent Consumer Advocacy Network (ICAN) to get free, independent advice about your coverage, complaints, and appeals' options. They can help you manage the appeal process. Contact ICAN to learn more about their services:

Phone: 1-844-614-8800 (TTY Relay Service: 711)

Web: www.icannys.org | Email: ican@cssny.org

HOW OUR PROVIDERS ARE PAID

You have the right to ask us whether we have any special financial arrangement with our physicians that might affect your use of health care services. You can call Member Services at (716) 631-8701 or 1-833-891-9372 if you have specific concerns. We also want you to know that most of our providers are paid in one or more of the following ways.

- If our PCPs work in a clinic or health center, they probably get a salary. The number of patients they see does not affect this.
- Our PCPs who work from their own offices may get a set fee each month for each patient for whom they are the patient's PCP. The fee stays the same whether the patient needs one visit or many – or even none at all. This is called capitation.
- Sometimes providers get a set fee for each person on their patient list, but some money (maybe 10%) can be held back for an incentive fund. At the end of the year, this fund is used to reward PCPs who have met the standards for extra pay that were set by the plan.
- Providers may also be paid by fee-for-service. This means they get a plan-agreed-upon fee for each service they provide.

YOU CAN HELP WITH PLAN POLICIES

We value your ideas. You can help us develop policies that best serve our members. If you have ideas, tell us about them. Maybe you'd like to work with one our member advisory boards or committees. Call Member Services at (716) 631-8701 or 1-833-891-9372 to find out how you can help.

INFORMATION FROM MEMBER SERVICES

Here is information you can get by calling Member Services at (716) 631-8701 or 1-833-891-9372:

- A list of names, addresses, and titles of Independent Health's board of directors, officers, controlling parties, owners, and partners.
- A copy of the most recent financial statements/balance sheets, summaries of income and expenses.
- A copy of the most recent individual direct pay subscriber contract.

- Information from the Department of Financial Services about consumer complaints about Independent Health.
- How we keep your medical records and member information private.
- In writing, we will tell you how our plan checks on the quality of care to our members.
- We will tell you which hospitals our health providers work with.

- If you ask us in writing, we will tell you the guidelines we use to review conditions or diseases that are covered by MediSource Connect.
- If you ask us in writing, we will tell you the qualifications needed and how health care providers can apply to be part of Independent Health's network.
- If you ask, we will tell you 1) if our contracts or subcontracts include physician incentive arrangements that affect the use of referral services; and, if so, 2) the types of arrangements we use; and 3) if stop loss protection is provided for physicians and physician groups.
- Information about how our company is organized and how it works.

KEEP US INFORMED

Call Member Services at (716) 631-8701 or 1-833-891-9372 whenever these changes happen in your life:

- You change your name, address, or telephone number.
- You have a change in Medicaid eligibility.
- You are pregnant.
- You give birth.
- There is a change in insurance for you.
- When you enroll in a new case management program or receive case management services in another community based organization

If you no longer get Medicaid, check with your local Department of Social Services. You may be able to enroll in another program.

DISENGROLLMENT AND TRANSFERS

1. If YOU Want to Leave the Plan

You can try us out for 90 days. You may leave Independent Health's MediSource Connect Plan and join another health plan at any time during that time. If you do not leave in the first 90 days, however, you must stay in MediSource Connect for nine more months, unless you have a good reason (good cause).

Some examples of good cause include:

- Our health plan does not meet New York state requirements and members are harmed because of it.
- You move out of our service area.
- You, the plan, and the LDSS all agree that disenrollment is best for you.
- You are or become exempt or excluded from managed care.
- We do not offer a Medicaid managed care service that you can get from another health plan in your area.

- You need a service that is related to a benefit we have chosen not to cover and getting the service separately would put your health at risk.
- We have not been able to provide services to you, as we are required to under our contract with the state.

