2027

Member Handbook

Humana PathWays Dual Care NFLOC (HMO-POS D-SNP)
This is a Fully Integrated Dual Eligible (FIDE) Special Needs Plan.

Indiana

Humana. | PathWays FOR AGING DUAL CARE

Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) *Member Handbook*

January 1, 2027–December 31, 2027

Your Medicare and Medicaid Health Benefits, Services and Drug Coverage as a Member of Humana PathWays Dual Care NFLOC (HMO-POS D-SNP)

Member Handbook Introduction

This *Member Handbook*, otherwise known as the *Evidence of Coverage*, tells you about your coverage under our plan through December 31, 2027. It explains health care services, behavioral health and substance use disorder services, prescription drug coverage, and long-term services and supports, and PathWays waiver services. Key terms and their definitions appear in alphabetical order in **Chapter 12** of this *Member Handbook*.

This is an important legal document. Please keep it in a safe place.

When this *Member Handbook* says "we," "us," "our" or "our plan," it means Humana PathWays Dual Care NFLOC (HMO-POS D-SNP).

This document is available for free in Spanish.

You can get this document for free in other formats, such as large print, braille, and/or audio by calling Member Services at the number at the bottom of this page. The call is free.

You can make a standing request to get materials, now and in the future, in a language other than English or in an alternate format.

- Call Member Services if you want to make or change a standing request at 866-274-5888, (TTY: 711). Member Services is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. The call is free.
- We will keep your preferred language other than English and/or alternate format for future mailings and communications.
- You will not need to make a separate request each time.
- If you want to change your standing request, call Member Services at 866-274-5888, TTY 711 to have your request updated.

OMB Approval 0938-1444 (Expires 5/31/2029)

Disclaimers

- Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) is a Dual Eligible Special Needs Plan (HMO D-SNP) with a Medicare contract and a Medicaid contract with Indiana Medicaid. Enrollment in this Humana plan depends on contract renewal.
- Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until 12/31/2028 based on a review of Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) Model of Care.
- Benefits and/or copayments may change on January 1, 2028.
- Our covered drugs, pharmacy network, and/or provider network may change at any time. You'll get a notice about any changes that may affect you at least 30 days in advance.
- The Humana Healthy Options Allowance* and Chronic Condition Care Assistance* are special supplemental benefit(s) for members with specific chronic conditions who require intensive care coordination and are at a high risk for hospitalization or other adverse health outcomes. Qualifying conditions may include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions.

*If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income. Contact your local HUD office with questions.

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Chapter 1: Getting started as a member

Introduction

This chapter includes information about Humana PathWays Dual Care NFLOC (HMO-POS D-SNP), a health plan that covers all of your Medicare and Indiana PathWays for Aging services, and your membership in it. It also tells you what to expect and what other information you'll get from us. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook.*

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If you have questions, please call Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) at 866-274-5888, TTY (711), between 8 a.m. to 8 p.m., seven days a week, Oct. 1 – March 31 and Monday - Friday, April 1 – Sept. 30. The call is free. **For more information**, visit **Humana.com**.

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A. Welcome to our plan

Our plan provides Medicare and Indiana PathWays for Aging services to individuals who are eligible for both programs. Our plan includes primary medical providers (PMPs), hospitals, pharmacies, providers of long-term services and supports, behavioral health providers, and other providers. We also have care coordinators, service coordinators, and care teams to help you manage your providers and services. They all work together to provide the care you need.

As a member of Humana PathWays Dual Care NFLOC (HMO-POS D-SNP), you don't lose any of your Medicaid or Medicare benefits. Every service you have with Indiana PathWays for Aging and Medicare is still available, along with access to some additional services.

You'll get the most of your covered Medicare and Indiana PathWays for Aging benefits directly from Humana PathWays Dual Care NFLOC (HMO-POS D-SNP). You'll work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor and care team or care coordinator assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a State or county agency, specialty mental health and substance use disorder services, or regional center services.

Indiana PathWays for Aging is a managed care program for Indiana Medicaid members that are:

- 60 years of age or older,
- are eligible for full-coverage for aged, blind or disabled category (with or without Medicare),
- can be receiving long-term support services including:
  - residing in a nursing or long-term care facility,
  - approved for Home and Community-Based (waiver) Services, or
  - on the Behavioral and Primary Health Coordination program, **and**
- meet Indiana Medicaid standard program income and asset limits.

B. Information about Medicare and Indiana PathWays for Aging

B1. Medicare

Medicare is the federal health insurance program for:

- people 65 years of age or older,
- some people under age 65 with certain disabilities, **and**
- people with end-stage renal disease (kidney failure).

B2. Indiana PathWays for Aging

Indiana PathWays for Aging is the name of Indiana Medicaid program. Indiana PathWays for Aging is run by the state and is paid for by the state and the federal government. Indiana PathWays for Aging helps people with limited incomes and resources pay for Long-Term Services and Supports (LTSS) and medical costs. It covers extra services and drugs not covered by Medicare.

Each state decides:

- what counts as income and resources,
- who is eligible,
- what services are covered, **and**
- the cost for services.

States can decide how to run their programs, as long as they follow the federal rules.

Medicare and the state of Indiana approved our plan. You can get Medicare and Indiana PathWays for Aging services through our plan as long as:

- we choose to offer the plan, **and**
- Medicare and the state of Indiana allow us to continue to offer this plan.

Even if our plan stops operating in the future, your eligibility for Medicare and Indiana PathWays for Aging services isn't affected.

C. Advantages of our plan

You will now get all your covered Medicare and Indiana PathWays for Aging services from our plan, including drugs. **You don't pay extra to join this health plan.**

We will help make your Medicare and Medicaid benefits work better together and work better for you. Some of the advantages include:

- You can work with us for **most** of your health care needs.
- You have a care team that you help put together. Your care team may include yourself, your caregiver, doctors, nurses, counselors, or other health professionals.
- You have access to a care coordinator. This is a person who works with you, with our plan, and with your care team to help make a care plan.
- You're able to direct your own care with help from your care team and care coordinator.
- Your care team and care coordinator work with you to make a care plan designed to meet **your** health needs. The care team helps coordinate the services you need. For example, this means that your care team makes sure:
    - Your primary medical provider (PMP) know about all the medicines you take so they can make sure

you're taking the right medicines and can reduce any side effects that you may have from the medicines.

- Your test results are shared with all of your doctors and other providers, as appropriate.

D. Our plan's service area

Our service area includes the following county/counties in Indiana: Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, DeKalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wayne, Wells, White, Whitley

Only people who live in our service area can join our plan.

You can't stay in our plan if you move outside of our service area. Refer to **Chapter 8** of this *Member Handbook* for more information about the effects of moving out of our service area.

E. What makes you eligible to be a plan member

You're eligible for our plan as long as you:

- live in our service area (incarcerated individuals aren't considered living in the service area even if they are physically located in it), **and**
- have both Medicare Part A and Medicare Part B, **and**
- are United States citizen or national, or eligible non-citizen national, or an eligible non-citizen, and
- are currently eligible for Indiana PathWays for Aging

Indiana PathWays for Aging is a managed care program for Indiana Medicaid members that are:

- 60 years of age or older,
- are eligible for full-coverage for aged, blind or disabled category (with or without Medicare),
- can be receiving long-term support services including:
  - residing in a nursing or long-term care facility,
  - approved for Home and Community-Based (waiver) Services, or
  - on the Behavioral and Primary Health Coordination program, **and**
- meet Indiana Medicaid standard program income and asset limits.
- If you lose your Indiana PathWays for Aging eligibility but expect to regain it within six months we'll

continue to provide all Medicare benefits covered by Humana PathWays Dual Care NFLOC (HMO-POS D-SNP). When your Indiana PathWays for Aging coverage ends, we won't pay for your Indiana PathWays for Aging benefits. During this period, you may be subject to Part D premiums and Part D cost-shares based on your level of Extra Help. Additionally, based on your level of Indiana Medicaid eligibility, you may also be responsible for Medicare Part A and/or Part B premiums. We will continue to cover your Medicare Advantage plan covered cost-shares during this period.

We'll assist you to regain your Indiana PathWays for Aging eligibility. If your Indiana PathWays for Aging eligibility is restored while you're still enrolled with us for your Medicare coverage, we'll resume paying for your Indiana PathWays for Aging benefits and your enrollment with us will continue. If you regain Indiana PathWays for Aging eligibility after we disenroll you from our Medicare coverage you'll need to contact us to reenroll in the plan.

- For Nation American or Alaksan Native members, you have the right to get services from a Native American and/or Alaskan Native health care provider. If you don't want to be enrolled in the PathWays program, contact the program helpline for Indiana PathWays for Aging at 1-877-284-9294.

Call Member Services for more information.

F. What to expect when you first join our health plan

When you first join our plan, you get a health risk assessment (HRA) within 90 days before or after your enrollment effective date.

We must complete an HRA for you. This HRA is the basis for developing your care plan. The HRA includes questions to identify your medical, behavioral health, and functional needs.

We reach out to you to complete the HRA. We can complete the HRA by an in-person visit, telephone call, or mail. We'll reach out to you annually to see if any of your needs have changed.

We'll send you more information about this HRA.

If this is your first time enrolling in a dual eligible special needs plan (D-SNP), you can keep using the doctors you use now for 90 days. If you changed to Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) from a different dual eligible special needs plan (D-SNP), you can keep using the doctors you use now for 90 days. There are special circumstances when you may go to your doctors longer. Call your assigned care coordinator or Member Services at the number at the bottom of the page for more information. After the care team described in Section G1 contacts you, they can assist you in coordinating all your care and services. You'll need to use doctors and other providers in the Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) network. A network provider is a provider who works with the health plan. Refer to **Chapter 3** for more information on getting care.

G. Your care team and care plan

G1. Care team

A care team can help you keep getting the care you need. A care team may include your doctor, a care coordinator, your specialists, or other health professionals that you choose.

A care coordinator is a person trained to help you manage the care you need. You get a care coordinator when you enroll in our plan. This person also refers you to other community resources that our plan may not provide and will work with your care team to help coordinate your care. Call us at the numbers at the bottom of the page for more information about your care coordinator and care team.

G2. Care plan

Your care team works with you to make a care plan. A care plan tells you and your doctors what services you need and how to get them. It includes your medical, behavioral health, and LTSS.

Your care plan includes:

- your health care goals,
- a timeline for getting the services you need.
- your preferences and monitors for your progress and evolving needs
- your personal or cultural preferences
- your preference of providers and any preferred characteristics, such as gender or language

Your care team meets with you after your HRA. They ask you about services you need. They also tell you about services you may want to think about getting. Your care plan is created based on your needs and goals. Your care team works with you to update your care plan at least every year.

H. Summary of Important Costs

Your costs may include the following:

- Plan Premium (**Section H1**)
- Monthly Medicare Part B Premium (**Section H2**)
- Medicare Prescription Payment Plan Amount (**Section H3**)

In some situations, your plan premium could be less.

The "Extra Help" program helps people with limited resources pay for their drugs. Learn more about this program in **Chapter 2, Section H2**. If you qualify, enrolling in the program might lower your monthly plan premium.

If you already get help from this program, **the information about premiums in this *Member Handbook*** may **apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also known as the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug coverage. If you don't have this insert, please call Member Services at the number at the bottom of this page and ask for the "LIS Rider".

H1. Plan premium

As a member of your plan, you pay a monthly plan premium. For 2027, the monthly premium for Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) is **$0 or up to $20.90, depending on the amount of Extra Help you receive from Medicare.**

H2. Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums.

In addition to paying the monthly plan premium, some members are required to pay other Medicare premiums. As explained in **Section E** above to be eligible for our plan, you must maintain your eligibility for Medicaid as well as have both Medicare Part A and Medicare Part B. For most Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) members, Medicaid pays for your Medicare Part A premium (if you don't qualify for it automatically) and Part B premium.

If Medicaid isn't paying your Medicare premiums for you, you must continue to pay your Medicare premiums to stay a member of our plan. This includes your premium for Medicare Part B. You may also pay a premium for Medicare Part A if you aren't eligible for premium-free Medicare Part A. **In addition, please contact Member Services or your care coordinator and inform them of this change.**

H3. Medicare Prescription Payment Amount

If you're participating in the Medicare Prescription Payment Plan, you'll get a bill from our plan for your drugs (instead of paying the pharmacy). Your monthly bill is based on what you owe for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

Chapter 2, section H4 tells more about the Medicare Prescription Payment Plan. If you disagree with the amount billed as part of this payment option, you can follow the steps in **Chapter 9** to make a complaint or appeal.

I. This *Member Handbook*

This *Member Handbook* is part of our contract with you. This means that we must follow all rules in this document. If you think we've done something that goes against these rules, you may be able to appeal our decision. For information about appeals, refer to **Chapter 9** of this *Member Handbook* or call 1-800-MEDICARE (1-800-633-4227).

You can ask for a *Member Handbook* by calling Member Services at the numbers at the bottom of the page. You can also refer to the *Member Handbook* found on our website at the web address at the bottom of the page.

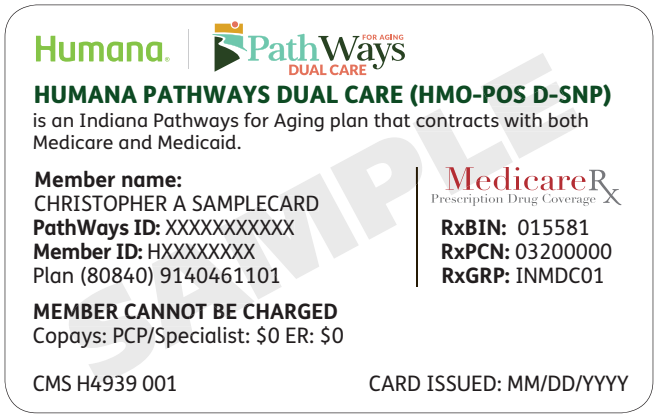
The contract is in effect for the months you're enrolled in our plan between January 1, 2027 and December 31, 2027.

J. Other important information you get from us

Other important information we provide to you includes your Member ID card, information about how to access a *Provider and Pharmacy Directory*, and information about how to access a *List of Covered Drugs*, also known as a *Drug list* or *Formulary*.

J1. Your Member ID Card

Under our plan, you have one card for your Medicare and Indiana PathWays for Aging services, including LTSS, certain behavioral health services, and prescriptions. You show this card when you get any services or prescriptions. Here is a sample Member ID Card:


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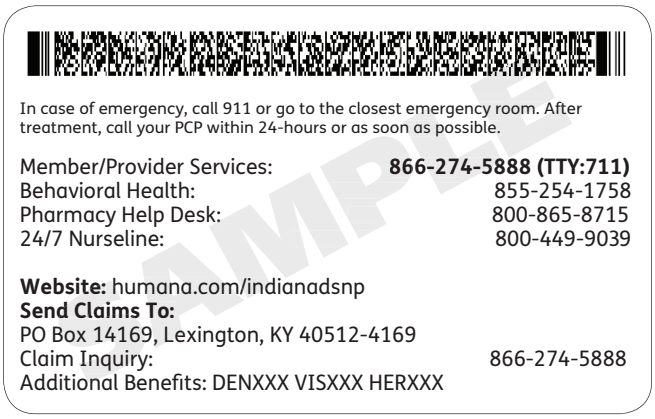
HUMANA PATHWAYS DUAL CARE (HMO-POS D-SNP)
is an Indiana Pathways for Aging plan that contracts with both Medicare and Medicaid.

Member name:
CHRISTOPHER A SAMPLECARD
PathWays ID: XXXXXXXXXX
Member ID: HXXXXXXXX
Plan (80840) 9140461101

MedicareRx Prescription Drug Coverage
RxBIN: 015581
RxPCN: 03200000
RxGRP: INMDC01

MEMBER CANNOT BE CHARGED
Copays: PCP/Specialist: $0 ER: $0

CMS H4939 001
CARD ISSUED: MM/DD/YYYY


In case of emergency, call 911 or go to the closest emergency room. After treatment, call your PCP within 24-hours or as soon as possible.

Member/Provider Services:	**866-274-5888 (TTY:711)**
Behavioral Health:	855-254-1758
Pharmacy Help Desk:	800-865-8715
24/7 Nurseline:	800-449-9039

Website: humana.com/indianadsnp
Send Claims To:
PO Box 14169, Lexington, KY 40512-4169
Claim Inquiry: 866-274-5888
Additional Benefits: DENXXX VISXXX HERXXX

SAMPLE

If your Member ID Card is damaged, lost, or stolen, call Member Services at the number at the bottom of the page right away. We'll send you a new card.

As long as you're a member of our plan, you don't need to use your red, white, and blue Medicare card or your Indiana PathWays of Aging card to get most services. Keep those cards in a safe place, in case you need them later. If you show your Medicare card instead of your Member ID Card, the provider may bill Medicare instead of our plan, and you may get a bill. You may be asked to show your Medicare card if you need hospital services, hospice services, or participate in Medicare-approved clinical research studies (also called clinical trials). Refer to **Chapter 7** of this Member Handbook to find out what to do if you get a bill from a provider.

J2. *Provider and Pharmacy Directory*

The *Provider and Pharmacy Directory* lists the providers and pharmacies in our plan's network. While you're a member of our plan, you must use network providers to get covered services.

You can ask for a *Provider and Pharmacy Directory* (electronically or in hard copy form) by calling Member Services at the numbers at the bottom of the page. Requests for hard copy Provider and Pharmacy Directories will be mailed to you within three business days. You can also refer to the *Provider and Pharmacy Directory* on our website at **Humana.com/FindCare**.

The *Provider and Pharmacy Directory* lists health care professionals, facilities, and support providers that you may use as a member of our plan. We also list the pharmacies that you may use to get your drugs.

Definition of network providers

- Our network providers include:
  - doctors, nurses, and other health care professionals that you can use as a member of our plan;
  - clinics, hospitals, nursing facilities, and other places that provide health services in our plan; **and**
  - LTSS, behavioral health services, home health agencies, durable medical equipment (DME) suppliers, and others who provide goods and services that you get through Medicare or Medicaid.

Network providers agree to accept payment from our plan for covered services as payment in full.

Definition of network pharmacies

- Network pharmacies are pharmacies that agree to fill prescriptions for our plan members. Use the *Provider and Pharmacy Directory* to find the network pharmacy you want to use.
- Except during an emergency, you must fill your prescriptions at one of our network pharmacies if you want our plan to help you pay for them.

Call Member Services at the numbers at the bottom of the page for more information. Both Member Services and our website can give you the most up-to-date information about changes in our network pharmacies and providers.

J3. *List of Covered Drugs*

Our plan has a *List of Covered Drugs*. We call it the *Drug List* for short. It tells which drugs our plan covers. The drugs on this list are selected by our plan with the help of doctors and pharmacists. The *Drug List* must meet Medicare's requirements. Drugs with negotiated prices under the Medicare Drug Price Negotiation Program will be included on your *Drug List* unless they have been removed and replaced as described in **Chapter 5, Section E**, of this *Member Handbook*. Medicare approved the Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) *Drug List*.

The *Drug List* also tells you if there are any rules or restrictions on any drugs, such as a limit on the amount you can get. Refer to **Chapter 5** of this *Member Handbook* for more information.

Each year, we send you information about how to access the *Drug List*, but some changes may occur during the year. To get the most up-to-date information about which drugs are covered, call Member Services or visit our website at the address at the bottom of the page.

J4. The *Explanation of Benefits*

When you use your Medicare Part D drug benefits, we send you a summary to help you understand and keep track of payments for your Medicare Part D drugs. This summary is called the *Explanation of Benefits (EOB)* - we call this document the *SmartSummary*™.

The *SmartSummary* tells you the total amount you, or others on your behalf, spent on your Medicare Part D drugs and the total amount we paid for each of your Medicare Part D drugs during the month. This *SmartSummary* isn't a bill. The *SmartSummary* has more information about the drugs you take such as increases in price and other drugs with lower cost-sharing that may be available. You can talk to your

prescriber about these lower cost options. **Chapter 6** of this *Member Handbook* gives more information about the *SmartSummary* and how it helps you track your drug coverage.

You can also ask for a *SmartSummary*. To get a copy, contact Member Services at the numbers at the bottom of the page.

K. Keeping your membership record up to date

You can keep your membership record up to date by telling us when your information changes.

We need this information to make sure that we have your correct information in our records. The doctors, hospitals, pharmacists, and other providers in our plan's network use your membership record to know what services and drugs are covered and your cost-sharing amounts. Because of this, it's very important to help us keep your information up to date.

Tell us right away about the following:

- changes to your name, address, or phone number;
- changes in any other health insurance coverage, such as from your employer, your spouse's employer, or your domestic partner's employer, or workers' compensation;
- any liability claims, such as claims from an automobile accident;
- admission to a nursing facility or hospital;
- care from a hospital or emergency room;
- changes in who your caregiver (or anyone responsible for you); **and**
- you participate in a clinical research study. (**Note:** You're not required to tell us about a clinical research study you intend to participate in, but we encourage you to do so.)

If any information changes, call Member Services at the numbers at the bottom of the page.

The Division of Family Resources (DFR) has local offices in every county around the state to assist individuals in changes listed above. Please be sure to also call DFR at 1-800-403-0864 for any of the above changes.

K1. Privacy of personal health information (PHI)

Information in your membership record may include personal health information (PHI). Federal and state laws require that we keep your PHI private. We protect your PHI. For more details about how we protect your PHI, refer to **Chapter 8** of this *Member Handbook*.

Chapter 2: Important phone numbers and resources

Introduction

This chapter gives you contact information for important resources that can help you answer your questions about our plan and your health care benefits. You can also use this chapter to get information about how to contact your care coordinator and others that can advocate on your behalf. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

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If you have questions, please call Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) at 866-274-5888, TTY (711), between 8 a.m. to 8 p.m., seven days a week, Oct. 1 – March 31 and Monday - Friday, April 1 – Sept. 30. The call is free. **For more information**, visit **Humana.com**.

A. Member Services

CALL	866-274-5888. This call is free. Member Services is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. Visit **MyHumana.com** for 24-hour access to information such as claims history, eligibility, and Humana's *Drug List*. There you can also use the physician finder and get health news and information. We have free interpreter services for people who don't speak English.
TTY	711. This call is free. This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. Days and hours of operation are the same as above.
WRITE	Humana P.O. Box 14359 Lexington, KY 40512-4359
WEBSITE	**Humana.com/customer-support** Live chat available through **Humana.com,** Monday through Friday, 8 am to 8 pm, Eastern Standard Time.

Contact Member Services to get help with:

- questions about the plan
- questions about claims or billing
- coverage decisions about your health care
  - A coverage decision about your health care is a decision about:
    - your benefits and covered services, ***or***
    - the amount we pay for your health services.
  - Call us if you have questions about a coverage decision about your health care.
  - To learn more about coverage decisions, refer to **Chapter 9**, of this *Member Handbook*.
- appeals about your health care
  - An appeal is a formal way of asking us to review a decision we made about your coverage and asking us to change it if you think we made a mistake or disagree with the decision.
  - To learn more about making an appeal, refer to **Chapter 9**, of this *Member Handbook* or contact Member Services.
- complaints about your health care

- You can make a complaint about us or any provider (including a non-network or network provider). A network provider is a provider who works with our plan. You can also make a complaint to us or to the Quality Improvement Organization (QIO) about the quality of the care you received (refer to **Section D**).
- You can call us and explain your complaint at 866-274-5888.
- If your complaint is about a coverage decision about your health care, you can make an appeal. (refer to the section above).
- You can send a complaint about our plan to Medicare. You can use an online form at www.medicare.gov/my/medicare-complaint. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
- To learn more about making a complaint about your health care, refer to **Chapter 9** of this *Member Handbook.*

- coverage decisions about your drugs
  - A coverage decision about your drugs is a decision about:
    - your benefits and covered drugs, ***or***
    - the amount we will pay for your drugs.
  - This applies to your Medicare Part D drugs and Indiana PathWays for Aging and over-the-counter drugs.
  - For more on coverage decisions about your drugs, refer to **Chapter 9** of this *Member Handbook*.
- appeals about your drugs
  - An appeal is a way to ask us to change a coverage decision.
  - For more on making an appeal about your drugs, refer to **Chapter 9** of this *Member Handbook*.
- complaints about your drugs
  - You can make any complaint about us or any pharmacy. This includes a complaint about your drugs.
  - If your complaint is about a coverage decision about your drugs, you can make an appeal. (Refer to the section above.)
  - You can send a complaint about our plan to Medicare. You can use an online form at www.medicare.gov/my/medicare-complaint. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
  - For more on making a complaint about your drugs, refer to **Chapter 9** of this *Member Handbook*.
- payment for health care or drugs you already paid for
  - For more on how to ask us to pay you back, or to pay a bill you got, refer to **Chapter 7**of this *Member Handbook*.

- If you ask us to pay a bill and we deny any part of your request, you can appeal our decision. Refer to **Chapter 9** of this *Member Handbook*.

B. Your care coordinator

A Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) care coordinator is one main person for you to contact. This person helps to manage all your providers and services and makes sure you get what you need. Call Member Services at the numbers listed at the bottom of this page if you need help reaching your care coordinator.

CALL	866-274-5888. This call is free. Member Services is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. The call is free. Visit **MyHumana.com** for 24-hour access to information such as claims history, eligibility, and Humana's *Drug List*. There you can also use the physician finder and get health news and information. We have free interpreter services for people who don't speak English.
TTY	711. This call is free. This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. Hours of operation are the same as above.
WRITE	Humana PO Box 14359 Lexington, KY 40512-4359
WEBSITE	**Humana.com/customer-support** Live chat available through **Humana.com,** Monday through Friday, 8 am to 8 pm, Eastern Standard Time.

Contact your care coordinator to get help with:

- questions about your health care
- questions about getting behavioral health (mental health and substance use disorder) services
- questions about transportation
- questions about Long-term Services and Supports involve help for people who need assistance with everyday tasks such as bathing, toileting, getting dressed, preparing food, and taking medications
- questions about supports and caregivers involved with you, such as family or friends who provide help
- questions about services provided at your home or in your community that could be provided in a nursing home or hospital
- questions about the Area Agency on Aging or another agency that may administer these services,

your care coordinator will work with that agency

C. Indiana State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions. In Indiana, the SHIP is called Indiana SHIP.

Indiana SHIP is an independent state program (not connected with any insurance company or health plan) that gets money from the federal government to give free local health insurance counseling to people with Medicare.

CALL	1-800-452-4800 8 a.m. to 8 p.m., Monday through Friday
TTY	711
WRITE	311 W. Washington Street Indianapolis, IN 46204
WEBSITE	**www.in.gov/ship/**

Contact Indiana SHIP for help with:

- questions about Medicare
- Indiana SHIP counselors can answer your questions about changing to a new plan and help you:
  - understand your rights,
  - understand your plan choices,
  - answer questions about switching plans,
  - make complaints about your health care or treatment, **and**
  - straighten out problems with your bills.

D. Quality Improvement Organization (QIO)

Our state has an organization called Commence Health Beneficiary and Family Centered (BFCC) QIO. This is a group of doctors and other health care professionals who help improve the quality of care for people with Medicare. Commence Health BFCC-QIO is an independent organization. It's not connected with our plan.

CALL	1-888-524-9900

TTY	1-888-985-8775
WRITE	10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701-1105
WEBSITE	**www.commencehealthqio.cms.gov/en/states/indiana**

Contact Commerce Health BFCC-QIO for help with:

- questions about your health care rights
- making a complaint about the care you got if you:
  - have a problem with the quality of care such as getting the wrong medication, unnecessary tests or procedures, or misdiagnosis,
  - think your hospital stay is ending too soon, **or**
  - think your home health care, skilled nursing facility care, or comprehensive outpatient rehabilitation facility (CORF) services are ending too soon.

E. Medicare

Medicare is the federal health insurance program for people 65 years of age or over, some people under age 65 with disabilities, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services, or CMS. This agency contracts with Medicare Advantage organizations including our plan.

CALL	1-800-MEDICARE (1-800-633-4227) Calls to this number are free, 24 hours a day, 7 days a week.
TTY	1-877-486-2048. This call is free. This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.
CHAT LIVE	Chat live at **www.Medicare.gov/talk-to-someone**
WRITE	Write to Medicare at PO Box 1270, Lawrence, KS 66044

WEBSITE	**www.medicare.gov** • Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide. • Find Medicare-participating doctors or other health care providers and suppliers. • Find out what Medicare covers, including preventive services (like screenings, shots, or vaccines, and yearly "wellness" visits). • Get Medicare appeals information and forms. • Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals. • Look up helpful websites and phone numbers. To submit a complaint to Medicare, go to **www.medicare.gov/my/medicare-complaint**. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

F. Indiana PathWays for Aging

Indiana PathWays for Aging helps with medical and long-term services and supports costs for people with limited incomes and resources.

You're enrolled in Medicare and in Medicaid. If you have questions about the help you get from Medicaid, call Division of Family Resources (DFR) at 1-800-403-0864.

CALL	Division of Family Resources (DFR) at 1-800-403-0864. 8 a.m. to 4:30 p.m. local time, Monday through Friday
TTY	711
WRITE	P.O. Box 1810 Marion, IN 46952
WEBSITE	www.in.gov/chapter fssa/dfr/

G. Indiana Long-Term Care Ombudsman

The Indiana Long-Term Care Ombudsman helps people get information about nursing homes and resolve problems between nursing homes and residents or their families.

Indiana Long-Term Care Ombudsman isn't connected with our plan or any insurance company or health plan.

CALL	1-800-622-4484 or 1-317-232-7134 8 a.m. to 4:30 p.m. local time, Monday - Friday
TTY	711
WRITE	402 W. Washington St, Suite W451 Indianapolis, IN 46207-7083 or P.O. Box 7083, MS 27 Indianapolis, IN 46207-7083
EMAIL	LongTermCareOmbudsman@ombudsman.IN.gov
WEBSITE	www.in.gov/ombudsman/long-term-care-ombudsman/contact-information/

H. Programs to Help People Pay for Drugs

The Medicare website (www.medicare.gov/basics/costs/help/drug-costs) provides information on how to lower your drug costs. For people with limited incomes, there are also other programs to assist, as described below.

H1. Extra Help from Medicare

Because you're eligible for Medicaid, you qualify for and are getting "Extra Help" from Medicare to pay for your drug plan costs. You don't need to do anything to get this "Extra Help."

CALL	1-800-MEDICARE (1-800-633-4227) Calls to this number are free, 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This call is free. This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.

WEBSITE	www.medicare.gov

If you think you're paying an incorrect amount for your prescription at a pharmacy, our plan has a process to help get evidence of your correct copayment amount. If you already have evidence of the right amount, we can help you share this evidence with us.

If you already have a document that proves you have qualified for "Extra Help", you can also show it the next time you go to a pharmacy to have a prescription filled. You can use any one of the following documents to provide evidence to us, or to show as proof at the pharmacy.

Proof that you already have Extra Help status

- A letter from the Social Security Administration showing your Extra Help status. This letter could be called Important Information, Award Letter, Notice of Change, or Notice of Action.
- A letter from the Social Security Administration showing that you receive Supplemental Security Income. If that's the case, you also qualify for Extra Help.

Proof that you have active Indiana PathWays for Aging status that qualifies for Extra Help

- A copy of any state document or any printout from the state showing your active Medicaid status that qualifies for Extra Help. The active date shown must be in the month of July or later of last year.

Proof of a Medicaid payment for a stay at a medical facility

Your stay at the medical facility must be at least one full monty long and must be in the month of July or later of last year.

- A billing statement from the facility showing the Medicaid payment
- A copy of any state document or any printout from the state system showing the Medicaid payment for you

If you first show one of the documents listed above as proof at the pharmacy, please also send us a copy. Mail the document to:

Humana
P.O. Box 14168
Lexington, KY 40512-4168

- When we get the evidence showing the right copayment level, we'll update our system so you can pay the right copayment amount when you get your next prescription. If you overpay your copayment, we'll pay you back either by check or a future copayment credit. If the pharmacy didn't collect your copayment and you owe them a debt, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Call Member Services at the number at the bottom of the page if you have questions.

H2. State Pharmaceutical Assistance Program (SPAP)

State Pharmaceutical Assistance Program (SPAP) is Hoosier Rx. To see if you qualify for Hoosier Rx:

- Call 1-866-267-4679. TTY users call 711.

- Visit: www.in.gov/medicaid/members/member-programs/hoosierrx/ to apply online
- SPAP Mailing Address: Hoosier Rx, 402 W. Washington St, Suite 372 Indianapolis, IN 46204

H3. AIDS Drug Assistance Program (ADAP)

ADAP helps ADAP-eligible people living with HIV/AIDS have access to life-saving HIV drugs. Medicare Part D drugs that are also on the ADAP formulary qualify for prescription cost-sharing help through the Indiana HIV Services Program (HSP).

Note: To be eligible for the ADAP in your state, people must meet certain criteria, including proof of the state residence and HIV status, low income (as defined by the state), and uninsured/under-insured status. If you change plans, notify your local ADAP enrollment worker so you can continue to receive assistance. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Indiana HIV Services Program at 1-866-588-4948, 8 a.m. to 5 p.m., Monday through Friday.

H4. The Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January- December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs. If you're participating in the Medicare Prescription Payment Plan and stay in the same plan, you don't need to do anything to continue this option.** "Extra Help" from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in this payment option, no matter your income level, and plans with drug coverage must offer this payment option. To learn more about this payment option, call Member Services at the phone number at the bottom of the page or visit www.Medicare.gov.

I. Social Security

Social Security determines Medicare eligibility and handles Medicare enrollment.

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

CALL	1-800-772-1213 Calls to this number are free. Available 8 am to 7 pm, Monday through Friday. You can use their automated telephone services to get recorded information and conduct some business 24 hours a day.

TTY	1-800-325-0778 This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.
WEBSITE	www.ssa.gov

J. Railroad Retirement Board (RRB)

The RRB is an independent Federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you get Medicare through the RRB, let them know if you move or change your mailing address. For questions about your benefits from the RRB, contact the agency.

CALL	1-877-772-5772 Calls to this number are free. Press "0" to speak with a RRB representative from 9 a.m. to 3:30 p.m., Monday, Tuesday, Thursday and Friday, and from 9 a.m. to 12 p.m. on Wednesday. Press "1" to access the automated RRB Help Line and get recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. Calls to this number aren't free.
WEBSITE	www.rrb.gov

K. Group insurance or other insurance from an employer

If you (or your spouse or domestic partner) get benefits from your (or your spouse's or domestic partner's) employer or retiree group as part of this plan, call the employer/union benefits administrator or Member Services at the phone number at the bottom of the page with any questions. You can ask about your (or your spouse's or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. You can also call 1-800-MEDICARE (1-800-633-4227) with questions about your Medicare coverage under this plan. TTY users call 1-877-486-2048.

If you have other drug coverage through your (or your spouse's or domestic partner's) employer or retiree group, contact that group's benefits administrator. The benefits administrator can help you understand how your current drug coverage will work with our plan.

L. Other resources

Quality Improvement (QI) Program

We have a Quality Improvement (QI) program that focuses on clinical and preventive care and member service functions of the health plan. You have a right to tell us about changes you think we should make. To tell us about changes or get a printed copy of the Humana Quality (QI) program, mail a request to the following address: Humana Quality Operations Compliance and Accreditation Department, QI Progress Report, 321 West Main Street, WFP 20, Louisville, KY 40202 or call Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) Member Services at 866-274-5888 (TTY: 711), Monday – Friday, from 8 a.m. – 8 p.m.. This call is free.

Chapter 3: Using our plan's coverage for your health care and other covered services

Introduction

This chapter has specific terms and rules you need to know to get health care and other covered services with our plan. It also tells you about your care coordinator, how to get care from different kinds of providers and under certain special circumstances (including from out-of-network providers or pharmacies), what to do when you're billed directly for services we cover, and the rules for owning Durable Medical Equipment (DME). Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook.*

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A. Information about services and providers

Services are health care, long-term services and supports (LTSS), supplies, behavioral health services, prescription and over-the-counter drugs, equipment and other services. **Covered services** are any of these services that our plan pays for. Covered health care, behavioral health and LTSS are in **Chapter 4** of this *Member Handbook*. Your covered services for prescription and over-the-counter drugs are in **Chapter 5** of this *Member Handbook*.

Providers are doctors, nurses, and other people who give you services and care and are licensed by the state. Providers also include hospitals, home health agencies, clinics, and other places that give you health care services, behavioral health services, medical equipment, and certain LTSS.

Network providers are providers who work with our plan. These providers have agreed to accept our payment as full payment. We arranged for these providers to deliver covered services to you. Network providers bill us directly for care they give you. When you use a network provider, you usually pay nothing for covered services.

B. Rules for getting services our plan covers

Our plan covers all services covered by Medicare and Indiana PathWays for Aging. This includes behavioral health and LTSS.

Our plan will generally pay for the health care services, behavioral health services, and LTSS when you follow our rules. To be covered by our plan:

- The care you get must be included in our Medical Benefits Chart in **Chapter 4** of this *Member Handbook*.
- The care must be **medically necessary.** By medically necessary, we mean you need services to prevent, diagnose, or treat your medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing facility. It also means the services, supplies, or drugs meet accepted standards of medical practice.
- For medical services, you must have a network **primary medical provider (PMP)** providing and overseeing your care. As a plan member, you must choose a network provider to be your PMP (go to **Section D1** for more information).
    - You don't need referrals from your PMP for emergency care or urgently needed care or to use a woman's health provider. You can get other kinds of care without having a referral from your PMP (go to **Section D1** for more information).
- **You must get your care from network providers** (for more information, go to **Section D** in this chapter)**.** Usually, we won't cover care from a provider who doesn't work with our health plan. This means that you'll have to pay the provider in full for services you get. Here are some cases when this rule doesn't apply:
    - Point-of-Service (POS) means you can use providers outside our plan's network for routine dental services for an additional cost.

- We cover emergency or urgently needed care from an out-of-network provider (for more information, go to **Section I**).
- If you need care that our plan covers and our network providers can't give it to you, you can get care from an out-of-network provider. You must obtain authorization from the plan prior to seeking care from an out-of-network provider. In this situation, we cover the care as if you got it from a network provider. For information about getting approval to use an out-of-network provider, go to **Section D4**.
- We cover kidney dialysis services when you're outside our plan's service area for a short time or when your provider is temporarily unavailable or not accessible. The cost-sharing you pay for dialysis can never be higher than the cost-sharing in Original Medicare. If you're outside our plan's service area and get dialysis from a provider outside the plan's network, your cost-sharing can't be higher than the cost-sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to get services inside our service area from an out-of-network provider, your cost-sharing for the dialysis may be higher. If possible, call Member Services at the number at the bottom of the page before you leave the service area so we can help arrange for you to have maintenance dialysis while you're away.

C. Your care coordinator

C1. What a care coordinator is

With your Humana PathWays Dual Care NFLOC (HMO-POS D-SNP), you have a whole care team to work with to help support meeting your health needs and goals. This service is part of your plan and there is no cost to you.

You are key to your care team and will be able to visit with your own personal care coordinator by telephone. Your care coordinator will perform a health risk assessment when you join the plan as discussed in Chapter 1. Reassessments will also occur annually, if requested, or if your condition changes. In-person home visits may also be available if you have complex health, mental health or long-term services and supports needs.

Your care coordinator will work with you and any family members or other caregivers you choose.

Your care coordinator can help you stay healthy by making sure that you and your providers work together to meet all of your health care needs. We are here to help you understand and follow your treatment plan and instructions. Working with you, your care coordinator may also involve other health professionals like nurses, social workers, long-term service and mental health specialists – this is your care team.

Our care coordinators are here to help keep you safe and healthy. For example, your care coordinator may:

- Support you in finding ways to manage your health
- Answer your health questions
- Support you if you have chronic conditions such as diabetes, heart disease and other illnesses
- Work with you and your doctors to develop a care plan that meets all your needs
- Help you make sure you have all your medicines and know how to take them

- Support your health goals and help you reach them
- Help connect you with community services where you live
- Provide care support after a hospitalization
- Help you return to the community after a nursing home or inpatient stay
- Develop a crisis plan to help keep you safe in times of emergency
- Make your home safer for you to stay in

C2. How you can contact your care coordinator

To contact your care coordinator call Member Services at 866-274-5888 (TTY: 711). Member Service is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. However, please note that our automated phone system may answer your call after hours, during weekends, and holidays. Please leave your name and telephone number, and we'll call you back by the end of the next business day. This call is free.