To change plans:

If you've enrolled through your local Department of Social Services (LDSS):

- Call the Managed Care staff at your LDSS
- If you live in Erie County, call New York Medicaid Choice at 1-800-505-5678. The New York Medicaid Choice counselors can help you change health plans

If you've enrolled through NY State of Health:

- Log your NY State of Health account at www.nystateofhealth.ny.gov, or
- Meet with an enrollment assister to receive assistance with updating your account, or
- Call the NY State of Health Customer Service Center at 1-855-355-5777 (TTY: 1-800-662-1220).

You may be able to disenroll or transfer to another plan over the phone. If you have to be in managed care, you will have to choose another health plan.

It may take between two and six weeks to process, depending on when your request is received. You will get a notice that the change will take place by a certain date. Independent Health will provide the care you need until then.

You can ask for faster action if you believe the timing of the regular process will cause added damage to your health. You can also ask for faster action if you have complained because you did not agree to the enrollment. Just call your local Department of Social Services or New York Medicaid Choice.

2. You Could Become Ineligible for Medicaid Managed Care and Health and Recovery Plans

You may have to leave Independent Health if you:

- Move out of the county or service area,
- Change to another managed care plan,
- Join an HMO or other insurance plan through work,
- Go to prison, or
- Otherwise lose eligibility.

If you have to leave Independent Health or become ineligible for Medicaid, all of your services may stop unexpectedly, including any care you receive at home. Call New York Medicaid Choice at 1-800-505-5678 right away if this happens.

3. We Can Ask You to Leave Independent Health

You can also lose your Independent Health membership, if you often:

- Refuse to work with your PCP in regard to your care,
- Don't keep appointments,
- Go to the emergency room for non-emergency care,
- Don't follow Independent Health's rules,
- Do not fill out forms honestly or do not give true information (commit fraud), or
- Act in ways that make it hard for us to do our best for you and other members even after we have tried to fix the problems.
- You can also lose your Independent Health membership, if you cause abuse or harm to plan members, providers, or staff.

No matter what reason you disenroll, we will prepare a discharge plan for you to help you get services you need.

PLAN APPEALS

There are some treatments and services that you need to get approval for before you receive them or in order to be able to continue receiving them. This is called **prior authorization**. Asking for approval of a treatment or service is called a **service authorization request**. This process is described earlier in this handbook. The notice of our decision to deny a service authorization request or to approve it for an amount that is less than requested is called an **Initial Adverse Determination**. If you are not satisfied with our decision about your care, there are steps you can take.

Your provider can ask for reconsideration:

If we made a decision that your service authorization request was not medically necessary or was experimental or investigational; and we did not talk to your doctor about it, your doctor may ask to speak with the plan's Medical Director. The Medical Director will talk to your doctor within one workday.

You can file a Plan Appeal:

If you think our decision about your service authorization request is wrong, you can ask us to look at your case again. This is called a **Plan Appeal**.

- You have 60 calendar days from the date of the Initial Adverse Determination notice to ask for a Plan Appeal.
- You can call Member Services at 1-833-891-9372, TTY/TDD users call, 711 if you need help asking for a Plan Appeal or following the steps of the appeal process. We can help if you have any special needs like a hearing or vision impairment, or if you need translation services.
- You can ask for a Plan Appeal, or you can have someone else, like a family member, friend, doctor, or lawyer, ask for you. You and that person will need to sign and date a statement saying you want that person to represent you.

AID TO CONTINUE WHILE APPEALING A DECISION ABOUT YOUR CARE:

If we decided to reduce, suspend, or stop services you are getting now, you may be able to continue the services while you wait for your Plan Appeal to be decided.

You must ask for your Plan Appeal:

- **Within ten days from being told that your request is denied or care is changing: or**
- **By the date the change in services is scheduled to occur, whichever is later.**

If your Plan Appeal results in another denial you may have to pay for the cost of any continued benefits that you received.

You can call, write, or visit us to ask for a Plan Appeal. When you ask for a Plan Appeal, or soon after, you will need to give us:

- Your name and address
- Enrollee number
- Service you asked for and reason(s) for appealing.
- Any information that you want us to review, such as medical records, doctors' letters or other information that explains why you need the service.
- Any specific information we said we needed in the Initial Adverse Determination notice.

To help you prepare for your Plan Appeal, you can ask to see the guidelines, medical records, and other documents we used to make the Initial Adverse Determination. If your Plan Appeal is fast tracked, there may be a short time to give us information you want us to review. You can ask to see these documents or ask for a free copy by calling 1-833-891-9372, TTY/TDD users call, 1-800-432-1110.

Give us your information and materials by phone, fax, email, mail, online, or in person:

- Phone..... 1-833-891-9372, TTY/TDD: 711
- Fax..... 716-635-3504
- Email..... appeals@independenthealth.com
- Mail..... P.O. Box 2090, Buffalo, NY 14231
- Online..... www.independenthealth.com
- In Person..... 250 Essay Road, Buffalo, NY, 14221

If you ask for a Plan Appeal by phone, unless it is fast tracked, you must also send your Plan Appeal to us in writing. After your call, we will send you a form which is a summary of your phone Plan Appeal. If you agree with our summary, you should sign and return the form to us.

You can make any needed changes before sending the form back to us.

If you are asking for out of network service or provider:

- If we said that the service you asked for is not very different from a service available from a participating provider, you can ask us to check if this service is medically necessary for you. You will need to ask your doctor to send this information with your Plan Appeal:
 - 1) a statement in writing from your doctor that the out of network service is very different from the service the plan can provide from a participating provider. Your doctor must be a board certified or board eligible specialist who treats people who need the service you are asking for.
 - 2) two medical or scientific documents that prove the service you are asking for is more helpful to you and will not cause you more harm than the service the plan can provide from a participating provider.

However, you may not be eligible for an External Appeal. See the External Appeal section later in this handbook.

- If you think our participating provider does not have the correct training or experience to provide a service, you can ask us to check if it is medically necessary for you to be referred to an out of network provider. You will need to ask your doctor to send this information with your appeal:
 - 1) a statement in writing that says our participating provider does not have the correct training and experience to meet your needs, and
 - 2) that recommends an out of network provider with the correct training and experience who is able to provide the service.

Your doctor must be a board certified or board eligible specialist who treats people who need the service you are asking for. If your doctor does not send this information, we will still review your Plan Appeal. However, you may not be eligible for an External Appeal. See the External Appeal section later in this handbook.

What happens after we get your Plan Appeal:

- Within 15 days, we will send you a letter to let you know we are working on your Plan Appeal.
- We will send you a free copy of the medical records and any other information we will use to make the appeal decision. If your Plan Appeal is fast tracked, there may be a short time to review this information.
- You can also provide information to be used in making the decision in person or in writing. Call Independent Health at 1-833-891-9372, TTY/TDD users call, 711 if you are not sure what information to give us.
- Plan Appeals of clinical matters will be decided by qualified health care professionals who did not make the first decision, at least one of whom will be a clinical peer reviewer.

- Non-clinical decisions will be handled by persons who work at a higher level than the people who worked on your first decision.
- You will be given the reasons for our decision and our clinical rationale if it applies. The notice of the Plan Appeal decision to deny your request or to approve it for an amount that is less than requested is called a **Final Adverse Determination**.
- **If you think our Final Adverse Determination is wrong:**
 - you can ask for a Fair Hearing. See the Fair Hearing section of this handbook.
 - for some decisions, you may be able to ask for an External Appeal. See the External Appeal section of this handbook.
 - you may file a complaint with the New York State Department of Health at 1-800-206-8125.