C3. How you can change your care coordinator

If you want to change your care coordinator, call Member Services at 866-274-5888 (TTY: 711). Member Service is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. This call is free.

D. Care from providers

D1. Care from a primary medical provider (PMP)

You must choose a primary medical provider (PMP) to provide and manage your care.

Definition of PMP, and what a PMP does for you

Your PMP will work with you to coordinate all your health care. Your PMP will do your checkups and treat most of your routine health care needs. If needed, your PMP may send you to specialists. You can reach your PMP by calling his/her office. It is important to call your PMP when you need medical care. You may also use your PMP's assistant or a nurse.

In some cases, a specialist may be a PMP, call Member Services 866-274-5888 (TTY: 711). We're available seven days a week, Oct 1 - March 31 and Monday - Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. The call is free. Visit **MyHumana.com** for 24-hour access to information such as claims history, eligibility, and Humana's Drug List. There you can also use the physician finder, get health news and information.

Your PMP may be one of the following types of health care providers:

- Family doctor
- General practitioner
- Internist

- Federally Qualified Health Center or a Rural Health Center
- Women's Health Care Provider (WHCP) or OB/GYN - A Women's Health Care Provider (WHCP) is a doctor, nurse practitioner or other provider who specializes in obstetrics, gynecology, or family practice. Female members may choose a WHCP as their PMP or may use a WHCP as needed.

Sometimes new treatments work very well and sometimes they do not. Some can even have bad side effects. Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) tracks new medical research. This is how it decides new benefits for your health plan. If you think a new medical technology or treatment might help you, call your PMP. Your PMP will work with Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) to find out if it can help you and if it will be covered by Humana PathWays Dual Care NFLOC (HMO-POS D-SNP).

Your Medical Home

Your PMP will become your medical home. As a medical home, the PMP is your primary source for healthcare. They will refer you to a specialist if needed. They will also help manage your chronic conditions. You should have an ongoing, trusting relationship with your PMP. Your PMP knows your medical history. A medical home goal is to help you be as healthy as possible. Your PMP will also help obtain prior authorization (PA) from us when needed.

Having a medical home is important because it is the first place you go to get the care you need to stay healthy. This is what having a medical home means.

- Your personal PMP gets to know you well
- Your PMP works with your other health care providers, such as specialists, including behavioral health providers and hospitals, to coordinate your care
- You get better health care because your PMP knows your health care needs
- You can better understand your illnesses and how to care for yourself
- You can understand how to get and take your medicine
- You only use the emergency room for health care emergencies
- The PMP may use other team members to help you get better care

Your choice of PMP

For information on choosing your PMP, call Member Services at 866-274-5888 (TTY: 711).We're available Monday – Friday, from 8 a.m.– 8 p.m. Central time. The call is free. Visit **MyHumana.com** for 24-hour access to information such as claims history, eligibility, and Humana's *Drug List*. There you can also use the physician finder and get health news and information.

If you would prefer to have a PMP that has the same cultural, ethnic or racial background as you, please call Member Services. Members who identify as American Indian/Alaskan Native may use providers who are designated as Indian Health Care Providers if they choose to. You are not limited to these providers and can choose any network provider. For help in locating an Indian Health Care provider, please call Member Services at the number listed above.

Option to change your PMP

You can change your PMP for any reason, at any time. It's also possible that your PMP may leave our plan's network. If your PMP leaves our network, we can help you find a new PMP in our network.

If you want to change your PMP for any reason, you must call Member Services to let us know. Change requests received by the last day of the month will usually be effective on the first day of the following month. We will send you a new Member ID Card with your new PMP on it. Member Services can also help you schedule your first appointment, if needed.

To find the PMPs you can choose from:

- Look in our *Provider and Pharmacy Directory*.
- Look on our website at **Humana.com/FindCare.**
- Call Member Services at 866-274-5888 (TTY: 711). Member Service is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. The call is free.

If you need a copy of the *Provider and Pharmacy Directory*, call Member Services at 866-274-5888 (TTY: 711). Member Services is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. The call is free. Visit **MyHumana.com** for 24-hour access to information such as claims history, eligibility, and Humana's *Drug List*. There you can also use the physician finder and get health news and information.

You may not be able to change if the new PMP you want is not accepting new patients or has other restrictions. Please call us if you need help.

Your plan requires you to have a PMP, but you don't need a referral from your PMP to see other network doctors or receive the covered services. In some cases, your PMP will need to ask for prior authorization (prior approval). **Chapter 4** has more information on which services require prior authorization.

D2. Care from specialists and other network providers

A specialist is a doctor who provides health care for a specific disease or part of the body. There are many kinds of specialists such as:

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

Your PMP or Women's Health Care Provider (WHCP) can recommend a specialist to you if you have a specific problem. Your PMP or WHCP can also recommend a lab or hospital to you for special services.

We may need to review and approve service requests before you can get services from a specialist. The specialist, lab or hospital will know how to get approval for these services. This is called getting "prior authorization." Refer to **Chapter 4, Section C** for information about which services require prior authorization.

D3. When a provider leaves our plan

A network provider you use may leave our plan. If one of your providers leaves our plan, you have these rights and protections that are summarized below:

- Even if our network of providers change during the year, we must give you uninterrupted access to qualified providers.
- We'll notify you 30 days in advance that your provider is leaving our plan so that you have time to select a new provider.
    - If your primary medical or behavioral health provider leaves our plan, we'll notify you if you visited that provider within the past three years.
    - If any of your other providers leave our plan, we'll notify you if you're assigned to the provider, currently get care from them, or visited them within the past three months.
- We help you select a new qualified in-network provider to continue managing your health care needs.
- If you're currently undergoing medical treatment or therapies with your current provider, you have the right to ask to continue getting medically necessary treatment or therapies. We'll work with you so you can continue to get care.
- We'll give you information about available enrollment periods and options you may have for changing plans.
- If we can't find a qualified network specialist accessible to you, we must arrange an out-of-network specialist to provide your care when an in-network provider or benefit is unavailable or inadequate to meet your medical needs. Prior authorization may be applicable.
- If you find out one of your providers is leaving our plan, contact us. We can help you choose a new provider to manage your care.
- If you think we haven't replaced your previous provider with a qualified provider or that we aren't managing your care well, you have the right to file a quality of care complaint to the Quality Improvement Organization (QIO), a quality of care grievance, or both. (Refer to **Chapter 9** for more information.)

D4. Out-of-network providers

Members are entitled to get services from out-of-network providers for emergency, urgently needed services, and dialysis services for ESRD members. If you need medical care that Medicare or Medicaid requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. Authorization must be obtained from the plan prior to receiving care. In this situation, we will cover these services at no cost to you. For information about getting authorization to see an out of-network doctor, contact your Care Team (see Chapter 2 for contact information).

For some types of services, your doctor may need to get approval in advance from our plan (this is called getting "prior authorization"). Refer to **Chapter 4, Section C** for more information about which services require prior authorization.

If you use an out-of-network provider, the provider must be eligible to participate in Medicare and/or Indiana PathWays for Aging.

- We can't pay a provider who isn't eligible to participate in Medicare and/or Indiana PathWays for Aging.
- If you use a provider who isn't eligible to participate in Medicare, you must pay the full cost of the services you get.
- Providers must tell you if they aren't eligible to participate in Medicare.

E. Long-term services and supports (LTSS)

- Long-term Services and Supports are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine.
- Some of these supports also help caregivers involved with you, such as family or friends who provide help.
- Most of these types of services are provided at your home or in your community but could be provided in a nursing home or hospital.
- In some cases, an Area Agency on Aging or another agency may administer these services, and your care coordinator will work with that agency

F. Behavioral health (mental health and substance use disorder) services

Behavioral health services are self-referral if rendered by an in-network provider. Members may self-refer, within the Contractor's network, for behavioral health services not provided by a psychiatrist, including mental health, substance abuse and chemical dependency services rendered by mental health specialty providers. The mental health providers to which the member may self-refer within network are:

- Outpatient mental health clinics;
- Community mental health centers;
- Psychologists;
- Licensed psychologists;
- Health services providers in psychology (HSPPs);
- Licensed social workers;
- Licensed clinical social workers;
- Psychiatric nurses;
- Independent practice school psychologists;

- Advanced practice nurses under IC 25-23-1-1(b), credentialed in psychiatric or mental health nursing (applicable education and board certification); and Persons holding a master's degree in social work, marital and family therapy or mental health counseling (under the Clinic Option).

G. How to get self-directed care

Plans should provide applicable information about getting self-directed care, including the following subsections.

G1. What self-directed care is

Self-Direction means you or your representatives have the authority over certain services and take direct responsibility to manage their services with the assistance of a system of available supports.

Self-direction of services allows you to have the responsibility for managing aspects of service delivery in a person-centered planning process.

G2. Who can get self-directed care (for example, if it's limited to waiver populations)

Anyone meeting nursing facility level of care (NFLOC) and eligible for waiver services may elect to self-direct the following waiver services:

- Attendant Care;
- Home and Community Assistance;
- Skilled Respite.

G3. How to get help in employing personal care providers

You are able to work with your assigned service coordinator. Service coordinator will submit a referral to Indiana's contracted Financial Management Services vendor, PALCO.

H. Transportation services

Please reference **Chapter 4** medical benefits chart for details on what transportation benefits are available to you.

I. Covered services in a medical emergency, when urgently needed, or during a disaster

I1. Care in a medical emergency

A medical emergency is a medical condition with symptoms such as illness, severe pain, serious injury, or a medical condition that's quickly getting worse. The condition is so serious that, if it doesn't get immediate medical attention, you or anyone with an average knowledge of health and medicine could expect it to result in:

- serious risk to your health; **or**
- loss of or serious harm to bodily functions; **or**
- loss of a limb or function of a limb; **or**
- In the case of a pregnant woman in active labor, when:
  - There isn't enough time to safely transfer you to another hospital before delivery.
  - A transfer to another hospital may pose a threat to your health or safety or to that of your unborn child.

If you have a medical emergency:

- **Get help as fast as possible.** Call 911 or use the nearest emergency room or hospital. Call for an ambulance if you need it. You don't need approval or a referral from your PMP. You **don't** need to use a network provider. You can get covered emergency medical care whenever you need it, anywhere in the U.S. or its territories or worldwide, from any provider with an appropriate state license even if they're not part of our network.
- **As soon as possible, tell our plan about your emergency.** We follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. However, you won't pay for emergency services if you delay telling us. Call Member Services at 866-274-5888 (TTY: 711). Member Service is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time. The call is free

Covered services in a medical emergency

When you are outside the service area and cannot get care from a network provider, our plan will cover urgently needed services that you get from any provider. Our plan covers worldwide emergency and urgent care services outside of the United States under the following circumstances. If you have an emergency or an urgent need for care outside of the U.S. and its territories, you will be responsible to pay for those services upfront and request reimbursement from us. We will reimburse you for covered out-of-network emergency and urgent care services outside of the U.S. and its territories. However, the reimbursement rates will be no greater than the rates at which Original Medicare would pay for such services had the services been performed in the United States in the locality where you reside. The amount we pay you, if any, will be reduced by any applicable cost-sharing. Because we will reimburse at rates no greater than the rates at which Original Medicare would reimburse, and because foreign providers might charge more for services than the rates at which Original Medicare would pay, the total of our reimbursement plus the applicable cost-sharing may be less than the amounts you pay the foreign provider. This is a supplemental benefit not generally covered by Medicare. You must submit proof of payment to Humana for reimbursement. See **Chapter 4** for more information. If you have already paid for the covered services, we will reimburse you for our share of the cost for covered services. You can send the bill with medical records to us for payment consideration. Transportation back to the United States from another country is NOT covered. Pre-scheduled, pre-planned treatments (including treatment for an ongoing condition) and/or elective procedures are NOT covered.

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency. To learn more, refer to the Benefits Chart in **Chapter 4** of this *Member Handbook*.

The providers who give you emergency care decide when your condition is stable and the medical emergency is over. They'll continue to treat you and will contact us to make plans if you need follow-up care to get better.

Our plan covers your follow-up care. If you get your emergency care from out-of-network providers, we'll try to get network providers to take over your care as soon as possible.

Getting emergency care if it wasn't an emergency

Sometimes it can be hard to know if you have a medical or behavioral health emergency. You may go in for emergency care and the doctor says it wasn't really an emergency. As long as you reasonably thought your health was in serious danger, we cover your care.

However, after the doctor says it was not an emergency, we will cover your additional care *only* if:

- You use a network provider, **or**
- The additional care you get is considered "urgently needed care" and you follow the rules for getting it. Refer to the next section.

I2. Urgently needed care

Urgently needed care is care you get for a situation that isn't an emergency but needs care right away. For example, you might have a flare-up of an existing condition or an unforeseen illness or injury.

Urgently needed care in our plan's service area

In most situations, we cover urgently needed care *only* if:

- You get this care from a network provider, **and**
- You follow the other rules described in this chapter.

If it isn't possible or reasonable to get to a network provider, given your time, place, or circumstances, we cover urgently needed care you get from an out-of-network provider.

If you have a mental health crisis, you can get help by calling the free Crisis Hotline at 866-274-5888 (TTY 711). Qualified mental health professionals will be available 24 hours per day, 7 days per week to answer your questions, assess your mental health, and provide and coordinate services as needed.

If you think you need urgent care, you can:

1. Call your PMP for advice. You can reach your PMP or a back-up doctor, 24-hours a day, 7 days a week.

OR

2. Call our 24-hour nurse advice line at 833-200-9490 (TTY: 711) 24-hours a day, 7 days a week.

OR

3. Go to a participating urgent care center. They are listed in the *Provider and Pharmacy Directory*. Or you can find them on our website at **Humana.com/FindCare**. After you go, always call your PMP to schedule follow-up care.

Urgently needed care outside our plan's service area

When you're outside our plan's service area, you may not be able to get care from a network provider. In that case, our plan covers urgently needed care you get from any provider. However, medically necessary routine provider visits, such as annual checkups, aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

Our plan covers worldwide emergency and urgently needed care services outside the United States and its territories under the following circumstances: If you have an emergency or an urgent need for care outside of the U.S. and its territories, you will be responsible to pay for those services upfront and request reimbursement from us. We will reimburse you for covered out-of-network emergency and urgent care services outside of the U.S. and its territories. However, the reimbursement rates will be no greater than the rates at which Original Medicare would pay for such services had the services been performed in the United States in the locality where you reside. The amount we pay you, if any, will be reduced by any applicable cost-sharing. Because we will reimburse at rates no greater than the rates at which Original Medicare would reimburse, and because foreign providers might charge more for services than the rates at which Original Medicare would pay, the total of our reimbursement plus the applicable cost-sharing may be less than the amounts you pay the foreign provider. This is a supplemental benefit not generally covered by Medicare. You must submit proof of payment to Humana for reimbursement. See Chapter 4 for more information. If you have already paid for the covered services, we will reimburse you for our share of the cost for covered services. You can send the bill with medical records to us for payment consideration. Transportation back to the United States from another country is NOT covered. Pre-scheduled, pre-planned treatments (including treatment for an ongoing condition) and/or elective procedures are NOT covered.

I3. Care during a disaster

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

Visit our website for information on how to obtain needed care during a declared disaster: **Humana.com/alert**.

During a declared disaster, if you can't use a network provider, you can get care from out-of-network providers at the in-network cost-sharing rate. If you can't use a network pharmacy during a declared disaster, you can fill your prescription drugs at an out-of-network pharmacy. Please refer to **Chapter 5** of this *Member Handbook* for more information.

J. What if you're billed directly for covered services

If you paid more than your plan cost-sharing for covered services or if you got a bill for the full cost of covered medical services, refer to **Chapter 7** of this *Member Handbook* to find out what to do.

You shouldn't pay the bill yourself. If you do, we may not be able to pay you back.

J1. What to do if our plan doesn't cover services

Our plan covers all services:

- that are determined medically necessary, **and**
- that are listed in our plan's Benefits Chart (refer to **Chapter 4** of this *Member Handbook*), **and**
- that you get by following plan rules.

If you get services that our plan doesn't cover, **you pay the full cost yourself.**

If you want to know if we pay for any medical service or care, you have the right to ask us. You also have the right to ask for this in writing. If we say we won't pay for your services, you have the right to appeal our decision.

Chapter 9 of this *Member Handbook* explains what to do if you want us to cover a medical service or item. It also tells you how to appeal our coverage decision. Call Member Services to learn more about your appeal rights.

We pay for some services up to a certain limit. If you go over the limit, you pay the full cost to get more of that type of service. Refer to **Chapter 4** for specific benefit limits. Call Member Services to find out what the benefit limits are and how much of your benefits you've used.

K. Coverage of health care services in a clinical research study

K1. Definition of a clinical research study

In compliance with Section 210 of the *Consolidated Appropriations Act of 2021*, the Indiana Health Coverage Programs (IHCP) covers the routine costs of qualifying clinical trials to the extent that the item or service would otherwise be covered for the member when not participating in the qualifying clinical trial. This coverage includes any item or service provided to prevent, diagnose, monitor or treat complications resulting from participation. More information can be found at **www.in.gov/medicaid/providers/files/modules/Clinical-Trials.pdf**.

A clinical research study (also called a clinical trial) is a way doctors test new types of health care or drugs. A clinical research study approved by Medicare typically asks for volunteers to be in the study. When you're in a clinical research study, you can stay enrolled in our plan and continue to get the rest of your care (care that's not related to the study) through our plan.

If you want to take part in any Medicare-approved clinical research study, you **don't** need to tell us or get approval from us or your primary medical provider. Providers that give you care as part of the study **don't** need to be network providers. This doesn't apply to covered benefits that require a clinical trial or registry to assess the benefit, including certain benefits requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies. These benefits may also be subject to prior authorization and other plan rules.

We encourage you to tell us before you take part in a clinical research study.

If you plan to be in a clinical research study, covered for enrollees by Original Medicare, we encourage you or your care coordinator to contact Member Services to let us know you'll take part in a clinical trial.

K2. Payment for services when you are in a clinical research study

If you volunteer for a clinical research study that Medicare approves, you pay nothing for the services covered under the study. Medicare pays for services covered under the study as well as routine costs associated with your care. Once you join a Medicare-approved clinical research study, you're covered for most items and services you get as part of the study. This includes:

- room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- an operation or other medical procedure that's part of the research study.
- treatment of any side effects and complications of the new care.

If you're part of a study that Medicare hasn't approved, you will have to pay any costs for being in the study.

K3. More about clinical research studies

You can learn more about joining a clinical research study by reading "Medicare & Clinical Research Studies" on the Medicare website (**www.medicare.gov/coverage/clinical-research-studies**). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

L. How your health care services are covered in a religious non-medical health care institution

L1. Definition of a religious non-medical health care institution

Services provided in a religious non-medical health care institution are provided within the limitations of 42 CFR 44017(b).

A religious non-medical health care institution is a place that provides care you would normally get in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against your religious beliefs, we will cover care in a religious non-medical health care institution.

This benefit is only for Medicare Part A inpatient services (non-medical health care services).

L2. Care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you're against getting medical treatment that is "non-excepted."

- "Non-excepted" medical treatment is any care that's **voluntary and not required** by any federal, state, or local law.
- "Excepted" medical treatment is any care that's **not voluntary and is required** under federal, state, or local law.

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

- The facility providing the care must be certified by Medicare.
- Our plan only covers non-religious aspects of care.
- If you get services from this institution provided to you in a facility:
  - You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
  - You must get approval from us before you're admitted to the facility or your stay **won't** be covered.

Medicare Inpatient Hospital coverage limits apply (please refer to the Medical Benefits Chart in **Chapter 4, Section C** of this *Member Handbook*).

M. Durable medical equipment (DME)

M1. DME as a member of our plan

DME includes certain medically necessary items ordered by a provider, such as wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, intravenous (IV) infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

You always own some DME items, such as prosthetics.

Other types of DME you must rent. As a member of our plan, you usually **won't** own the rented DME items, no matter how long you rent it.

Even if you had DME for up to 12 months in a row under Medicare before you joined our plan, you **won't** own the equipment.

M2. DME ownership when you switch to Original Medicare

In the Original Medicare program, people who rent certain types of DME own it after 13 months. In a Medicare Advantage (MA) plan, the plan can set the number of months people must rent certain types of

DME before they own it.

You'll have to make 13 payments in a row under Original Medicare, or you'll have to make the number of payments in a row set by the MA plan, to own the DME item if:

- you didn't become the owner of the DME item while you were in our plan, **and**
- you leave our plan and get your Medicare benefits outside of any health plan in the Original Medicare program or an MA plan.

If you made payments for the DME item under Original Medicare or an MA plan before you joined our plan, **those Original Medicare or MA plan payments don't count toward the payments you need to make after leaving our plan.**

- You'll have to make 13 new payments in a row under Original Medicare or a number of new payments in a row set by the MA plan to own the DME item.
- There are no exceptions to this when you return to Original Medicare or a MA plan.

M3. Oxygen equipment benefits as a member of our plan

If you qualify for oxygen equipment covered by Medicare we cover:

- rental of oxygen equipment
- delivery of oxygen and oxygen contents
- tubing and related accessories for the delivery of oxygen and oxygen contents
- maintenance and repairs of oxygen equipment

Oxygen equipment must be returned when it's no longer medically necessary for you or if you leave our plan.

M4. Oxygen equipment when you switch to Original Medicare or another Medicare Advantage (MA) plan

When oxygen equipment is medically necessary and **you leave our plan and switch to Original Medicare**, you rent it from a supplier for 36 months. Your monthly rental payments cover the oxygen equipment and the supplies and services listed above.

If oxygen equipment is medically necessary **after you rent it for 36 months** your supplier must provide:

- oxygen equipment, supplies, and services for another 24 months.
- oxygen equipment and supplies for up to 5 years if medically necessary.

If oxygen equipment is medically necessary **at the end of the 5-year period:**

- Your supplier no longer has to provide it, and you may choose to get replacement equipment from any supplier.
- A new five-year period begins.

- You rent from a supplier for 36 months.
- Your supplier then provides the oxygen equipment, supplies, and services for another 24 months.
- A new cycle begins every five years as long as oxygen equipment is medically necessary.

When oxygen equipment is medically necessary and **you leave our plan and switch to another MA plan**, the plan will cover at least what Original Medicare covers. You can ask your new MA plan what oxygen equipment and supplies it covers and what your costs will be.

Chapter 4: Benefits Chart

Introduction

This chapter tells you about the services our plan covers and any restrictions or limits on those services. It also tells you about benefits not covered under our plan. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

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A. Your covered services

This chapter tells you about services our plan covers. You can also learn about services that aren't covered. Information about drug benefits is in **Chapter 5** of this *Member Handbook*. This chapter also explains limits on some services.

Because you get help from Indiana PathWays for Aging, you pay nothing for your covered services as long as you follow our plan's rules. Refer to Chapter 3 of this Member Handbook for details about our plan's rules.

If you need help understanding what services are covered, call Member Services at the numbers at the bottom of the page.

B. Rules against providers charging you for services

We don't allow our providers to bill you for in network covered services. We pay our providers directly, and we protect you from any charges. This is true even if we pay the provider less than the provider charges for a service.

You should never get a bill from a provider for covered services. If you do, refer to **Chapter 7** of this *Member Handbook* or call Member Services.

C. About our plan's Benefits Chart

The Benefits Chart tells you the services our plan pays for. (Drug coverage is in **Chapter 5**.) It lists covered services in alphabetical order and explains them.

We pay for the services listed in the Benefits Chart only when the following rules are met. *You* **don't** *pay anything for the services listed in the Benefits Chart, as long as you meet the coverage requirements described below.*

- We provide covered Medicare and Indiana PathWays for Aging covered services according to the rules set by Medicare and Indiana PathWays for Aging.
- The services (including medical care, behavioral health and substance use services, long-term services and supports, supplies, equipment, and drugs) must be "medically necessary." Medically necessary describes services, supplies, or drugs you need to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing facility. It also means the services, supplies, or drugs meet accepted standards of medical practice.
- For new enrollees, for the first 90 days we may not require you to get approval in advance for any active course of treatment, even if the course of treatment was for a service that began with an out-of-network provider.
- You get your care from a network provider. A network provider is a provider who works with us. In most cases, care you get from an out-of-network provider won't be covered unless it's an emergency or urgently needed care, or unless your plan or a network provider gave you an authorization. This

means that you pay the provider in full for out-of-network services you get. **Chapter 3, Section D** of this *Member Handbook* has more information about using network and out-of-network providers.

- Our health plan will ensure continuity of care and coordination of medically necessary health care services for new members. We'll honor previous care authorizations for one of the following durations, whichever comes first: ninety (90) calendar days from the member's date of enrollment with the Contractor, or the remainder of the prior authorized dates or service, or until the approved units of service are exhausted.
- We cover some services listed in the Benefits Chart only if your doctor or other network provider gets our approval first. This is called prior authorization (PA). We mark covered services in the Benefits Chart that need PA with an asterisk (*) and a footnote. In addition, you must get PA for the following services not listed in the Benefits Chart:

  Diagnostic and Cardiac testing

  Breast cancer biopsy (excisional)

  Capsule Endoscopy

  Cardiac catheterization

  Computed Tomography

  EGD

  Electrophysiology (EPS) with or without mapping

  Loop recorder

  Molecular diagnostics/genetic testing

  MRI/MRA Magnetic resonance imaging and angiograms

  Myocardial perfusion imaging

  Nuclear stress test

  Outpatient transthoracic echocardiogram (TTE)

  Positron emission tomography (PET scan)/national oncology PET registry (NOPR)

  SPECT Single photon emission computed tomography

  Transesophageal echocardiogram (TEE)

  Pain Management

  Epidural steroid injections

  Facet injections

  Pain pump implants

  Spinal cord stimulators

  Spinal surgeries – spinal fusion, decompression, kyphoplasty and vertebroplasty

Surgeries/procedures

Abdominoplasty

Ablation – Cardiac, bone, liver, kidney and prostate

Arthroscopy – hip, knee and shoulder

Blepharoplasty

Breast Procedures (Excludes breast reconstruction following medically necessary mastectomies for breast cancer)

Decompression of peripheral nerve (carpal tunnel)

Foot surgeries – bunionectomy and hammer toe

Lung biopsy and resection

Outpatient coronary arngioplasty/stent

Obesity Surgeries

Oral, Orthognathic, Otoplasty

Penile Implant

Peripheral revascularization (arthrectomy/angioplasty)

Surgery for Obstructive Sleep apnea

Surgical Nasal/Sinus Endoscopic Procedures and Balloon sinus ostial dilation endoscopies

Temporomandibular Joint (TMJ) Surgeries

Transcatheter Valve surgeries (TMVR/TAVR, TAVI and MitraClip)

Thyroid surgeries

Transplant Surgeries

Varicose Vein: Surgical Treatment and Sclerotherapy

Other services

Bone growth stimulators

Chemotherapy agents and supportive drugs and symptom management drugs

Chimeric antigen receptor-T cell therapy (Car-T)

Cochlear and auditory brainstem implants

Wearable cardiac devices

Transcranial magnetic stimulation (MH/SUD service)

Gastric Pacing

High Frequency Chest Compression Vests

Home Health/Home Infusion

Hyperbaric Therapy

Neuromuscular Stimulators

Noninvasive Home Ventilators

Orthotics/Prosthetics

Radiation therapy

- If our plan provides approval of a PA request for a course of treatment, the approval must be valid for as long as medically reasonable and necessary to avoid disruptions in care based on coverage criteria, your medical history, and the treating provider's recommendations.
- Like all Medicare health plans, we cover everything that Original Medicare covers. (To learn more about the coverage and costs of Original Medicare, go to your *Medicare & You 2027* handbook. View it online at **www.Medicare.gov** or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.)
- If Medicare adds coverage for any new services during 2027, either Medicare or our plan will cover those services.
- If you lose your Indiana PathWays for Aging eligibility but can be expected to regain it within six months, we'll continue to provide all Medicare benefits covered by Humana PathWays Dual Care NFLOC (HMO-POS D-SNP). When your Indiana PathWays for Aging coverage ends, we won't pay for your Indiana PathWays for Aging benefits. During this period, you may be subject to Part D premiums and Part D cost-shares based on your level of Extra Help. Additionally, based on your level of Indiana Medicaid eligibility, you may also be responsible for Medicare Part A and/or Part B premiums. We will continue to cover your Medicare Advantage plan covered cost-shares during this period.
- We'll assist you to regain your Indiana PathWays for Aging eligibility. If your Indiana PathWays for Aging eligibility is restored while you're still enrolled with us for your Medicare coverage, we'll resume paying for your Indiana PathWays for Aging benefits and your enrollment with us will continue. If you can't regain Indiana PathWays for Aging within six months we'll disenroll you from Humana PathWays Dual Care NFLOC (HMO-POS D-SNP). If you regain Indiana PathWays for Aging eligibility after being disenrolled, you'll need to contact us to reenroll in the plan.

Important Benefit Information for Members with Certain Chronic Conditions.

This plan offers Special Supplemental Benefits for the Chronically Ill (SSBCI). Eligibility is determined separately for each benefit.

To be eligible for SSBCI, you must meet **ALL** of the following requirements:

1. Be diagnosed with one or more of the Eligible Chronic Conditions listed below.
2. Have a high risk of hospitalization or other significant adverse health outcomes.
3. Be eligible for and enrolled in a Care Management Program, and actively participating in a personalized care plan designed to support your specific health needs.

To be eligible for SSBCI, you must have one of the following:

- Have a medical claim in the Humana system that includes a diagnosis for one or more of the Eligible Chronic Conditions. The medical claim must have a date of service on or after 1/1/2022.

  OR

- Provide information through a Humana-approved qualification process indicating that you have been diagnosed with at least one of the Eligible Chronic Conditions.

Once you have met the first requirement for SSBCI eligibility through one of the above methods, we will review your member file and determine whether you meet the second and third requirements to be eligible to receive additional benefits through the Humana Healthy Options Allowance® and/or Chronic Condition Care Assistance.

You may contact Member Services for additional information and assistance.

Eligible Chronic Conditions for **Humana Healthy Options Allowance®**:

- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic alcohol use and other substance use disorders
- Chronic and disabling mental health conditions
- Chronic gastrointestinal disease
- Chronic heart failure
- Chronic hyperlipidemia
- Chronic hypertension
- Chronic kidney disease
- Chronic lung disorders
- Conditions associated with cognitive impairment
- Conditions with functional challenges
- Dementia
- Diabetes mellitus
- HIV/AIDS
- Neurologic disorders
- Post-organ transplant
- Severe hematologic disorders

- Stroke

Eligible Chronic Conditions for **Chronic Condition Care Assistance**:

- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic alcohol use and other substance use disorders
- Chronic and disabling mental health conditions
- Chronic heart failure
- Chronic kidney disease
- Chronic lung disorders
- Dementia
- Diabetes mellitus
- HIV/AIDS
- Neurologic disorders
- Post-organ transplant
- Severe hematologic disorders
- Stroke

For more detail, go to the Special Supplemental Benefits for the Chronically Ill row in the Medical Benefits Chart below.

Contact us to find out exactly which benefits you may be eligible for.

SSBCI Disclaimer: The Humana Healthy Options Allowance* and Chronic Condition Care Assistance* are special supplemental benefit(s) for members with specific chronic conditions who require intensive care coordination and are at a high risk for hospitalization or other adverse health outcomes. Qualifying conditions may include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions. *If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income. Contact your local HUD office with questions.

Important Benefit Information for People Who Qualify for Uniformity Flexibility

If you are diagnosed with one or more of the health conditions identified below, you may be eligible for one or more Uniformity Flexibility supplemental benefits.

- Heart Failure (including HFrEF and non-HFrEF with qualifying additional conditions)

- Coronary Artery Disease (CAD)
- Hypertension
- Chronic Kidney Disease (CKD)
- Chronic respiratory conditions

You may be eligible for the following Uniformity Flexibility benefits if you meet the applicable criteria:

- Virtual Cardiac Recovery Program – for members with recent heart failure-related hospitalization

All preventive services are free. This apple shows the preventive services in the Benefits Chart.

D. Our plan's Benefits Chart

Covered Service	What you pay
Abdominal aortic aneurysm screening We pay for a one-time ultrasound screening for people at risk. Our plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant (PA), nurse practitioner (NP), or clinical nurse specialist (CNS).	$0
Acupuncture We pay for up to 12 acupuncture visits in 90 days if you have chronic low back pain, defined as: • lasting 12 weeks or longer; • not specific (having no systemic cause that can be identified, such as not associated with metastatic, inflammatory, or infectious disease) • not associated with surgery; • not associated with pregnancy In addition, we pay for an additional eight sessions of acupuncture for chronic low back pain if you show improvement. You may not get more than 20 acupuncture treatments for chronic low back pain each year. Acupuncture treatments must be stopped if you don't get better or if you get worse. **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Acupuncture (continued) Provider Requirements: Physicians may furnish acupuncture in accordance with applicable state requirements. Physician assistants (PAs), nurse practitioners (NPs)/ clinical nurse specialists (CNSs), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have: • a master's or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, • a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia. Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations. Your plan also allows services to be received by a provider licensed to perform acupuncture. *Prior authorization may be required.	
Alcohol misuse screening and counseling We pay for one alcohol-misuse screening for adults who misuse alcohol but aren't alcohol dependent. This includes pregnant women. If you screen positive for alcohol misuse, you can get up to four brief, face-to-face counseling sessions each year (if you're able and alert during counseling) with a qualified primary medical provider (PMP) or practitioner in a primary care setting.	$0

Covered Service	What you pay
Ambulance services Covered ambulance services, whether for an emergency or non-emergency situation, include ground and air (airplane and helicopter), and ambulance services. The ambulance will take you to the nearest place that can give you care. Your condition must be serious enough that other ways of getting to a place of care could risk your health or life. Ambulance services for other cases (non-emergent) must be approved by us. In cases that aren't emergencies, we may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.	$0
Annual wellness visit You can get an annual checkup. This is to make or update a prevention plan based on your current risk factors. We pay for this once every 12 months. **Note:** Your first annual wellness visit can't take place within 12 months of your **Welcome to Medicare** visit. However, you don't need to have had a **Welcome to Medicare** visit to get annual wellness visits after you've had Part B for 12 months.	$0
Bone mass measurement We pay for certain procedures for members who qualify (usually, someone at risk of losing bone mass or at risk of osteoporosis). These procedures identify bone mass, find bone loss, or find out bone quality. We pay for the services once every 24 months, or more often if medically necessary. We also pay for a doctor to look at and comment on the results.	$0
Breast cancer screening (mammograms) We pay for the following services: • one baseline mammogram between the ages of 35 and 39 • one screening mammogram every 12 months for women age 40 and older • clinical breast exams once every 24 months	$0

Covered Service	What you pay
Cardiac (heart) rehabilitation services We pay for cardiac rehabilitation services such as exercise, education, and counseling. Members must meet certain conditions and have a doctor's order. We cover these comprehensive programs if you've had at least one of these conditions: • heart attack in the last 12 months • coronary artery bypass surgery • stable angina pectoris (chest pain) • heart valve repair or replacement • coronary angioplasty (a medical procedure used to open a blocked artery) or coronary stenting (a procedure used to keep an artery open) • heart or heart and lung transplant • stable chronic heart failure Coverage limitations: You can get up to 36 cardiac rehabilitation sessions. You can have two sessions per day (each lasting one hour), and the program can last up to 36 weeks. If you qualify, you may be able to get 36 more sessions that can be spread out over a longer time period.	$0
Cardiovascular (heart) disease risk reduction visit (therapy for heart disease) We pay for one visit a year, or more if medically necessary, with your primary medical provider (PMP) to help lower your risk for heart disease. During the visit, your doctor may: • discuss aspirin use, • check your blood pressure, **and/or** • give you tips to make sure you're eating well.	$0
Cardiovascular (heart) disease screening tests We pay for blood tests to check for cardiovascular disease once every five years (60 months). These blood tests also check for defects due to high risk of heart disease.	$0

Covered Service	What you pay
Cervical and vaginal cancer screening We pay for the following services: • for all women: Pap tests and pelvic exams once every 24 months • for women who are at high risk of cervical or vaginal cancer: one Pap test every 12 months • for women who have had an abnormal Pap test within the last three years and are of childbearing age: one Pap test every 12 months	$0
Chiropractic services We pay for the following services: • adjustments of the spine to correct alignment Our plan includes covered services provided by a licensed chiropractor when rendered within the scope of the practice of chiropractic. Limited to five visits and 50 therapeutic physical medicine treatments per member per year. *Prior authorization may be required.	$0
Chiropractic services Covered services include: • We cover manual manipulation of the spine to correct subluxation (one or more of the bones of your spine move out of position) *In addition to the Medicare Covered Benefit listed above, you may self-refer to a network chiropractor for 12 visits per calendar year for care. Covered routine supplemental services when billed by a chiropractor include: • Spinal adjustments other than manual manipulation of the spine to correct subluxation • New and established patient visits • X-ray procedures • Extremity manipulation for joints other than the spine (e.g. shoulder, knee, ankle) **This benefit is continued on the next page.**	Medicare Covered Chiropractic Services **$0** Chiropractic Services (Routine) **$0**

Covered Service	What you pay
Chiropractic services (continued) • Physical medicine modalities and procedures Indiana PathWays for Aging (Medicaid) covers an additional 5 visits and 50 therapeutic physical medicine treatments per year. Full spine x-rays (1 set per year) are also covered. Our plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.	
Colorectal cancer screening We pay for the following services: • Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (ten years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who aren't at high risk for colorectal cancer, and once every 24 months for high risk patients after a previous screening colonoscopy or barium enema. • Computed tomography colonography for patients 45 years and older who aren't at high risk of colorectal cancer is covered when at least 59 months have passed following the month in which the last screening computed tomography colonography was performed, or when 47 months have passed following the month in which the last screening flexible sigmoidoscopy or screening colonoscopy was performed. For patients at high risk for colorectal cancer, payment may be made for a screening computed tomography colonography performed after at least 23 months have passed following the month in which the last screening computed tomography colonography or the last screening colonoscopy was performed. • Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient got a screening colonoscopy. Once every 48 months for high risk patients from the last flexible sigmoidoscopy or computed tomography colonography or barium enema. **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Colorectal cancer screening (continued) • Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months. • Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. • Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every three years. • Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare covered non-invasive stool-based colorectal cancer screening test returns a positive result. • Colorectal cancer screening tests include a planned screening flexible sigmoidoscopy or screening colonoscopy that involves the removal of tissue or other matter, or other procedure furnished in connection with, as a result of, and in the same clinical encounter as the screening test.	
Dental services We pay for some dental services when the service is an integral part of specific treatment of a person's primary medical condition. Examples include reconstruction of the jaw after a fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams prior to organ transplantation. We also pay for certain diagnostic and comprehensive services, including: • Initial and period screenings, one every six months • Prophylaxis is limited to one every 12 months • X-rays ○ Full mouth series or panorex are limited to one set per member every three years ○ Bitewing x-rays one set per member every 12 months • Detailed oral evaluations, one per lifetime, per member, per member, with an annual limit of two per recipient **This benefit is continued on the next page.**	$0 **Mandatory Supplemental Dental Benefits** You are covered for Mandatory Supplemental Dental Benefit. See the **Mandatory Supplemental Dental Benefit** description at the end of this chart for details.

Covered Service	What you pay
Dental services (continued) Indiana PathWays for Aging (Medicaid) also covers dental services that include additional cleanings and evaluations. Note: Our plan offers additional dental services. Go to the Benefits Chart in **Section E for** more information	
Depression screening We pay for one depression screening each year. The screening must be done in a primary care setting that can give follow-up treatment and/or referrals.	$0
Diabetes screening We pay for this screening (includes fasting glucose tests) if you have any of the following risk factors: • high blood pressure (hypertension) • history of abnormal cholesterol and triglyceride levels (dyslipidemia) • obesity • history of high blood sugar (glucose) Tests may be covered in some other cases, such as if you are overweight and have a family history of diabetes. You may qualify for up to two diabetes screenings every 12 months following the date of your most recent diabetes screening test.	$0
Diabetic self-management training, services, and supplies We pay for the following services for all people who have diabetes (whether they use insulin or not): • Supplies to monitor your blood glucose, including the following: ○ blood glucose monitor ○ blood glucose test strips ○ lancet devices and lancets ○ glucose-control solutions for checking the accuracy of test strips and monitors **This benefit is continued on the next page.**	$0

Covered Service	What you pay

Diabetic self-management training, services, and supplies (continued)
• For people with diabetes who have severe diabetic foot disease, we pay for the following:
  ○ one pair of therapeutic custom-molded shoes (including inserts), including the fitting, and two extra pairs of inserts each calendar year, **or**
  ○ one pair of depth shoes, including the fitting, and three pairs of inserts each year (not including the non-customized removable inserts provided with such shoes)
• In some cases, we pay for training to help you manage your diabetes. To find out more, contact Member Services.
*Prior authorization may be required.	