Timeframes for Plan Appeals:

- **Standard Plan Appeals:** If we have all the information we need, we will tell you our decision within 30 calendar days from when you asked for your Plan Appeal.
- **Fast track Plan Appeals:** If we have all the information we need, fast track Plan Appeal decisions will be made in 2 working days from your Plan Appeal but not more than 72 hours from when you asked for your Plan Appeal.
 - We will tell you within in 72 hours if we need more information.
 - If your request was denied when you asked for more inpatient substance use disorder treatment at least 24 hours before you were to leave the hospital, we will make a decision about your appeal within 24 hours.
 - We will tell you our decision by phone and send a written notice later.

Your Plan Appeal will be reviewed under the fast track process if:

- If you or your doctor asks to have your Plan Appeal reviewed under the fast track process. Your doctor would have to explain how a delay will cause harm to your health. If your request for fast track is denied we will tell you and your Plan Appeal will be reviewed under the standard process; **or**
- If your request was denied when you asked to continue receiving care that you are now getting or need to extend a service that has been provided; **or**
- If your request was denied when you asked for home health care after you were in the hospital; **or**
- If your request was denied when you asked for more inpatient substance use disorder treatment at least 24 hours before you were to leave the hospital.

If we need more information to make either a standard or fast track decision about your Plan Appeal we will:

- Write you and tell you what information is needed. If your request is in a fast track review, we will call you right away and send a written notice later.
- Tell you why the delay is in your best interest.
- Make a decision no later than 14 days from the day we asked for more information.

You or your representative may also ask us to take more time to make a decision. This may be because you have more information to give the plan to help decide your case. This can be done by calling 1-833-891-9372, TTY/TDD users call, 711 or writing.

If you do not receive a response to your Plan Appeal or we do not decide in time, including extensions, you can ask for a Fair Hearing. See the Fair Hearing section of this handbook.

If we do not decide your Plan Appeal on time, and we said the service you are asking for is:

- 1) not medically necessary.
- 2) experimental or investigational.
- 3) not different from care you can get in the plan's network; or
- 4) available from a participating provider who has correct training and experience to meet your needs,

the original denial will be reversed. This means your service authorization request will be approved.

External Appeals

You have other appeal rights if we said the service you are asking for was:

- 1) not medically necessary.
- 2) experimental or investigational.
- 3) not different from care you can get in the plan's network; or
- 4) available from a participating provider who has correct training and experience to meet your needs.

For these types of decisions, you can ask New York State for an independent **External Appeal**. This is called an External Appeal because it is decided by reviewers who do not work for the health plan or the state. These reviewers are qualified people approved by New York State. The service must be in the plan's benefit package or be an experimental treatment, clinical trial, or treatment for a rare disease. You do not have to pay for an External Appeal.

Before you ask for an External Appeal:

- You must file a Plan Appeal and get the plan's Final Adverse Determination; **or**
- If you have not gotten the service, and you ask for a fast track Plan Appeal, you may ask for an expedited External Appeal at the same time. Your doctor will have to say an expedited External Appeal is necessary; **or**
- You and the plan may agree to skip the plan's appeals process and go directly to External Appeal; **or**
- You can prove the plan did not follow the rules correctly when processing your Plan Appeal.

You have **4 months** after you receive the plan's Final Adverse Determination to ask for an External Appeal. If you and the plan agreed to skip the plan's appeals process, then you must ask for the External Appeal within 4 months of when you made that agreement.

To ask for an External Appeal, fill out an application and send it to the Department of Financial Services. You can call Member Services at 1-833-891-9372, TTY/TDD users call, 711 if you need help filing an appeal. You and your doctors will have to give information about your medical problem. The External Appeal application says what information will be needed.

Here are some ways to get an application:

- Call the Department of Financial Services, 1-800-400-8882
- Go to the Department of Financial Services' web site at www.dfs.ny.gov.
- Contact the health plan at 1-833-891-9372, TTY/TDD users call, 711.

Your External Appeal will be decided in 30 days. More time (up to five workdays) may be needed if the External Appeal reviewer asks for more information. You and the plan will be told the final decision within two days after the decision is made.

You can get a faster decision if:

- Your doctor says that a delay will cause serious harm to your health: or
- You are in the hospital after an emergency room visit and the hospital care is denied by the plan.

This is called an **expedited External Appeal**. The External Appeal reviewer will decide an expedited appeal in 72 hours or less.

If you asked for inpatient substance use disorder treatment at least 24 hours before you were to leave the hospital, we will continue to pay for your stay if:

- you ask for a fast track Plan Appeal within 24 hours, AND
- you ask for a fast track External Appeal at the same time.

We will continue to pay for your stay until there is a decision made on your appeals. We will make a decision about your fast track Plan Appeal in 24 hours. The fast track External Appeal will be decided in 72 hours.

The External Appeal reviewer will tell you and the plan the decision right away by phone or fax. Later, a letter will be sent that tells you the decision.

If you ask for a Plan Appeal, and you receive a Final Adverse Determination that denies, reduces, suspends, or stops your service, you can ask for a Fair Hearing. You may ask for a Fair Hearing or ask for an External Appeal, or both. If you ask for both a Fair Hearing and an External Appeal, the decision of the fair hearing officer will be the one that counts.

Fair Hearings

You may ask for a Fair Hearing from New York State if:

- You are not happy with a decision your local Department of Social Services or the State Department of Health made about your staying or leaving Independent Health.

- You are not happy with a decision we made to restrict your services. You feel the decision limits your Medicaid benefits. You have 60 calendar days from the date of the Notice of Intent to Restrict to ask for a Fair Hearing. If you ask for a Fair Hearing within 10 days of the Notice of Intent to Restrict, or by the effective date of the restriction, whichever is later, you can continue to get your services until the Fair Hearing decision. However, if you lose your Fair Hearing, you may have to pay the cost for the services you received while waiting for the decision.
- You are not happy with a decision that your doctor would not order services you wanted. You feel the doctor's decision stops or limits your Medicaid benefits. You must file a complaint with Independent Health. If Independent Health agrees with your doctor, you may ask for a Plan Appeal. If you receive a Final Adverse Determination, you will have 120 calendar days from the date of the Final Adverse Determination to ask for a state Fair Hearing.
- You are not happy with a decision that we made about your care. You feel the decision limits your Medicaid benefits. You are not happy we decided to:
 - reduce, suspend, or stop care you were getting; or
 - deny care you wanted; or
 - deny payment for care you received; or
 - did not let you dispute a co-pay amount, other amount you owe or payment you made for your health care.

You must first ask for a Plan Appeal and receive a Final Adverse Determination. You will have 120 calendar days from the date of the Final Adverse Determination to ask for a Fair Hearing.

If you asked for a Plan Appeal, and receive a Final Adverse Determination that reduces, suspends, or stops care you getting now, you can continue to get the services your doctor ordered while you wait for your Fair Hearing to be decided. You must ask for a fair hearing within 10 days from the date of the Final Adverse Determination or by the time the action takes effect, whichever is later.

However, if you choose to ask for services to be continued, and you lose your Fair Hearing, you may have to pay the cost for the services you received while waiting for a decision.

- You asked for a Plan Appeal, and the time for us to decide your Plan Appeal has expired, including any extensions. If you do not receive a response to your Plan Appeal or we do not decide in time, you can ask for a Fair Hearing.

The decision you receive from the fair hearing officer will be final. You can use one of the following ways to request a Fair Hearing:

1. By phone – call toll-free 1-800-342-3334
2. By fax – 518-473-6735
3. By internet – www.otda.state.ny.us/oah/forms.asp
4. By mail – NYS Office of Temporary and Disability Assistance Office of Administrative Hearings

Managed Care Hearing Unit
P.O. Box 22023
Albany, New York 12201-2023

When you ask for a Fair Hearing about a decision Independent Health made, we must send you a copy of the evidence packet. This is information we used to make our decision about your care. The plan will give this information to the hearing officer to explain our action. If there is not time enough to mail it to you, we will bring a copy of the **evidence packet** to the hearing for you. If you do not get your evidence packet by the week before your hearing, you can call 1-833-891-9372, TTY/TDD users call, 711 to ask for it.