Durable Medical Equipment (DME) and related supplies Refer to **Chapter 12** in this *Member Handbook* for a definition of "Durable medical equipment (DME)." We cover the following items: • wheelchairs • crutches • powered mattress systems • diabetic supplies • hospital beds ordered by a provider for use in the home • intravenous (IV) infusion pumps and pole • speech generating devices • oxygen equipment and supplies • nebulizers • continuous glucose monitors** • walkers • standard curved handle or quad cane and replacement supplies • cervical traction (over the door) • bone stimulator **This benefit is continued on the next page.**	$0 Your cost-sharing won't change after being enrolled for 36 months. Original Medicare requires an oxygen supplier to provide you services for 5 years. During the first 36 months, you rent the equipment. For the remaining 24 months, the supplier provides the equipment and maintenance (you're still responsible for the copayment for oxygen). After 5 years, you can choose to stay with the same company or go to another company. At this point, the 5-year cycle starts over again, even if you stay with the same company, and you're again required to pay copayments for the first 36 months. If you join or leave our plan, the 5-year cycle starts over.

Covered Service	What you pay
Durable Medical Equipment (DME) and related supplies (continued) • dialysis care equipment Other items may be covered. We pay for all medically necessary DME that Medicare and Medicaid usually pay for. If our supplier in your area doesn't carry a particular brand or maker, you may ask them if they can special order it for you. **Preferred Continuous Glucose Monitors (CGMs) are covered at pharmacies. Preferred CGMs are Dexcom & Freestyle Libre. Non-preferred CGMs are not covered through a pharmacy unless your doctor provides adequate information that the use of an alternate brand is medically necessary. All CGMs will continue to be covered through durable medical equipment providers (DME). *Prior authorization may be required.	

Emergency care
Emergency care means services that are:
• given by a provider trained to give emergency services,
• needed to evaluate or treat a medical emergency.
A medical emergency is an illness, injury, severe pain, or medical condition that's quickly getting worse. The condition is so serious that, if it doesn't get immediate medical attention, anyone with an average knowledge of health and medicine could expect it to result in:
• serious risk to your life or to that of your unborn child; **or**
• serious harm to bodily functions; **or**
• loss of a limb, or loss of function of a limb.
• In the case of a pregnant woman in active labor, when:
  ○ There is not enough time to safely transfer you to another hospital before delivery.
  ○ A transfer to another hospital may pose a threat to your health or safety or to that of your unborn child.
This benefit is continued on the next page.
	$0
	If you get emergency care at an out-of-network hospital and need inpatient care after your emergency is stabilized, you must return to a network hospital in order for your care to continue to be paid for. You can stay in the out-of-network hospital for your inpatient care only if our plan approves your stay.

Covered Service	What you pay
Emergency care (continued) Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network. You are covered for emergency care world-wide. If you have an emergency outside of the U.S. and its territories, you will be responsible to pay for the services rendered upfront. You must submit proof of payment to Humana for reimbursement. We may not reimburse you for all out of pocket expenses. This is because our contracted rates may be lower than provider rates outside of the U.S. and its territories. You are responsible for any costs exceeding our contracted rates as well as any applicable member cost share.	
Family planning services The law lets you choose any provider – whether a network provider or out-of-network provider – for certain family planning services. This means any doctor, clinic, hospital, pharmacy or family planning office. We pay for the following services: • family planning exam and medical treatment • family planning lab and diagnostic tests • family planning methods (IUC/IUD, implants, injections, birth control pills, patch, or ring) • family planning supplies with prescription (condom, sponge, foam, film, diaphragm, cap) • counseling and diagnosis of infertility, and related services • counseling, testing, and treatment for sexually transmitted infections (STIs) • counseling and testing for HIV and AIDS, and other HIV-related conditions • permanent contraception (You must be age 21 or over to choose this method of family planning. You must sign a federal sterilization consent form at least 30 days, but not more than 180 days before the date of surgery.) • genetic counseling **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Family planning services (continued) We also pay for some other family planning services. However, you must use a provider in our provider network for the following services: • treatment for medical conditions of infertility (This service does not include artificial ways to become pregnant.) • treatment for AIDS and other HIV-related conditions • genetic testing Indiana PathWays for Aging (Medicaid) may cover sterilizations* *Prior authorization may be required for genetic testing, treatment for medical conditions of infertility, and sterilizations.	
Health and wellness education programs These are programs focused on health conditions such as high blood pressure, cholesterol, asthma, and special diets. Programs designed to enrich the health and lifestyles of members include weight management, fitness and stress management. This plan offers online and printed health education materials and tools, nutrition counseling and disease management programs.	$0

Covered Service	What you pay
Hearing services We pay for hearing and balance tests done by your provider. These tests tell you whether you need medical treatment. They're covered as outpatient care when you get them from a physician, audiologist, or other qualified provider. Our plan includes: • an additional hearing assessment every 3 years (Indiana PathWays for Aging covered) • hearing aids and cochlear implants • hearing aid maintenance and repair (once every 12 months) (Indiana PathWays for Aging covered) • hearing aid replacement (once every five years) (Indiana PathWays for Aging covered). In addition, we cover **Mandatory Supplemental Hearing Benefits** which include a routine hearing exam and hearing aid coverage. *Prior authorization may be required.	$0 **Mandatory Supplemental Hearing Benefits** You are covered for Mandatory Supplemental Hearing Benefit. See the **Mandatory Supplemental Hearing Benefit** description at the end of this chart for details.
Help with certain chronic conditions *****Special Supplemental Benefits for the Chronically Ill** **Humana Healthy Options Allowance®** **$390** monthly allowance automatically loaded on a limited-use prepaid debit card to use at participating retail locations to buy eligible products from these categories • Over the Counter (OTC) Allowance • Cold, flu and allergy medicine • Tooth and dental care items • Stomach and digestion products • First aid and medical supplies • Bladder control and supplies • Hearing aids you can buy without a prescription • Pain relief medicine **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Help with certain chronic conditions (continued) *****Special Supplemental Benefits for the Chronically Ill** **Humana Healthy Options Allowance®** • Skin care items • Sleep aids aids • Products to help you stop smoking Vitamins and dietary supplements, and more If you already have a Humana Spending Account Card from your current plan, please keep it as your allowance will be loaded to this card. New members will receive a card in the mail. Please turn on, or activate, your card as soon as you get it. Use this card to spend your allowance. • Your allowance is added to the card on the first day of each month. • If you do not use all your money, the leftover amount moves, or rolls over, to the next month. • Any money left on the card will end at the end of the year. It may also end sooner if you leave this plan. • Our plan is not responsible if someone uses your allowance without permission because your card was lost or stolen. • Some limits and rules may apply. • Keep this card safe, just like you would with any debit card. • Keep the card even after you spend the money. More money may be added later if you stay in the plan. • Limitations and restrictions may apply. You can use the free MyHumana® mobile app to find stores or check your balance. The app is available in the App Store® and Google Play®. You can also visit MyHumana.com or look at the back of your spending account card for more information. **This benefit is continued on the next page.**	

Covered Service	What you pay
Help with certain chronic conditions (continued) *****Special Supplemental Benefits for the Chronically Ill** **Humana Healthy Options Allowance®** **PLUS,** you may also be able to use this money for eligible groceries, utilities, rent, and more. If you are diagnosed with one or more qualifying chronic conditions below which are severe or disabling and have a medical claim with Humana with a date of service on or after 1/1/2022 reflecting such diagnosis, you may be eligible to receive additional benefits through the Humana Healthy Options Allowance. Claims are reviewed daily for qualifying diagnosis. Provide information through a Humana-approved qualification process indicating that you have been diagnosed with at least one of the Eligible Chronic Conditions. Qualifying chronic conditions: • Autoimmune disorders • Cancer • Cardiovascular disorders • Conditions associated with cognitive impairment • Conditions with functional challenges • Chronic alcohol use and other substance use disorders • Chronic and disabling mental health conditions • Chronic gastrointestinal disease • Chronic heart failure • Chronic hyperlipidemia • Chronic hypertension • Chronic kidney disease • Chronic lung disorders • Dementia • Diabetes mellitus • HIV/AIDS • Neurologic disorders • Post-organ transplant **This benefit is continued on the next page.**	

Covered Service	What you pay
Help with certain chronic conditions (continued) *****Special Supplemental Benefits for the Chronically Ill** **Humana Healthy Options Allowance®** • Severe hematologic disorders • Stroke **Once you qualify,** you can buy eligible products from participating retail locations using the same money, with the same card, like: • Groceries (produce, fruit, bread, meat, dairy, etc.) • Personal care items (toothpaste, shampoo, body soap, deodorant, etc.) • Home supplies (toilet paper, paper towels, bathroom cleaner, laundry detergent, etc.) • Household assistive devices (grab bars, raised toilet seats, reaching aids, etc.) • Pet supplies (pet food, pet litter, flea shampoo, etc.; excludes grooming services, veterinary bills, and pet prescriptions) This allowance may be used to pay for approved services if the service provider is able to process the payment, such as: • Monthly living expenses (rent/mortgage, utilities, phone, internet, etc.) • Non-medical transportation costs (public transportation, taxi, Uber, Lyft, etc.) • Personal emergency response services through the plan's approved vendor • Pest control services • Companionship care services through the plan's approved vendor • Indoor air quality equipment services Merchant participation is subject to change and does not guarantee acceptance of the spending account card. Some rent and utility companies may not accept this form of payment. **This benefit is continued on the next page.**	

Covered Service	What you pay
Help with certain chronic conditions (continued) *****Special Supplemental Benefits for the Chronically Ill** **Chronic Condition Care Assistance** If you are in a care management program and have already used all the help from your health plan and your community, you may be able to get extra help called Chronic Condition Care Assistance. You and your care manager will work together to decide how to use up to **$500** each year to help you meet your health care goals based on what the program allows. This help might include: If you do not use your full allowance before your plan ends, you will lose it. For a list of rules and things not covered, visit: https://www.humana.com/member/chronic-condition-care-assistance-exclusion-list ***This spending allowance and Chronic Condition Care Assistance are special supplemental benefit programs for members with specific health conditions who require intensive care coordination and are at a high risk of hospitalization or other adverse health outcomes. Qualifying conditions may include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions. See the plan's Member Handbook for details. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income. Contact your local HUD office with questions. • Paying part of your health care costs, like copays • Paying for bills, such as internet, water, gas, or electricity • Helping with your rent or mortgage payment • Getting some safety items for your home or bathroom, like grab bars or shower chairs • Getting approved over-the-counter items **This benefit is continued on the next page.**	

Covered Service	What you pay
Help with certain chronic conditions (continued) *****Special Supplemental Benefits for the Chronically Ill** **Chronic Condition Care Assistance** You can ask your care manager for the full list of what help is available. The companies chosen by the plan will help pay for or send you these items and services. Please remember, if things are lost or stolen, Humana and these companies are not responsible. You cannot return items or get money back. The plan does not promise when your bill payments will arrive, and it is not responsible if your bill payment(s) are late. If you use this benefit, you agree to take any risks that come with using other companies for payments.	
HIV screening We pay for one HIV screening exam every 12 months for people who: • ask for an HIV screening test, **or** • are at increased risk for HIV infection. If you're pregnant, we pay for up to three HIV screening tests during a pregnancy.	$0
Home health agency care Before you can get home health services, a doctor must tell us you need them, and they must be provided by a home health agency. You must be homebound, which means leaving home is a major effort. We pay for the following services, and maybe other services not listed here: • part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than eight hours per day and 35 hours per week.) • physical therapy, occupational therapy, and speech therapy • medical and social services • medical equipment and supplies *Prior authorization may be required.	$0

Covered Service	What you pay
Home infusion therapy Our plan pays for home infusion therapy, defined as drugs or biological substances administered into a vein or applied under the skin and provided to you at home. The following are needed to perform home infusion: • the drug or biological substance, such as an antiviral or immune globulin; • equipment, such as a pump; **and** • supplies, such as tubing or a catheter. Our plan covers home infusion services that include but aren't limited to: • professional services, including nursing services, provided in accordance with your care plan; • member training and education not already included in the DME benefit; • remote monitoring; **and** • monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier. *Prior authorization may be required.	$0
Hospice care You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal illness and are expected to have six months or less to live. You can get care from any hospice program certified by Medicare. Our plan must help you find Medicare-certified hospice programs in the plan's service area, including programs we own, control, or have a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider. Covered services include: • drugs to treat symptoms and pain • short-term respite care • home care **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Hospice care (continued) When you're admitted to a hospice, you have the right to stay in our plan. **For hospice services and services covered by Medicare Part A or Medicare Part B that relate to your terminal prognosis are billed to Medicare:** • Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A or B services related to your terminal illness. While you're in the hospice program, your hospice provider will bill Original Medicare for the services Original Medicare pays for. **For services covered by our plan but not covered by Medicare Part A or B:** • Our plan covers services not covered under Medicare Part A or Medicare Part B. We cover the services whether or not they relate to your terminal prognosis. You pay nothing for these services. **For drugs that may be covered by our plan's Medicare Part D benefit:** • Drugs are never covered by both hospice and our plan at the same time. For more information, please refer to **Chapter 5** of this *Member Handbook*. **Note:** If you need non-hospice care, call your care coordinator and/or member services to arrange the services. Non-hospice care is care that isn't related to your terminal prognosis.	
Humana Well Dine® meal program After your inpatient stay in either the hospital or a nursing facility, you are eligible to receive 2 meals per day for 7 days at no extra cost to you. 14 nutritious meals will be delivered to your home. Meal program limited to 4 times per calendar year. Meals have to be requested within 30 days of discharge from inpatient stay. This is a supplemental benefit. For additional information, please contact the Member Services number on the back of your Humana Member ID card.	$0

Covered Service	What you pay
Immunizations We pay for the following services: • pneumonia vaccines • flu/influenza shots, once each flu/influenza season, in the fall and winter, with additional flu/influenza shots if medically necessary • hepatitis B vaccine if you've never received a complete series, you don't know your vaccination history, or you have any other condition that puts you • COVID-19 vaccines • other vaccines if you're at risk and they meet Medicare Part B coverage rules We pay for other vaccines that meet the Medicare Part D coverage rules. Read **Chapter 6, Section D** of this *Member Handbook*, to learn more.	$0
Inpatient hospital care Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day. We pay for the following services and other medically necessary services not listed here: • semi-private room (or a private room if it is medically necessary) • meals, including special diets • regular nursing services • costs of special care units, such as intensive care or coronary care units • drugs and medications • lab tests • X-rays and other radiology services • needed surgical and medical supplies • appliances, such as wheelchairs **This benefit is continued on the next page.**	$0 You must get approval from our plan to get inpatient care at an out-of-network hospital after your emergency is stabilized.

Covered Service	What you pay
Inpatient hospital care (continued) • operating and recovery room services • physical, occupational, and speech therapy • inpatient substance abuse services • in some cases, the following types of transplants: corneal, kidney, kidney/pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/ multivisceral. If you need a transplant, a Medicare-approved transplant center will review your case and decide if you're a candidate for a transplant. Transplant providers may be local or outside of the service area. If local transplant providers are willing to accept the Medicare rate, then you can get your transplant services locally or outside the pattern of care for your community. If our plan provides transplant services outside the pattern of care for our community and you choose to get your transplant there, we arrange or pay for lodging and travel costs for you and one other person. • blood, including storage and administration Coverage of whole blood and packed red cells starts only with the fourth pint of blood you need. You must either pay the costs for the first three pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered starting with the first pint. • physician services **Note:** To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you're not sure if you're an inpatient or an outpatient, ask the hospital staff. Get more information from the Medicare fact sheet Medicare Hospital Benefits. This fact sheet is available at **Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf** or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. *Prior authorization may be required	

Covered Service	What you pay
Inpatient services in a psychiatric hospital We pay for mental health care services that require a hospital stay. If you're admitted to a State psychiatric hospital, you'll be disenrolled from our plan. • 190-day lifetime limit for inpatient services in a psychiatric hospital – The 190-day limit does not apply to Inpatient Mental Health services provided in an Inpatient Mental Health services provided in a psychiatric unit of a general hospital • The benefit days used under the Original Medicare program will count toward the 190-day lifetime reserve days when enrolling in a Medicare Advantage plan *Prior authorization may be required	$0
Inpatient stay: Covered services in a hospital or skilled nursing facility (SNF) during a non-covered inpatient stay We don't pay for your inpatient stay if you've used all of your inpatient benefit or if the stay isn't reasonable and medically necessary. However, in certain situations where inpatient care isn't covered, we may pay for services you get while you're in a hospital or nursing facility. To find out more, contact Member Services. We pay for the following services, and maybe other services not listed here: • doctor services • diagnostic tests, like lab tests • X-ray, radium, and isotope therapy, including technician materials and services • surgical dressings • splints, casts, and other devices used for fractures and dislocations • prosthetics and orthotic devices, other than dental, including replacement or repairs of such devices. These are devices that replace all or part of: **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Inpatient stay: Covered services in a hospital or skilled nursing facility (SNF) during a non-covered inpatient stay (continued) ○ an internal body organ (including contiguous tissue), **or** ○ the function of an inoperative or malfunctioning internal body organ. • leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes. This includes adjustments, repairs, and replacements needed because of breakage, wear, loss, or a change in your condition • physical therapy, speech therapy, and occupational therapy *Prior authorization is required.	
Kidney disease services and supplies We pay for the following services: • Kidney disease education services to teach kidney care and help you make good decisions about your care. You must have stage IV chronic kidney disease, and your doctor must refer you. We cover up to six sessions of kidney disease education services. • Outpatient dialysis treatments, including dialysis treatments when temporarily out of the service area, as explained in **Chapter 3** of this *Member Handbook*, or when your provider for this service is temporarily unavailable or inaccessible. • Inpatient dialysis treatments if you're admitted as an inpatient to a hospital for special care • Self-dialysis training, including training for you and anyone helping you with your home dialysis treatments • Home dialysis equipment and supplies • Certain home support services, such as necessary visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and to check your dialysis equipment and water supply. Medicare Part B pays for some drugs for dialysis. For information, refer to “Medicare Part B drugs” in this chart. *Prior authorization may be required.	$0

Covered Service	What you pay
Legend Drugs Refer to **Chapter 12** of this *Member Handbook* for a definition of "Legend Drugs." Medicaid covers legend drugs if the drug is: • a written prescription by your doctor; • approved by the United States Food and Drug Administration (FDA); • not designated by CMS as less than effective or identical, related, or similar to a less than effective drug; and • not specifically excluded from coverage by Indiana Medicaid.	$0
Long Term Acute Care (LTAC) hospitalization (Indiana PathWays for Aging Covered) Indiana PathWays for Aging (Medicaid) pays for the following: • up to 50 days of long-term acute care services per year for members who are transferring directly from an acute care facility, or who are being readmitted to the LTAC hospital from a nursing facility or rehabilitation facility • medical and nonmedical supply items	$0
Long-term Support Services (LTSS) Waiver Services (Indiana PathWays for Aging Covered) For eligible Indiana PathWays for Aging (Medicaid) members, the following waiver services are covered: Adult Day Services Adult Family Care Attendant Care Care Management Caregiver Coaching Home and Community Assistance Community Home Share Assisted Living **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Long-term Support Services (LTSS) Waiver Services (Indiana PathWays for Aging Covered) (continued) Community Transition Home Delivered Meals Home Modification Assessment Home Modifications Integrated Health Care Coordination Nutritional Supplements Personal Emergency Response System Pest Control Respite Specialized Medical Equipment and Supplies Structured Family Caregiving Transportation Vehicle Modifications	$0
Lung cancer screening with low dose computed tomography (LDCT) Our plan pays for lung cancer screening every 12 months if you: • are aged 50-77, **and** • have a counseling and shared decision-making visit with your doctor or other qualified provider, **and** • have smoked at least 1 pack a day for 20 years with no signs or symptoms of lung cancer or smoke now or have quit within the last 15 years. After the first screening, our plan pays for another screening each year with a written order from your doctor or other qualified provider. If a provider elects to provide a lung cancer screening counseling and shared decision-making visit for lung cancer screenings, the visit must meet the Medicare criteria for such visits.	$0

Covered Service	What you pay
Medical nutrition therapy This benefit is for people with diabetes or kidney disease without dialysis. It's also for after a kidney transplant when ordered by your doctor. We pay for three hours of one-on-one counseling services during the first year you get medical nutrition therapy services under Medicare. We may approve additional services if medically necessary. We pay for two hours of one-on-one counseling services each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a doctor's order. A doctor must prescribe these services and renew the order each year if you need treatment in the next calendar year. We may approve additional services if medically necessary.	$0
Medicare Diabetes Prevention Program (MDPP) Our plan pays for MDPP services for eligible people. MDPP is designed to help you increase healthy behavior. It provides practical training in: • long-term dietary change, **and** • increased physical activity, **and** • ways to maintain weight loss and a healthy lifestyle.	$0
Medicare Part B drugs These drugs are covered under Part B of Medicare. Our plan pays for the following drugs: • drugs you don't usually give yourself and are injected or infused while you are getting doctor, hospital outpatient, or ambulatory surgery center services • insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump) • other drugs you take using durable medical equipment (such as nebulizers) that our plan authorized **This benefit is continued on the next page.**	

Covered Service	What you pay
Medicare Part B drugs (continued) • the Alzheimer's drug, Leqembi® (generic lecanemab) which is given intravenously (IV). In addition to medication costs, you may need additional scans and tests before and/or during treatment. Talk to your doctor about what scans and tests you may need as part of your treatment. • clotting factors you give yourself by injection if you have hemophilia • transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Medicare Part D covers immunosuppressive drugs if Part B does not cover them • osteoporosis drugs that are injected. We pay for these drugs if you're homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and can't inject the drug yourself • some antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision • certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug). As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Medicare Part B drugs (continued) • oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug • certain oral End-Stage Renal Disease (ESRD) drugs covered under Medicare Part B • calcimimetic medications under the ESRD payment system, including the intravenous medication Parsabiv® and the oral medication Sensipar • certain drugs for home dialysis, including heparin, the antidote for heparin (when medically necessary) and topical anesthetics • erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have ESRD or you need this drug to treat anemia related to certain other conditions (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa®, Mircera®, or Methoxy polyethylene glycol-epotin beta) • IV immune globulin for the home treatment of primary immune deficiency diseases • parenteral and enteral nutrition (IV and tube feeding) The following link will take you to a list of Part B Drugs that may be subject to Step Therapy: www.humana.com/PAL. We also cover some vaccines under our Medicare Part B and most adult vaccines under our Part D prescription drug benefit. **Chapter 5** of this *Member Handbook* explains our drug benefit. It explains rules you must follow to have prescriptions covered. **Chapter 6** of this *Member Handbook* explains what you pay for your drugs through our plan.	

Covered Service	What you pay
Non-Emergency Medical Transportation Our plan covers non-emergency medical transportation when another alternative isn't available. Indiana PathWays for Aging (Medicaid) pays for: • trips to acute care appointments, such as dialysis, chemotherapy, radiology, and wound care • trips to or from the hospital for inpatient admission or discharge • mileage reimbursement	$0
Non-emergency medical transportation (Medicare) You are covered for unlimited one-way, non-emergency trips to plan-approved locations within the plan service area per calendar year. There is a maximum allowed travel distance of 100 miles per one-way trip. Plan-approved locations include medical facilities, medical and dental offices, pharmacies, and fitness centers. Members must schedule trips with the in-network transportation provider at least 3 business days in advance of their appointment. Certain trips may require prior approval. If you use a wheelchair, have any other special needs, or would like to bring up to 1 companion on the trip, please notify the vendor when you schedule your trip. You may contact Customer Care for more information about plan-approved locations, in-network transportation providers, and prior approval requirements. If you would like to schedule a trip, Customer Care will confirm your benefits and guide you to the transportation provider to plan your trip. The member must exhaust the Medicare Non-Emergency Medical Transportation benefit before accessing the Medicaid Non-Emergency Medical Transportation benefit.	$0

Covered Service	What you pay
Nursing facility care A nursing facility (NF) is a place that provides care for people who can't get care at home but who don't need to be in a hospital. Our plan covers both short and long-term stays which includes the following services. • short-term stays, those less than 30 calendar days • long-term stays, those greater than 30 calendar days require pre-admission screening for level of care determination Services that we pay for include, but aren't limited to, the following: • semiprivate room (or a private room if medically necessary) • meals, including special diets • nursing services • physical therapy, occupational therapy, and speech therapy • respiratory therapy • drugs given to you as part of your plan of care. (This includes substances that are naturally present in the body, such as blood-clotting factors.) • blood, including storage and administration • medical and surgical supplies usually given by nursing facilities • lab tests usually given by nursing facilities • X-rays and other radiology services usually given by nursing facilities **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Nursing facility care (continued) • use of appliances, such as wheelchairs usually given by nursing facilities • physician/practitioner services • durable medical equipment • dental services, including dentures • vision benefits • hearing exams • chiropractic care • podiatry services You usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment: • a nursing facility or continuing care retirement community where you were living right before you went to the hospital (as long as it provides nursing facility care). • a nursing facility where your spouse or domestic partner is living at the time you leave the hospital. *Prior authorization may be required.	
Obesity screening and therapy to keep weight down If you have a body mass index of 30 or more, we pay for counseling to help you lose weight. You must get the counseling in a primary care setting. That way, it can be managed with your full prevention plan. Talk to your primary medical provider to find out more.	$0

Covered Service	What you pay
Opioid treatment program (OTP) services Our plan pays for the following services to treat opioid use disorder (OUD) through an OTP which includes the following services: • intake activities • periodic assessments • medications approved by the FDA and, if applicable, managing and giving you these medications • substance use counseling • individual and group therapy • testing for drugs or chemicals in your body (toxicology testing) Indiana PathWays for Aging (Medicaid) also covers residential substance use disorder (SUD) services: • short-term stays up to 14 days • treatment for OUD and SUD *Prior authorization may be required.	$0
Outpatient diagnostic tests and therapeutic services and supplies We pay for the following services and other medically necessary services not listed here: • X-rays • radiation (radium and isotope) therapy, including technician materials and supplies • surgical supplies, such as dressings **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Outpatient diagnostic tests and therapeutic services and supplies (continued) • splints, casts, and other devices used for fractures and dislocations • lab tests • blood, including storage and administration • diagnostic non-laboratory tests such as CT scans, MRIs, EKGs, and PET scans when your doctor or other health care provider orders them to treat a medical condition • other outpatient diagnostic tests *Prior authorization may be required.	
Outpatient hospital observation We pay for outpatient hospital observation services to determine if you need to be admitted as an inpatient or can be discharged. The services must meet Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another person authorized by state law and hospital staff bylaws to admit patients to the hospital or order outpatient tests. **Note:** Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask hospital staff. Get more information from the Medicare fact sheet *Medicare Hospital Benefits*. This fact sheet is available at Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf *Prior authorization may be required.	$0

Covered Service	What you pay

Outpatient hospital services
We pay for medically needed services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury, such as:
• Services in an emergency department or outpatient clinic, such as outpatient surgery or observation services
  ○ Observation services help your doctor know if you need to be admitted to the hospital as an "inpatient."
  ○ Sometimes you can be in the hospital overnight and still be an "outpatient."
  ○ You can get more information about being inpatient or outpatient in this fact sheet: www.medicare.gov/media/11101
• Labs and diagnostic tests billed by the hospital
• Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be needed without it
• X-rays and other radiology services billed by the hospital
• Medical supplies, such as splints and casts
• Preventive screenings and preventive services listed throughout the Benefits Chart
• Some drugs and biologicals that you can't give yourself
*Prior authorization may be required.
	$0

Outpatient mental health care We pay for mental health services provided by: • a state-licensed psychiatrist or doctor • a clinical psychologist • a clinical social worker (CSW) • a clinical nurse specialist (CNS) • a licensed professional counselor (LPC) • a licensed marriage and family therapist (LMFT) • a nurse practitioner (NP) • a physician assistant (PA) **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Outpatient mental health care (continued) • any other Medicare-qualified mental health care professional as allowed under applicable state laws *Prior authorization may be required.	
Outpatient rehabilitation services We pay for physical therapy, occupational therapy, and speech therapy. You can get outpatient rehabilitation services from hospital outpatient departments, independent therapist offices, comprehensive outpatient rehabilitation facilities (CORFs), and other facilities. *Prior authorization may be required.	$0
Outpatient substance use disorder services We pay for the following services, and maybe other services not listed here: • alcohol misuse screening and counseling • treatment of drug abuse • group or individual counseling by a qualified clinician • subacute detoxification in a residential addiction program • alcohol and/or drug services in an intensive outpatient treatment center • extended-release Naltrexone (vivitrol) treatment *Prior authorization may be required.	$0
Outpatient surgery We pay for outpatient surgery and services at hospital outpatient facilities and ambulatory surgical centers. **Note:** If you're having surgery in a hospital facility, you should check with your provider about whether you'll be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you're an outpatient. Even if you stay in the hospital overnight, you might still be considered an outpatient. *Prior authorization may be required.	$0

Covered Service	What you pay
Over-the-counter drugs Our plan covers certain over-the-counter drugs on our *List of Covered Drugs* (formulary). Indiana PathWays for Aging (Medicaid) also covers: • products to help you quit smoking • vitamins • cough and cold products • Naloxone and Narcan	$0
Partial hospitalization services and intensive outpatient services **Partial hospitalization** is a structured program of active psychiatric treatment. It's offered as a hospital outpatient service or by a community mental health centerthat's more intense than the care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office. It can help keep you from having to stay in the hospital. **Intensive outpatient service** is a structured program of active behavioral (mental) health therapy treatment provided as a hospital outpatient service, a community mental health center, a federally qualified health center, or a rural health clinic that's more intense than care you get in your doctor's, therapist's, LMFT, or licensed professional counselor's office but less intense than partial hospitalization.	$0
Physician/provider services, including doctor's office visits We pay for the following services: • medically necessary health care or surgery services given in places such as: ○ physician's office ○ certified ambulatory surgical center ○ hospital outpatient department ○ any other location **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Physician/provider services, including doctor's office visits (continued) • basic hearing and balance exams given by your primary care provider **or** specialist, if your doctor orders them to find out whether you need treatment • Certain telehealth services, including services by primary medical providers (PMPs) and specialists; individual sessions for mental health specialty services and psychiatric services; individual sessions for outpatient substance abuse; and urgently needed services ○ You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth ○ You may use a phone, computer, tablet, or other video technology • Some telehealth services including consultation, diagnosis, and treatment by a physician or practitioner, for members in certain rural areas or other places approved by Medicare. • telehealth services for monthly end-stage renal disease (ESRD) related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or at home • telehealth services to diagnose, evaluate, or treat symptoms of a stroke • telehealth services for members with a substance use disorder regardless of your location • telehealth services for diagnosis, evaluation, and treatment of mental health disorders if: ○ You have an in-person visit within 6 months prior to your first telehealth visit ○ You have an in-person visit every 12 months while receiving these telehealth services ○ Exceptions can be made to the above for certain circumstances **This benefit is continued on the next page.**	

Covered Service	What you pay
Physician/provider services, including doctor's office visits (continued) • telehealth services for mental health visits provided by rural health clinics and federally qualified health centers. • virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if ○ you're not a new patient **and** ○ the check-in isn't related to an office visit in the past 7 days **and** ○ the check-in doesn't lead to an office visit within 24 hours or the soonest available appointment • Evaluation of video and/or images you send to your doctor and interpretation and follow-up by your doctor within 24 hours **if:** ○ you're not a new patient and ○ the evaluation isn't related to an office visit in the past 7 days **and** ○ the evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment • Consultation your doctor has with other doctors by phone, the Internet, or electronic health record if you're not a new patient • second opinion by another network provider before surgery *Prior authorization may be required.	
Podiatry services We pay for the following services: • diagnosis and medical or surgical treatment of injuries and diseases of the foot (such as hammer toe or heel spurs) • routine foot care for members with conditions affecting the legs, such as diabetes **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Podiatry services (continued) • No more than six routine foot care visits per year for patients with a systemic disease of sufficient severity that unskilled performance of such procedure would be hazardous; and has resulted in severe circulatory embarrassment or areas of desensitization in the legs or feet. Proof must be submitted of patient visit to a medical doctor or doctor of osteopathy for treatment or evaluation of the systemic disease during the six month period prior to the rendering of routine foot care services. • Inpatient hospital stays and fitting or supplying of orthopedic shoes for patients with severe diabetic foot disease. Prior authorization is required. The plan also covers x-rays, wound care, and orthotic services. Indiana PathWays for Aging (Medicaid) also covers an additional 6 office visits and 6 visits for routine foot care per year.	
Pre-exposure prophylaxis (PrEP) for HIV prevention If you don't have HIV, but your doctor or other health care practitioner determines you're at an increased risk for HIV, we cover pre-exposure prophylaxis (PrEP) medication and related services. If you qualify, covered services include: • FDA-approved oral or injectable PrEP medication including the fee for injecting the drug, if applicable. • Up to 8 individual counseling sessions (including HIV risk assessment, HIV risk reduction, and medication adherence) every 12 months. • Up to 8 HIV screenings every 12 months. • A one-time hepatitis B virus screening.	$0
Prostate cancer screening exams For men aged 50 and over, we pay for the following services once every 12 months: • a digital rectal exam • A prostate specific antigen (PSA) test	$0

Covered Service	What you pay
Prosthetic and orthotic devices and related supplies Prosthetic devices replace all or part of a body part or function. These include but aren't limited to: • testing, fitting, or training in the use of prosthetic and orthotic devices • colostomy bags and supplies related to colostomy care • pacemakers • braces • prosthetic shoes • artificial arms and legs • breast prostheses (including a surgical brassiere after a mastectomy) We pay for some supplies related to prosthetic and orthotic devices. We also pay to repair or replace prosthetic and orthotic devices. We offer some coverage after cataract removal or cataract surgery. Refer to "Vision Care" later in this chart for details. *Prior authorization may be required.	$0
Pulmonary rehabilitation services We pay for pulmonary rehabilitation programs for members who have moderate to very severe chronic obstructive pulmonary disease (COPD). You must have an order for pulmonary rehabilitation from the doctor or provider treating the COPD. *Prior authorization may be required.	$0
Rehabilitation unit services (Indiana PathWays for Aging Covered) Indiana PathWays for Aging (Medicaid) pays for the following services: • multidisciplinary team evaluations • 30 hours, sessions, or visits per month for physical therapy and at least one of the following therapies: • occupational therapy • speech therapy **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Rehabilitation unit services (Indiana PathWays for Aging Covered) (continued) • participation in a rehabilitation program under the direction of a physician • daily skilled rehabilitative nursing care or supervision *Prior authorization may be required.	
Screening for Hepatitis C Virus infection We cover one Hepatitis C screening if your primary care doctor or other qualified health care provider orders one and you meet one of these conditions: • You're at high risk because you use or have used illicit injection drugs. • You had a blood transfusion before 1992. • You were born between 1945-1965. If you were born between 1945-1965 and aren't considered high risk, we pay for a screening once. If you're at high risk (for example, you've continued to use illicit injection drugs since your previous negative Hepatitis C screening test), we cover yearly screenings.	$0
Sexually transmitted infections (STIs) screening and counseling We pay for screenings for chlamydia, gonorrhea, syphilis, and hepatitis B. These screenings are covered for pregnant women and for some people who are at increased risk for an STI. A primary medical provider must order the tests. We cover these tests once every 12 months or at certain times during pregnancy. We also pay for up to two face-to-face, high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. Each session can be 20 to 30 minutes long. We pay for these counseling sessions as a preventive service only if given by a primary medical provider. The sessions must be in a primary care setting, such as a doctor's office.	$0

Covered Service	What you pay
SilverSneakers® fitness program SilverSneakers® is a fitness program for seniors that is included at no additional charge with qualifying Medicare health plans. Members have access to participating fitness locations across the country that may include weights and machines plus group exercise classes led by trained instructors at select locations. Access online education on SilverSneakers.com, watch workout videos on SilverSneakers On-Demand™ or download the SilverSneakers GO™ fitness app for additional workout ideas. Any fitness center services that usually have an extra fee are not included in your membership.	$0
Skilled nursing facility (SNF) care For a definition of skilled nursing facility care, go to **Chapter 12**. Our plan covers both short and long-term stays which includes the following services. • short-term stays, those less than 30 calendar days. • long-term stays, those greater than 30 calendar days require pre-admission screening for level of care determination. We pay for the following services, and maybe other services not listed here: • a semiprivate room, or a private room if it is medically necessary • meals, including special diets • skilled nursing services • physical therapy, occupational therapy, and speech therapy • drugs you get as part of your plan of care, including substances that are naturally in the body, such as blood-clotting factors • blood, including storage and administration • medical and surgical supplies given by SNFs • laboratory tests given by SNFs **This benefit is continued on the next page.**	A new benefit period will begin on day one when you first enroll in a Medicare Advantage plan, or when you have been discharged from skilled care in a skilled nursing facility for 60 consecutive days. $0

Covered Service	What you pay
Skilled nursing facility (SNF) care (continued) • laboratory tests given by SNFs • X-rays and other radiology services given by nursing facilities • appliances, such as wheelchairs, usually given by nursing facilities • physician/provider services You usually get your SNF care from network facilities. Under certain conditions you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment: • a nursing facility or continuing care retirement community where you were living before you went to the hospital (as long as it provides nursing facility care) • a nursing facility where your spouse or domestic partner lives at the time you leave the hospital *Prior authorization may be required.	
Smoking and tobacco use cessation Counseling to quit smoking and tobacco use is covered on an outpatient and hospitalized basis for people who meet these criteria: • use tobacco, regardless of whether they exhibit signs or symptoms of tobacco-related disease • are competent and alert during counseling • a qualified physician or other Medicare-recognized practitioner provides counseling We cover two quit attempts per year (each attempt may include a maximum of four intermediate or intensive sessions, with up to eight sessions per year). Providers must perform tobacco dependence counseling for a minimum of 30 minutes (two units) and a maximum of 150 minutes (ten units) within the course of treatment. Indiana PathWays for Aging (Medicaid) also pays for prescription and over-the-counter tobacco dependence treatment products.	$0

Covered Service	What you pay
Special Supplemental Benefits for the Chronically Ill **Humana Healthy Options Allowance™** **Over-the-Counter (OTC)** **$390** monthly allowance automatically loaded on a limited-use prepaid debit card to use at participating retail locations to buy eligible products from these categories: Over-the-Counter (OTC) Allowance • Cold, flu and allergy • Dental and denture care • Digestive health • First aid and medical supplies • Bladder control and incontinence supplies • Over-the-counter hearing aids • Pain relief • Skin care • Sleep aids • Smoking cessation products • Vitamins and dietary supplements, and more You will receive a new Humana Spending Account Card to access this benefit. This card is what you use to spend this allowance. Please activate your card as soon as you receive it. • The allowance is available to use at the beginning of every month. • Whatever you don't spend rolls over to the next month and expires at the end of the plan year or upon disenrollment from this plan, whichever occurs first. • Our plan is not responsible for unauthorized use of allowances due to lost or stolen cards. • As with any debit card, please keep this card in a safe place, like your wallet. • Please keep this card even after the allowance is spent as future allowance amounts may be added to this card if you remain on the plan. • Limitations and restrictions may apply. **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Special Supplemental Benefits for the Chronically Ill **Humana Healthy Options Allowance™** **Over-the-Counter (OTC) (continued)** Visit MyHumana.com to find stores or check your balance. You can also see the back of your spending account card for more information. **PLUS**, you may also be able to use this money for eligible groceries, utilities, rent, and more if you are diagnosed with one or more qualifying chronic conditions below and have a medical claim with Humana with a date of service on or after 1/1/2021 reflecting such diagnosis, you may be eligible to receive additional benefits through the Healthy Options Allowance. New claims are reviewed twice weekly for qualifying diagnosis. In some cases, members may be able to qualify by taking a Health Risk Assessment (HRA) and indicating a diagnosis of one or more of the qualifying chronic conditions. An HRA can be found by setting up and logging into your MyHumana account. Qualifying chronic conditions: • Autoimmune disorders • Cancer • Cardiovascular disorders • Conditions associated with cognitive impairment • Conditions with functional challenges • Chronic alcohol use and other substance use disorders • Chronic and disabling mental health conditions • Chronic gastrointestinal disease • Chronic heart failure • Chronic hyperlipidemia • Chronic hypertension • Chronic kidney disease • Chronic lung disorders • Dementia • Diabetes mellitus • HIV/AIDS **This benefit is continued on the next page.**	

Covered Service	What you pay
Special Supplemental Benefits for the Chronically Ill **Humana Healthy Options Allowance™** **Over-the-Counter (OTC) (continued)** • Neurologic disorders • Post-organ transplant • Severe hematologic disorders • Stroke **Once you qualify,** you can buy approved products from participating retail locations using the same money, with the same card, like: • Groceries (produce, fruit, bread, meat, dairy, etc.) • Home supplies (toilet paper, paper towels, bathroom cleaner, laundry detergent, etc.) • Household assistive devices (grab bars, raised toilet seats, reaching aids, etc.) • Personal care items (toothpaste, shampoo, body soap, deodorant, etc.) • Pet supplies (pet food, pet litter, flea shampoo, etc.; excludes grooming services, veterinary bills, and pet prescriptions) This allowance can be used to pay for approved services, such as: • Monthly living expenses (rent/mortgage, utilities, phone, internet, etc.) • Non-medical transportation costs (public transportation, taxi, Uber, Lyft, etc.) • Personal emergency response services through the plan's approved vendor • Pest control services • Companionship care services through the plan's approved vendor • Indoor air quality equipment services Merchant participation is subject to change and does not guarantee acceptance of the spending account card. Some rent and utility companies may not accept this form of payment.	