Remember, you may complain anytime to the New York State Department of Health by calling 1-800-206-8125.

You can also call the Independent Consumer Advocacy Network (ICAN) to get free, independent advice about your coverage, complaints, and appeals' options. They can help you manage the appeal process. Contact ICAN to learn more about their services:

Phone: 1-844-614-8800 (TTY Relay Service: 711)

Web: www.icannys.org | **Email:** ican@cssny.org

COMPLAINT PROCESS

Complaints:

We hope our health plan serves you well. If you have a problem, talk with your PCP, or call or write Member Services. Most problems can be solved right away. If you have a problem or dispute with your care or services you can file a complaint with the plan. Problems that are not solved right away over the phone and any complaint that comes in the mail will be handled according to our complaint procedure described below.

You can call Member Services at 1-833-891-9372, TTY/TDD users call, 1-800-432-1110 if you need help filing a complaint, or following the steps of the complaint process. We can help if you have any special needs like a hearing or vision impairment, or if you need translation services.

We will not make things hard for you or take any action against you for filing a complaint.

You also have the right to contact the New York State Department of Health about your complaint at 1-800-206-8125 or write to:

Complaint Unit, Bureau of Consumer Services, OHIP DHPCO 1CP-1609, New York State Department of Health, Albany, New York 12237

You may also contact your local Department of Social Services with your complaint at any time. You may call the New York State Department of Financial Services at (1-800-342-3736) if your complaint involves a billing problem.

Behavioral health access complaints:

If you are unable to schedule a behavioral health appointment and if you submit a behavioral health access complaint, Independent Health must provide you with the name and contact information of a provider that can treat your behavioral health condition. Independent Health must provide this information within three (3) business days after receiving your complaint.

How to File a Complaint with Our Plan:

You can file a complaint, or you can have someone else, like a family member, friend, doctor, or lawyer, file the complaint for you. You and that person will need to sign and date a statement saying you want that person to represent you.

To file by phone, call Member Services at 1-833-891-9372, TTY/TDD users call, 711, Monday – Friday from 8 a.m. to 8 p.m. If you call us after hours, leave a message. We will call you back the next workday. If we need more information to make a decision, we will tell you.

You can write us with your complaint or call the Member Services number and request a complaint form. It should be mailed to:

Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221

What happens next:

If we don't solve the problem right away over the phone or after we get your written complaint, we will send you a letter within 15 workdays. The letter will tell you:

- who is working on your complaint
- how to contact this person
- if we need more information

You can also provide information to be used reviewing your complaint in person or in writing. Call Independent Health at 1-833-891-9372, TTY/TDD users call, 711 if you are not sure what information to give us.

Your complaint will be reviewed by one or more qualified people. If your complaint involves clinical matters your case will be reviewed by one or more qualified health care professionals.

After we review your complaint:

- We will let you know our decision in 45 days of when we have all the information we need to answer your complaint, but you will hear from us in no more than 60 days from the day we get your complaint. We will write you and will tell you the reasons for our decision.
 - When a delay would risk your health, we will let you know our decision in 48 hours of when we have all the information we need to answer your complaint, but you will hear from us in no more than 7 days from the day we get your complaint. We will call you with our decision or try to reach you to tell you. You will get a letter to

follow up our communication in 3 workdays.

- You will be told how to appeal our decision if you are not satisfied, and we will include any forms you may need.
- If we are unable to make a decision about your Complaint because we don't have enough information, we will send a letter and let you know.

Complaint Appeals:

If you disagree with a decision we made about your complaint, you can file a complaint appeal with the plan.