Covered Service	What you pay
Special Supplemental Benefits for the Chronically Ill **Humana Healthy Options Allowance™** **Chronic Condition Care Assistance** Once plan benefits and community resources have been exhausted, Chronic Condition Care Assistance funds may be available to members participating in a care management program, have been identified as high risk for hospitalization and have been diagnosed with at least one of the following chronic conditions: • Chronic alcohol use disorder and other substance use disorders (SUDs) • Autoimmune disorders • Cancer • Cardiovascular disorders • Congestive heart failure • Dementia • Diabetes mellitus • Chronic kidney disease • Severe hematologic (blood) disorders • HIV/AIDS • Chronic lung disorders • Chronic disabling mental health conditions • Neurologic disorders • Stroke • Post-organ transplantation care Care managers may allocate up to **$1,000** per year to be used to reduce identified barriers and/or close gaps in care preventing program-eligible members from reaching their healthcare goals. Care Managers may allocate funds to help pay for, or coordinate access to, program approved items or services, such as (but not limited to): • Copayment or cost share payment assistance for this plan's covered benefits. **This benefit is continued on the next page.**	

Covered Service	What you pay
Special Supplemental Benefits for the Chronically Ill **Humana Healthy Options Allowance™** **Chronic Condition Care Assistance** • Utilities payment assistance (phone, internet, water, sewer, gas, electricity) • Housing payment assistance (rent or mortgage) • Select home and bathroom safety devices (grab bars, raised toilet seats, shower benches or chairs, etc.) • Select Over- the- Counter (OTC) items. Members may discuss the full list of items, services and limitations with their care manager. The plan approved vendor(s) coordinate payment and/or delivery of all services and items. Neither Humana or vendors are responsible for lost or stolen items. Returns or refunds are not permitted. Payment arrival dates are not guaranteed. Plan assumes no responsibility for meeting payment due dates. Use of benefits indicates member's acceptance of risk using third party payment processes. Unused allowance expires at plan expiration. Follow the link **https://www.humana.com/member/chronic-condition-care-assistance-exclusion-list** to review a list of limitations and restrictions that may apply. *This spending allowance and Chronic Condition Care Assistance are special program for members with specific health conditions. Qualifying conditions include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions and other requirements apply. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income if you seek assistance. Contact your local HUD office if you have questions.	

Covered Service	What you pay
Supervised exercise therapy (SET) We pay for SET for members with symptomatic peripheral artery disease (PAD). Our plan pays for: • up to 36 sessions during a 12-week period if all SET requirements are met • an additional 36 sessions over time if deemed medically necessary by a health care provider The SET program must be: • 30 to 60-minute sessions of a therapeutic exercise-training program for PAD in members with leg cramping due to poor blood flow (claudication) • in a hospital outpatient setting or in a physician's office • delivered by qualified personnel who make sure benefit exceeds harm and who are trained in exercise therapy for PAD • under the direct supervision of a physician, physician assistant (PA), or nurse practitioner (NP)/clinical nurse specialist (CNS) trained in both basic and advanced life support techniques *Prior authorization may be required.	$0
Urgently needed care Urgently needed care is care given to treat: • a non-emergency that requires immediate medical care, **or** • an unforeseen illness, **or** • an injury, **or** • a condition that needs care right away. If you require urgently needed care, you should first try to get it from a network provider. **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Urgently needed care (continued) However, you can use out-of-network providers when you can't get to a network provider because given your time, place, or circumstances, it's not possible, or it's unreasonable to get this service from network providers (for example, when you're outside the plan's service area and you require medically needed immediate services for an unseen condition but it's not a medical emergency). You are covered for urgently needed services world-wide. If you have an urgent need for care while outside of the U.S. and its territories, you will be responsible to pay for the services rendered upfront. You must submit proof of payment to Member Services for reimbursement. We may not reimburse you for all out of pocket expenses. This is because our contracted rates may be lower than provider rates outside of the U.S. and its territories. You are responsible for any costs exceeding our contracted rates as well as any applicable member cost-share.	
Virtual Cardiac Recovery Program (Uniformity Flexibility Benefit **Eligibility and Description** Eligible members must have had an inpatient or observation hospitalization within the past 30 days related to a heart failure diagnosis, based on plan-established ICD-10 coding criteria. Members must also meet one of the following: (a) heart failure with reduced ejection fraction (HFrEF) or (b) heart failure with at least one additional condition (hypertension with complications, pneumonia excluding tuberculosis, or respiratory signs and symptoms). Additional conditions must be active within the same lookback period. Where ejection fraction is not directly available, clinically validated proxy criteria are used. All eligible members receive the same access. **Benefit Description** Program delivers coordinated care through supervised exercise, nutrition and medication follow-ups, and functional assessments via individualized care plans delivered through telehealth. **This benefit is continued on the next page.**	$0

Covered Service	What you pay
Virtual Cardiac Recovery Program (Uniformity Flexibility Benefit (continued) Includes up to 36 sessions per episode following a qualifying hospitalization with a $0 copayment. May include remote monitoring, behavioral coaching, education, and provider visits. This benefit supplements, and does not replace, Medicare-covered cardiac rehabilitation. **Scope and Limitations** The plan covers the following: • Services must be medically necessary and related to the qualifying condition. • One episode per qualifying hospitalization; each hospitalization may trigger a new episode if criteria are met. • Prior authorization may be required based on eligibility confirmation and medical necessity. • Services must be provided by plan-approved vendors. **Coverage Determinations and Appeals** Requests are handled as Medicare Advantage organization determinations. Members may request coverage decisions and file appeals.	
Vision care We pay for outpatient doctor services for the diagnosis and treatment of diseases and injuries of the eye. For example, treatment for age-related macular degeneration. For people at high risk of glaucoma, we pay for one glaucoma screening each year. People at high risk of glaucoma include: • people with a family history of glaucoma • people with diabetes • African-Americans who are 50 and older • Hispanic Americans who are 65 or older For people with diabetes, we pay for screening for diabetic retinopathy once per year. **This benefit is continued on the next page.**	$0 Mandatory Supplemental Vision Benefits You are covered for Mandatory Supplemental Vision Benefit. See the Mandatory Supplemental Vision Benefit description at the end of this chart for details.

Covered Service	What you pay
Vision care (continued) We pay for one pair of glasses or contact lenses after each cataract surgery when the doctor inserts an intraocular lens. If you have two separate cataract surgeries, you must get one pair of glasses after each surgery. You can't get two pairs of glasses after the second surgery, even if you didn't get a pair of glasses after the first surgery. In addition, we cover **Mandatory Supplemental Vision Benefits** which include a routine vision exam and an allowance for eyewear. The (preventative service) does not apply to the Mandatory Supplemental Vision Benefits. Indiana PathWays for Aging covered also covers an initial vision exam, an additional allowance for frames, and the repair and replacement of eyeglasses. *Prior authorization may be required.	
"Welcome to Medicare" Preventive Visit We cover the one-time "Welcome to Medicare" preventive visit. The visit includes: • a review of your health, • education and counseling about the preventive services you need (including screenings and shots (or vaccines)), **and** • referrals for other care if you need it. **Note:** We cover the "Welcome to Medicare" preventive visit only during the first 12 months that you have Medicare Part B. When you make your appointment, tell your doctor's office you want to schedule your "Welcome to Medicare" preventive visit.	$0

Mandatory Supplemental Dental Benefit DEN262

Coverage Description

You may receive the following non-Medicare covered routine dental-related services:

Deductible	**$0**	
Description of Benefit	**In-Network You Pay***	**Out-of-Network You Pay****
Preventive Services		
Exams – Frequency/Limitations – 2 procedure codes per calendar year		
Periodic oral exam - D0120	**0%**	**0%**
Comprehensive exam - D0150	**0%**	**0%**
Exams – Frequency/Limitations – 1 procedure code per calendar year		
Emergency diagnostic exam - D0140	**0%**	**0%**
Diagnostic Services – Frequency/Limitations – 1 procedure code every 3 calendar years		
Periodontal exam - D0180	**0%**	**0%**
Comprehensive exam - D0150	**0%**	**0%**
Bitewing X-rays – Frequency/Limitations – 1 procedure code per calendar year		
Bitewing x-rays - D0270, D0272, D0273, D0274	**0%**	**0%**
Intraoral X-rays (inside the mouth)– Frequency/Limitations – 1 procedure code per calendar year		
Periapical x-rays - D0220, D0230	**0%**	**0%**
Full Mouth or Panoramic X-rays – Frequency/Limitations – 1 procedure code every 3 calendar years		
Complete series - D0210	**0%**	**0%**
Panoramic film - D0330	**0%**	**0%**
Prophylaxis (Cleaning) – Frequency/Limitations – 2 procedure codes per calendar year		
Prophylaxis (cleaning) - D1110	**0%**	**0%**
Periodontal Maintenance – Frequency/Limitations – 4 procedure codes per calendar year		
Periodontal maintenance following periodontal therapy - D4910	**0%**	**0%**
Comprehensive Services		
Restorations (Fillings) – Amalgam and/or Composite – Frequency/Limitations – 1 procedure code per tooth per calendar year		
Amalgam (silver) – primary or permanent – D2140, D2150, D2160, D2161	**0%**	**0%**
Resin-based composite (white) – anterior (front) or posterior (back) – D2330, D2331, D2332, D2335, D2391, D2392, D2393, D2394	**0%**	**0%**
Extractions (Pulling Teeth) – Frequency/Limitations – Unlimited procedure codes per calendar year		
Extraction, erupted tooth, or exposed root – D7140, D7210	**0%**	**0%**
Restorative (Other Services) – Core Buildup or Prefabricated Post and Core – Frequency/Limitations – 1 procedure code per tooth per lifetime		
Core buildup – D2950	**0%**	**0%**
Prefabricated post and core – D2952, D2953, D2954, D2957	**0%**	**0%**



If you have questions, please call Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) at 866-274-5888, TTY (711), between 8 a.m. to 8 p.m., seven days a week, Oct. 1 – March 31 and Monday - Friday, April 1 – Sept. 30. The call is free. **For more information**, visit **Humana.com**.

Description of Benefit	In-Network You Pay*	Out-of-Network You Pay**
Scaling – Generalized Inflammation – Frequency/Limitations – 1 procedure code every 2 calendar years		
Scaling – moderate or severe gingival inflammation - D4346	**0%**	**0%**
Scaling and Root Planing – Frequency/Limitations – 1 procedure code every 2 calendar years, per quadrant		
Periodontal scaling and root planing – D4341, D4342	**0%**	**0%**
Endodontic Services – Frequency/Limitations – 1 procedure code per tooth per lifetime		
Root canal – D3310, D3320, D3330	**0%**	**0%**
Endodontic Retreatment – Frequency/Limitations – 1 procedure code per tooth per lifetime		
Retreatment of previous root canal therapy – D3346, D3347, D3348	**0%**	**0%**
Crowns – Frequency/Limitations – 1 procedure code per tooth per lifetime		
Crowns (not retainer crowns) – D2710, D2712, D2720, D2721, D2722, D2740, D2750, D2751, D2752, D2753, D2780, D2781, D2782, D2783, D2790, D2791, D2792, D2794	**0%**	**0%**
Onlay – D2542, D2543, D2544, D2642, D2643, D2644, D2662, D2663, D2664	**0%**	**0%**
Recementation of Crown – Frequency/Limitations – 1 procedure code every 5 calendar years		
Recement inlay, onlay or partial coverage restoration - D2910	**0%**	**0%**
Recement indirectly fabricated or prefabricated post and core - D2915	**0%**	**0%**
Recement crown - D2920	**0%**	**0%**
Bridges – Pontic – Frequency/Limitations – 1 procedure code every 5 calendar years		
Pontic crown – D6210, D6211, D6212, D6214, D6240, D6241, D6242, D6243, D6245	**0%**	**0%**
Bridges – Crown – Frequency/Limitations – 2 procedure codes every 5 calendar years		
Retainer crown – D6740, D6750, D6751, D6752, D6753, D6790, D6791, D6792, D6794	**0%**	**0%**
Recementation of Bridge – Frequency/Limitations – 1 procedure code every 5 calendar years		
Recement fixed partial denture (bridge) – D6930	**0%**	**0%**
Oral Surgery – Frequency/Limitations – 2 procedure codes per calendar year		
Oral surgery - D7220, D7230, D7240, D7250, D7284, D7285, D7286, D7287, D7288, D7310, D7311, D7320, D7321, D7412, D7450, D7451, D7460, D7461, D7509, D7510, D7961, D7962, D7963, D7970, D7971, D7972	**0%**	**0%**
Occlusal Adjustments (not covered if within six months of initial placement) – Frequency/Limitations – 1 procedure code every 3 calendar years		
Occlusal adjustment – limited – D9951	**0%**	**0%**



If you have questions, please call Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) at 866-274-5888, TTY (711), between 8 a.m. to 8 p.m., seven days a week, Oct. 1 – March 31 and Monday - Friday, April 1 – Sept. 30. The call is free. **For more information**, visit **Humana.com**.

Description of Benefit	In-Network You Pay*	Out-of-Network You Pay**
Pain Management – Frequency/Limitations – 2 procedure codes per calendar year		
Palliative treatment of dental pain– D9110	**0%**	**0%**
Anesthesia – Frequency/Limitations – As needed with covered codes per calendar year (in conjunction with extensive and/or complex procedures, subject to plan limitations and exclusions, subject to clinical review)		
Administration of analgesia, anxiolysis, inhalation of nitrous oxide – D9230	**0%**	**0%**
Administration of deep sedation/general anesthesia – D9222, D9223	**0%**	**0%**
Administration of intravenous moderate (conscious) sedation/ analgesia – D9239, D9243	**0%**	**0%**
Administration of non-intravenous moderate (conscious) sedation/ analgesia – D9246, D9247	**0%**	**0%**

Limitations and exclusions may apply. Submitted claims are subject to a review process which may include a clinical review and dental history to approve coverage. Dental benefits under this plan may not cover all ADA procedure codes. Any services received that are not listed will not be covered by the plan and will be the member's responsibility. Benefits are offered on a calendar year basis. Information regarding each plan is available at **Humana.com/sb**.

*In-network dentists have agreed to provide covered services at contracted rates (per the in-network fee schedules, or INFS). If a member visits a participating network dentist, the member cannot be billed for charges that exceed the negotiated fee schedule (but any applicable coinsurance payment still applies). Visiting an in-network provider may result in significant savings. The Mandatory Supplemental Dental benefits are provided through DentaQuest. The provider locator can be found at **Dentaquest.com/find-a-dentist**.

Out-of-network dentists have not agreed to provide services at contracted fees. **The out-of-network provider may bill the member for more than what the plan pays, even for services listed with no member cost share. Members are responsible for this difference between DentaQuest's reimbursement and the out-of-network provider's charges. This is known as balance billing. Benefits received out-of-network are subject to any in-network benefit maximums, limitations and/or exclusions. Members may be billed by the out-of-network provider for any amount greater than the payment made to the provider. Please see above for provider locator instructions. Network providers agree to bill DentaQuest directly. If a provider who is not in their network is not willing to bill them directly, you may have to pay upfront and submit a request for reimbursement.

How Payments to You or Your Dentist Are Calculated

For covered dental services, we will pay as follows:

- We will determine the total covered expense.
- We will review the covered expense against the maximum benefits allowed.

- We will pay the remaining expense to you or your dentist, minus any coinsurance you owe (the procedure you received may require you to pay a percentage of the cost).

For dental claim billing purposes, the "Date of Service" (DOS) is defined as follows:

- The date teeth are prepared for fixed bridges, crowns, inlays or onlays
- The date the impression or digital scan is made for dentures or partials
- The date the impression or digital scan of the abutment/implant is taken for implant crowns
- The date the pulp chamber of a tooth is opened for root canal therapy
- The date periodontal surgery is performed
- The date the service is performed for services not listed above

For dental conditions that have two or more possible treatments, Humana will cover the lowest cost treatment, as long as it is proven to provide satisfactory results. If you choose to receive a higher cost treatment, you will be responsible to pay for the difference.

Submitting Pretreatment Plans

If the dental care you need is expected to exceed **$300**, we suggest you or your dentist send a dental treatment plan for us to review ahead of time so that we can provide you with an estimate for services. The pretreatment plan should include:

1. A list of services you will receive, using American Dental Association terminology and codes.
2. Your dentist's written description of the proposed treatment.
3. X-rays that show your dental needs.
4. Itemized cost of the proposed treatment.
5. Any other diagnostic materials we request.

Mandatory Supplemental Hearing Benefit HER101

Coverage Description

To use your benefit, you must call NationsHearing at 1-888-742-8096 to schedule an appointment.

Description of Benefit	You pay
Routine hearing exam (1 per year)	**$0 Routine hearing**
Up to 2 prescription hearing aids every year (1 per ear per year). Benefit is limited to the NationsHearing Level 2 prescription hearing aids, which come in various brands and options. Select Level 2 prescription hearing aids are available in rechargeable style options. **You must see a NationsHearing provider to use this benefit. Call 1-888-742-8096 to schedule an appointment (TTY: 711).** • In-network hearing aid purchase includes: • 1 fitting appointment during first year following a hearing aid purchase with the original provider • 3 follow-up provider visits during first year following hearing aid purchase with the original provider • 60-day trial period • 3-year extended warranty • 3 years of batteries per non-rechargeable aid (up to 60 cells per ear per year) Benefit does not include or cover any of the following: • OTC hearing aids • Hearing aid accessories • Additional provider visits • Additional batteries (or batteries when a rechargeable hearing aid is purchased) • Costs associated with loss & damage warranty claims Costs associated with excluded items are the responsibility of the member and are not covered by the plan.	**$0** per Level 2 Aid

Copayments, coinsurances, and deductibles paid for supplemental benefits do not count toward your maximum out-of-pocket amount. These benefits are offered on a calendar year basis. Any amount unused at the end of the year will expire.

Mandatory Supplemental Benefit VIS611

Coverage Description

Vision benefit through Humana Integrated Vision Network

You may receive the following non-Medicare covered routine vision-related services:

Description of Benefit	In-Network You Pay
• Routine Eye Exam including refraction (1 per calendar year) by a **Humana Integrated Vision Network** optical provider **OR** • Refraction exam (1 per calendar year), instead of a routine eye exam, when completed at the same appointment as a Medicare covered comprehensive eye exam by a Humana network medical optical provider.	**$0*** **OR** **$0** for refraction exam in addition to the Medical Specialist cost-share for the medical exam
• Eyewear Benefit (1 per calendar year) at a Humana Medicare Insight Network optical provider • Any retail amount over **$300** toward the purchase of frame and a pair of lenses **OR** • Any retail amount over **$300** toward the purchase ofcontact lenses (conventional or disposable) Benefit does not include contact lens fitting. Ultraviolet protection, scratch-resistant coating, and other lens options may be applied toward the eyeglass allowance benefit. Benefit is applied toward the retail price. Member is responsible for any costs above the plan-approved amount. **The benefit can only be used one time. Any remaining benefit dollars do not "roll over" to a future purchase.**	Any retail amount over **$300**

*Your routine exam charge will not exceed **$0** at a **Humana Integrated Vision Network** optical provider. Please inform the network provider that you are part of the Humana Integrated Vision Network. NOTE: The network of providers for your supplemental vision benefits through Humana Integrated Vision Network may be different than the network of providers for the Medicare-covered vision benefits.

The provider locator for routine vision can be found at **Humana.com/FindCare** > Add zip code for Search as Guest > Vision > Medicare > Dual Fully/Highly Integrated (Medicare & Medicaid) > Select State.

Copayments, coinsurances, and deductibles paid for supplemental benefits do not count toward your maximum out-of-pocket amount.

These benefits are offered on a calendar year basis. Any amount unused at the end of the year will expire.

Dental Mandatory Supplemental Benefit Exclusions include, but not limited to, the following:

- Network dentists have agreed to provide services at contracted fees (the in-network fee schedules, or INFS).
- Services and American Dental Associate (ADA) codes that are not listed in the Dental Mandatory Supplemental Benefit grid are not covered.
- Member is responsible for any costs for services once the annual maximum has been reached.
- Your failure to keep an appointment with the dentist
- Charges for:
  - Any type of implant and all related services, including crowns or the prosthetic device attached to it
- Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
- Any service not specifically listed in the Coverage Information.
- Any service that is not eligible for benefits based upon clinical review; does not offer a favorable prognosis; does not have uniform professional endorsement; or is deemed to be experimental or investigational in nature.
- Orthodontic services.
- Cosmetic services including teeth whitening.
- Any expense incurred before your effective date or after the date this supplemental benefit terminates.
- General anesthesia or conscious sedation administered due, but not limited to, the following reasons are not covered:
  - Pain control unless a documented allergy to local anesthetic is provided;
  - Anxiety;
  - Fear of pain;
  - Pain management;
  - Emotional inability to undergo surgery.
- Copayments, coinsurances, and deductibles paid for supplemental benefits do not count toward your maximum out-of-pocket amount.

Hearing Mandatory Supplemental Benefit Exclusions include, but not limited to, the following:

- Over-the-counter (OTC) hearing aids.
- Any fees for exams, tests, evaluations or any services in excess of the stated maximums.

- Any expenses which are covered by Medicare or any other government program or insurance plan, or for which you are not legally required to pay.
- Services provided for clearance/consultation by a provider.
- Any refitting fees for lost or damaged hearing aids.
- Any fees for any services rendered by a non-network hearing aid provider. In-network hearing aid providers reserve the right to only service devices purchased from in-network providers.
- Hearing aids and provider visits to service hearing aids (except as specifically described in the Covered Benefits), ear molds, hearing aid accessories, warranty claim fees, and hearing aid batteries (beyond the covered limit)

Vision Mandatory Supplemental Benefit Exclusions include, but not limited to, the following:

- Any benefits received at a non-network optical provider.
- Refitting or change in lens design after initial fitting.
- Any expense arising from the completion of forms.
- Any service not specifically listed in your supplemental benefit.
- Orthoptic or vision training.
- Subnormal vision aids and associated testing.
- Aniseikonic lenses.
- Athletic or industrial lenses.
- Prisms (not covered with allowance, but may be available at a discounted rate off retail price; check with provider for details)
- Any service we consider cosmetic.
- Any expense incurred before your effective date or after the date this supplemental benefit terminates.
- Services provided by someone who ordinarily lives in your home or who is a family member.
- Charges exceeding the allowance for the service.
- Treatment resulting from any intentionally self-inflicted injury or bodily illness.
- Plano lenses.
- Medical or surgical treatment of eye, eyes or supporting structures.
- Non-prescription sunglasses.
- Two pair of glasses in lieu of bifocals.
- Services or materials provided by any other group benefit plans providing vision care.

- Corrective vision treatment of an experimental nature.
- Solutions and/or cleaning products for glasses or contact lenses.
- Non-prescription items.
- Costs associated with securing materials.
- Pre and post-operative services.
- Orthokeratology.
- Routine maintenance of materials.
- Artistically painted lenses.
- Any expenses incurred while you qualify for any workers' compensation or occupational disease act or law, whether or not you applied for coverage.
- Services that are:
    - Free or that you would not be required to pay for if you did not have this insurance, unless charges are received from and reimbursable to the U.S. government or any of its agencies as required by law.
    - Furnished by, or payable under, any plan or law through any government or any political subdivision (this does not include Medicare or Medicaid).
    - Furnished by any U.S. government-owned or operated hospital/institution/agency for any service connected with sickness or bodily injury.
- Any loss caused or contributed by war or any act of war, whether declared or not; any act of international armed conflict; or any conflict involving armed forces of any international authority.
- Your failure to keep an appointment.
- Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
- Prescription drugs or pre-medications, whether dispensed or prescribed.
- Any service that we determine is not a visual necessity; does not offer a favorable prognosis; does not have uniform professional endorsement; or is deemed to be experimental or investigational in nature.
- Replacement of lenses or eyeglass frames furnished under this supplemental benefit that are lost or broken, unless otherwise available under the supplemental benefit.
- Any examination or material required by an employer as a condition of employment or safety eyewear.
- Pathological treatment.
- Copayments, coinsurances, and deductibles paid for supplemental benefits do not count toward your maximum out-of-pocket amount.
- These benefits are offered on a calendar year basis. Any amount unused at the end of the year will expire.

The plan will not cover the excluded services listed above. Even if you receive the services at an emergency facility, the excluded services are still not covered.

E. Our plan's visitor or traveler benefits

The HMO Travel Benefit is available to you as a member of Humana Dual Integrated (HMO D-SNP). You can already access emergency and urgently needed care when outside the service area. However, when traveling within the United States, the HMO Travel Benefit enables you to receive plan covered services, including preventive care. Covered services must be provided by providers within the Nat'l Medicare HMO/SNP network. You may use "Find a Doctor" on Humana.com or contact Member Services for assistance in locating a network provider when using the HMO Travel Benefit. If you receive care from a provider within the Nat'l Medicare HMO/SNP network, you will pay the same in-network copay or coinsurance you would pay if you received care within your home service area.

If you are planning to travel outside of your service area and anticipate needing to use the HMO Travel benefit, it is recommended that you notify your primary care provider. It is also recommended that you check to see if the provider or providers you wish to see while traveling are in the Nat'l Medicare HMO/SNP network using "Find a Doctor" on Humana.com or contact Member Services for assistance.

F. Benefits covered outside of our plan

The Indiana PathWays for Aging program excludes some benefits from coverage under our plan. These benefits are available under traditional Medicaid or other waiver programs and are therefore excluded from our plan as described below. A member who is, or will be, receiving excluded services must be disenrolled from our plan to be eligible for the services. Excluded services are defined by the State as services that are not covered under Indiana Medicaid.

We don't cover the following services, but they're available through traditional Medicaid or other waiver programs.

- Traditional Medicaid Psychiatric Treatment in a State Hospital
- Intermediate Care Facilities for Individuals with Intellectual Disabilities
- Traumatic Brain Injury Waiver
- Community Integration and Habilitation Waiver
- Family Supports Waiver

G. Benefits not covered by our plan, Medicare, or Indiana PathWays for Aging

This section tells you about benefits excluded by our plan. "Excluded" means that we don't pay for these benefits. Medicare and Medicaid don't pay for them either.

The list below describes some services and items not covered by us under any conditions and some excluded by us only in some cases.

We don't pay for excluded medical benefits listed in this section (or anywhere else in this *Member Handbook*) except under specific conditions listed. Even if you get the services at an emergency facility, the plan won't pay for the services. If you think that our plan should pay for a service that isn't covered, you can request an appeal. For information about appeals, refer to **Chapter 9** of this *Member Handbook*.

In addition to any exclusions or limitations described in the Benefits Chart, our plan doesn't cover the following items and services:

- services considered not "reasonable and medically necessary", according Medicare and Indiana PathWays for Aging standards, unless we list these as covered services
- experimental medical and surgical treatments, items, and drugs, unless Medicare, a Medicare-approved clinical research study, or our plan covers them. Refer to **Chapter 3** of this *Member Handbook* for more information on clinical research studies. Experimental treatment and items are those that aren't generally accepted by the medical community.
- surgical treatment for morbid obesity, except when medically necessary and Medicare pays for it
- a private room in a hospital, except when medically necessary
- private duty nurses
- personal items in your room at a hospital or a nursing facility, such as a telephone or television
- full-time nursing care in your home
- fees charged by your immediate relatives or members of your household
- elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary
- cosmetic surgery or other cosmetic work, unless it's needed because of an accidental injury or to improve a part of the body that isn't shaped right. However, we pay for reconstruction of a breast after a mastectomy and for treating the other breast to match it
- chiropractic care, other than manual manipulation of the spine consistent with coverage guidelines
- routine foot care, except as described in Podiatry services in the Benefits Chart in **Section D**
- orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease
- supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease
- reversal of sterilization procedures and non-prescription contraceptive supplies
- naturopath services (the use of natural or alternative treatments)
- services provided to veterans in Veterans Affairs (VA) facilities. However, when a veteran gets emergency services at a VA hospital and the VA cost-sharing is more than the cost-sharing under our plan, we'll reimburse the veteran for the difference. You're still responsible for your cost-sharing amounts.

- cosmetic surgery or other cosmetic work, unless it's needed because of an accidental injury or to improve a part of the body that isn't shaped right. However, we pay for reconstruction of a breast after a mastectomy and for treating the other breast to match it
- chiropractic care, other than manual manipulation of the spine consistent with coverage guidelines
- radial keratotomy, LASIK surgery, and other low-vision aids.
- reversal of sterilization procedures
- naturopath services (the use of natural or alternative treatments)
- services provided to veterans in Veterans Affairs (VA) facilities. However, when a veteran gets emergency services at a VA hospital and the VA cost sharing is more than the cost-sharing under our plan, we'll reimburse the veteran for the difference. You're still responsible for your cost-sharing amounts.

Genetic/ Molecular Testing without successful completion of a Molecular Diagnostic Services Program (MolDX®) Technical Assessment

- Genetic/ Molecular Tests analyze things like DNA, RNA, proteins, or other biological markers in the body. If your doctor talks to you about one of these tests, make sure you understand whether it is covered by your plan. Genetic/ molecular tests that are not FDA approved must be evaluated and approved with a technical assessment (TA) by Palmetto GBA as part of the MolDX program, to be covered by Humana and the Centers for Medicare and Medicaid Services (CMS).
- CMS requires that the TA must demonstrate the test's clinical utility in that it improves patient outcomes or changes physician management decisions and is also a valid test with proven clinical validity, and analytical validity.
- Only genetic/molecular testing that have a successfully completed TA will be considered for coverage. A complete list is available on the DEX® Diagnostics Exchange Registry.
- You can learn more about the medical necessity requirements of coverable genetic/ molecular testing at CMS.gov and Humana.com/coveragepolicies.
- Please confirm with your provider if the genetic/molecular testing in question is on the DEX® Diagnostics Exchange Registry.

Chapter 5: Getting your outpatient drugs

Introduction

This chapter explains rules for getting your outpatient drugs. These are drugs that your provider orders for you that you get from a pharmacy or by mail-order. They include drugs covered under Medicare Part D and Indiana PathWays for Aging. **Chapter 6** of this *Member Handbook* tells you what you pay for these drugs. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

We also cover the following drugs, although they're not discussed in this chapter:

- **Drugs covered by Medicare Part A**. These generally include drugs given to you while you're in a hospital or nursing facility.
- **Drugs covered by Medicare Part B**. These include some chemotherapy drugs, some drug injections given to you during an office visit with a doctor or other provider, and drugs you're given at a dialysis clinic. To learn more about what Medicare Part B drugs are covered, refer to the Benefits Chart in **Chapter 4** of this *Member Handbook*.
- In addition to the plan's Medicare Part D and medical benefits coverage, your drugs may be covered by Original Medicare if you're in Medicare hospice. For more information, please refer to **Chapter 5, Section F3** "In a Medicare-certified hospice program."

Rules for our plan's outpatient drug coverage

We usually cover your drugs as long as you follow the rules in this section.

You must have a provider (doctor, dentist, or other prescriber) write your prescription, which must be valid under applicable state law. This person often is your primary medical provider (PMP).

Your prescriber must **not** be on Medicare's Exclusion or Preclusion Lists.

You generally must use a network pharmacy to fill your prescription. (Refer to **Section A1** for more information). Or you can fill your prescription through the plan's mail-order service.

Your prescribed drug must be on our plan's *List of Covered Drugs*. We call it the *"Drug List"* for short (Refer to **Section B** of this chapter.)

- If it isn't on the *Drug List*, we may be able to cover it by giving you an exception.
- Refer to **Chapter 9, Section F** of this *Member Handbook*, to learn about asking for an exception.

Your drug must be used for a medically accepted indication. This means that use of the drug is either approved by the Food and Drug Administration (FDA) or supported by certain medical references. Your prescriber may be able to help identify medical references to support the requested use of the prescribed drug.

For Indiana PathWays for Aging drugs that may not be designated by CMS as less than effective or identical, related, or similar to less than effective drug; and not specifically excluded from coverage by Indiana Medicaid.



If you have questions, please call Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) at 866-274-5888, TTY (711), between 8 a.m. to 8 p.m., seven days a week, Oct. 1 – March 31 and Monday - Friday, April 1 – Sept. 30. The call is free. **For more information**, visit **Humana.com**.

Your drug may require approval from our plan based on certain criteria before we'll cover it. (Refer to Section C in this chapter.)

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A. Getting your prescriptions filled

A1. Filling your prescription at a network pharmacy

In most cases, we pay for prescriptions only when filled at any of our network pharmacies. A network pharmacy is a drug store that agrees to fill prescriptions for our plan members. You may use any of our network pharmacies. (Refer to **Section A8** for information about when we cover prescriptions filled at out-of-network pharmacies.)

To find a network pharmacy, refer to the *Provider and Pharmacy Directory*, visit our website or contact Member Services. Some network pharmacies provide preferred cost-sharing, which may be lower than the cost-sharing at a pharmacy that offers standard cost-sharing. The *Provider and Pharmacy Directory* will tell you which network pharmacies offer preferred cost-sharing.

A2. Using your Member ID Card when you fill a prescription

To fill your prescription, **show your Member ID Card** at your network pharmacy. The network pharmacy bills us for our share of the cost of your covered drug. You may need to pay the pharmacy a copay when you pick up your prescription.

If you don't have your Member ID Card with you when you fill your prescription, ask the pharmacy to call us to get the necessary information, or you can ask the pharmacy to look up your plan enrollment information.

If the pharmacy can't get the necessary information, you may have to pay the full cost of the prescription when you pick it up. Then you can ask us to pay you back for our share. **If you can't pay for the drug, contact Member Services right away.** We'll do everything we can to help.

- To ask us to pay you back, refer to **Chapter 7** of this *Member Handbook*.
- If you need help getting a prescription filled, contact Member Services or your care coordinator.

A3. What to do if you change your network pharmacy

If you change pharmacies and need a prescription refill, you can either ask to have a new prescription written by a provider or ask your pharmacy to transfer the prescription to the new pharmacy if there are any refills left.

If you need help changing your network pharmacy, contact Member Services or your care coordinator.

A4. What to do if your pharmacy leaves the network

If the pharmacy you use leaves our plan's network, you will need to find a new network pharmacy.

To find a new network pharmacy, refer to the *Provider and Pharmacy Directory*, visit our website, or contact Member Services or your care coordinator.

A5. Using a specialized pharmacy

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

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care facility, such as a nursing facility.
    - Usually, long-term care facilities have their own pharmacies. If you're a resident of a long-term care facility, we make sure you can get the drugs you need at the facility's pharmacy.
    - If your long-term care facility's pharmacy isn't in our network, or you have any difficulty getting your drugs in a long-term care facility, contact Member Services.
- Pharmacies that serve the Indian Health Service/Tribal/Urban Indian Health Program. Except in emergencies, only Native Americans or Alaska Natives may use these pharmacies.
- Pharmacies that dispense drugs restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. (Note: This scenario should happen rarely.) To find a specialized pharmacy, refer to the *Provider and Pharmacy Directory*, visit our website, or contact Member Services or your care coordinator.

To find a specialized pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website, or contact Member Services or your care coordinator.

A6. Using mail-order services to get your drugs

For certain kinds of drugs, you can use our plan's network mail-order services. Generally, drugs available through mail-order are drugs that you take on a regular basis for a chronic or long-term medical condition. Drugs available through our plan's mail-order service are marked as mail-order drugs in our *Drug List*.

Our plan's mail-order service allows you to order at least a 30-day supply of the drug and no more than a 100-day supply.

Filling prescriptions by mail

To get order forms and information about filling your prescriptions by mail, call Member Services at the numbers at the bottom of the page.

Usually, a mail-order prescription arrives within 10 business days from when your prescriptions are received. When you plan to use a mail-order pharmacy, it's a good precaution to ask your doctor to write two prescriptions for your drugs: one you'll send for ordering by mail, and one you can fil in person at an in-network pharmacy if your mail order doesn't arrive on time. That way, you won't have a gap in your medication if your mail order is delayed. If you have trouble filling your prescription at an in-network pharmacy while waiting for mail order, please contact your prescriber's office.

Mail-order processes

Mail-order service has different procedures for new prescriptions it gets from you, new prescriptions it gets directly from your provider's office, and refills on your mail-order prescriptions.

1. **New prescriptions the pharmacy gets from you**

   The pharmacy automatically fills and delivers new prescriptions it gets from you.

2. **New prescriptions the pharmacy gets directly from your provider's office**

   The pharmacy automatically fills and delivers new prescriptions it gets from health care providers, without checking with you first, if:

   - You used mail-order services with our plan in the past, **or**
   - You sign up for automatic delivery of all new prescriptions you get directly from health care providers. You may ask for automatic delivery of all new prescriptions at any time by calling Member Services.

If you get a prescription automatically by mail that you don't want, and you weren't contacted to find out if you wanted it before it shipped, you may be eligible for a refund.

If you used mail-order in the past and don't want the pharmacy to automatically fill and ship each new prescription, contact us by calling Member Services at 866-274-5888 (TTY:711). Member Services is available seven days a week, Oct. 1 – March 31 and Monday-Friday, April 1 – Sept. 30, 8 a.m. – 8 p.m., local time.

If you never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy contacts you each time it gets a new prescription from a health care provider to find out if you want the medication filled and shipped immediately.

- This gives you an opportunity to make sure the pharmacy is delivering the correct drug (including strength, amount, and form) and, if necessary, allows you to cancel or delay the order before you're billed and it's shipped.
- Respond each time the pharmacy contacts you, to let them know what to do with the new prescription and to prevent any delays in shipping.

To opt out of automatic deliveries of new prescriptions you get directly from your health care provider's office, contact us by calling Member Services at the numbers at the bottom of the page.

3. Refills on mail-order prescriptions

For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we start to process your next refill automatically when our records show you should be close to running out of your drug.

- The pharmacy contacts you before shipping each refill to make sure you need more medication, and you can cancel scheduled refills if you have enough medication or your medication has changed.
- If you choose not to use our auto refill program, contact your pharmacy 14 days before your current prescription will run out to make sure your next order is shipped to you in time.

- To opt out of our program that automatically prepares mail-order refills, contact us by calling Member Services at the numbers at the bottom of the page.

Let the pharmacy know the best ways to contact you so they can reach you to confirm your order before shipping. Please contact us by calling Member Services at the numbers at the bottom of the page.

A7. Getting a long-term supply of drugs

You can get a long-term supply of maintenance drugs on our plan's *Drug List*. Maintenance drugs are drugs you take on a regular basis, for a chronic or long-term medical condition.

Some network pharmacies allow you to get a long-term supply of maintenance drugs. The *Provider and Pharmacy Directory* tells you which pharmacies can give you a long-term supply of maintenance drugs. You can also call Member Services for more information.

You can use our plan's network mail-order services to get a long-term supply of maintenance drugs. Refer to **Section A6** of this chapter, to learn about mail-order services.

A8. Using a pharmacy not in our plan's network

Generally, we pay for drugs filled at an out-of-network pharmacy only when you aren't able to use a network pharmacy. We have network pharmacies outside of our service area where you can get prescriptions filled as a member of our plan. In these cases, check with Member Services first to find out if there's a network pharmacy nearby.

We will pay for prescriptions filled at an out-of-network pharmacy in the following cases:

- If the prescriptions are connected with emergency care that the plan pays for
- If the prescriptions are connected with urgently needed care that the plan pays for when you cannot get to a network provider
- If you are in a declared disaster area and need to refill your prescription

A9. Paying you back if you pay for a prescription

If you must use an out-of-network pharmacy, you must generally pay the full cost instead of a copay when you get your prescription. You can ask us to pay you back for our share of the cost. You may be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost we would cover at an in-network pharmacy

To learn more about this, refer to **Chapter 7, Section A** of this *Member Handbook*.

B. Our plan's *Drug List*

We have a *List of Covered Drugs*. We call it the "*Drug List*" for short.

We select the drugs on the *Drug List* with the help of a team of doctors and pharmacists. The *Drug List* also tells you the rules you need to follow to get your drugs.

We generally cover a drug on our plan's *Drug List* when you follow the rules we explain in this chapter.

B1. Drugs on our *Drug List*

Our *Drug List* includes drugs covered under Medicare Part D, as well as certain injections and infusions, prescription and over-the-counter (OTC) drugs, pharmacy supplements, and other specified products covered under Indiana PathWays for Aging.

Our *Drug List* includes brand name drugs, generic drugs, and biological products (which may include biosimilars).

A brand name drug is a drug sold under a trademarked name owned by the drug manufacturer. Biological products are drugs that are more complex than typical drugs. On our *Drug List*, when we refer to "drugs" this could mean a drug or a biological product.

Generic drugs have the same active ingredients as brand name drugs. Biological products have alternatives called biosimilars. Generally, generic drugs and biosimilars work just as well as brand name or original biological products and usually cost less. There are generic drug substitutes available for many brand name drugs and biosimilar alternatives for some original biological products. Some biosimilars are interchangeable biosimilars and, depending on state law, may be substituted for the original biological product at the pharmacy without needing a new prescription, just like generic drugs can be substituted for brand name drugs.

Refer to **Chapter 12** for definitions of the types of drugs that may be on the *Drug List*.

Our plan also covers certain OTC drugs and products. Some OTC drugs cost less than prescription drugs and work just as well. For more information, call Member Services.

B2. How to find a drug on our *Drug List*

To find out if a drug you are taking is on our *Drug List*, you can:

- Visit the plan's website at **Humana.com**. The *Drug List* on the website is always the most current one.
- Call Member Services to find out if a drug is on our *Drug List* or to ask for a copy of the list.
- Use our "Real Time Benefit Tool" at **Humana.com** to search for drugs on the Drug List to get an estimate of what you'll pay and if there are alternative drugs on the Drug List that could treat the same condition. You can also call Member Services.

B3. Drugs not on our *Drug List*

We don't cover all drugs.

- Some drugs aren't on our *Drug List* because the law doesn't allow us to cover those drugs.
- In other cases, we decided not to include a drug on our *Drug List*.
- In some cases, you may be able to get a drug that isn't on our *Drug List*. For more information go to **Chapter 9**.

Our plan doesn't pay for the kinds of drugs described in this section. These are called **excluded drugs**. If you get a prescription for an excluded drug, you may need to pay for it yourself. If you think we should pay for an excluded drug because of your case, you can make an appeal. Refer to Chapter 9 of this *Member Handbook* for more information about appeals.

Here are three general rules for excluded drugs:

1. Our plan's outpatient drug coverage (which includes Medicare Part D and Indiana PathWays for Aging drugs) can't pay for a drug that Medicare Part A or Medicare Part B already covers. Our plan covers drugs covered under Medicare Part A or Medicare Part B for free, but these drugs aren't considered part of your outpatient drug benefits.
2. Our plan can't cover a drug purchased outside the United States and its territories.
3. Use of the drug must be approved by the FDA or supported by certain medical references as a treatment for your condition. Your doctor or other provider may prescribe a certain drug to treat your condition, even though it wasn't approved to treat the condition. This is called "off-label use." Our plan usually doesn't cover drugs prescribed for off-label use.

Also, by law, Medicare or Indiana PathWays for Aging can't cover the types of drugs listed below.

- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for the treatment of anorexia, weight loss or weight gain
- Outpatient drugs made by a company that says you must have tests or services done only by them

B4. *Drug List* cost-sharing tiers

Every drug on our *Drug List* is in one of five tiers. A tier is a group of drugs of generally the same type (for example, brand name, generic, or OTC drugs). In general, the higher the cost-sharing tier, the higher your cost for the drug.

- Cost-Sharing Tier 1 - Preferred Generic: Generic or brand drugs that are available at the lowest cost-share for this plan.
- Cost-Sharing Tier 2 - Generic: Generic or brand drugs that the plan offers at a higher cost to you than Tier 1 Preferred Generic drugs.
- Cost-Sharing Tier 3 - Preferred Brand: Generic or brand drugs that the plan offers at a lower cost to you than Tier 4 Non-Preferred Drug drugs.
- Cost-Sharing Tier 4 - Non-Preferred Drug: Generic or brand drugs that the plan offers at a higher cost to you than Tier 3 Preferred Brand drugs.

- Cost-Sharing Tier 5 - Specialty Tier: Some injectables and other high-cost drugs.

To find out which cost-sharing tier your drug is in, look for the drug on our *Drug List*.

Chapter 6, of this *Member Handbook* tells the amount you pay for drugs in each tier.

C. Limits on some drugs

For certain drugs, special rules limit how and when our plan covers them. Generally, our rules encourage you to get a drug that works for your medical condition and is safe and effective. When a safe, lower-cost drug works just as well as a higher-cost drug, we expect your provider to prescribe the lower-cost drug.

Note that sometimes a drug may appear more than once in our *Drug List*. This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your provider, and different restrictions may apply to the different versions of the drugs (for example, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid.)

If there's a special rule for your drug, it usually means that you or your provider must take extra steps for us to cover the drug. For example, your provider may have to tell us your diagnosis or provide results of blood tests first. If you or your provider thinks our rule shouldn't apply to your situation, ask us to use the coverage decision process to make an exception. We may or may not agree to let you use the drug without taking extra steps.

To learn more about asking for exceptions, refer to **Chapter 9** of this *Member Handbook*.

1. **Limiting use of a brand-name drug or original biological products when a generic version or interchangeable biosimilar is available**

   Generally, a generic drug or interchangeable biosimilar works the same as a brand name drug or original biological product and usually costs less. In most cases, if there's a generic or interchangeable biosimilar version of a brand name drug or original biological product available, our network pharmacies give you the generic or interchangeable biosimilar version.

   - We usually don't pay for the brand name drug or original biological product when there's an available generic version.
   - However, if your provider told us the medical reason that the generic drug or interchangeable biosimilar won't work for you or wrote "No substitutions" on your prescription for a brand name drug or original biological product or told us the medical reason that the generic drug, interchangeable biosimilar, or other covered drugs that treat the same condition won't work for you, then we cover the brand name drug.
   - Your copay may be greater for the brand name drug or original biological product than for the generic drug or interchangeable biosimilar.

2. **Getting plan approval in advance**

   For some drugs, you or your prescriber must get approval from our plan before you fill your prescription. This is called prior authorization. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you don't get approval, we may not cover the drug. Call

Member Services at the number at the bottom of the page or on our website at **Humana.com/PAL** for more information about prior authorization.

3. **Trying a different drug first**

   In general, we want you to try lower-cost drugs that are as effective before we cover drugs that cost more. For example, if Drug A and Drug B treat the same medical condition, and Drug A costs less than Drug B, we may require you to try Drug A first.

   If Drug A doesn't work for you, then we cover Drug B. This is called step therapy. Call Member Services at the number at the bottom of the page or on our website at **Humana.com/PAL** for more information about step therapy.

4. **Quantity limits**

   For some drugs, we limit the amount of the drug you can have. This is called a quantity limit. For example, if it's normally considered safe to take only one pill per day for a certain drug, we might limit how much of a drug you can get each time you fill your prescription.

To find out if any of the rules above apply to a drug you take or want to take, check our *Drug List*. For the most up-to-date information, call Member Services or check our website at **Humana.com/PAL**. If you disagree with our coverage decision based on any of the above reasons you may request an appeal. Please refer to **Chapter 9** of this *Member Handbook*.

D. Reasons your drug might not be covered

We try to make your drug coverage work well for you, but sometimes a drug might not be covered in the way that you would like. For example:

- Our plan doesn't cover the drug you want to take. The drug may not be on our *Drug List*. We may cover a generic version of the drug, but not the brand name version you want to take. A drug may be new and we haven't yet reviewed it for safety and effectiveness yet.
- Our plan covers the drug, but there are special rules or limits on coverage. As explained in the section above, some drugs our plan covers have rules that limit their use. In some cases, you or your prescriber may want to ask us for an exception.
- The drug is covered, but in a cost-sharing tier that makes your cost more expensive than you think it should be.

There are things you can do we don't cover a drug the way you want us to cover it.

D1. Getting a temporary supply

In some cases, we can give you a temporary supply of a drug when the drug isn't on our *Drug List* or is limited in some way. This gives you time to talk with your provider about getting a different drug or ask the plan to cover the drug.

To get a temporary supply of a drug, you must meet the two rules below:

1. The drug you've been taking:
   - is no longer on our *Drug List* **or**
   - was never on our *Drug List* **or**
   - is now limited in some way.
2. You must be in one of these situations:
   - You were in our plan last year.
     - We cover a temporary supply of your drug during the first 90 days of the calendar year.
     - This temporary supply is for up to 30 days.
     - If your prescription is written for fewer days, we allow multiple refills to provide up to a maximum of 30 days of medication. You must fill the prescription at a network pharmacy.
     - Long-term care pharmacies may provide your drug in small amounts at a time to prevent waste.
   - You're new to the plan.
     - We will cover a temporary supply of your drug **during the first 90 days of your membership in our plan**.
     - This temporary supply is for up to 30 days.
     - If your prescription is written for fewer days, we allow multiple refills to provide up to a maximum of 30 days of medication. You must fill the prescription at a network pharmacy.
     - Long-term care pharmacies may provide your drug in small amounts at a time to prevent waste.
   - You've been in our plan for more than 90 days, live in a long-term care facility, and need a supply right away.
     - We will cover one 31-day supply, or less if your prescription is written for fewer days. This is in addition to the temporary supply above.
     - Transition supply for current members with changes in treatment setting
       - Throughout the plan year, you may have a change in your treatment setting due to the level of care you require. Such transitions include:
         - Members who are discharged from a hospital or skilled-nursing facility to a home setting
         - Members who are admitted to a hospital or skilled-nursing facility from a home setting
         - Members who transfer from one skilled-nursing facility to another and are served by a different pharmacy
         - Members who end their skilled-nursing facility Medicare Part A stay (where payments include all pharmacy charges) and who need to now use their Part D plan benefit
         - Members who give up hospice status and revert back to standard Medicare Part A and B

coverage

- Members discharged from chronic psychiatric hospitals with highly individualized drug regimens

D2. Asking for a temporary supply

To ask for a temporary supply of a drug, call Member Services.

When you get a temporary supply of a drug, talk to your provider as soon as possible to decide what to do when your supply runs out. Here are your choices:

- Change to another drug.

  Our plan may cover a different drug that works for you. Call Member Services to ask for a list of drugs that treat the same medical condition. The list can help your provider find a covered drug that might work for you.

  OR

- Ask for an exception.

  You and your provider can ask us to make an exception. For example, you can ask us to cover a drug that isn't on our *Drug List* or ask us to cover the drug without limits. If your provider says you have a good medical reason for an exception, they can help you ask for one.

D3. Asking for an exception

If a drug you take will be taken off our *Drug List* or limited in some way next year, we allow you to ask for an exception before next year.

- We tell you about any change in the coverage for your drug next year. Ask us to make an exception and cover the drug for next year the way you would like.
- We answer your request for an exception within 72 hours after we get your request (or your prescriber's supporting statement).
- If we approve your request, we'll authorize coverage for the drug before the change takes effect.

To learn more about asking for an exception, refer to **Chapter 9** of this *Member Handbook*.

If you need help asking for an exception, contact Member Services or your care coordinator.

E. Changes in coverage for your drugs

Most changes in drug coverage happen on January 1, but we may add or remove drugs on our *Drug List* during the year. We may also change our rules about drugs. For example, we may:

- Decide to require or not require prior authorization (PA) for a drug. (permission from us before you can get a drug).
- Add or change the amount of a drug you can get (quantity limits).

- Add or change step therapy restrictions on a drug (you must try one drug before we cover another drug).
- Replace an original biological product with an interchangeable biosimilar version of the biological product.

We must follow Medicare requirements before we change our plan's *Drug List.* For more information on these drug rules, refer to **Section C.**

If you take a drug that we covered at the **beginning** of the year, we generally won't remove or change coverage of that drug **during the rest of the year** unless:

- a new, cheaper drug comes on the market that works as well as a drug on our *Drug List* now, **or**
- we learn that a drug isn't safe, **or**
- a drug is removed from the market.

What happens if coverage changes for a drug you're taking?

To get more information on what happens when our *Drug List* changes, you can always:

- Check our current *Drug List* online at **Humana.com or**
- Call Member Services at the number at the bottom of the page to check our current *Drug List*.

Changes we may make to the Drug List that affect you during the current plan year

Some changes to the *Drug List* will happen immediately. For example:

- A new generic drug becomes available. Sometimes, a new generic drug or biosimilar comes on the market that works as well as a brand name drug or original biological product on the *Drug List* now. When that happens, we may remove the brand name drug and add the new generic drug, but your cost for the new drug will stay the same or will be lower.

  When we add the new generic drug, we may also decide to keep the brand name drug on the list but change its coverage rules or limits.

  - We may not tell you before we make this change, but we'll send you information about the specific change we made once it happens.
  - You or your provider can ask for an "exception" from these changes. We'll send you a notice with the steps you can take to ask for an exception. Please refer to **Chapter 9** of this *Handbook* for more information on exceptions.

Removing unsafe drugs and other drugs that are taken off the market. Sometimes a drug may be found unsafe or taken off the market for another reason. If this happens, we may immediately take it off our *Drug List.* If you're taking the drug, we'll send you a notice after we make the change. If you are notified, contact your prescribing doctor.

We may make other changes that affect the drugs you take. We tell you in advance about these other changes to our *Drug List*. These changes might happen if:

- The FDA provides new guidance or there are new clinical guidelines about a drug.

When these changes happen, we:

- Tell you at least 30 days before we make the change to our *Drug List* **or**
- Let you know and give you a 30-day supply of the drug after you ask for a refill.

This gives you time to talk to your doctor or other prescriber. They can help you decide:

- If there's a similar drug on our *Drug List* you can take instead **or**
- If you should ask for an exception from these changes to continue covering the drug or the version of the drug you've been taking.

To learn more about asking for exceptions, refer to **Chapter 9** of this *Member Handbook*.

Changes to the Drug List that don't affect you during this plan year

We may make changes to drugs you take that aren't described above and don't affect you now. For such changes, if you're taking a drug we covered at the **beginning** of the year, we generally don't remove or change coverage of that drug **during the rest of the year.**

For example, if we remove a drug you're taking increase what you pay for the drug, or limit its use, then the change doesn't affect your use of the drug or what you pay for the drug for the rest of the year.

If any of these changes happen for a drug you're taking (except for the changes noted in the section above), the change won't affect your use until January 1 of the next year.

We won't tell you above these types of changes directly during the current year. You'll need to check the *Drug List* for the next plan year (when the list is available during the open enrollment period) to see if there are any changes that will impact you during the next plan year.

F. Drug coverage in special cases

F1. In a hospital or a skilled nursing facility for a stay that our plan covers

If you're admitted to a hospital or skilled nursing facility for a stay our plan covers, we generally cover the cost of your drugs during your stay. You won't pay a copay. Once you leave the hospital or skilled nursing facility, we cover your drugs as long as the drugs meet all of our coverage rules.

To learn more about drug coverage and what you pay, refer to **Chapter 6** of this *Member Handbook*.

F2. In a long-term care facility

Usually, a long-term care facility, such as a nursing facility, has its own pharmacy or a pharmacy that supplies drugs for all of their residents. If you live in a long-term care facility, you may get your drugs through the facility's pharmacy if it's part of our network.

Check your *Provider and Pharmacy Directory* to find out if your long-term care facility's pharmacy is part of our network. If isn't or if you need more information, contact Member Services.

F3. In a Medicare-certified hospice program

Drugs are never covered by both hospice and our plan at the same time.

- You may be enrolled in a Medicare hospice and require certain drugs (e.g., pain, anti-nausea drugs, laxative, or anti-anxiety drugs) that your hospice doesn't cover because it isn't related to your terminal prognosis and conditions. In that case, our plan must get notification from the prescriber or your hospice provider that the drug is unrelated before we can cover the drug.
- To prevent delays in getting any unrelated drugs that our plan should cover, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

If you leave hospice, our plan covers all of your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, take documentation to the pharmacy to verify that you left hospice.

Refer to earlier parts of this chapter that tell about drugs our plan covers. Refer to **Chapter 4** of this *Member Handbook* for more information about the hospice benefit.

G. Programs on drug safety and managing drugs

G1. Programs to help you use drugs safely

Each time you fill a prescription, we look for possible problems, such as drug errors or drugs that:

- may not be needed because you take another similar drug that does the same thing
- may not be safe for your age or gender
- could harm you if you take them at the same time
- have ingredients that you are or may be allergic to
- may be an error in the amount (dosage)
- have unsafe amounts of opioid pain medications

If we find a possible problem in your use of drugs, we work with your provider to correct the problem.

G2. Programs to help you manage your drugs

Our plan has a program to help members with complex health needs. In such cases, you may be eligible to get services, at no cost to you, through a medication therapy management (MTM) program. This program is voluntary and free. This program helps you and your provider make sure that your medications are working to improve your health. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all of your medications and talk with you about:

- how to get the most benefit from the drugs you take
- any concerns you have, like medication costs and drug reactions
- how best to take your medications

- any questions or problems you have about your prescription and over-the-counter medication

Then, they'll give you:

- A written summary of this discussion. The summary has a medication action plan that recommends what you can do for the best use of your medications.
- A personal medication list that includes all medications you take, how much you take, and when and why you take them.
- Information about safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your prescriber about your action plan and medication list.

- Take your action plan and medication list to your visit or anytime you talk with your doctors, pharmacists, and other health care providers.
- Take your medication list with you if you go to the hospital or emergency room.

MTM programs are voluntary and free to members who qualify. If we have a program that fits your needs, we enroll you in the program and send you information. If you don't want to be in the program, let us know, and we'll take you out of it.

If you have questions about these programs, contact Member Services or your care coordinator.

G3. Drug management program (DMP) to help members safely use opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP).

If you use opioid medications that you get from several prescribers or pharmacies or if you had a recent opioid overdose, we may talk to your prescriber to make sure your use of opioid medications is appropriate and medically necessary. Working with your prescriber, if we decide your use of prescription opioid or benzodiazepine medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may include:

- Requiring you to get all prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain prescriber(s)
- Limiting the amount of opioid or benzodiazepine medications we'll cover for you

If we plan on limiting how you get these medications or how much you can get, we'll send you a letter in advance. The letter will tell you if we'll limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only from a specific provider or pharmacy.

You'll have a chance to tell us which prescribers or pharmacies you prefer to use and any information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we'll send you another letter that confirms the limitations.

If you think we made a mistake, you disagree with our decision or the limitation, you and your prescriber can make an appeal. If you appeal, we'll review your case and give you a new decision. If we continue to deny any part of your appeal related to limitations that apply to your access to medications, we'll automatically send your case to an Independent Review Organization (IRO). (To learn more about appeals and the IRO, refer to **Chapter 9** of this *Member Handbook*.)

The DMP may not apply to you if you:

- have certain medical conditions, such as cancer or sickle cell disease,
- are getting hospice, palliative, or end-of-life care, **or**
- live in a long-term care facility.

Chapter 6: What you pay for your Medicare and Indiana PathWays for Aging drugs

Introduction

This chapter tells what you pay for your outpatient drugs. By "drugs," we mean:

- Medicare Part D drugs, **and**
- Drugs and items covered under Medicaid, **and**

Because you're eligible for Indiana PathWays for Aging, you get Extra Help from Medicare to help pay for your Medicare Part D drugs. We sent you a separate insert, called the "*Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*" (also known as the "*Low Income Subsidy Rider*" or the *LIS Rider*"), which tells you about your drug coverage. If you don't have this insert, please call Member Services and ask for the "*LIS Rider*."

Extra Help is a Medicare program that helps people with limited incomes and resources reduce Medicare Part D drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy," or "LIS."

Other key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

To learn more about drugs, you can look in these places:

- Our *List of Covered Drugs*.
  - We call this the "*Drug List*." It tells you:
    - which drugs we pay for
    - which of the five tiers each drug is in
    - if there are any limits on the drugs
  - If you need a copy of our *Drug List*, call Member Services. You can also find the most current copy of our *Drug List* on our website at **Humana.com**.
- **Chapter 5** of this *Member Handbook*.
  - It tells how to get your outpatient drugs through our plan.
  - It includes rules you need to follow. It also tells which types of drugs our plan doesn't cover.
  - When you use the plan's "Real Time Benefit Tool" to look up drug coverage (refer to **Chapter 5, Section B2**), the cost shown is an estimate of the out-of-pocket costs you're expected to pay. You can call Member Services for more information.

- Our *Provider and Pharmacy Directory*:
  - In most cases, you must use a network pharmacy to get your covered drugs. Network pharmacies are pharmacies that agree to work with us.
  - The *Provider and Pharmacy Directory* lists our network pharmacies. Refer to **Chapter 5** of this *Member Handbook* for more information about network pharmacies.

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A. *The Explanation of Benefits* (EOB)

Our plan keeps track of your drug costs and the payments you make when you get prescriptions at the pharmacy. We track two types of costs:

- Your **out-of-pocket costs.** This is the amount of money you, or others on your behalf, pay for your prescriptions. This includes what you paid when you got a covered Part D drug, any payments for your drugs made by family or friends, any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).

- Your **total drug costs**. This is the total of all payments made for your covered Part D drugs. It includes what our plan paid, and what other programs or organizations paid for your covered Part D drugs

When you get drugs through our plan, we'll send you a summary called the *Explanation of Benefits*. We call it the EOB for short. The EOB isn't a bill. The EOB has more information about the drugs you take such as increases in price and other drugs with lower cost-sharing that may be available. You can talk to your prescriber about these lower cost options. The EOB includes:

- **Information for the month.** The summary tells what drugs you got for the previous month. It shows the total drug costs, what we paid, and what you and others paid for you.
- **Totals for the year since January 1.** This shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This is the total price of the drug and changes in the drug price since the first fill for each prescription claim of the same quantity.
- **Lower cost alternatives.** When applicable, information about other available drugs with lower cost sharing for each prescription.

We offer coverage of drugs not covered under Medicare.

- Payments made for these drugs don't count towards your total out-of-pocket costs.
- We also pay for some over-the-counter drugs. You don’t have to pay anything for these drugs.
- To find out which drugs our plan covers, refer to our *Drug List*. In addition to the drugs covered under Medicare, some prescription and over-the-counter drugs are covered under Indiana PathWays for Aging. These drugs are included in the *Drug List*.

B. How to keep track of your drug costs

To keep track of your drug costs and the payments you make, we use records we get from you and from your pharmacy. Here is how you can help us:

1. Use your Member ID Card.

Show your Member ID Card every time you get a prescription filled. This helps us know what prescriptions

you fill and what you pay.

2. **Make sure we have the information we need.**

   Give us copies of receipts for covered drugs that you paid for. You can ask us to pay you back for our share of the cost of the drug.

   Here are examples of when you should give us copies of your receipts:

   - When you buy a covered drug at a network pharmacy at a special price or use a discount card that isn't part of our plan's benefit.
   - When you pay a copay for drugs that you get under a drug maker's patient assistance program.
   - When you buy covered drugs at an out-of-network pharmacy.
   - When you pay the full price for a covered drug under special circumstances.

   For more information about asking us to pay you back for our share of the cost of the drug, refer to **Chapter 7** of this *Member Handbook*.

3. **Send us information about the payments others make for you.**

   Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and most charities count toward your out-of-pocket costs. This can help you qualify for catastrophic coverage. When you reach the Catastrophic Coverage Stage, our plan pays all of the costs of your Medicare Part D drugs for the rest of the year.

4. **Check the EOBs we send you.**

   When you get an EOB in the mail, make sure it is complete and correct.

   - **Do you recognize the name of each pharmacy?** Check the dates. Did you get drugs that day?
   - **Did you get the drugs listed?** Do they match those listed on your receipts? Do the drugs match what your doctor prescribed?

B1. What if you find mistakes on this summary?

If something is confusing or doesn't seem right on this EOB, please call us at Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) Member Services.

B2. What about possible fraud?

If this summary shows drugs you're not taking or anything else that seems suspicious to you, please contact us.

- Call us at Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) Member Services.
- Or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free.

- Call Department of Family Resources at 800-403-0864 M-F from 8 a.m-4:30 p.m Select option 5 when prompted, then enter your zip code.
    - FAX: 317-234-2244
    - Email: ReportFraud@fssa.IN.gov
    - Fraud Reporting Mailing Address: FSSA Compliance Division, Room E-414 402 W. Washington St. Indianapolis, IN 46204

If you think something is wrong or missing, or if you have any questions, call Member Services. Keep these EOBs. They're an important record of your drug expenses.

C. Drug Payment Stages for Medicare Part D drugs

There are two payment stages for your Medicare Part D drug coverage under our plan. How much you pay for each prescription depends on your level of Extra Help and which stage you're in when you get a prescription filled or refilled. These are the two stages:

Stage 1: Initial Coverage Stage	**Stage 2: Catastrophic Coverage Stage**
During this stage, we pay part of the costs of your drugs, and you pay your share. Your share is called the copay. You begin in this stage when you fill your first prescription of the year.	During this stage, we pay all of the costs of your drugs through December 31. You begin this stage when you've paid a certain amount of out-of-pocket cost.

D. Stage 1: The Initial Coverage Stage

During the Initial Coverage Stage, we pay a share of the cost of your covered drugs, and you pay your share. Your share is called the copay. The copay depends on the cost-sharing tier the drug is in and where you get it.

Cost-sharing tiers are groups of drugs with the same copay. Every drug on our plan's *Drug List* is in one of five cost-sharing tiers. In general, the higher the tier number, the higher the copay. To find the cost-sharing tiers for your drugs, refer to our *Drug List*.

- Cost-Sharing Tier 1 - Preferred Generic: Generic or brand drugs that are available at the lowest cost-share for this plan. The copay is **$0.**
- Cost-Sharing Tier 2 - Generic: Generic or brand drugs that the plan offers at a higher cost to you than Tier 1 Preferred Generic drugs. The copay is **$0.**
- Cost-Sharing Tier 3 - Preferred Brand: Generic or brand drugs that the plan offers at a lower cost to you than Tier 4 Non-Preferred Drug drugs. The copay is **$0-$14.40**, depending on your income.
- Cost-Sharing Tier 4 - Non-Preferred Drug: Generic or brand drugs that the plan offers at a higher cost to you than Tier 3 Preferred Brand drugs. The copay is **$0-$14.40**, depending on your income.

- Cost-Sharing Tier 5 - Specialty Tier: Some injectables and other high-cost drugs. The copay is **$0-$14.40**, depending on your income.

D1. Your pharmacy choices

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

- A network retail pharmacy **or**
- An out-of-network pharmacy. In limited cases, we cover prescriptions filled at out- of-network pharmacies. Refer to **Chapter 5** of this *Member Handbook* to find out when we do that.
- Our plan's mail-order pharmacy.

To learn more about these choices, refer to **Chapter 5**, of this *Member Handbook* and to our *Provider and Pharmacy Directory*.

D2. Getting a long-term supply of a drug

For some drugs, you can get a long-term supply (also called an "extended supply") when you fill your prescription. A long-term supply is up to a 100-day supply.

For details on where and how to get a long-term supply of a drug, refer to **Chapter 5** of this *Member Handbook* or our plan's *Provider and Pharmacy Directory*.

D3. What you pay

During the Initial Coverage Stage, you may pay a copay each time you fill a prescription. If your covered drug costs less than the copay, you pay the lower price.

Contact Member Services to find out how much your copay is for any covered drug.

Your share of the cost when you get a one-month or long-term supply of a covered drug from:

	A network pharmacy A one-month or up to a 100-day supply	**Our plan's mail-order service** A one-month or up to a 100-day supply	**A network long-term care pharmacy** Up to a 31-day supply	**An out-of-network pharmacy*** Up to a 30-day supply. Coverage is limited to certain cases. Refer to **Chapter 5** of this *Member Handbook* for details.
Cost-sharing Tier 1 Preferred Generic	$0 copay	$0 copay	$0 copay	$0 copay
Cost-sharing Tier 2 Generic	$0 copay	$0 copay	$0 copay	$0 copay

	A network pharmacy A one-month or up to a 100-day supply	**Our plan's mail-order service** A one-month or up to a 100-day supply	**A network long-term care pharmacy** Up to a 31-day supply	**An out-of-network pharmacy*** Up to a 30-day supply. Coverage is limited to certain cases. Refer to **Chapter 5** of this *Member Handbook* for details.
Cost-sharing Tier 3 Preferred Brand	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40
Cost-sharing Tier 4 Non-Preferred Drug	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40
Cost-sharing Tier 5 Specialty Tier	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40	Copays for drugs may vary based on the level of Extra Help you get. For generic or brand drugs treated like generics: $0, $1.65, or $5.80 For brand drugs: $0, $5, or $14.40

*You pay the in-network cost share (listed in the out-of-network cost-sharing column) plus the difference between the in-network cost and the out-of-network cost for covered prescription drugs received from a non-network pharmacy. **A long term supply is not available for drugs in Tier 5.**

The drug costs shown are for members who qualify for Medicare's Extra Help program. If you no longer receive Extra Help, you may pay more for your prescriptions. You will receive a letter with your new drug costs.

For information about which pharmacies can give you long-term supplies, refer to our *Provider and Pharmacy Directory.*

D4. End of the Initial Coverage Stage

The Initial Coverage Stage ends when your total out-of-pocket costs reach **$2,400.** At that point, the Catastrophic Coverage Stage begins. We cover all your drug costs from then until the end of the year.

Your EOB helps you keep track of how much you've paid for your drugs during the year. We let you know if you reach the **$2,400** limit. Many people don't reach it in a year.

E. Stage 2: The Catastrophic Coverage Stage

When you reach the out-of-pocket limit of **$2,400** for your drugs, the Catastrophic Coverage Stage begins. You stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, you pay nothing for your Part D covered drugs.

F. Your drug costs if your doctor prescribes less than a full month's supply

Usually, you pay a copay to cover a full month's supply of a covered drug. However, your doctor can prescribe less than a month's supply of drugs.

- There may be times when you want to ask your doctor about prescribing less than a month's supply of a drug (for example, when you're trying a drug for the first time).
- If your doctor agrees, you don't pay for the full month's supply for certain drugs.

When you get less than a month's supply of a drug, the amount you pay is based on the number of days of the drug that you get. We calculate the amount you pay per day for your drug (the "daily cost-sharing rate") and multiply it by the number of days of the drug you get.

- Here's an example: Let's say the copay for your drug for a full month's supply (a 30-day supply) is $1.35. This means that the amount you pay for your drug is less than $0.05 per day. If you get a seven days' supply of the drug, your payment is less than $.05 per day multiplied by seven days, for a total payment less than $0.35.
- Daily cost-sharing allows you to make sure a drug works for you before you pay for an entire month's supply.
- You can also ask your provider to prescribe less than a full month's supply of a drug to help you:

- Better plan when to refill your drugs,
- Coordinate refills with other drugs you take so you can take fewer trips to the pharmacy.

G. What you pay for Part D vaccines

Important Message About What You Pay for Vaccines: Some vaccines are considered medical benefits and are covered under Medicare Part B. Other vaccines are considered Medicare Part D drugs. You can find these vaccines listed in our *Drug List*. Our plan covers most adult Medicare Part D vaccines at no cost to you. Refer to our plan's *Drug List* or contact Member Services for coverage and cost sharing details about specific vaccines.

There are two parts to our coverage of Medicare Part D vaccines:

1. The first part of coverage is for the cost of the vaccine itself.
2. The second part is for the cost of giving you the vaccine. For example, sometimes you may get the vaccine as a shot given to you by your doctor.

G1. What you need to know before you get a vaccine

We recommend that you call Member Services if you plan to get a vaccine.

- We can tell you about how our plan covers your vaccine and explain your share of the cost.
- We can tell you how to keep your costs down by using network pharmacies and providers. Network pharmacies and providers agree to work with our plan. A network provider who works with us to ensure that you have no upfront costs for a Medicare Part D vaccine.

G2. What you pay for a vaccine covered by Medicare Part D

What you pay for a vaccine depends on the type of vaccine (what you're being vaccinated for).

- Some vaccines are considered health benefits rather than drugs. These vaccines are covered at no cost to you. To learn about coverage of these vaccines, refer to the Benefits Chart in **Chapter 4** of this *Member Handbook*.
- Other vaccines are considered Medicare Part D drugs. You can find these vaccines on our plan's *Drug List*. You may have to pay a copay for Medicare Part D vaccines. If the vaccine is recommended for adults by an organization called the **Advisory Committee on Immunization Practices (ACIP)** then the vaccine will cost you nothing.

Here are three common ways you might get a Medicare Part D vaccine.

1. You get the Medicare Part D vaccine and your shot at a network pharmacy.
   - For most adult Part D vaccines, you'll pay nothing.
   - For other Part D vaccines, you pay nothing **or** a copay for the vaccine.

2. You get the Medicare Part D vaccine at your doctor's office, and your doctor gives you the shot.
    - You pay nothing ***or*** a copay to the doctor for the vaccine.
    - Our plan pays for the cost of giving you the shot.
    - The doctor's office should call our plan in this situation so we can make sure they know you only have to pay nothing ***or*** a copay for the vaccine.
3. You get the Medicare Part D vaccine medication at a pharmacy, and you take it to your doctor's office to get the shot.
    - For most adult Part D vaccines, you'll pay nothing for the vaccine itself.
    - For other Part D vaccines, you pay nothing ***or*** a copay for the vaccine.
    - Our plan pays for the cost of giving you the shot.

Chapter 7: Asking us to pay a bill you got for covered services or drugs

Introduction

This chapter tells you how and when to send us a bill to ask for payment. It also tells you how to make an appeal if you don't agree with a coverage decision. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

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A. Asking us to pay for your services or drugs

Our network providers must bill the plan for your covered services and drugs after you get them. A network provider is a provider who works with the health plan.

We don't allow Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) providers to bill you for these services or drugs. We pay our providers directly, and we protect you from any charges.

If you get a bill for the full cost of health care or drugs, don't pay the bill and send the bill to us. To send us a bill, refer to Section B.

- If we cover the services or drugs, we'll pay the provider directly.
- If we cover the services or drugs and you already paid more than your share of the cost, it's your right to be paid back.
    - If you paid for services covered by Medicare, we'll pay you back.
    - If you paid for services covered by Indiana PathWays for Aging we can't pay you back, but the provider will. Member Services or your care coordinator and/or ombudsperson. can help you contact the provider's office. Refer to the bottom of the page for the Member Services phone number.
- If we don't cover the services or drugs, we'll tell you.

Contact Member Services or your care coordinator if you have any questions. If you don't know what you should've paid, or if you get a bill and you don't know what to do about it, we can help. You can also call if you want to tell us information about a request for payment you already sent to us.

Examples of times when you may need to ask us to pay you back or to pay a bill you got include:

1. **When you get emergency or urgently needed health care from an out-of-network provider**

   Ask the provider to bill us.

   - If you pay the full amount when you get the care, ask us to pay you back for our share of the cost. Send us the bill and proof of any payment you made.
   - You may get a bill from the provider asking for payment that you think you don't owe. Send us the bill and proof of any payment you made.
       - If the provider should be paid, we'll pay the provider directly.
       - If you have already paid more than your share of the cost for the Medicare services, we'll figure out how much you owed and pay you back for our share of the cost.

2. **When a network provider sends you a bill**

   Network providers must always bill us. It's important to show your Member ID Card when you get any services or prescriptions. But sometimes they make mistakes and ask you to pay for your services or more than your share of the costs. **Call Member Services or your care coordinator at the number at the bottom of this page if you get any bills**.

- As a plan member, you only pay the copay when you get services we cover. We don't allow providers to bill you more than this amount. This is true even if we pay the provider less than the provider charged for a service. Even if we decide not to pay for some charges, you still don't pay them.
- Whenever you get a bill from a network provider, that you think is more than you should pay, send us the bill. We'll contact the provider directly and take care of the problem.
- If you already paid a bill from a network provider for Medicare-covered services, but feel you paid too much, send us the bill and proof of any payment you made. We'll pay you back for your covered services **or** for the difference between the amount you paid and the amount you owed under our plan.

3. If you're retroactively enrolled in our plan

Sometimes your enrollment in the plan can be retroactive. (This means that the first day of your enrollment has passed. It may have even been last year.)

- If you were enrolled retroactively and you paid a bill after the enrollment date, you can ask us to pay you back.
- Send us the bill and proof of any payment you made.

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

If you use an out-of-network pharmacy, you pay the full cost of your prescription.

- In only a few cases, we'll cover prescriptions filled at out-of-network pharmacies. Send us a copy of your receipt when you ask us to pay you back for our share of the cost.
- Refer to **Chapter 5** of this *Member Handbook*, to learn more about out-of-network pharmacies.
- We may not pay you back the difference between what you paid for the drug at the out-of-network pharmacy and the amount that we'd pay at an in-network pharmacy.

5. When you pay the full Medicare Part D prescription cost because you don't have your Member ID Card with you

If you don't have your Member ID Card with you, you can ask the pharmacy to call us or look up your plan enrollment information.

- If the pharmacy can't get the information right away, you may have to pay the full prescription cost yourself or return to the pharmacy with your Member ID Card.
- Send us a copy of your receipt when you ask us to pay you back for our share of the cost.
- We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

6. When you pay the full Medicare Part D prescription cost for a drug that's not covered

You may pay the full prescription cost because the drug isn't covered.

- The drug may not be on our *List of Covered Drugs (Drug List)* on our website, or it may have a requirement or restriction that you don't know about or don't think applies to you. If you decide to get

the drug, you may need to pay the full cost.

- If you don't pay for the drug but think we should cover it, you can ask for a coverage decision (refer to **Chapter 9** of this *Member Handbook*).
- If you and your doctor or other prescriber think you need the drug right away (within 24 hours), you can ask for a fast coverage decision (refer to **Chapter 9** of this *Member Handbook*).

- Send us a copy of your receipt when you ask us to pay you back. In some cases, we may need to get more information from your doctor or other prescriber to pay you back for our share of the cost of the drug. We may not pay you back the full cost you paid if the price you paid is higher than our negotiated price for the prescription.

When you send us a request for payment, we review it and decide whether the service or drug should be covered. This is called making a "coverage decision." If we decide the service or drug should be covered, we will pay for our share of the cost of it.

If we deny your request for payment, you can appeal our decision. To learn how to make an appeal, refer to **Chapter 9** of this *Member Handbook*.

B. Sending us a request for payment

Send us your bill and proof of any payment you made for Medicare services. Proof of payment can be a copy of the check you wrote or a receipt from the provider. **It's a good idea to make a copy of your bill and receipts for your records.** You can ask your care coordinator for help. You must send your information to us within 365 days of the date you received the Medicare medical service, item. You must send your information to us within 36 months of the date you received the Medicare Pharmacy and/or Part D service, item, or drug. You must send your information to us within 365 days of the date you received the Indiana PathWays for Aging covered service, item or drug.