How to make a complaint appeal:

- If you are not satisfied with what we decide, you have at least 60 workdays after hearing from us to file a complaint appeal.
- You can do this yourself or ask someone you trust to file the complaint appeal for you.
- The complaint appeal must be made in writing. If you make a complaint appeal by phone it must be followed up in writing. After your call, we will send you a form which is a summary of your phone appeal. If you agree with our summary, you must sign and return the form to us. You can make any needed changes before sending the form back to us.

What happens after we get your complaint appeal:

After we get your complaint appeal we will send you a letter within 15 workdays. The letter will tell you:

- who is working on your complaint appeal
- how to contact this person
- if we need more information

Your complaint appeal will be reviewed by one or more qualified people at a higher level than those who made the first decision about your complaint. If your complaint appeal involves clinical matters your case will be reviewed by one or more qualified health professionals, with at least one clinical peer reviewer, that were not involved in making the first decision about your complaint. If we have all the information we need you will know our decision in 30 workdays. If a delay would risk your health you will get our decision in 2 workdays of when we have all the information we need to decide the appeal. You will be given the reasons for our decision and our clinical rationale if it applies. If you are still not satisfied, you or someone on your behalf can file a complaint at any time with the New York State Department of Health at 1-800-206-8125.

You can also call the Independent Consumer Advocacy Network (ICAN) to get free, independent advice about your coverage, complaints, and appeals' options. They can help you manage the appeal process. Contact ICAN to learn more about their services:

Phone: 1-844-614-8800 (**TTY Relay Service:** 711)

Web: www.icannys.org | **Email:** ican@cssny.org

MEMBER RIGHTS AND RESPONSIBILITIES

YOUR RIGHTS

As a member of Independent Health's MediSource Connect Plan, you have a right to:

- Be cared for with respect, without regard for health status, sex, race, color, religion, national origin, age, marital status, or sexual orientation.
- Be told where, when, and how to get the services you need from Independent Health.
- Be told by your Primary Care Provider (PCP) what is wrong, what can be done for you, and what will likely be the result in language you understand.
- Get a second opinion about your care.
- Give your OK to any treatment or plan for your care after that plan has been fully explained to you.
- Refuse care and be told what you may risk if you do.
- Refuse enrollment into a Health Home and be told how to receive your physical and behavioral health care needs without having an assigned Health Home Care Manager.
- Get a copy of your medical record and talk about it with your PCP, and to ask, if needed, that your medical record be amended or corrected.
- Be sure that your medical record is private and will not be shared with anyone except as required by law, contract, or with your approval.
- Use Independent Health complaint system to settle any complaints, or you can complain to the New York State Department of Health or the local Department of Social Services any time you feel you were not fairly treated.
- Use the state fair hearing system.
- Appoint someone (relative, friend, lawyer, etc.) to speak for you if you are unable to speak for yourself about your care and treatment.
- Receive considerate and respectful care in a clean and safe environment free of unnecessary restraints.

YOUR RESPONSIBILITIES

As a member of Independent Health's MediSource Connect Plan, you agree to:

- Work with your care team to protect and improve your health.
- Find out how your health care system works.
- Listen to your PCP's advice and ask questions when you are in doubt.
- Call or go back to your PCP if you do not get better or ask for a second opinion.
- Treat health care staff with the respect you expect yourself.

- Tell us if you have problems with any health care staff. Call Member Services.
- Keep your appointments If you must cancel, call your PCP as soon as you can.
- Use the emergency room only for real emergencies.
- Call your PCP when you need medical care, even if it is after-hours.