To make sure you give us all the information we need to decide, you can fill out our claim form to ask for payment.

- You aren't required to use the form, but it helps us process the information faster.
- You can get the form on our website **Humana.com**, or you can call Member Services and ask for the form.

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

Humana Claims
PO Box 14169
Lexington, KY 40512-4601
- OR -
Fax to 888-599-2730

C. Coverage decisions

When we get your request for payment, we make a coverage decision. This means that we decide if our plan covers your service, item, or drug. We also decide the amount of money, if any, you must pay.

- We'll let you know if we need more information from you.
- If we decide that our plan covers the service, item, or drug and you followed all the rules for getting it, we'll pay our share of the cost for it. If you already paid for the service or drug, we'll mail you a check for our share of the cost. If you paid the full cost of a drug, you might not be reimbursed the full amount you paid (for example, if you got a drug at an out-of-network pharmacy or if the cash price you paid is higher than our negotiated price). If you haven't paid, we'll pay the provider directly.

Chapter 3 of this *Member Handbook*, explains the rules for getting your services covered. **Chapter 5** of this *Member Handbook*, explains the rules for getting your Medicare Part D drugs covered.

- If we decide not to pay for our share of the cost of the service or drug, we'll send you a letter with the reasons. The letter also explains your rights to make an appeal.
- To learn more about coverage decisions, refer to **Chapter 9 Section E.**

D. Appeals

If you think we made a mistake in turning down your request for payment, you can ask us to change our decision. This is called "making an appeal." You can also make an appeal if you don't agree with the amount we pay.

The formal appeals process has detailed procedures and deadlines. To learn more about appeals, refer to **Chapter 9** of this *Member Handbook*.

- To make an appeal about getting paid back for a health care service, refer to **Section F**.
- To make an appeal about getting paid back for a drug, refer to **Section G**.

Chapter 8: Your rights and responsibilities

Introduction

This chapter includes your rights and responsibilities as a member of our plan. We must honor your rights. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

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A. Your right to get services and information in a way that meets your needs

We must ensure **all** services, both clinical and non-clinical, are provided to you in a culturally competent and accessible manner including for those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. We must also tell you about our plan's benefits and your rights in a way that you can understand. We must tell you about your rights each year that you're in our plan.

- To get information in a way that you can understand, call your care coordinator or Member Services. Our plan has free interpreter services available to answer questions in different languages.
- Our plan can also give you materials in languages other than English including Spanish and Burmese and in formats such as large print, braille, or audio. To get materials in one of these alternative formats, please call Member Services or write to Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) PO Box 14169, Lexington, KY 40512-4601.
    - *You can make a standing request to get materials, now and in the future, in a language other than English by calling Member Services at the number at the bottom of the page.*
    - *We will keep your preferred language other than English and/or alternate format for future mailings and communications.*
    - *You will not need to make a separate request each time,* ***and***
    - *Call Member Services if you want to change your standing request.*

If you have trouble getting information from our plan because of language problems or a disability and you want to file a complaint, call:

- Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- You can also file a complaint with Indiana Family and Social Services Administration (FSSA) at 800-403-0864, TTY 711.
- Office for Civil Rights at 1-800-368-1019. TTY users should call 1-800-537-7697.

B. Our responsibility for your timely access to covered services and drugs

You have rights as a member of our plan

- You have the right to choose a primary medical provider (PMP) in our network. A network provider is a provider who works with us. You can find more information about what types of providers may act as a PMP and how to choose a PMP in **Chapter 3** of this *Member Handbook*.
    - Call your care coordinator or Member Services or go to the *Provider and Pharmacy Directory* to learn more about network providers and which doctors are accepting new patients.
- We **don't** require you to get referrals.
- You have the right to get covered services from network providers within a reasonable amount of time.

- This includes the right to get timely services from specialists.
- If you can't get services within a reasonable amount of time, we must pay for out-of-network care.

- You have the right to get emergency services or care that's urgently needed without prior authorization (PA).
- You have the right to get your prescriptions filled at any of our network pharmacies without long delays.
- You have the right to know when you can use an out-of-network provider. To learn about out-of-network providers, refer to **Chapter 3** of this *Member Handbook*.

Chapter 9 of this *Member Handbook* tells what you can do if you think you aren't getting your services or drugs within a reasonable amount of time. It also tells what you can do if we denied coverage for your services or drugs and you don't agree with our decision.

C. Our responsibility to protect your personal health information (PHI)

We protect your PHI as required by federal and state laws.

Your PHI includes the personal information you gave us when you enrolled in our plan. It also includes your medical records and other medical and health information.

You have rights when it comes to your information and controlling how your PHI is used. We give you a written notice that tells about these rights and explains how we protect the privacy of your PHI. The notice is called the "Notice of Privacy Practice."

C1. How we protect your PHI

We make sure that no unauthorized people look at or change your records.

Except for the cases noted below, we don't give your PHI to anyone not providing your care or paying for your care. If we do, we must get written permission from you first. You, or someone legally authorized to make decisions for you, can give written permission.

Sometimes we don't need to get your written permission first. These exceptions are allowed or required by law:

- We must release PHI to government agencies checking on our plan's quality of care.
- We must release PHI by court order.
- We must give Medicare your PHI including information about your Medicare Part D drugs. If Medicare releases your PHI for research or other uses, they do it according to federal laws. Indiana PathWays for Aging may disclose your information without your permission for purposes of treatment, payment, health care operations or when required by law to do so.

C2. Your right to look at your medical records

- You have the right to look at your medical records and to get a copy of your records. We may charge

you a fee for making a copy of your medical records.

- You have the right to ask us to update or correct your medical records. If you ask us to do this, we work with your health care provider to decide whether the changes should be made.
- You have the right to know if and how we share your PHI with others for any purposes that aren't routine.

If you have questions or concerns about the privacy of your PHI, call Member Services.

Insurance ACE

Notice of Privacy Practices

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

The privacy of your personal and health information is important. You do not need to do anything unless you have a request or complaint.

This Notice of Privacy Practices applies to all entities that are part of the Insurance ACE, an Affiliated Covered Entity under HIPAA. The ACE is a group of legally separate covered entities that are affiliated and have designated themselves as a single covered entity for purposes of HIPAA. A complete list of the members of the ACE is available at https://huma.na/insuranceace.

We may change our privacy practices and the terms of this notice at any time, as allowed by law, including information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

What is nonpublic personal or health information?

Nonpublic personal or health information includes both medical information and personal information, like your name, address, telephone number, Social Security number, account numbers, payment information, or demographic information. The term “information” in this notice includes any nonpublic personal and health information. This includes information created or received by a healthcare provider or health plan. The information relates to your physical or mental health or condition, providing healthcare to you, or the payment for such healthcare.

How do we collect information about you?

We collect information about you and your family when you complete applications and forms. We also collect information from your dealings with us, our affiliates, or others. For example, we may receive information about you from participants in the healthcare system, such as your doctor or hospital, as well as from employers or plan administrators, credit bureaus, and the Medical Information Bureau.

What information do we receive about you?

The information we receive may include such items as your name, address, telephone number, date of

birth, Social Security number, premium payment history, and your activity on our website. This also includes information regarding your medical benefit plan, your health benefits, and health risk assessments.

How do we protect your information?

We have a responsibility to protect the privacy of your information in all formats including electronic, and oral information. We have administrative, technical, and physical safeguards in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our employees about our privacy program and procedures

How do we use and disclose your information?

We use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services

We have the right to use and disclose your information:

- To a doctor, a hospital, or other healthcare provider so you can receive medical care.
- For payment activities, including claims payment for covered services provided to you by healthcare providers and for health plan premium payments.
- For healthcare operation activities, including processing your enrollment, responding to your inquiries, coordinating your care, improving quality, and determining premiums.
- For performing underwriting activities. However, we will not use any results of genetic testing or ask questions regarding family history.
- To your plan sponsor to permit them to perform, plan administration functions such as eligibility, enrollment and disenrollment activities. We may share summary level health information about you with your plan sponsor in certain situations. For example, to allow your plan sponsor to obtain bids from other health plans. Your detailed health information will not be shared with your plan sponsor. We will ask your permission, or your plan sponsor must certify they agree to maintain the privacy of your information.
- To contact you with information about health-related benefits and services, appointment reminders, or treatment alternatives that may be of interest to you. If you have opted out, we will not contact you.
- To your family and friends if you are unavailable to communicate, such as in an emergency.

- To your family and friends, or any other person you identify. This applies if the information is directly relevant to their involvement with your health care or payment for that care. For example, if a family member or a caregiver calls us with prior knowledge of a claim, we may confirm if the claim has been received and paid.
- To provide payment information to the subscriber for Internal Revenue Service substantiation.
- To public health agencies, if we believe that there is a serious health or safety threat.
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence.
- In response to a court or administrative order, subpoena, discovery request, or other lawful process.
- For law enforcement purposes, to military authorities and as otherwise required by law.
- To help with disaster relief efforts.
- For compliance programs and health oversight activities.
- To fulfill our obligations under any workers' compensation law or contract.
- To avert a serious and imminent threat to your health or safety or the health or safety of others.
- For research purposes in limited circumstances and provided that they have taken appropriate measures to protect your privacy.
- For procurement, banking, or transplantation of organs, eyes, or tissue.
- To a coroner, medical examiner, or funeral director.

Additional restriction on use and disclosure for specific types of information:

- Some federal and state laws may restrict the use and disclosure of certain sensitive health information such as: Substance Use Disorder; Biometric Information; Child or Adult Abuse or Neglect, including Sexual Assault; Communicable Diseases; Genetic Information; HIV/AIDS; Mental Health; Reproductive Health; and Sexually Transmitted Diseases.
- Reproductive Health Information: We will not use or disclose information to conduct an investigation into identifying (or the attempt to impose liability against) any person for the act of seeking, obtaining, providing, or facilitating lawful reproductive health care. In response to a government agency's (or other person's) request for information that might be related to reproductive health care, the person making the request must provide a signed attestation that the purpose of the request does not violate the prohibition on disclosing reproductive health care information.

Will we use your information for purposes not described in this notice?

We will not use or disclose your information for any reason that is not described in this notice, without your written permission. You may cancel your permission at any time by notifying us in writing.

The following uses and disclosures will require your written permission:

- Most uses and disclosures of psychotherapy notes
- Marketing purposes
- Sale of personal and health information

What do we do with your information when you are no longer a member?

Your information may continue to be used for purposes described in this notice. This includes when you do not obtain coverage through us. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

What are my rights concerning my information?

We are committed to responding to your rights request in a timely manner.

- Access – You have the right to review and obtain a copy of your information that may be used to make decisions about you. You also may receive a summary of this health information. As required under applicable law, we will make this personal information available to you or to your designated representative.
- Adverse Underwriting Decision – If we decline your application for insurance, you have the right to be provided a reason for the denial.
- Alternate Communications – To avoid a life- threatening situation, you have the right to receive your information in a different manner or at a different place. We will accommodate your request if it is reasonable.
- Amendment – You have the right to request correction of any of this personal information through amendment or deletion. Within 60 business days of receipt of your written request, we will notify you of our amendment or deletion of the information in dispute, or of our refusal to make such correction after further investigation.
- If we refuse to amend or delete the information in dispute, you have the right to submit to us a written statement of the reasons for your disagreement with our assessment of the information in dispute and what you consider to be the correct information. We shall make such a statement accessible to any and all parties reviewing the information in dispute.*
- Disclosure – You have the right to receive a listing of instances in which we or our business associates have disclosed your information. This does not apply to treatment, payment, health plan operations, and certain other activities. We maintain this information and make it available to you for six years. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee.
- Notice – You have the right to request and receive a written copy of this notice any time.
- Restriction – You have the right to ask to limit how your information is used or disclosed. We are not required to agree to the limit, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted limitation.

If I believe that my privacy has been violated, what should I do?

If you believe that your privacy has been violated you may file a complaint with us by calling us at 866-861-2762 any time.

You may also submit a written complaint to the U.S. Department of Health and Human Services, Office for Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You can also e-mail your complaint to OCRComplaint@hhs.gov. If you elect to file a complaint, your benefits will not be affected and we will not punish or retaliate against you in any way.

We support your right to protect the privacy of your personal and health information.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, in our office, and on our web site.

How do I exercise my rights or obtain a copy of this notice?

All of your privacy rights can be exercised by obtaining the applicable forms. You may obtain any of the forms by:

- Contacting us at 866-861-2762
- Accessing our website at **Humana.com** and going to the Privacy Practices link
- Send completed request form to:
  Humana Inc.
  Privacy Office 003/10911
  101 E. Main Street
  Louisville, KY 40202

* This right applies only to our Massachusetts residents in accordance with state regulations.

D. Our responsibility to give you information

As a member of our plan, you have the right to get information from us about our plan, our network providers, and your covered services.

If you don't speak English, we have interpreter services to answer questions you have about our plan. To get an interpreter, call Member Services. This is a free service to you. You may contact Member Services to

request plan materials in any language. Please note that our automated phone system may answer your call after hours, during weekends and holidays. Please leave your name and telephone number, and we'll call you back by the end of the next business day. Visit **MyHumana.com** for 24-hour access to information such as claims history, eligibility and Humana's Drug List. There you can also use the physician finder and get health news and information. We can also give you information in large print, braille, or audio. You can request alternative formats by calling Member Services.

If you want information about any of the following, call Member Services.

- How to choose or change plans
- Our plan, including:
  - financial information
  - how plan members have rated us
  - the number of appeals made by members
  - how to leave our plan
- Our network providers and our network pharmacies, including:
  - how to choose or change primary medical providers
  - qualifications of our network providers and pharmacies
  - how we pay providers in our network
- Covered services and drugs, including:
  - services (refer to **Chapters 3 and 4** of this *Member Handbook*) and drugs (refer to **Chapters 5 and 6** of this *Member Handbook*) covered by our plan
  - limits to your coverage and drugs
  - rules you must follow to get covered services and drugs
- Why something isn't covered and what you can do about it (refer to **Chapters 9** of this *Member Handbook*), including asking us to:
  - put in writing why something isn't covered
  - change a decision we made
  - pay for a bill you got

E. Inability of network providers to bill you directly

Doctors, hospitals, and other providers in our network can't make you pay for covered services. They also can't balance bill or charge you if we pay for less than the amount the provider charged. To learn what to do if a network provider tries to charge you for covered services, refer to **Chapter 7** of this *Member Handbook*.

F. Your right to leave our plan

No one can make you stay in our plan if you don't want to.

- You have the right to get most of your health care services through Original Medicare or another Medicare Advantage (MA) plan.
- You can get your Medicare Part D drug benefits from a drug plan or from another MA plan.
- Refer to **Chapter 10** of this *Member Handbook*:
  - For more information about when you can join a new MA or drug benefit plan.
  - For information about how you'll get your Indiana PathWays for Aging benefits if you leave our plan.

G. Your right to make decisions about your health care

You have the right to full information from your doctors and other health care providers to help you make decisions about your health care.

G1. Your right to know your treatment options and make decisions

Your providers must explain your condition and your treatment choices in a way that you can understand. You have the right to:

- **Know your choices.** You have the right to be told about all treatment options.
- **Know the risks.** You have the right to be told about any risks involved. We must tell you advance if any service or treatment is part of a research experiment. You have the right to refuse experimental treatments.
- **Get a second opinion.** You have the right to use another doctor before deciding on treatment.
- **Say no.** You have the right to refuse any treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to. You have the right to stop taking a prescribed drug. If you refuse treatment or stop taking a prescribed drug, we'll not drop you from our plan. However, if you refuse treatment or stop taking a drug, you accept full responsibility for what happens to you.
- **Ask us to explain why a provider denied care.** You have the right to get an explanation from us if a provider denied care that you think you should get.
- **Ask us to cover a service or drug that we denied or usually don't cover.** This is called a coverage decision. **Chapter 9** of this *Member Handbook* tells how to ask us for a coverage decision.

G2. Your right to say what you want to happen if you can't make health care decisions for yourself

Advance Directives

Advance directives are instructions you give about your future medical care in case there is a time you can't

speak or make decisions for yourself. By having an Advance Directive in place this will note takeaway your right to decide your current health care choices. The Advance Directive also allows you to name a person to make decision on your health care. They help your family and physician understand your wishes. With advance directives, you can:

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

Advance directives are only used if you can’t speak for yourself. It does not take away your right to make a difference choice if you later become able to speak for yourself. You can make an advance directive by:

- Talking to your doctor and family
- Choosing someone to speak or decide for you, known as a health care respresentative
- Create a Power of Attorney and/or Living Will

Advance Directives

- Health Care Representative
- Living Will Declaration or Life-Prolonging Procedures Declaration
- Organ and tissue donation
- Out of Hospital Do Not Resuscitate Declaration and Order Physician Orders for Scope of Treatment (POST)
- Power of Attorney
- Psychiatric advance directives

For more information on Advance Directives and to find forms available to you, please visit Indiana Health Care Quality Resource Center https://www.in.gov.isdh/25880.htm.

Sometimes people are unable to make health care decisions for themselves. Before that happens to you, you can:

- Fill out a written form **giving someone the right to make health care decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how to handle your health care if you become unable to make decisions for yourself including care you **don’t** want.

The legal document you use to give your directions is called an "advanced directive." There are different types of advance directives and different names for them. Examples are a living will and a power of attorney for health care.

You aren’t required to have an advance directive, but you can. Here’s what to do if you want to use an advance directive:

- **Get the form.** You can get the form from your doctor, a lawyer, a social worker, or some office supply stores. Pharmacies and provider offices often have the forms. You can find a free form online and download it. You can also contact Member Services to ask for the form.
- **Fill it out and sign it.** The form is a legal document. Consider having a lawyer or someone else you trust, such as a family member or your PMP, help you complete it.
- **Give copies of the form to people who need to know.** Give a copy of the form to your doctor. You should also give a copy to the person you name to make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.
- If you're being hospitalized and you have a signed advance directive, **take a copy of it to the hospital.**
    - The hospital will ask you if you have a signed advance directive form and if you have it with you.
    - If you don't have a signed advance directive form, the hospital has forms and will ask if you want to sign one.

You have the right to:

- Have your advance directive placed in your medical records.
- Change or cancel your advance directive at any time.

By law, no one can deny you care or discriminate against you based on whether you signed an advance directive. Call Member Services for more information.

G3. What to do if your instructions are not followed

If you signed an advance directive and you think a doctor or hospital didn't follow the instructions in it, you can make a complaint with the State of Indiana Department of Health. If at any time you feel as if your/your loved one's advanced directive isn't being followed or respected you can file a complaints with our plan and the State of Indiana Department of Health (IDOH).

You have the right to:

- Call the Health Care Facility Complaint Program Report Line Toll-free at: 1-800-246-8909 (available during state business hours). Please leave a brief message regarding your concerns along with your name and phone number on the secure voicemail line.
- Submit a complaint online at: https://redcap.isdh.in.gov/surveys/?s=DCXFFLMPPE

All complaints are kept confidential. Under state law, the IDOH doesn't identify or release the name of the individual submitting the complaint. During the complaint investigation, all precautions will be taken to protect the identity of the complainant and any patient, resident or client who is the subject of the care issue.

H. Your right to make complaints and to ask us to reconsider our decisions

Chapter 9 of this *Member Handbook* tells what you can do if you have any problems or concerns about your covered services or care. For example, you can ask us to make a coverage decision, make an appeal to change a coverage decision, or make a complaint.

You have the right to get information about appeals and complaints that other plan members have filed against us. Call Member Services to get this information.

H1. What to do about unfair treatment or to get more information about your rights

If you think we treated you unfairly – and it **isn't** about discrimination for reasons listed in **Chapter 11** of this *Member Handbook* – or you want more information about your rights, you can call:

- Member Services.
- The State Health Insurance Assistance program at 800-452-4800. For more details about the State Health Insurance Assistance, refer to **Chapter 2**.
- The Ombudsperson Program at 1-800-622-4484 or 1-317-232-7134. For more details about this program, refer to **Chapter 2** of this *Member Handbook*.
- Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. (You can also read or download "Medicare Rights & Protections," found on the Medicare website at www.medicare.gov/publications/11534-medicare-rights-and-protections.pdf.)
- Indiana Family and Social Services Administration (FSSA), 800-403-0864, TTY: 711.

I. Your responsibilities as a plan member

As a plan member, you have a responsibility to do the things that are listed below. If you have any questions, call Member Services.

- **Read this *Member Handbook*** to learn what our plan covers and the rules to follow to get covered services and drugs. For details about your:
  - Covered services, refer to **Chapters 3 and 4** of this *Member Handbook*. Those chapters tell you what's covered, what isn't covered, what rules you need to follow, and what you pay.
  - Covered drugs, refer to **Chapters 5 and 6** of this *Member Handbook*.
- **Tell us about any other health or drug coverage** you have**.** We must make sure you use all of your coverage options when you get health care. Call Member Services, if you have other coverage.
- **Tell your doctor and other health care providers** that you're a member of our plan. Show your Member ID Card when you get services or drugs.
- **Help your doctors** and other health care providers give you the best care.
  - Give them information they need about you and your health. Learn as much as you can about your health problems. Follow the treatment plans and instructions that you and your providers agree on.

- Make sure your doctors and other providers know about all the drugs you take. This includes prescription drugs, over-the-counter drugs, vitamins, and supplements.
- Ask any questions you have. Your doctors and other providers must explain things in a way you can understand. If you ask a question and you don't understand the answer, ask again.

- **Be considerate.** We expect all our members to respect the rights of others. We also expect you to act with respect in your doctor's office, hospitals, and other provider offices.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
  - Medicare Part A and Medicare Part B premiums. For most Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) members, Medicaid pays for your Medicare Part A premium and for your Medicare Part B premium.
  - For some of your drugs covered by our plan, you must pay your share of the cost when you get the drug. This will be a copayment or a coinsurance amount. **Chapter 6, Section D3** tells what you must pay for your drugs.
  - **If you get any services or drugs that aren't covered by our plan, you must pay the full cost.** (**Note:** if you disagree with our decision to not cover a service or drug, you can make an appeal. Please refer to **Chapter 9** to learn how to make an appeal.)
- **Tell us if you move.** If you plan to move, tell us right away. Call your care coordinator or Member Services.
  - **If you move outside of our service area, you can't stay in our plan.** Only people who live in our service area can be members of this plan. **Chapter 1** of this *Member Handbook*, tells about our service area.
  - We can help you find out if you're moving outside our service area. During a special enrollment period, you can switch to Original Medicare or enroll in a Medicare health or drug plan in your new location. We can tell you if we have a plan in your new area.
  - Tell Medicare and Indiana PathWays for Aging your new address when you move. Refer to **Chapter 2** of this *Member Handbook* for phone numbers for Medicare and Indiana PathWays for Aging.
  - **If you move and stay in our service area, we still need to know.** We need to keep your membership record up to date and know how to contact you.
  - **If you move, tell Social Security (or the Railroad Retirement Board)**.
- **Call your care coordinator or Member Services for help if you have questions or concerns.**

Chapter 9: What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Introduction

This chapter has information about your rights. Read this chapter to find out what to do if:

- You have a problem with or complaint about your plan.
- You need a service, item, or medication that your plan said it won't pay for:
- You disagree with a decision your plan made about your care.
- You think your covered services are ending too soon.

This chapter is in different sections to help you easily find what you're looking for. **If you have a problem or concern, read the parts of this chapter that apply to your situation.**

Office of the Long Term Care Ombudsman information/complaint line at 800-622-4484 or 317-232-7134., Hours of Operation, Monday-Friday: 9 a.m.-5 p.m. (local time)

- Mailing Address: 402 West Washington Street, Room W451, Post Office Box 7083, MS 27 Indianapolis, Indiana 46207-7083
- FAX: 317-972-3285
- Email: LongTermCareOmbudsman@ombudsman.IN.gov

This program advocates for the residents of:

- nursing homes
- assisted living facilities
- other long-term care settings

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If you have questions, please call Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) at 866-274-5888, TTY (711), between 8 a.m. to 8 p.m., seven days a week, Oct. 1 – March 31 and Monday - Friday, April 1 – Sept. 30. The call is free. **For more information**, visit **Humana.com**.

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A. What to do if you have a problem or concern

This chapter explains how to handle problems and concerns. The process you use depends on the type of problem you have. Use one process for c**overage decisions and appeals** and another for **making complaints** (also called grievances).

To ensure fairness and promptness, each process has a set of rules, procedures, and deadlines that we and you must follow.

A1. About the legal terms

There are legal terms in this chapter for some rules and deadlines. Many of these terms can be hard to understand, so we use simpler words in place of certain legal terms when we can. We use abbreviations as little as possible.

For example, we say:

- "Making a complaint" instead of "filing a grievance"
- "Coverage decision" instead of "organization determination", "benefit determination", "at-risk determination", or "coverage determination"
- "Fast coverage decision" instead of "expedited determination"
- "Independent Review Organization" (IRO) instead of "Independent Review Entity" (IRE)

Knowing the proper legal terms may help you communicate more clearly, so we provide those too.

B. Where to get help

B1. For more information and help

Sometimes it's confusing to start or follow the process for dealing with a problem. This can be especially true if you don't feel well or have limited energy. Other times, you may not have the information you need to take the next step.

Help from your plan

You can call our plan at 866-274-5888, TTY 711 to help deal with a problem or answer questions.

Help from the Indiana State Health Insurance Assistance Program (SHIP)

You can call the Indiana State Health Insurance Assistance Program (SHIP) (800) 452-4800. You can also review their website at www.in.gov/ship/. Indiana State Health Insurance Assistance Program (SHIP) counselors can answer your questions and help you understand what to do about your problem. Indiana State Health Insurance Assistance Program (SHIP) isn't connected with us or with any insurance company or health plan. Indiana State Health Insurance Assistance Program (SHIP) has trained counselors in every county, and services are free. The Indiana State Health Insurance Assistance Program (SHIP) phone number is 1-800-452-4800.

Help and information from Medicare

For more information and help, you can contact Medicare. Here are two ways to get help from Medicare:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.
- Visit the Medicare website (www.medicare.gov).

Help and information from Indiana PathWays for Aging

- Office of the Long-Term Care Ombudsman (for residents of nursing homes, assisted living facilities, and other long-term care settings).
  - 402 West Washington Street, Room W451
  - Post Office Box 7083, MS 27 Indianapolis, Indiana 46207-7083
  - Information/complaint line: 800-622-4484 or 317-232-7134
  - Fax number: 317-972-3285
  - Email: LongTermCareOmbudsman@ombudsman.IN.gov.
- Commence Health (State QIO)
  - URL: www.commencehealthqio.cms.gov/en/states/indiana
  - Phone number: (888) 524 - 9900 TTY: Dial 711.
  - Fax: (855) 236-2423
  - Hours of Operation
    - Monday-Friday: 9 a.m. - 5 p.m. (local time)
    - Sat/Sun and Holidays: 10 a.m. - 4 p.m. (local time)
    - 24 hour voicemail service is available
- The Department of Family Resources (DFR)
  - 1-800-403-0864. TTY users should call 1-800-743-3333.
  - You can visit the Indiana Family and Social Services Administration (Medicaid) website (www.in.gov/medicaid/).

- DFR also has offices in all 92 counties in Indiana, please look online or call to find the closest local office.

C. Understanding Medicare and and Indiana PathWays for Aging complaints and appeals in our plan

You have Medicare and Indiana PathWays for Aging. Information in this chapter applies to all your Medicare and Indiana PathWays for Aging benefits. This is sometimes called an "integrated process" because it combines, or integrates, Medicare and Indiana PathWays for Aging processes.

Sometimes Medicare and Indiana PathWays for Aging processes can't be combined. In those situations, you use one process for a Medicare benefit and another process for an Indiana PathWays for Aging benefit. **Section F4** explains these situations.

D. Problems with your benefits

If you have a problem or concern, read the parts of this chapter that apply to your situation. The following chart helps you find the right section of this chapter for problems or complaints.

Is your problem or concern about your benefits or coverage? This includes problems about whether particular medical care (medical items, services and/or Part B drugs) are covered or not, the way they're covered, and problems about payment for medical care.	
Yes. My problem is about benefits or coverage. Refer to **Section E**, "Coverage decisions and appeals."	**No.** My problem isn't about benefits or coverage. Refer to **Section K**, "How to make a complaint."

E. Coverage decisions and appeals

The process for asking for a coverage decision and making an appeal deals with problems related to your benefits and coverage for your medical care (services, items and Part B drugs, including payment). To keep things simple we generally refer to medical items, services, and Part B drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

E1. Coverage decisions

A coverage decision is a decision we make about your benefits and coverage or about the amount we pay for your medical services or drugs. For example, if your plan network provider refers you to a medical specialist outside of the network, this referral is considered a favorable decision unless either your network provider can show that you received a standard denial notice for this medical specialist, or the referred service is never covered under any condition (refer to **Chapter 4, Section H** of this *Member Handbook*).

You or your doctor can also contact us and ask for a coverage decision. You or your doctor may be unsure whether we cover a specific medical service or if we may refuse to provide medical care you think you need. **If you want to know if we'll cover a medical service before you get it, you can ask us to make a coverage decision for you.**

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we may decide a service or drug isn't covered or is no longer covered for you by Medicare or Indiana PathWays for Aging. If you disagree with this coverage decision, you can make an appeal.

E2. Appeals

If we make a coverage decision and you aren't satisfied with this decision, you can "appeal" the decision. An appeal is a formal way of asking us to review and change a coverage decision we made.

When you appeal a decision for the first time, this is called a Level 1 Appeal. In this appeal, we review the coverage decision we made to check if we followed all rules properly. Different reviewers than those who made the original unfavorable decision handle your appeal.

When we complete the review, we give you our decision. Under certain circumstances, explained later in this chapter, you can ask for an expedited or "fast coverage decision" or "fast appeal" of a coverage decision.

If we say **No** to part or all of what you asked for, we'll send you a letter. If your problem is about coverage of a Medicare medical care, the letter will tell you that we sent your case to the Independent Review Organization (IRO) for a Level 2 Appeal. If your problem is about coverage of a Medicare Part D or Medicaid service or item, the letter will tell you how to file a Level 2 Appeal yourself. Refer to **Section F4** for more information about Level 2 Appeals. If your problem is about coverage of a service or item covered by both Medicare and Medicaid, the letter will give you information regarding both types of Level 2 Appeals.

If you aren't satisfied with the Level 2 Appeal decision, you may be able to go through additional levels of appeal.

E3. Help with coverage decisions and appeals

You can ask for help from any of the following:

- **Member Services** at the numbers at the bottom of the page.
- **Indiana State Health Insurance Assistance Program (SHIP)**
  - Address: 311 W Washington St, Indianapolis, IN 46204
  - Phone- (800) 452-4800
  - Hours: 8 a.m. - 5 p.m.
- **Your doctor or other provider.** Your doctor or other provider can ask for a coverage decision or appeal on your behalf.
- **A friend or family member.** You can name another person to act for you as your "representative" and ask for a coverage decision or make an appeal.

- **A lawyer.** You have the right to a lawyer, but **you aren't required to have a lawyer** to ask for a coverage decision or make an appeal.
    - Call your own lawyer, or get the name of a lawyer from the local bar association or other referral service. Some legal groups will give you free legal services if you qualify.

Fill out the Appointment of Representative form if you want a lawyer or someone else to act as your representative. The form gives someone permission to act for you.

Call Member Services at the numbers at the bottom of the page and ask for the "Appointment of Representative" form. You can also get the form by visiting www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf **You must give us a copy of the signed form.**

E4. Which section of this chapter can help you

There are four situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We give details for each one in a separate section of this chapter. Refer to the section that applies:

- **Section F**, "Medical care"
- **Section G,** "Medicare Part D drugs"
- **Section H**, "Asking us to cover a longer hospital stay"
- **Section I**, "Asking us to continue covering certain medical services" (This section only applies to these services: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services.)

If you're not sure which section to use, call Member Services at the numbers at the bottom of the page.

F. Medical care

This section explains what to do if you have problems getting coverage for medical care or if you want us to pay you back for your care.

This section is about your benefits for medical care that's described in **Chapter 4** of this *Member Handbook* in the benefits chart. In some cases, different rules may apply to a Medicare Part B drug. When they do, we explain how rules for Medicare Part B drugs differ from rules for medical services and items.

F1. Using this section

This section explains what you can do in any of the five following situations:

1. You think we cover medical care you need but aren't getting.

   What you can do: You can ask us to make a coverage decision. Refer to **Section F2**.

2. We didn't approve the medical care your doctor or other health care provider wants to give you, and you think we should.

   What you can do: You can appeal our decision. Refer to **Section F3**.

3. You got medical care that you think we cover, but we won't pay.

   What you can do: You can appeal our decision not to pay. Refer to **Section F5**.

4. You got and paid for medical care you thought we cover, and you want us to pay you back.

   What you can do: You can ask us to pay you back. Refer to **Section F5**.

5. We reduced or stopped your coverage for certain medical care, and you think our decision could harm your health.

   What you can do: You can appeal our decision to reduce or stop the medical care. Refer to **Section F4**.

- If the coverage is for hospital care, home health care, skilled nursing facility care, or CORF services, special rules apply. Refer to **Section H** or **Section I** of this *Member Handbook,* to find out more.
- For all other situations involving reducing or stopping your coverage for certain medical care, use this section (**Section F**) as your guide.

F2. Asking for a coverage decision

When a coverage decision involves your medical care, it's called an **integrated organization determination**.

You, your doctor, or your representative can ask us for a coverage decision by:

- Calling: 866-274-5888, TTY: 711.
- Faxing: 888-889-9934 for expedited coverage decision only.

Standard coverage decision

When we give you our decision, we use the "standard" deadlines unless we agree to use the "fast" deadlines. A standard coverage decision means we give you an answer within:

- **Seven calendar days** or five business days (whichever comes first) after we get your request for a medical service or item that's subject to our prior authorization rules**.**
- **14 calendar days** after we get your request **for all other medical services or items.**
- **72 hours** after we get your request **for a Medicare Part B drug.**

For a medical item or service, we can take up to 14 more calendar days if you ask for more time or if we need more information that may benefit you (such as medical records from out-of-network providers). If we take extra days to make the decision, we'll tell you in writing. **We can't take extra days if your request is for a Medicare Part B drug.**

If you think we **shouldn't** take extra days, you can make a "fast complaint" about our decision to take extra days. When you make a fast complaint, we give you an answer to your complaint within 24 hours. The process for making a complaint is different from the process for coverage decisions and appeals. For more information about making a complaint, including a fast complaint, refer to **Section K**.

Fast coverage decision

The legal term for fast coverage decision is **expedited determination**.

When you ask us to make a coverage decision about your medical care and your health requires a quick response, ask us to make a "fast coverage decision." A fast coverage decision means we'll give you an answer within:

- **48 hours** after we get your request **for a medical service or item.**
- **24 hours** after we get your request **for a Medicare Part B drug.**

For a medical item or service, we can take up to 14 more calendar days if we find information that may benefit you is missing (such as medical records from out-of-network providers) or if you need time to get us information for the review. If we take extra days to make the decision, we'll tell you in writing. **We can't take extra time if your request is for a Medicare Part B drug.**

If you think we **shouldn't** take extra days to make the coverage decision, you can make a "fast complaint" about our decision to take extra days. For more information about making a complaint, including a fast complaint, refer to **Section K**. We'll call you as soon as we make the decision.

To get a fast coverage decision, you must meet two requirements:

- You're asking for coverage for medical items and/or services that you **didn't get**. You can't ask for a fast coverage decision about payment for items or services you already got.
- Using the standard deadlines **could cause serious harm to your health** or hurt your ability to function.

We automatically give you a fast coverage decision if your doctor tells us your health requires it. If you ask without your doctor's support, we decide if you get a fast coverage decision.

- If we decide that your health doesn't meet the requirements for a fast coverage decision, we send you a letter that says so and we use the standard deadlines instead. The letter tells you:
  - We automatically give you a fast coverage decision if your doctor asks for it.
  - How you can file a "fast complaint" about our decision to give you a standard coverage decision instead of a fast coverage decision. For more information about making a complaint, including a fast complaint, refer to **Section K**.

If we say No to part or all of your request, we send you a letter explaining the reasons.

- If we say **No**, you have the right to make an appeal. If you think we made a mistake, making an appeal is a formal way of asking us to review our decision and change it.
- If you decide to make an appeal, you'll go on to Level 1 of the appeals process (refer to **Section F3**.)

In limited circumstances we may dismiss your request for a coverage decision, which means we won't review the request. Examples of when a request will be dismissed include:

- if the request is incomplete,

- if someone makes the request on your behalf but isn't legally authorized to do so,

  or

- if you ask for your request to be withdrawn.

If we dismiss a request for a coverage decision, we'll send you a notice explaining why the request was dismissed and how to ask for a review of the dismissal. This review is called an appeal. Appeals are discussed in the next section.

F3. Making a Level 1 Appeal

To start an appeal related to a denied service or item, or to continue a service or item you're already receiving, you, your doctor, or your representative must contact us. Call us at 866-274-5888 and TTY 711, Member Services is available seven days a week, Oct. 1 – March 31 and Monday-Friday, April 1 – Sept. 30, 8 a.m. – 8 p.m., local time. The call is free.

Ask for a standard appeal or a fast appeal in writing or by calling us at 866-274-5888.

- If your doctor or other prescriber asks to continue a service or item you're already getting during your appeal, you may need to name them as your representative to act on your behalf.
- If someone other than your doctor makes the appeal for you, include an Appointment of Representative form authorizing this person to represent you. You can get the form by visiting www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf
- We can accept an appeal request without the form, but we can't begin or complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal:
  - We dismiss your request, and
  - We send you a written notice explaining your right to ask the IRO to review our decision to dismiss your appeal.
- You must ask for an appeal within 65 calendar days from the date on the letter we sent to tell you our decision.
- If you miss the deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good reasons are things like you had a serious illness or we gave you the wrong information about the deadline. Explain the reason why your appeal is late when you make your appeal.
- You have the right to ask us for a free copy of the information about your appeal. You and your doctor may also give us more information to support your appeal.

If your health requires it, ask for a fast appeal.

The legal term for "fast appeal" is **"expedited reconsideration".**

- If you appeal a decision we made about coverage for care, you and/or your doctor decide if you need a fast appeal.

We automatically give you a fast appeal if your doctor tells us your health requires it. If you ask without your doctor's support, we decide if you get a fast appeal.

- If we decide that your health doesn't meet the requirements for a fast appeal, we send you a letter that says so and we use the standard deadlines instead. The letter tells you:
  - We automatically give you a fast appeal if your doctor asks for it.
  - How you can file a "fast complaint" about our decision to give you a standard appeal instead of a fast appeal. For more information about making a complaint, including a fast complaint, refer to **Section K**.

If we tell you we are stopping or reducing services or items that you already get, you may be able to continue those services or items during your appeal.

- If we decide to change or stop coverage for a service or item that you get, we send you a notice before we take action.
- If you disagree with our decision, you can file a Level 1 Appeal.
- We continue covering the service or item if you ask for a Level 1 Appeal within 10 calendar days of the date on our letter or by the intended effective date of the action, whichever is later.
  - If you meet this deadline, you'll get the service or item with no changes while your Level 1 appeal is pending.
  - You'll also get all other services or items (that aren't the subject of your appeal) with no changes.
  - If you don't appeal before these dates, then your service or item won't be continued while you wait for your appeal decision.

We consider your appeal and give you our answer.

- When we review your appeal, we take another careful look at all information about your request for coverage of medical care.
- We check if we followed all the rules when we said **No** to your request.
- We gather more information if we need it. We may contact you or your doctor to get more information.

There are deadlines for a fast appeal.

- When we use the fast deadlines, we must give you our answer **within 48 hours after we get your appeal**. We'll give you our answer sooner if your health requires it. If we deny a fast appeal we'll give you, your doctor, prescriber, or representative verbal confirmation of the denial.
- If you ask for more time or if we need more information that may benefit you, we **can take up to 14 more calendar days** if your request is for a medical item or service.
  - If we need extra days to make the decision, we tell you in writing.
  - If your request is for a Medicare Part B drug, we can't take extra time to make the decision.
  - If we don't give you an answer within 48 hours or by the end of the extra days we took, we must

send your request to Level 2 of the appeals process. An IRO then reviews it. The IRO will notify you in writing when it gets your appeal. Later in this chapter **Section F4**, we tell you about this organization and explain the Level 2 appeals process. If your problem is about coverage of a Medicaid service or item, you can file a Level 2 – Fair Hearing with the state yourself as soon as the time is up. In Indiana a Fair Hearing is called an Indiana State Fair Hearing.

- **If we say Yes to part or all of your request,** we must authorize or provide the coverage we agreed to provide within 72 hours after we get your appeal.
- **If we say No to part or all of your request,** we send your appeal to the IRO for a Level 2 Appeal.

There are deadlines for a standard appeal.

- When we use the standard deadlines, we must give you our answer **within 30 calendar days** after we get your appeal for coverage for services you didn't get.
- If your request is for a Medicare Part B drug you didn't get, we give you our answer **within seven calendar days** after we get your appeal or sooner if your health requires it.
- If you ask for more time or if we need more information that may benefit you, we **can take up to 14 more calendar days** if your request is for a medical item or service.
    - If we need extra days to make the decision, we tell you in writing.
    - If your request is for a Medicare Part B drug, we can't take extra time to make the decision.
    - If you think we **shouldn't** take extra days, you can file a fast complaint about our decision. When you file a fast complaint, we give you an answer within 24 hours. For more information about making complaints, including fast complaints, refer to **Section K.**
    - If we don't give you an answer by the deadline or by the end of the extra days we took, we must send your request to Level 2 of the appeals process. An IRO then reviews it. The IRO will notify you in writing when it gets your appeal. Later in this chapter, we tell you about this organization and explain the Level 2 appeals process. If your problem is about coverage of a Medicaid service or item, you can file a Level 2 – Fair Hearing with the state yourself as soon as the time is up. In Indiana a Fair Hearing is called an Indiana State Fair Hearing.

If we say Yes to part or all of your request, we must authorize or provide the coverage we agreed to provide within 30 calendar days, or **within seven calendar days** if your request is for a Medicare Part B drug, after we get your appeal.

If we say **No** to part or all of your request, **you have additional appeal rights:**

- If we say **No** to part or all of what you asked for, we send you a letter.
- If your problem is about coverage of a Medicare service or item, the letter tells you that we sent your case to the IRO for a Level 2 Appeal. The IRO will notify you in writing when it gets your appeal.
- If your problem is about coverage of a Indiana PathWays for Aging service or item, the letter tells you how to file a Level 2 Appeal yourself.

F4. Making a Level 2 Appeal

- If we say **No** to part or all of your Level 1 Appeal, we send you a letter. This letter tells you if Medicare, Indiana PathWays for Aging, or both programs usually cover the service or item.
- If your problem is about a service or item that Medicare usually covers, we automatically send your case to Level 2 of the appeals process as soon as the Level 1 Appeal is complete.
- If your problem is about a service or item that Indiana PathWays for Aging usually covers, you can file a Level 2 Appeal yourself. The letter tells you how to do this. We also include more information later in this chapter, **(Section F4)**.
- If your problem is about a service or item that both Medicare and Indiana PathWays for Aging may cover, you automatically get a Level 2 Appeal with the IRO. You can also ask for an Indiana State Fair Hearing with the state.

If you qualified for continuation of benefits when you filed your Level 1 Appeal, your benefits for the service, item, or drug under appeal may also continue during Level 2. Refer to **Section F3** for information about continuing your benefits during Level 1 Appeals.

- If your problem is about a service usually covered only by Medicare, your benefits for that service don't continue during the Level 2 appeals process with the IRO.
- If your problem is about a service usually covered only by Indiana PathWays for Aging, your benefits for that service continue if you submit a Level 2 Appeal within ten calendar days after getting our decision letter.

When your problem is about a service or item Medicare usually covers

The IRO reviews your appeal. It's an independent organization hired by Medicare.

The formal name for the Independent Review Organization (IRO) is the **Independent Review Entity**, sometimes called the **IRE.**

- This organization isn't connected with us and isn't a government agency. Medicare chose the company to be the IRO, and Medicare oversees their work.
- We send information about your appeal (your "case file") to this organization. You have the right to a free copy of your case file.
- You have a right to give the IRO additional information to support your appeal.
- Reviewers at the IRO take a careful look at all information related to your appeal.

If you had a fast appeal at Level 1, you also have a fast appeal at Level 2.

- If you had a fast appeal to us at Level 1, you automatically get a fast appeal at Level 2. The IRO must give you an answer to your Level 2 Appeal **within 72 hours** of getting your appeal.
- If your request is for a medical item or service and the IRO needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The IRO can't take extra time to make a decision if your request is for a Medicare Part B drug.

If you had a standard appeal at Level 1, you also have a standard appeal at Level 2.

- If you had a standard appeal to us at Level 1, you automatically get a standard appeal at Level 2.
- If your request is for a medical item or service, the IRO must give you an answer to your Level 2 Appeal **within 30 calendar days** of getting your appeal.
- If your request is for a Medicare Part B drug, the IRO must give you an answer to your Level 2 Appeal **within seven calendar days** of getting your appeal.
- If your request is for a medical item or service and the IRO needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The IRO can't take extra time to make a decision if your request is for a Medicare Part B drug.

The IRO gives you their answer in writing and explains the reasons.

- **If the IRO says Yes to part or all of a request for a medical item or service,** we must:
  - Authorize the medical care coverage **within 72 hours, or**
  - Provide the service within **14 calendar days** after we get the IRO's decision for **standard requests, or**
  - Provide the service **within 72 hours** from the date we get the IRO's decision for **expedited requests.**
- **If the IRO says Yes to part or all of a request for a Medicare Part B drug, we must authorize or provide the Medicare Part B drug under dispute:**
  - **within 72 hours** after we get the IRO's decision for **standard requests, or**
  - **within 24 hours** from the date we get the IRO's decision for **expedited requests.**
- **If the IRO says No to part or all of your appeal,** it means they agree that we shouldn't approve your request (or part of your request) for coverage for medical care. This is called "upholding the decision" or "turning down your appeal."
  - If your case meets the requirements, you choose whether you want to take your appeal further.
  - There are three additional levels in the appeals process after Level 2, for a total of five levels.
  - If your Level 2 Appeal is turned down and you meet the requirements to continue the appeals process, you must decide whether to go on to Level 3 and make a third appeal. The details about how to do this are in the written notice you get after your Level 2 Appeal.
  - An Administrative Law Judge (ALJ) or attorney adjudicator handles a Level 3 Appeal. Refer to **Section J** of this *Member Handbook* for more information about Level 3, 4, and 5 Appeals.
- When your problem is about a service or item Medicaid usually covers, or that's covered by both Medicare and Indiana PathWays for Aging
- A Level 2 Appeal for services that Indiana PathWays for Aging usually covers is a Fair Hearing with the state. In Indiana PathWays for Aging a Fair Hearing is called Indiana State Fair Hearing (State Fair

Hearing). You must ask for a State Fair Hearing in writing or by phone **within 120 calendar days** of the date we sent the decision letter on your Level 1 Appeal. The letter you get from us tells you where to submit your request for a State Fair Hearing.

You can write a letter telling the State why you think the appeal decision is wrong. Please make sure to also include your name and other important information, like the dates of the decision, which is on the letter. Send your appeal to**.**

MAIL	Office of Administrative Law Proceedings 100 N. Senate Avenue, Room N802, Indianapolis, IN 46204 46
CALL	317-234-3488 or 866-259-3573 (toll free)
FAX	317-232-4412
EMAIL	fssa.appeals@oalp.in.go

Requesting a Medicaid External Review

An appellant may also request an external review through an Independent Review Organization (IRO) when Humana has denied Medicaid services or determined that services are not medically necessary or are experimental or investigational. Requests for external review must be submitted in writing within 120 days of Humana's uphold decision. The IRO will render a decision within 72 hours for an expedited review or 15 days for standard reviews. The Indiana Department of Insurance maintains a list of approved IROs to be used for external reviews. Humana will rotate the usage of the approved IROs before repeating a selection. The State Fair Hearing process and external review may run concurrently.

To request an external review or if you have questions, you can contact Humana at:

Grievance and Appeal Department
P.O. Box 14163
Lexington, KY 40512-4163
Fax # 1-888-599-2730

The State Fair Hearing office gives you their decision in writing and explain the reasons.

- If the State Fair Hearing office says **Yes** to part or all of a request for a medical item or service, we must authorize or provide the service or item **within 72 hours** after we get their decision.
- If the State Fair Hearing office says **No** to part or all of your appeal, it means they agree that we shouldn't approve your request (or part of your request) for coverage for medical care. This is called "upholding the decision" or "turning down your appeal."

If the IRO or State Fair Hearing office decision is **No** for all or part of your request, you have additional appeal rights.

If your Level 2 Appeal went to the **IRO**, you can appeal again only if the dollar value of the service or item you want meets a certain minimum amount. An ALJ or attorney adjudicator handles a Level 3 Appeal. **The letter you get from the IRO explains additional appeal rights you may have.**

The letter you get from the State Fair Hearing office describes the next appeal option.

Refer to **Section J** for more information about your appeal rights after Level 2.

F5: Payment problems

We don't allow our network providers to bill you for covered services and items. This is true even if we pay the provider less than the provider charges for a covered service or item. You're never required to pay the balance of any bill. The only amount you should be asked to pay is the copay for Part D Covered Drugs.

If you get a bill that's more than your copay for covered services and items, send the bill to us. Don't pay the bill yourself. We'll contact the provider directly and take care of the problem. If you do pay the bill, you can get a refund from our plan if you followed the rules for getting services or item.

For more information, refer to **Chapter 7** of this *Member Handbook*. It describes situations when you may need to ask us to pay you back or pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

If you ask to be paid back, you're asking for a coverage decision. We'll check if the service or item you paid for is covered and if you followed all the rules for using your coverage.

- If the service or item you paid for is covered and you followed all the rules, we'll send you our share of the cost for the service ***or*** item typically within 30 calendar days, but no later than 60 calendar days after we get your request.
- If you haven't paid for the service or item yet, we'll send the payment directly to the provider. When we send the payment, it's the same as saying **Yes** to your request for a coverage decision.
- If the service or item isn't covered or you didn't follow all the rules, we'll send you a letter telling you we won't pay for the service or item and explaining why.

If you don't agree with our decision not to pay, **you can make an appeal.** Follow the appeals process described in **Section F3**. When you follow these instructions, note:

- If you make an appeal for us to pay you back, we must give you our answer within 30 calendar days after we get your appeal.

If our answer to your appeal is **No** and **Medicare** usually covers the service or item, we'll send your case to the IRO. We'll send you a letter if this happens.

- If the IRO reverses our decision and says we should pay you, we must send the payment to you or to the provider within 30 calendar days. If the answer to your appeal is **Yes** at any stage of the appeals process after Level 2, we must send the payment to you or to the health care provider within 60 calendar days.

- If the IRO says **No** to your appeal, it means they agree that we shouldn't approve your request. This is called "upholding the decision" or "turning down your appeal." You'll get a letter explaining additional appeal rights you may have. Refer to **Section J** for more information about additional levels of appeal.

If our answer to your appeal is **No** and Indiana PathWays for Aging usually covers the service or item, you can file a Level 2 Appeal yourself. Refer to **Section F4** for more information.

G. Medicare Part D drugs

Your benefits as a member of our plan include coverage for many drugs. Most of these are Medicare Part D drugs. There are a few drugs that Medicare Part D doesn't cover that Indiana PathWays for Aging may cover. **This section only applies to Medicare Part D drug appeals.** We'll say "drug" in the rest of this section instead of saying "Medicare Part D drug" every time. For drugs covered only by Medicaid follow the process in **Section E**.

To be covered, the drug must be used for a medically accepted indication. That means the drug is approved by the Food and Drug Administration (FDA) or supported by certain medical references. Refer to **Chapter 5** of this *Member Handbook* for more information about a medically accepted indication.

G1. Medicare Part D coverage decisions and appeals

Here are examples of coverage decisions you ask us to make about your Medicare Part D drugs:

- You ask us to make an exception, including asking us to:
  - cover a Medicare Part D drug that isn't on our plan's *Drug List* or
  - set aside a restriction on our coverage for a drug (such as limits on the amount you can get)
- You ask us if a drug is covered for you (such as when your drug is on our plan's *Drug List* but we must approve it for you before we cover it)

NOTE: If your pharmacy tells you that your prescription can't be filled as written, the pharmacy gives you a written notice explaining how to contact us to ask for a coverage decision.

An initial coverage decision about your Medicare Part D drugs is called a "**coverage determination**".

- You ask us to pay for a drug you already bought. This is asking for a coverage decision about payment.

If you disagree with a coverage decision we made, you can appeal our decision. This section tells you both how to ask for coverage decisions and how to make an appeal. Use the chart below to help you.

Which of these situations are you in?			
You need a drug that isn't on our *Drug List* or need us to set aside a rule or restriction on a drug we cover.	You want us to cover a drug on our *Drug List*, and you think you meet plan rules or restrictions (such as getting approval in advance) for the drug you need.	You want to ask us to pay you back for a drug you already got and paid for.	We told you that we won't cover or pay for a drug in the way that you want.
You can ask us to make an exception. (This is a type of coverage decision.)	**You can ask us for a coverage decision.**	**You can ask us to pay you back.** (This is a type of coverage decision.	**You can make an appeal.** (This means you ask us to reconsider.)
Start with **Section G2,** then refer to **Sections G3 and G4**.	Refer to **Section G4**.	Refer to **Section G4**.	Refer to **Section G5**.

G2. Medicare Part D exceptions

If we don't cover a drug in the way you would like, you can ask us to make an "exception." If we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber needs to explain the medical reasons why you need the exception.

Asking for coverage of a drug not on our *Drug List* or for removal of a restriction on a drug is sometimes called asking for a "**formulary exception**".

Asking to pay a lower price for a covered non-preferred drug is sometimes called asking for a **tiering exception**.

Here are some examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. **Covering a drug that isn't on our *Drug List***
   - If we agree to make an exception and cover a drug that isn't on our *Drug List*, you pay the copay that applies to drugs in Tier 3- Preferred Brand, Tier 4- Non—Preferred Drug, and Tier 5- Specialty Tier.
   - You can't get an exception to the required copay amount for the drug.
2. **Removing a restriction for a covered drug**
   - Extra rules or restrictions apply to certain drugs on our *Drug List* (refer to **Chapter 5** of this *Member Handbook* for more information).
   - Extra rules and restrictions for certain drugs include:
     - Being required to use the generic version of a drug instead of the brand name drug.
     - Getting our approval in advance before we agree to cover the drug for you. This is sometimes called "prior authorization (PA)."

- Being required to try a different drug first before we agree to cover the drug you ask for. This is sometimes called "step therapy."
- Quantity limits. For some drugs, there are restrictions on the amount of the drug you can have.

- If we agree to an exception for you and set aside a restriction, you can ask for an exception to the copay amount you're required to pay.

3. **Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our *Drug List* is in one of 6 cost-sharing tiers. In general, the lower the cost-sharing tier number, the less your required copay amount is.

- Our *Drug List* often includes more than one drug for treating a specific condition. These are called "alternative" drugs.
- If an alternative drug for your medical condition is in a lower cost-sharing tier than the drug you take, you can ask us to cover it at the cost-sharing amount for the alternative drug. This would lower your copay amount for the drug.
  - If the drug you take is a biological product, you can ask us to cover it at the cost-sharing amount for the lowest tier for biological product alternatives for your condition.
  - If the drug you take is a brand name drug, you can ask us to cover it at the cost-sharing amount for the lowest tier for brand name alternatives for your condition.
  - If the drug you take is a generic drug, you can ask us to cover it at the cost- sharing amount for the lowest tier for either brand or generic alternatives for your condition.
- You can't ask us to change the cost-sharing tier for any drug in Tier 5 - Specialty Tier.
- If we approve your tiering exception request and there's more than one lower cost-sharing tier with alternative drugs you can't take, you usually pay the lowest amount.

G3. Important things to know about asking for an exception

Your doctor or other prescriber must tell us the medical reasons.

Your doctor or other prescriber must give us a statement explaining the medical reasons for asking for an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Our *Drug List* often includes more than one drug for treating a specific condition. These are called "alternative" drugs. If an alternative drug is just as effective as the drug you ask for and wouldn't cause more side effects or other health problems, we generally **don't** approve your exception request. If you ask us for a tiering exception, we generally **don't** approve your exception request unless all alternative drugs in the lower cost-sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say Yes or No to your request.

- If we say **Yes** to your exception request, the exception usually lasts until the end of the calendar year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.

- If we say **No** to your exception request, you can make an appeal. Refer to **Section G5** for information on making an appeal if we say **No**.

The next section tells you how to ask for a coverage decision, including an exception.

G4. Asking for a coverage decision, including an exception

- Ask for the type of coverage decision you want by calling 866.274-5888, writing, or faxing us. You, your representative, or your doctor (or other prescriber) can do this. Please include your name, contact information, and information about the claim.
- You or your doctor (or other prescriber) or someone else acting on your behalf can ask for a coverage decision. You can also have a lawyer act on your behalf.
- Refer to **Section E3** to find out how to name someone as your representative.
- You don't need to give written permission to your doctor or other prescriber to ask for a coverage decision on your behalf.
- If you want to ask us to pay you back for a drug, refer to **Chapter 7** of this *Member Handbook*.
- If you ask for an exception, give us a "supporting statement." The supporting statement includes your doctor or other prescriber's medical reasons for the exception request.
- Your doctor or other prescriber can fax or mail us the supporting statement. They can also tell us by phone and then fax or mail the statement.
- To submit a coverage determination request online, please go to: **Humana.com/member/member-rights/pharmacy-authorizations**. Fill out the Coverage Determination Request Form. You'll need to send us supporting documentation from the prescribing doctor to show medical need. Your information will be sent to us securely. To assist us in processing your request, please be sure to include your name, contact information, and information identifying which drug is being requested.

If your health requires it, ask us for a "fast coverage decision."

We use the "standard deadlines" unless we agree to use the "fast deadlines."

- A **standard coverage decision** means we give you an answer within 72 hours after we get your doctor's statement.
- A **fast coverage decision** means we give you an answer within 24 hours after we get your doctor's statement.

A "fast coverage decision" is called an "**expedited coverage determination.**"

You can get a fast coverage decision if:

- It's for a drug you didn't get. You can't get a fast coverage decision if you're asking us to pay you back for a drug you already bought.
- Your health or ability to function would be seriously harmed if we use the standard deadlines.

If your doctor or other prescriber tells us that your health requires a fast coverage decision, we agree and give it to you. We send you a letter that tells you.

- If you ask for a fast coverage decision without support from your doctor or other prescriber, we decide if you get a fast coverage decision.
- If we decide that your medical condition doesn't meet the requirements for a fast coverage decision, we use the standard deadlines instead.
    - We send you a letter that tells you. The letter also tells you how to make a complaint about our decision.
    - You can file a fast complaint and get a response within 24 hours. For more information making complaints, including fast complaints, refer to **Section K**.

Deadlines for a fast coverage decision

- If we use the fast deadlines, we must give you our answer within 24 hours after we get your request. If you ask for an exception, we give you our answer within 24 hours after we get your doctor's supporting statement. We give you our answer sooner if your health requires it.
- If we don't meet this deadline, we send your request to Level 2 of the appeals process for review by an IRO. Refer to **Section G6** for more information about a Level 2 Appeal.
- If we say **Yes** to part or all of your request, we give you the coverage within 24 hours after we get your request or your doctor's supporting statement.
- If we say **No** to part or all of your request, we send you a letter with the reasons. The letter also tells you how you can make an appeal.

Deadlines for a standard coverage decision about a drug you didn't get

- If we use the standard deadlines, we must give you our answer within 72 hours after we get your request. If you ask for an exception, we give you our answer within 72 hours after we get your doctor's supporting statement. We give you our answer sooner if your health requires it.
- If we don't meet this deadline, we send your request to Level 2 of the appeals process for review by an IRO.
- If we say **Yes** to part or all of your request, we give you the coverage within 72 hours after we get your request or your doctor's supporting statement for an exception.
- If we say **No** to part or all of your request, we send you a letter with the reasons. The letter also tells you how to make an appeal.

Deadlines for a standard coverage decision about a drug you already bought

- We must give you our answer within 14 calendar days after we get your request.
- If we don't meet this deadline, we send your request to Level 2 of the appeals process for review by an IRO.
- If we say **Yes** to part or all of your request, we pay you back within 14 calendar days.

- If we say **No** to part or all of your request, we send you a letter with the reasons. The letter also tells you how to make an appeal.

G5. Making a Level 1 Appeal

An appeal to our plan about a Medicare Part D drug coverage decision is called a plan "**redetermination**".

- Start your **standard** or **fast appeal** by calling 866-274-5888, writing, or faxing us. You, your representative, or your doctor (or other prescriber) can do this. Please include your name, contact information, and information regarding your appeal.
- You must ask for an appeal **within 65 calendar days** from the date on the letter we sent to tell you our decision.
- If you miss the deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good reasons are things like you had a serious illness or we gave you the wrong information about the deadline. Explain the reason why your appeal is late when you make your appeal.
- You have the right to ask us for a free copy of the information about your appeal. You and your doctor may also give us more information to support your appeal.

If your health requires it, ask for a fast appeal.

A fast appeal is also called an "**expedited redetermination.**"

- If you appeal a decision we made about a drug you didn't get, you and your doctor or other prescriber decide if you need a fast appeal.
- Requirements for a fast appeal are the same as those for a fast coverage decision. Refer to **Section G4** for more information.

We consider your appeal and give you our answer.

- We review your appeal and take another careful look at all of the information about your coverage request.
- We check if we followed the rules when we said **No** to your request.
- We may contact you or your doctor or other prescriber to get more information.

Deadlines for a fast appeal at Level 1

- If we use the fast deadlines, we must give you our answer **within 72 hours** after we get your appeal.
  - We give you our answer sooner if your health requires it.
  - If we don't give you an answer within 72 hours, we must send your request to Level 2 of the appeals process. Then an IRO reviews it. Refer to **Section G6** for information about the review organization and the Level 2 appeals process.

- If we say **Yes** to part or all of your request, we must provide the coverage we agreed to provide within 72 hours after we get your appeal.
- If we say **No** to part or all of your request, we send you a letter that explains the reasons and tells you how you can make an appeal.

Deadlines for a standard appeal at Level 1

- If we use the standard deadlines, we must give you our answer **within seven calendar days** after we get your appeal for a drug you didn't get.
- We give you our decision sooner if you didn't get the drug and your health condition requires it. If you believe your health requires it, ask for a fast appeal.
    - If we don't give you a decision within seven calendar days, we must send your request to Level 2 of the appeals process. Then an IRO reviews it. Refer to **Section G6** for information about the review organization and the Level 2 appeals process.

If we say **Yes** to part or all of your request:

- We must **provide the coverage** we agreed to provide as quickly as your health requires, but **no later than seven calendar days** after we get your appeal.
- We must **send payment to you** for a drug you bought **within 30 calendar days** after we get your appeal.

If we say **No** to part or all of your request:

- We send you a letter that explains the reasons and tells you how you can make an appeal.
- We must give you our answer about paying you back for a drug you bought **within 14 calendar days** after we get your appeal.
    - If we don't give you a decision within 14 calendar days, we must send your request to Level 2 of the appeals process. Then an IRO reviews it. Refer to **Section G6** for information about the review organization and the Level 2 appeals process.
- If we say **Yes** to part or all of your request, we must pay you within 30 calendar days after we get your request.
- If we say **No** to part or all of your request, we send you a letter that explains the reasons and tells you how you can make an appeal.

G6. Making a Level 2 Appeal

If we say **No** to your Level 1 Appeal, you can accept our decision or make another appeal. If you decide to make another appeal, you use the Level 2 Appeal appeals process. The **IRO** reviews our decision when we said **No** to your first appeal. This organization decides if we should change our decision.

The formal name for the "Independent Review Organization" (IRO) is the "**Independent Review Entity**", sometimes called the "**IRE**".

To make a Level 2 Appeal, you, your representative, or your doctor or other prescriber must contact the IRO **in writing** and ask for a review of your case.

- If we say **No** to your Level 1 Appeal, the letter we send you includes **instructions about how to make a Level 2 Appeal** with the IRO. The instructions tell who can make the Level 2 Appeal, what deadlines you must follow, and how to reach the organization.
- When you make an appeal to the IRO, we send the information we have about your appeal to the organization. This information is called your "case file". **You have the right to a free copy of your case file.**
- You have a right to give the IRO additional information to support your appeal.

The IRO reviews your Medicare Part D Level 2 Appeal and gives you an answer in writing. Refer to **Section F4** for more information about the IRO.

Deadlines for a fast appeal at Level 2

If your health requires it, ask the IRO for a fast appeal.

- If they agree to a fast appeal, they must give you an answer **within 72 hours** after getting your appeal request.
- If they say **Yes** to part or all of your request, we must provide the approved drug coverage **within 24 hours** after getting the IRO's decision.

Deadlines for a standard appeal at Level 2

If you have a standard appeal at Level 2, the IRO must give you an answer:

- **within seven calendar days** after they get your appeal for a drug you didn't get.
- **within 14 calendar days** after getting your appeal for repayment for a drug you bought.

If the IRO says **Yes** to part or all of your request:

- We must provide the approved drug coverage **within 72 hours** after we get the IRO's decision.
- We must pay you back for a drug you bought within 30 calendar days after we get the IRO's decision.
- If the IRO says **No** to your appeal, it means they agree with our decision not to approve your request. This is called "upholding the decision" or "turning down your appeal".

If the IRO says **No** to your Level 2 Appeal, you have the right to a Level 3 Appeal if the dollar value of the drug coverage you ask for meets a minimum dollar value. If the dollar value of the drug coverage you ask for is less than the required minimum, you can't make another appeal. In that case, the Level 2 Appeal decision is final. The IRO sends you a letter that tells you the minimum dollar value needed to continue with a Level 3 Appeal.

If the dollar value of your request meets the requirement, you choose if you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2.

- If the IRO says **No** to your Level 2 Appeal and you meet the requirement to continue the appeals process, you:
  - Decide if you want to make a Level 3 Appeal.
  - Refer to the letter the IRO sent you after your Level 2 Appeal for details about how to make a Level 3 Appeal.

An ALJ or attorney adjudicator handles Level 3 Appeals. Refer to **Section J** for information about Level 3, 4, and 5 Appeals.

H. Asking us to cover a longer hospital stay

When you're admitted to a hospital, you have the right to get all hospital services that we cover that are necessary to diagnose and treat your illness or injury. For more information about our plan's hospital coverage, refer to **Chapter 4** of this *Member Handbook*.

During your covered hospital stay, your doctor and the hospital staff work with you to prepare for the day when you leave the hospital. They also help arrange for care you may need after you leave.

- The day you leave the hospital is called your "discharge date."
- Your doctor or the hospital staff will tell you what your discharge date is.

If you think you're being asked to leave the hospital too soon or you're concerned about your care after you leave the hospital, you can ask for a longer hospital stay. This section tells you how to ask.

H1. Learning about your Medicare rights

Within two days after you're admitted to the hospital, someone at the hospital, such as a nurse or caseworker, will give you a written notice called "An Important Message from Medicare about Your Rights." Everyone with Medicare gets a copy of this notice whenever they're admitted to a hospital.

If you don't get the notice, ask any hospital employee for it. If you need help, call Member Services at the numbers at the bottom of the page. You can also call 1 800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY users should call 1 877-486-2048.

- **Read the notice** carefully and ask questions if you don't understand. The notice tells you about your rights as a hospital patient, including your rights to:
  - Get Medicare-covered services during and after your hospital stay. You have the right to know what these services are, who will pay for them, and where you can get them.
  - Be a part of any decisions about the length of your hospital stay.
  - Know where to report any concerns you have about the quality of your hospital care.
  - Appeal if you think you're being discharged from the hospital too soon.
- **Sign the notice** to show that you got it and understand your rights.
  - You or someone acting on your behalf can sign the notice.

- Signing the notice **only** shows that you got the information about your rights. Signing **doesn't** mean you agree to a discharge date your doctor or the hospital staff may have told you.

- **Keep your copy** of the signed notice so you have the information if you need it.

If you sign the notice more than two days before the day you leave the hospital, you'll get another copy before you're discharged.

You can look at a copy of the notice in advance if you:

- Call Member Services at the numbers at the bottom of the page
- Call Medicare at 1-800 MEDICARE (1-800-633-4227). TTY users should call 1- 877-486-2048.
- Visit www.cms.gov/medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im.

H2. Making a Level 1 Appeal

To ask for us to cover your inpatient hospital services for a longer time, make an appeal. The Quality Improvement Organization (QIO) reviews the Level 1 Appeal to find out if your planned discharge date is medically appropriate for you.

The QIO is a group of doctors and other health care professionals paid by the federal government. These experts check and help improve the quality for people with Medicare. They aren't part of our plan.

In Indiana, the QIO is Commence Health BFCC-QIO. Call them at 1-888-524-9900/ TTY: 1-888-985-8775. Contact information is also in the notice, "An Important Message from Medicare about Your Rights," and in **Chapter 2**.

Call the QIO before you leave the hospital and no later than your planned discharge date.

- **If you call before you leave**, you can stay in the hospital after your planned discharge date without paying for it while you wait for the QIO's decision about your appeal.
- **If you don't call to appeal**, and you decide to stay in the hospital after your planned discharge date, you may pay all costs for hospital care you get after your planned discharge date.

Ask for help if you need it. If you have questions or need help at any time:

- Call Member Services at the numbers at the bottom of the page.
- Call the Indiana State Health Insurance Assistance Program (SHIP)
- Phone- 1-800-452-4800 hours: 8 a.m. to 5p.m.

Ask for a fast review. Act quickly and contact the QIO to ask for a fast review of your hospital discharge.

The legal term for "**fast review**" is "**immediate review**" or "**expedited review.**"

What happens during fast review

- Reviewers at the QIO ask you or your representative why you think coverage should continue after the

planned discharge date. You aren't required to write a statement, but you may.

- Reviewers look at your medical information, talk with your doctor, and review information that the hospital and our plan gave them.
- By noon of the day after reviewers tell our plan about your appeal, you get a letter with your planned discharge date. The letter also gives reasons why your doctor, the hospital, and we think that's the right discharge date that's medically appropriate for you.

The legal term for this written explanation is the "**Detailed Notice of Discharge**." You can get a sample by calling Member Services at the numbers at the bottom of the page or 1-800-MEDICARE (1-800-633-4227). (TTY users should call 1-877-486- 2048.) You can also refer to a sample notice online at www.cms.gov/medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im.

Within one full day after getting all of the information it needs, the QIO give you their answer to your appeal.

If the QIO says **Yes** to your appeal:

- We'll provide your covered inpatient hospital services for as long as the services are medically necessary.

If the QIO says **No** to your appeal:

- They believe your planned discharge date is medically appropriate.
- Our coverage for your inpatient hospital services will end at noon on the day after the QIO gives you their answer to your appeal.
- You may have to pay the full cost of hospital care you get after noon on the day after the QIO gives you their answer to your appeal.
- You can make a Level 2 Appeal if the QIO turns down your Level 1 Appeal **and** you stay in the hospital after your planned discharge date.

H3. Making a Level 2 Appeal

For a Level 2 Appeal, you ask the QIO to take another look at the decision they made on your Level 1 Appeal. Call them at 1-888-524-9900/ TTY: 1-888-985-8775.

You must ask for this review **within 60 calendar days** after the day the QIO said **No** to your Level 1 Appeal. You can ask for this review **only** if you stay in the hospital after the date that your coverage for the care ended.

QIO reviewers will:

- Take another careful look at all of the information related to your appeal.
- Tell you their decision about your Level 2 Appeal within 14 calendar days of receipt of your request for a second review.

If the QIO says **Yes** to your appeal:

- We must pay you back for our share of hospital care costs since noon on the day after the date the QIO turned down your Level 1 Appeal.
- We'll provide your covered inpatient hospital services for as long as the services are medically necessary.

If the QIO says **No** to your appeal:

- They agree with their decision about your Level 1 Appeal and won't change it.
- They give you a letter that tells you what you can do if you want to continue the appeals process and make a Level 3 Appeal.

An ALJ or attorney adjudicator handles Level 3 Appeals. Refer to **Section J** for information about Level 3, 4, and 5 Appeals.

I. Asking us to continue covering certain medical services

This section is only about three types of services you may be getting:

- home health care services
- skilled nursing care in a skilled nursing facility, **and**
- rehabilitation care as an outpatient at a Medicare-approved CORF. This usually means you're getting treatment for an illness or accident or you're recovering from a major operation.

With any of these three types of services, you have the right to get covered services for as long as the doctor says you need them.

When we decide to stop covering any of these, we must tell you **before** your services end. When your coverage for that service ends, we stop paying for it.

If you think we're ending the coverage of your care too soon, **you can appeal our decision**. This section tells you how to ask for an appeal.

I1. Advance notice before your coverage ends

We send you a written notice that you'll get at least two days before we stop paying for your care. This is called the "Notice of Medicare Non-Coverage." The notice tells you the date when we'll stop covering your care and how to appeal our decision.

You or your representative should sign the notice to show that you got it. Signing the notice **only** shows that you got the information. Signing **doesn't** mean you agree with our decision.

I2. Making a Level 1 Appeal

If you think we're ending coverage of your care too soon, you can appeal our decision. This section tells you about the Level 1 Appeal process and what to do.

- **Meet the deadlines.** The deadlines are important. Understand and follow the deadlines that apply to things you must do. Our plan must follow deadlines too. If you think we're not meeting our deadlines, you can file a complaint. Refer to **Section K** for more information about complaints.
- **Ask for help if you need it.** If you have questions or need help at any time:
  - Call Member Services at the numbers at the bottom of the page.
  - Call the Indiana State Health Insurance Assistance Program (SHIP)
  - Phone- 1-800-452-4800 Hours: 8 a.m. to 5p.m.
- **Contact the QIO.**
  - Refer to **Section H2** or refer to **Chapter 2** of this *Member Handbook* for more information about the QIO and how to contact them.
  - Ask them to review your appeal and decide whether to change our plan's decision.
- **Act quickly and ask for a "fast-track appeal"**. Ask the QIO if it's medically appropriate for us to end coverage of your medical services.

Your deadline for contacting this organization

- You must contact the QIO to start your appeal by noon of the day before the effective date on the "Notice of Medicare Non-Coverage" we sent you.

The legal term for the written notice is "**Notice of Medicare Non-Coverage**". To get a sample copy, call Member Services at the numbers at the bottom of the page or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486- 2048. Or get a copy online at www.cms.gov/Medicare/Medicare-General-Information/BNI/FFS-Expedited-Determination-Notices.

What happens during a fast-track appeal

- Reviewers at the QIO ask you or your representative why you think coverage should continue. You aren't required to write a statement, but you may.
- Reviewers look at your medical information, talk with your doctor, and review information that our plan gave them.
- Our plan also sends you a written notice that explains our reasons for ending coverage of your services. You get the notice by the end of the day the reviewers inform us of your appeal.

The legal term for the notice explanation is "**Detailed Explanation of Non-Coverage**".

- Reviewers tell you their decision within one full day after getting all the information they need.

If the QIO says **Yes** to your appeal:

- We'll provide your covered services for as long as they're medically necessary.

If the QIO says **No** to your appeal:

- Your coverage ends on the date we told you.
- We stop paying our share of the costs of this care on the date in the notice.
- You pay the full cost of this care yourself if you decide to continue the home health care, skilled nursing facility care, or CORF services after the date your coverage ends
- You decide if you want to continue these services and make a Level 2 Appeal.

I3. Making a Level 2 Appeal

For a Level 2 Appeal, you ask the QIO to take another look at the decision they made on your Level 1 Appeal. Call them at 1-888-524-9900 or TTY: 1-888-985-8775.

You must ask for this review **within 60 calendar days** after the day the QIO said **No** to your Level 1 Appeal. You can ask for this review **only** if you continue care after the date that your coverage for the care ended.

QIO reviewers will:

- Take another careful look at all of the information related to your appeal.
- Tell you their decision about your Level 2 Appeal within 14 calendar days of receipt of your request for a second review.

If the QIO says **Yes** to your appeal:

- We pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- We'll provide coverage for the care for as long as it's medically necessary.

If the QIO says **No** to your appeal:

- They agree with our decision to end your care and won't change it.
- They give you a letter that tells you what you can do if you want to continue the appeals process and make a Level 3 Appeal.

An ALJ or attorney adjudicator handles Level 3 Appeals. Refer to **Section J** for information about Level 3, 4, and 5 Appeals.

J. Taking your appeal beyond Level 2

J1. Next steps for Medicare services and items

If you made a Level 1 Appeal and a Level 2 Appeal for Medicare services or items, and both of your appeals were turned down, you may have the right to additional levels of appeal.

If the dollar value of the Medicare service or item you appealed doesn't meet a certain minimum dollar amount, you can't appeal any further. If the dollar value is high enough, you can continue the appeals

process. The letter you get from the IRO for your Level 2 Appeal explains who to contact and what to do to ask for a Level 3 Appeal.

Level 3 Appeal

Level 3 of the appeals process is an ALJ hearing. The person who makes the decision is an ALJ or an attorney adjudicator who works for the federal government.

If the ALJ or attorney adjudicator says **Yes** to your appeal, we have the right to appeal a Level 3 decision that's favorable to you.

- If we decide **to appeal** the decision, we send you a copy of the Level 4 Appeal request with any accompanying documents. We may wait for the Level 4 Appeal decision before authorizing or providing the service in dispute.
- If we decide **not to appeal** the decision, we must authorize or provide you with the service within 60 calendar days after getting the ALJ or attorney adjudicator's decision.
    - If the ALJ or attorney adjudicator says **No** to your appeal, the appeals process may not be over.
- If you decide **to accept** this decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 Appeal.

Level 4 Appeal

The Medicare Appeals Council (Council) reviews your appeal and gives you an answer. The Council is part of the federal government.

If the Council says **Yes** to your Level 4 Appeal or denies our request to review a Level 3 Appeal decision favorable to you, we have the right to appeal to Level 5.

- If we decide **to appeal** the decision, we'll tell you in writing.
- If we decide **not to appeal** the decision, we must authorize or provide you with the service within 60 calendar days after getting the Council's decision.

If the Council says **No** or denies our review request, the appeals process may not be over.

- If you decide **to accept** this decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you may be able to continue to the next level of the review process. The notice you get will tell you if you can go on to a Level 5 Appeal and what to do.

Level 5 Appeal

- A Federal District Court judge will review your appeal and all of the information and decide **Yes** or **No**. This is the final decision. There are no other appeal levels beyond the Federal District Court.

J2. Additional Indiana PathWays for Aging appeals

You also have other appeal rights if your appeal is about services or items that Indiana PathWays for Aging usually covers. The letter you get from the State Fair Hearing office will tell you what to do if you want to continue the appeals process.

For additional information on State Fair Hearings, use the following information to contact the Office of Administrative Law Proceedings using the following contact information: 100 N. Senate Ave., Room N802 Indianapolis, IN 46204, Fax: 317-232-4412, Email: fssa.appeals@oalp.in.gov.

J3. Appeal Levels 3, 4 and 5 for Medicare Part D Drug Requests

This section may be right for you if you made a Level 1 Appeal and a Level 2 Appeal, and both of your appeals were turned down.

If the value of the drug you appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. The written response you get to your Level 2 Appeal explains who to contact and what to do to ask for a Level 3 Appeal.

Level 3 Appeal

Level 3 of the appeals process is an ALJ hearing. The person who makes the decision is an ALJ or an attorney adjudicator who works for the federal government.

If the ALJ or attorney adjudicator says **Yes** to your appeal:

- The appeals process is over.
- We must authorize or provide the approved drug coverage within 72 hours (or 24 hours for an expedited appeal) or make payment no later than 30 calendar days after we get the decision.

If the ALJ or attorney adjudicator says **No** to your appeal, the appeals process may not be over.

- If you decide **to accept** this decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 Appeal.

Level 4 Appeal

The Council reviews your appeal and gives you an answer. The Council is part of the federal government.

If the Council says **Yes** to your appeal:

- The appeals process is over.
- We must authorize or provide the approved drug coverage within 72 hours (or 24 hours for an expedited appeal) or make payment no later than 30 calendar days after we get the decision.

If the Council says **No** to your appeal or if the Council denies the review request, the appeals process may not be over.