ADVANCE DIRECTIVES

There may come a time when you can't decide about your own health care. By planning in advance, you can arrange now for your wishes to be carried out. First, let family, friends and your doctor know what kinds of treatment you do or don't want. Second, you can appoint an adult you trust to make decisions for you. Be sure to talk with your PCP, your family or others close to you so they will know what you want. Third, it is best if you put your thoughts in writing. The documents listed below can help. You do not have to use a lawyer, but you may wish to speak with one about this. You can change your mind and change these documents at any time. We can help you understand or get these documents. They do not change your right to quality health care benefits. The only purpose is to let others know what you want if you can't speak for yourself.

HEALTH CARE PROXY

With this document, you name another adult that you trust (usually a friend or family member) to decide about medical care for you if you are not able to do so. If you do this, you should talk with the person, so they know what you want.

CPR AND DNR

You have the right to decide if you want any special or emergency treatment to restart your heart or lungs if your breathing or circulation stops. If you do not want special treatment, including cardiopulmonary resuscitation (CPR), you should make your wishes known in writing. Your PCP will provide a Do Not Resuscitate (DNR) order for your medical records. You can also get a DNR form to carry with you and/or a bracelet to wear that will let any emergency medical provider know about your wishes.

ORGAN DONOR CARD

This wallet sized card says that you are willing to donate parts of your body to help others when you die. Also, check the back of your driver's license to let others know if and how you want to donate your organs.

IMPORTANT WEBSITES

Independent Health

www.independenthealth.com

Carelon Behavioral Health.

www.carelonbehavioralhealth.com

NYS Department of Health

www.health.ny.gov

NYS Office of Mental Health

www.omh.ny.gov

NYS Office of Addiction Services and Supports

www.oasas.ny.gov

NYS DOH HIV/AIDS Information

www.health.ny.gov/disease/aids/

NYS HIV Uninsured Care Programs

www.health.state.ny.us/diseases/aids/resources/adap/index.htm

IMPORTANT PHONE NUMBERS

Your PCP _____

Local Pharmacy _____

Your Nearest Emergency Room _____

Independent Health Member Services (716) 631-8701 or 1-833-891-9372

Carelon Behavioral Health Member Services..... 1-855-481-7038

- Call this number for help with mental health or substance abuse concerns, or to connect to HARP case management.

OTHER RESOURCES

Americans with Disabilities Act (ADA) Information Line.....1-800-514-0301

TTY..... 1-800-514-0383

Child Health Plus - Free or low cost health insurance for children..... 1-800-698-4543

TTY..... 1-877-898-5849

Erie County Social Services..... (716) 858-6244

Niagara County Social Services.....(716) 439-7000

HIV Uninsured Care Programs..... 1-800-542-AIDS (2437)

TTY..... Relay, then 1-518-459-0121

Liberty Dental..... 1-877-550-4283

NYS HIV/AIDS Hotline 1-800-541-AIDS (2437)

Spanish..... 1-800-233-SIDA (7432)

TTY1-800-369-AIDS (2437)

New York City HIV/AIDS Hotline (English and Spanish) 1-800-TALK-HIV (8255-448)

New York State Department of Health (Complaints)..... 1-800-206-8125

New York Medicaid Choice..... 1-800-505-5678

NYS Domestic Violence Hotline..... 1-800-942-6906

Spanish..... 1-800-942-6908

Hearing Impaired..... 1-800-810-7444

NYS Office of Alcoholism and Substance Abuse Services (OASAS)

Consumer Complaint Line..... 518-473-3460

NYS Office of Mental Health (OMH) Customer Relations..... 1-800-597-8481

Office of Addiction Services and Supports

Addiction Professional Complaints..... 1-800-482-9564
Program Complaints..... 518-473-3460

Ombudsman Program..... 1-888-614-5400
Email..... ombuds@oasas.ny.gov
Independent Consumer Advocacy Network (ICAN)...1-844-614-8800 (TTY Relay Service: 711)
Email..... ican@cssny.org
Website..... www.icannys.org
PartNer Assistance Program..... 1-800-541-AIDS (2437)
In New York City (CNAP)..... 1-(212) 693-1419
Social Security Administration..... 1-(800)-772-1213



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