- If you decide **to accept** the decision that turns down your appeal, the appeals process is over.
- If you decide **not to accept** this decision that turns down your appeal, you may be able to continue to the next level of the review process. The notice you get will tell you if you can go on to a Level 5 Appeal and what to do.

Level 5 Appeal

- A Federal District Court judge will review your appeal and all of the information and decide **Yes** or **No**. This is the final decision. There are no other appeal levels beyond the Federal District Court.

K. How to make a complaint

K1. What kinds of problems should be complaints

The complaint process is used for certain types of problems only, such as problems about quality of care, waiting times, coordination of care, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	• You're unhappy with the quality of care, such as the care you got in the hospital.
Respecting your privacy	• You think that someone didn't respect your right to privacy or shared confidential information about you.
Disrespect, poor customer service, or other negative behaviors	• A health care provider or staff was rude or disrespectful to you. • Our staff treated you poorly. • You think you're being pushed out of our plan.
Accessibility and language assistance	• You can't physically access the health care services and facilities in a doctor or provider's office. • Your doctor or provider doesn't provide an interpreter for the non-English language you speak (such as American Sign Language or Spanish). • Your provider doesn't give you other reasonable accommodations you need and ask for.
Waiting times	• You have trouble getting an appointment or wait too long to get it. • Doctors, pharmacists, or other health professionals, Member Services, or other plan staff keep you waiting too long.
Cleanliness	• You think the clinic, hospital or doctor's office isn't clean.
Information you get from us	• You think we failed to give you a notice or letter that you should've received. • You think written information we sent you is too difficult to understand.

Complaint	Example
Timeliness related to coverage decisions or appeals	• You think we don't meet our deadlines for making a coverage decision or answering your appeal. • You think that, after getting a coverage or appeal decision in your favor, we don't meet the deadlines for approving or giving you the service or paying you back for certain medical services. • You don't think we sent your case to the IRO on time.

There are different kinds of complaints. You can make an internal complaint and/or an external complaint. An internal complaint is filed with and reviewed by our plan. An external complaint is filed with and reviewed by an organization not affiliated with our plan. If you need help making an internal and/or external complaint, you can call Member Services at the numbers at the bottom of the page for an internal complaint. For an external complaint, you can call the Senior Help Insurance Program (SHIP) at 800-452-4800 (toll free) TTY: 711, The call and help are free.

The legal term for a "complaint" is a "**grievance**."

The legal term for "making a complaint" is "**filing a grievance**."

K2. Internal complaints

To make an internal complaint, call Member Services at 866-274-5888, TTY:711. You can make the complaint at any time unless it's about a Medicare Part D drug. If the complaint is about a Medicare Part D drug, you must make it **within 60 calendar** days after you had the problem you want to complain about.

- If there's anything else you need to do, Member Services will tell you.
- You can also write your complaint and send it to us. If you put your complaint in writing, we'll respond to your complaint in writing.
- You will need to include who/what the complaint is about, and any information supporting the complaint such as: date of incident, reference numbers, claim number, etc. Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) will review the complaint and request any additional information. Our plan will notify you of the outcome of the complaint within 30 days of receipt of the complaint.
- If you are making a complaint because we denied your request for a "fast coverage decision" or a "fast appeal", we will automatically give you a "fast complaint" and respond to your complaint within 24 hours.

The legal term for "fast complaint" is "**expedited grievance**."

If possible, we answer you right away. If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we'll do that.

- We answer most complaints within 30 calendar days. If we don't make a decision within 30 calendar days because we need more information, we notify you in writing. We also provide a status update and estimated time for you to get the answer.

- If you make a complaint because we denied your request for a "fast coverage decision" or a "fast appeal," we automatically give you a "fast complaint" and respond to your complaint within 24 hours.
- If you make a complaint because we took extra time to make a coverage decision or appeal, we automatically give you a "fast complaint" and respond to your complaint within 24 hours.

If we don't agree with some or all of your complaint, we'll tell you and give you our reasons. We respond whether we agree with the complaint or not.

K3. External complaints

Medicare

You can tell Medicare about your complaint or send it to Medicare. The Medicare Complaint Form is available at: www.medicare.gov/my/medicare-complaint. You don't need to file a complaint with Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) before filing a complaint with Medicare.

Medicare takes your complaints seriously and uses this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the health plan isn't addressing your problem, you can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. The call is free.

Contact your State Medicaid Office to learn about your Medicaid plan options (telephone numbers are in **Chapter 2, Section 6** of the *Member Handbook*.

Office for Civil Rights (OCR)

You can make a complaint to the Department of Health and Human Services (HHS) OCR if you think you haven't been treated fairly. For example, you can make a complaint about disability access or language assistance. The phone number for the OCR is 1-800-368-1019. TTY users should call 1-800-537-7697. You can visit www.hhs.gov/ocr for more information.

You may also contact the local OCR office at:

Office for Civil Rights
U.S. Department of Health and Human Services
233 N. Michigan Ave., Suite 240
Chicago, IL 60601
Voice Phone (800) 368-1019
FAX (202) 619-3818
TDD (800) 537-7697

You may also have rights under the Americans with Disability Act (ADA) and under the Hoosiers with Disabilities Act, providing protections equal to the ADA.. You can contact the Indiana Civil Rights Commission at 800-628-2909 or TTY: 800-743-3333.

QIO

When your complaint is about quality of care, you have two choices:

- You can make your complaint about the quality of care directly to the QIO.
- You can make your complaint to the QIO and to our plan. If you make a complaint to the QIO, we work with them to resolve your complaint.

The QIO is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. To learn more about the QIO, refer to **Section H2** or refer to **Chapter 2** of this *Member Handbook*.

In Indiana, the QIO is called Commence Health BFCC-QIO. The phone number for Commence Health BFCC-QIO is Toll Free Beneficiary Helpline: 1-888-524-9900/TTY: 1-888-985-8775.

Chapter 10: Ending your membership in our plan

Introduction

This chapter explains how you can end your membership with our plan and your health coverage options after you leave our plan. If you leave our plan, you'll still be in the Medicare and Indiana PathWays for Aging programs as long as you're eligible. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

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A. When you can end your membership in our plan

Most people with Medicare can end their membership during certain times of the year. Since you have Indiana PathWays for Aging you have some choices to end your membership with our plan including any month of the year.

In addition, you may end your membership in our plan during the following periods each year:

- The **Open Enrollment Period**, which lasts from October 15 to December 7. If you choose a new plan during this period, your membership in our plan ends on December 31 and your membership in the new plan starts on January 1.
- The **Medicare Advantage (MA) Open Enrollment Period,** which lasts from January 1 to March 31 and also for new Medicare beneficiaries who are enrolled in a plan, from the month of entitlement to Part A and Part B until the last day of the 3rd month of entitlement. If you choose a new plan during this period, your membership in the new plan starts the first day of the next month.

There may be other situations when you're eligible to make a change to your enrollment. For example, when:

- you move out of our service area,
- your eligibility for Indiana PathWays for Aging or Extra Help changed, **or**
- if you recently moved into, currently are getting care in, or just moved out of a nursing facility or a long-term care hospital.

Your membership ends on the last day of the month that we get your request to leave our plan. For example, if we get your request on January 18, your coverage with our plan ends on January 31. If you enroll in another plan, your new coverage begins the first day of the next month (February 1, in this example).

If you leave our plan, you can get information about your:

- Medicare options in the table in **Section C1**.
- Medicaid services in the table in **Section C2**.

You can get more information about how you can end your membership by calling:

- Member Services at the number at the bottom of this page. The number for TTY users is listed too.
- Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- The State Health Insurance Assistance Program (SHIP), Indiana State Health Insurance Assistance Program (SHIP) at 1-800-452-4800.

Note: If you are in a drug management program (DMP), you may not be able to change plans. Refer to **Chapter 5** of this *Member Handbook* for information about drug management programs.

B. How to end your membership in our plan

If you decide to end your membership you can do so by enrolling in another Medicare plan or switch to Original Medicare. However, if you want to switch from our plan to Original Medicare but you haven't selected

a separate Medicare drug plan, you must ask to be disenrolled from our plan. There are two ways you can ask to be disenrolled:

- You can make a request in writing to us. Contact Member Services at the number at the bottom of this page if you need more information on how to do this.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users (people who have difficulty with hearing or speaking) should call 1-877-486-2048. When you call 1-800-MEDICARE, you can also enroll in another Medicare health or drug plan. More information on getting your Medicare services when you leave our plan is in the chart on page 247.

C. How to get Medicare and and Indiana PathWays for Aging services separately

You have choices about getting your Medicare and Medicaid services if you choose to leave our plan.

C1. Your Medicare services

You have three options for getting your Medicare services listed below any month of the year. You have an additional option listed below during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section A**. By choosing one of these options, you automatically end your membership in our plan.

1. You can change to:	**Here is what to do:**
Another plan that provides your Medicare and most or all of your Medicaid benefits and services in one plan, also known as an integrated dual-eligible special needs plan (D-SNP) or a Program of All-Inclusive Care for the Elderly (PACE) plan if you qualify.	Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For Program of All-inclusive Care for the Elderly (PACE) inquiries, additional information about PACE, including qualifying service areas, is available on the Program of All-Inclusive Care for the Elderly page at www.in.gov/fssa/ddars/bba/program-of-all-inclusive-care-for-the-elderly/ on the Indiana Family and Social Services (FSSA) Division of Aging website If you need help or more information: • Call the Indiana SHIP at 1-800-452-4800. The SHIP's central office line is 1-800-452-4800. For more information or to find a local SHIP office in your area, please visit www.in.gov/ship/. **OR** Enroll in a new integrated D-SNP. You'll automatically be disenrolled from our Medicare plan when your new plan's coverage begins. If you enroll into a new D-SNP, your Indiana PathWays for Aging plan will switch to the new D-SNP.

2. You can change to: **Original Medicare with a separate Medicare drug plan**	**Here is what to do:** Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you need help or more information: • Call the Indiana SHIP. The SHIP's central office line is 1-800-452-4800. For more information or to find a local SHIP office in your area, please visit www.in.gov/ship/. **OR** Enroll in a new Medicare drug plan. You'll automatically be disenrolled from our plan when your Original Medicare coverage begins. You'll remain with the Managed Care Entity for your Indiana PathWays for Aging plan. No matter what Medicare plan the member selects, the PathWays program requires coordination of benefits to the greatest extent possible between the PathWays Medicaid health plan and the member's Medicare health plan.
3. You can change to: **Original Medicare without a separate Medicare drug plan** **NOTE:** If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join. You should only drop drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the Indiana SHIP. The SHIP's central office line is 1-800-452-4800. Hours of operation are Monday through Friday, 8 a.m. to 5 p.m. For more information or to find a local SHIP office in your area visit www.in.gov/ship/.	**Here is what to do:** Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you need help or more information: • Call the Indiana SHIP. The SHIP's central office line is 1-800-452-4800. Hours of operation are Monday through Friday, 8 a.m. to 5 p.m. For more information or to find a local SHIP office in your area, please visit www.in.gov/ship/. You'll automatically be disenrolled from our plan when your Original Medicare coverage begins. You'll remain with the Managed Care Entity for your Indiana PathWays for Aging plan. No matter what Medicare plan the member selects, the PathWays program requires coordination of benefits to the greatest extent possible between the PathWays Medicaid health plan and the member's Medicare health plan.

4. You can change to:	**Here is what to do:**
Any Medicare health plan during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section A.**	Call Medicare at 1-800-MEDICARE (1-800- 633-4227). TTY users should call 1-877- 486-2048. Additional information about PACE, including qualifying service areas, is available on the Program of All-Inclusive Care for the Elderly page at www.in.gov/fssa/ddars/bba/program-of-all-inclusive-care-for-the-elderly/ on the Indiana Family and Social Services (FSSA) Division of Aging website. If you need help or more information: • Call the Indiana SHIP. The SHIP's central office line is 1-800-452-4800. Hours of operation are Monday through Friday, 8 a.m. to 5 p.m. For more information or to find a local SHIP office in your area, please visit https://www.in.gov/ship/. **OR** Enroll in a new Medicare plan. You'll automatically be disenrolled from our Medicare plan when your new plan's coverage begins. If you enroll into a new D-SNP, your Indiana PathWays for Aging plan will switch to the new D-SNP. No matter what Medicare plan the member selects, the PathWays program requires coordination of benefits to the greatest extent possible between the PathWays Medicaid health plan and the member's Medicare health plan.

C2. Your Indiana PathWays for Aging services

For questions about how to get your Indiana PathWays for Aging services after you leave our plan, call 1-877-284-9294, or visit www.in.gov/pathways/home/. Ask how joining another plan or returning to Original Medicare affects how you get your Indiana PathWays for Aging coverage.

D. Your medical items, services and drugs until your membership in our plan ends

If you leave our plan, it may take time before your membership ends and your new Medicare and Medicaid coverage begins. During this time, you keep getting your drugs and health care through our plan until your new plan begins.

- Use our network providers to receive medical care.
- Use our network pharmacies including through our mail-order pharmacy services to get your

prescriptions filled.

- If you're hospitalized on the day that your membership in Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) ends, our plan will cover your hospital stay until you're discharged. This will happen even if your new health coverage begins before you're discharged.

E. Other situations when your membership in our plan ends

These are the cases when we must end your membership in our plan:

- If there's a break in your Medicare Part A and Medicare Part B coverage.
- If you no longer qualify for Medicaid. Our plan is for people who qualify for both Medicare and Medicaid.
- If you don't have the Medicaid eligibility levels our plan requires.
- If you move out of our service area.
- If you're away from our service area for more than six months. Since your plan has a visitor/travel benefit, you may be eligible to be outside of the service area for up to 12 months.
    - If you move or take a long trip, call Member Services to find out if where you're moving or traveling to is in our plan's service area.
    - Refer to **Chapter 4** of this *Member Handbook* for information on getting care through our visitor or traveler benefits when you're away from our plan's service area.
- If you go to jail or prison for a criminal offense.
- If you lie about or withhold information about other insurance you have for drugs.
- If you're not a United States citizen or national, or an eligible non-citizen.
    - You must be a United States citizen national, or an eligible non-citizen to be a member of our plan.
    - The Centers for Medicare & Medicaid Services (CMS) will notify us if you're not eligible to remain a member on this basis.
    - We must disenroll you if you don't meet this requirement.

If you lose your Indiana PathWays for Aging eligibility but can be expected to regain it within six months, we'll continue to provide all Medicare benefits covered by Humana PathWays Dual Care NFLOC (HMO-POS D-SNP). When your Indiana PathWays for Aging coverage ends, we won't pay for your Indiana PathWays for Aging benefits. During this period, you may be subject to Part D premiums and Part D cost-shares based on your level of Extra Help. Additionally, based on your level of Indiana Medicaid eligibility, you may also be responsible for Medicare Part A and/or Part B premiums. We will continue to cover your Medicare Advantage plan covered cost-shares during this period.

We'll assist you to regain your Indiana PathWays for Aging eligibility. If your Indiana PathWays for Aging eligibility is restored while you're still enrolled with us for your Medicare coverage, we'll resume paying for your Indiana PathWays for Aging benefits and your enrollment with us will continue. If you can't regain Indiana PathWays for Aging within six months we'll disenroll you from Humana PathWays Dual Care NFLOC

(HMO-POS D-SNP). If you regain Indiana PathWays for Aging eligibility after being disenrolled, you'll need to contact us to reenroll in the plan.

We can make you leave our plan for the following reasons only if we get permission from Medicare and Medicaid first:

- If you intentionally give us incorrect information when you're enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan.
- If you let someone else use your Member ID Card to get medical care. (Medicare may ask the Inspector General to investigate your case if we end your membership for this reason.)

F. Rules against asking you to leave our plan for any health-related reason

We can't ask you to leave our plan for any reason related to your health. If you think we're asking you to leave our plan for a health-related reason, you should **call Medicare** at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

G. Your right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership. You can also refer to **Chapter 9** of this *Member Handbook* for information about how to make a complaint.

H. How to get more information about ending your plan membership

If you have questions or would like more information on ending your membership, you can call Member Services at the number on the bottom of this page.

Chapter 11: Legal notices

Introduction

This chapter includes legal notices that apply to your membership in our plan. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook.*

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A. Notice about laws

Many laws apply to this *Member Handbook*. These laws may affect your rights and responsibilities even if the laws aren't included or explained in this Member Handbook. The main laws that apply are federal laws about the Medicare and Indiana PathWays for Aging programs. Other federal and state laws may apply too.

B. Notice about nondiscrimination

We don't discriminate or treat you differently because of your race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area.

If you want more information or have concerns about discrimination or unfair treatment:

- Call the Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019. TTY users can call 1-800-537-7697. You can also visit www.hhs.gov/ocr for more information.
- Call your local Office for Civil Rights at 1-800-368-1019. TTY users can call 1-800-537-7697. You can also visit www.hhs.gov/ocr for more information.
- If you have a disability and need help accessing health care services or a provider, call Member Services. If you have a complaint, such as a problem with wheelchair access, Member Services can help.

C. Notice about Medicare as a second payer and Indiana PathWays for Aging as a payer of last resort

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

We have the right and responsibility to collect for covered Medicare services for which Medicare isn't the first payer.

We comply with federal and state laws and regulations relating to the legal liability of third parties for health care services to members. We take all reasonable measures to ensure that Indiana PathWays for Aging is the payer of last resort.

Plan's right of subrogation

Subrogation is the process by which Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) gets back some or all of the costs of your health care from another insurer. Examples of other insurers include:

- your motor vehicle or homeowner's insurance
- the motor vehicle or homeowner's insurance of an individual who caused your illness or injury
- workers' compensation

If an insurer other than Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) should pay for services

related to an illness or injury, Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) has the right to ask that insurer to repay us. Unless otherwise required by law, coverage under this policy by Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) will be secondary when another plan, including another insurance plan, provides you with coverage for health care services.

Plan's right of reimbursement

If you get money from a lawsuit or settlement for an illness or injury, Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) has a right to ask you to repay the cost of covered services that we paid for. We can't make you repay us more than the amount of money you got from the lawsuit or settlement.

Your responsibilities

As a member of Humana PathWays Dual Care NFLOC (HMO-POS D-SNP), you agree to:

- Let us know of any events that may affect Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) rights of subrogation or reimbursement.
- Cooperate with Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) when we ask for information and assistance with coordination of benefits, subrogation, or reimbursement.
- Sign documents to help Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) with its rights to subrogation and reimbursement.
- Authorize Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) to investigate, request and release information which is necessary to carry out coordination of benefits, subrogation, and reimbursement to the extent allowed by law.
- Pay all such amounts to Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) recovered by lawsuit, settlement or otherwise from any third person or their insurer to the extent of the benefits provided under the coverage, up to the value of the benefits provided.

If you're not willing to help us, you may have to pay us back for our costs, including reasonable attorneys' fees, in enforcing our rights under this plan.

Chapter 12: Definitions of important words

Introduction

This chapter includes key terms used throughout this *Member Handbook* with their definitions. The terms are listed in alphabetical order. If you can't find a term you're looking for or if you need more information than a definition includes, contact Member Services.

Activities of daily living (ADL): The things people do on a normal day, such as eating, using the toilet, getting dressed, bathing, or brushing teeth.

Administrative law judge: A judge that reviews a level 3 appeal.

AIDS drug assistance program (ADAP): A program that helps eligible individuals living with HIV/AIDS have access to life-saving HIV medications.

Ambulatory surgical center: A facility that provides outpatient surgery to patients who don't need hospital care and who aren't expected to need more than 24 hours of care.

Appeal: A way for you to challenge our action if you think we made a mistake. You can ask us to change a coverage decision by filing an appeal. **Chapter 9** of this *Member Handbook* explains appeals, including how to make an appeal.

Behavioral Health: An all-inclusive term referring to mental health and substance use disorders.

Biological Product: A drug that's made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and can't be copied exactly, so alternative forms are called biosimilars. (See also "Original Biological Product" and "Biosimilar").

Biosimilar: A biological product that's very similar, but not identical, to the original biological product. Biosimilars are as safe and effective as the original biological product. Some biosimilars may be substituted for the original biological product at the pharmacy without needing a new prescription. (Go to "Interchangeable Biosimilar").

Brand name drug: A drug that's made and sold by the company that originally made the drug. Brand name drugs have the same ingredients as the generic versions of the drugs. Generic drugs are usually made and sold by other drug companies and are generally not available until the patent on the brand name drug has ended.

Care coordinator: One main person who works with you, with the health plan, and with your care providers to make sure you get the care you need.

Care plan: Refer to "Individualized Care Plan."

Care team: Refer to "Interdisciplinary Care Team."

Catastrophic coverage stage: The stage in the Medicare Part D drug benefit where our plan pays all costs of your Part D drugs until the end of the year. You begin this stage when you (or other qualified parties on your behalf) have spent $2,400 for Part D covered drugs during the year.

Centers for Medicare & Medicaid Services (CMS): The federal agency in charge of Medicare. **Chapter 2** of this

Member Handbook explains how to contact CMS.

Complaint: A written or spoken statement saying that you have a problem or concern about your covered services or care. This includes any concerns about the quality of service, quality of your care, our network providers, or our network pharmacies. The formal name for "making a complaint" is "filing a grievance".

Comprehensive outpatient rehabilitation facility (CORF): A facility that mainly provides rehabilitation services after an illness, accident, or major operation. It provides a variety of services, including physical therapy, social or psychological services, respiratory therapy, occupational therapy, speech therapy, and home environment evaluation services.

Copay: A fixed amount you pay as your share of the cost each time you get certain drugs. For example, you might pay $2 or $5 for a drug.

Cost-sharing: Amounts you have to pay when you get certain drugs. Cost-sharing includes copays.

Cost-sharing tier: A group of drugs with the same copay. Every drug on the *List of Covered Drugs* (also known as the Drug List) is in one of five cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

Coverage decision: A decision about what benefits we cover. This includes decisions about covered drugs and services or the amount we pay for your health services. **Chapter 9** of this *Member Handbook* explains how to ask us for a coverage decision.

Covered drugs: The term we use to mean all of the prescription and over-the-counter (OTC) drugs covered by our plan.

Covered services: The general term we use to mean all the health care, long-term services and supports, supplies, prescription and over-the-counter drugs, equipment, and other services our plan covers.

Cultural competence training: Training that provides additional instruction for our health care providers that helps them better understand your background, values, and beliefs to adapt services to meet your social, cultural, and language needs.

Daily cost- sharing rate: A rate that may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you're required to pay a copay. A daily cost-sharing rate is the copay divided by the number of days in a month's supply.

Here is an example: Let's say the copay for your drug for a full month's supply (a 30-day supply) is $1.35. This means that the amount you pay for your drug is less than $0.05 per day. If you get a seven-day supply of the drug, your payment is less than $0.05 per day multiplied by seven days, for a total payment less than $0.35.

Disenrollment: The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Drug management program (DMP): A program that helps make sure members safely use prescription opioids and other frequently abused medications**.**

Drug tiers: Groups of drugs on our *Drug List*. Generic, brand name, or over-the-counter (OTC) drugs are examples of drug tiers. Every drug on the *Drug List* is in one of five tiers.

Dual eligible special needs plan (D-SNP): Durable medical equipment (DME): Certain items your doctor orders for use in your own home. Examples of these items are wheelchairs, crutches, powered mattress

systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

Emergency: A medical emergency when you, or any other person with an average knowledge of health and medicine, believe that you have medical symptoms that need immediate medical attention to prevent death, loss of a body part, or loss of or serious impairment to a bodily function (and if you're a pregnant woman, loss of an unborn child). The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.

Emergency care: Covered services given by a provider trained to give emergency services and needed to treat a medical or behavioral health emergency.

Exception: Permission to get coverage for a drug not normally covered or to use the drug without certain rules and limitations.

Excluded Services: Services that aren't covered by this health plan.

Extra Help: Medicare program that helps people with limited incomes and resources reduce Medicare Part D drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy", or "LIS".

Generic drug: A drug approved by the FDA to use in place of a brand name drug. A generic drug has the same ingredients as a brand name drug. It's usually cheaper and works just as well as the brand name drug.

Grievance: A complaint you make about us or one of our network providers or pharmacies. This includes a complaint about the quality of your care or the quality of service provided by your health plan.

Health plan: An organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you manage all your providers and services. All of them work together to provide the care you need.

Health risk assessment (HRA): A review of your medical history and current condition. It's used to learn about your health and how it might change in the future.

Home health aide: A person who provides services that don't need the skills of a licensed nurse or therapist, such as help with personal care (like bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides don't have a nursing license or provide therapy.

Hospice: A program of care and support to help people who have a terminal prognosis live comfortably. A terminal prognosis means that a person has been medically certified as terminally ill, meaning having a life expectancy of six months or less**.**

- An enrollee who has a terminal prognosis has the right to elect hospice.
- A specially trained team of professionals and caregivers provide care for the whole person, including physical, emotional, social, and spiritual needs.
- We're required to give you a list of hospice providers in your geographic area.

Improper/inappropriate billing: A situation when a provider (such as a doctor or hospital) bills you more than our cost sharing amount for services. Call Member Services if you get any bills you don't understand.

Because we pay the entire cost for your services, you **don't** owe any cost-sharing. Providers shouldn't bill you anything for these services.

Independent review organization (IRO): An independent organization hired by Medicare that reviews a level 2 appeal. It isn't connected with us and isn't a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work. The formal name is the **Independent Review Entity**.

Indiana PathWays for Aging: This is the name of Indiana's Medicaid program. Indiana PathWays for Aging is run by the state and is paid for by the state and the federal government. It helps people with limited incomes and resources pay for long-term services and supports and medical costs**.**

- It covers extra services and some drugs not covered by Medicare.
- Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Individualized Care Plan (ICP or Care Plan): A plan for what services you'll get and how you'll get them. Your plan may include medical services, behavioral health services, and long-term services and supports.

Initial coverage stage: The stage before your total Medicare Part D drug expenses reach **$2,400**. This includes amounts you paid, what our plan paid on your behalf, and the low-income subsidy. You begin in this stage when you fill your first prescription of the year. During this stage, we pay part of the costs of your drugs, and you pay your share.

Inpatient: A term used when you're formally admitted to the hospital for skilled medical services. If you're not formally admitted, you may still be considered an outpatient instead of an inpatient even if you stay overnight.

Interdisciplinary Care Team (ICT or Care team): A care team may include doctors, nurses, counselors, or other health professionals who are there to help you get the care you need. Your care team also helps you make a care plan.

Integrated D-SNP: A dual-eligible special needs plan that covers Medicare and most or all Medicaid services under a single health plan for certain groups of individuals eligible for both Medicare and Medicaid. These individuals are known as full-benefit dually eligible individuals.

Interchangeable Biosimilar: A biosimilar that may be substituted at the pharmacy without needing a new prescription because it meets additional requirements related to the potential for automatic substitution. Automatic substitution at the pharmacy is subject to state law.

Legend Drugs: A "legend drug" is any medicine covered by Medicaid that you can only get if a doctor writes you a prescription.

***List of Covered Drugs* (*Drug List*):** A list of prescription and over-the-counter (OTC) drugs we cover. We choose the drugs on this list with the help of doctors and pharmacists. The *Drug List* tells you if there are any rules you need to follow to get your drugs. The *Drug List* is sometimes called a "formulary".

Long-term services and supports (LTSS): Long-term services and supports help improve a long-term medical condition. Most of these services help you stay in your home so you don't have to go to a nursing facility or hospital. LTSS include Community-Based Services and Nursing Facilities (NF).

Low-income subsidy (LIS): Refer to "Extra Help."

Medicaid (or Medical Assistance): A program run by the federal government and the state that helps people with limited incomes and resources pay for long-term services and supports and medical costs.

Medically necessary: This describes services, supplies, or drugs you need to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing facility. It also means the services, supplies, or drugs meet accepted standards of medical practice.

Medicare: The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare or a managed care plan (refer to "Health plan").

Medicare Advantage: A Medicare program, also known as "Medicare Part C" or "MA", that offers plans through private companies. Medicare pays these companies to cover your Medicare benefits.

Medicare Appeals Council (Council): A council that reviews a level 4 appeal. The Council is part of the Federal government.

Medicare-covered services: Services covered by Medicare Part A and Medicare Part B. All Medicare health plans, including our plan, must cover all of the services that are covered by Medicare Part A and Medicare Part B.

Medicare diabetes prevention program (MDPP): A structured health behavior change program that provides training in long-term dietary change, increased physical activity, and strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.

Medicare-Medicaid enrollee: A person who qualifies for Medicare and Medicaid coverage. A Medicare-Medicaid enrollee is also called a "dually eligible individual."

Medicare Part A: The Medicare program that covers most medically necessary hospital, skilled nursing facility, home health, and hospice care.

Medicare Part B: The Medicare program that covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) that are medically necessary to treat a disease or condition. Medicare Part B also covers many preventive and screening services.

Medicare Part C: The Medicare program, also known as "Medicare Advantage" or "MA", that lets private health insurance companies provide Medicare benefits through an MA Plan.

Medicare Part D: The Medicare drug benefit program. We call this program "Part D" for short. Medicare Part D covers outpatient drugs, vaccines, and some supplies not covered by Medicare Part A or Medicare Part B or Medicaid. Our plan includes Medicare Part D.

Medicare Part D drugs: Drugs covered under Medicare Part D. Congress specifically excludes certain categories of drugs from coverage under Medicare Part D. Medicaid may cover some of these drugs.

Medication Therapy Management (MTM): A Medicare Part D program for complex health needs provided to people who meet certain requirements or are in a Drug Management Program. MTM services usually include

a discussion with a pharmacist or health care provider to review medications. Refer to **Chapter 5** of this *Member Handbook* for more information.

Member (member of our plan, or plan member): A person with Medicare and Medicaid who qualifies to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS) and the state.

***Member Handbook* and Disclosure Information:** This document, along with your enrollment form and any other attachments, or riders, which explains your coverage, what we must do, your rights, and what you must do as a member of our plan.

Member Services: A department in our plan responsible for answering your questions about membership, benefits, grievances, and appeals. Refer to **Chapter 2** of this *Member Handbook* for more information about Member Services.

Network pharmacy: A pharmacy (drug store) that has agreed to fill prescriptions for our plan members. We call them "network pharmacies" because they have agreed to work with our plan. In most cases, we cover your prescriptions only if they are filled at one of our network pharmacies.

Network provider: "Provider" is the general term we use for doctors, nurses, and other people who give you services and care. The term also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

- They're licensed or certified by Medicare and by the state to provide health care services.
- We call them "network providers" when they agree to work with the health plan, accept our payment, and don't charge members an extra amount.
- While you're a member of our plan, you must use network providers to get covered services. Network providers are also called "plan providers."

Nursing home or facility: A place that provides care for people who can't get their care at home but don't need to be in the hospital.

Ombudsperson: An office in your state that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The ombudsperson's services are free. You can find more information in **Chapters 2 and 9** of this *Member Handbook*.

Organization determination: Our plan makes an organization determination when we, or one of our providers, decide about whether services are covered or how much you pay for covered services. Organization determinations are called "coverage decisions". **Chapter 9** of this *Member Handbook* explains coverage decisions.

Original Biological Product: A biological product that has been approved by the FDA and serves as the comparison for manufacturers making a biosimilar version. It's also called a reference product.

Original Medicare (traditional Medicare or fee-for-service Medicare): The government offers Original Medicare. Under Original Medicare, services are covered by paying doctors, hospitals, and other health care providers amounts that Congress determines.

- You can use any doctor, hospital, or other health care provider that accepts Medicare. Original Medicare has two parts: Medicare Part A (hospital insurance) and Medicare Part B (medical insurance).
- Original Medicare is available everywhere in the United States.
- If you don't want to be in our plan, you can choose Original Medicare.

Out-of-network pharmacy: A pharmacy that hasn't agreed to work with our plan to coordinate or provide covered drugs to members of our plan. Our plan doesn't cover most drugs you get from out-of-network pharmacies unless certain conditions apply.

Out-of-network provider or **Out-of-network facility:** A provider or facility that isn't employed, owned, or operated by our plan and isn't under contract to provide covered services to members of our plan. **Chapter 3** of this *Member Handbook* explains out-of-network providers or facilities.

Out-of-pocket costs: The cost- sharing requirement for members to pay for part of the services or drugs they get is also called the "out-of-pocket" cost requirement. Refer to the definition for "cost-sharing" above.

Over-the-counter (OTC) drugs: Over-the-counter drugs are drugs or medicines that a person can buy without a prescription from a healthcare professional.

Part A: Refer to "Medicare Part A."

Part B: Refer to "Medicare Part B."

Part C: Refer to "Medicare Part C."

Part D: Refer to "Medicare Part D."

Part D drugs: Refer to "Medicare Part D drugs."

Personal health information (also called Protected health information) (PHI): Information about you and your health, such as your name, address, social security number, physician visits and medical history. Refer to our Notice of Privacy Practices for more information about how we protect, use, and disclose your PHI, as well as your rights with respect to your PHI.

Preventive services: Health care to prevent illness or detect illness at an early stage, when treatment is likely to work best (for example, preventive services include Pap tests, flu shots, and screening mammograms).

Primary Medical Provider (PMP): The doctor or other provider you use first for most health problems. They make sure you get the care you need to stay healthy.

- They also may talk with other doctors and health care providers about your care and refer you to them.
- In many Medicare health plans, you must use your primary care provider before you use any other health care provider.
- Refer to **Chapter 3** of this *Member Handbook* for information about getting care from primary care providers.

Prior authorization (PA): An approval you must get from us before you can get a specific service or drug or use an out-of-network provider. Our plan may not cover the service or drug if you don't get approval first.

Our plan covers some network medical services only if your doctor or other network provider gets PA from us.

- Covered services that need our plan's PA are marked in **Chapter 4** of this *Member Handbook*.

Our plan covers some drugs only if you get PA from us.

- Covered drugs that need our plan's PA are marked in the *List of Covered Drugs* and the rules are posted on our website.

Program of All-Inclusive Care for the Elderly (PACE): A program that covers Medicare and Medicaid benefits together for people age 55 and over who need a higher level of care to live at home.

Prosthetics and Orthotics: Medical devices ordered by your doctor or other health care provider that include, but aren't limited to, arm, back, and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality improvement organization (QIO): A group of doctors and other health care experts who help improve the quality of care for people with Medicare. The federal government pays the QIO to check and improve the care given to patients. Refer to **Chapter 2** of this *Member Handbook* for information about the QIO.

Quantity limits: A limit on the amount of a drug you can have. We may limit the amount of the drug that we cover per prescription.

Real Time Benefit Tool: A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific covered drugs and benefit information. This includes cost sharing amounts, alternative drugs that may be used for the same health condition as a given drug, and coverage restrictions (prior authorization, step therapy, quantity limits) that apply to alternative drugs.

Rehabilitation services: Treatment you get to help you recover from an illness, accident or major operation. These services include inpatient rehabilitation care, physical therapy (outpatient), speech and language therapy, and occupational therapy. Refer to **Chapter 4** of this *Member Handbook* to learn more about rehabilitation services.

Service area: A geographic area where a health plan accepts members if it limits membership based on where people live. For plans that limit which doctors and hospitals you may use, it's generally the area where you can get routine (non-emergency) services. Only people who live in our service area can enroll in our plan.

Skilled nursing facility (SNF): A nursing facility with the staff and equipment to give skilled nursing care and, in most cases, skilled rehabilitative services and other related health services.

Skilled nursing facility (SNF) care: Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous (IV) injections that a registered nurse or a doctor can give.

Specialist: A doctor who provides health care for a specific disease or part of the body.

State Hearing: If your doctor or other provider asks for a Medicaid service that we won't approve, or we won't continue to pay for a Medicaid service you already have, you can ask for a State Hearing. If the State Hearing is decided in your favor, we must give you the service you asked for.

Step therapy: A coverage rule that requires you to first try another drug before we will cover the drug you are asking for.

Supplemental Security Income (SSI): A monthly benefit paid by Social Security to people with limited incomes and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Urgently needed care: Care you get for an unforeseen illness, injury, or condition that isn't an emergency but needs care right away. You can get urgently needed care from out-of-network providers when you can't get to them because given your time, place or circumstances, it isn't possible, or it's unreasonable to obtain services from network providers (for example when you're outside the plan's service area and you require medically needed immediate services for an unseen condition but it isn't a medical emergency).

PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1444. If you have comments or suggestions for improving this form, write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850

Notice of Non-Discrimination

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services. Humana Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids, or language assistance services contact **877-320-1235 (TTY: 711)**. Hours of operation: 8 a.m. – 8 p.m., Eastern time. If you believe that Humana Inc. has not provided these services or discriminated on the basis of race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail or email with Humana Inc.'s Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**, or **accessibility@humana.com.** If you need help filing a grievance, Humana Inc.'s Non-Discrimination Coordinator can help you.

You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at:

- U.S. Department of Health and Human Services, 200 Independence Avenue, S.W., Room 509F, HHH Building Washington, D.C. 20201. **800-368-1019, 800-537-7697 (TDD).**

California members:

You can also file a civil rights complaint with the California Dept. of Health Care Services, Office of Civil rights by calling **916-440-7370 (TTY: 711)**, emailing **Civilrights@dhcs.ca.gov**, or by mail at: Deputy Director, Office of Civil Rights, Department of Health Care Services, P.O. Box 997413, MS 0009, Sacramento, CA 95899-7413. Complaint forms available at: **http://www.dhcs.ca.gov/Pages/Language_Access.aspx**.

This notice is available at **www.humana.com/legal/non-discrimination-disclosure**

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Notice of Availability - Auxiliary Aids and Services Notice

English: Free language, auxiliary aid, and alternate format services are available. Call **877-320-1235 (TTY: 711)**.

አማርኛ [Amharic]፦ነፃ ቋንቋ፣ አጋዥ ማዳመጫ፣ እና አማራጭ ቅርፀት ያላቸው አገልግሎቶችም ይገኛሉ። በ **877-320-1235 (TTY: 711)** ላይ ይደውሉ።

العربية [Arabic]: تتوفر خدمات اللغة والمساعدة الإضافية والتنسِّيق البديل مجاناً. اتصل على الرقم **877-320-1235 (الهاتف النصي: 711)**.

Հայերեն [Armenian]: Հասանելի են անվճար լեզվական, աջակցման և այլընտրանքային ձևաչափի ծառայություններ: Զանգահարե՛ք **877-320-1235 (TTY՝ 711)** հեռախոսահամարով:

Bǎsóò [Bassa]: Wudu-xwíníín-mú-zà-zà kǔà, hwòdǒ-fónɔ́-nyɔ,, kè nyɔ-ɓɔ̌-po-kà ɓě ɓé wa nyuɛsé wídí péè-péèdò kɔ.̌ Ɗá **877-320-1235 (TTY: 711)**.

বাংলা [Bengali]: বিনামূল্যে ভাষা, আনুষঙ্গিক সহায়তা, এবং বিকল্প বিন্যাসে পরিষেবা উপলব্ধ। ফোন করুন **877-320-1235 (TTY: 711)** নম্বরে।

简体中文 [Simplified Chinese]：我们可提供免费的语言、辅助设备以及其他格式版本服务。请致电 **877-320-1235**（听障专线：**711**）。

繁體中文 [Traditional Chinese]：我們可提供免費的語言、輔助設備以及其他格式版本服務。請致電 **877-320-1235**（聽障專線：**711**）。

Kreyòl Ayisyen [Haitian Creole]: Gen sèvis lengwistik gratis, èd oksilyè, ak lòt fòma sèvis ki disponib. Rele **877-320-1235 (TTY: 711).**

Hrvatski [Croatian]: Dostupne su besplatne jezične usluge, usluge dodatne pomoći i alternativnog formata. Nazovite **877-320-1235 (TTY: 711)**.

فارسی [Farsi] : خدمات زبان رایگان، کمک های اضافی و فرمت های جایگزین در دسترس است. با **877-320-1235 (TTY: 711)** تماس بگیرید.

Français [French]: Des services gratuits d’assistance linguistique, d’aide auxiliaire et de format alternatif sont disponibles. Appelez le **877-320-1235 (ATS : 711)**.

Deutsch [German]: Es stehen kostenlose unterstützende Hilfs- und Sprachdienste sowie alternative Dokumentformate zur Verfügung. Telefon: **877-320-1235 (TTY: 711)**.

Ελληνικά [Greek]: Διατίθενται δωρεάν γλωσσικές υπηρεσίες, βοηθήματα και υπηρεσίες σε εναλλακτικές προσβάσιμες μορφές. Καλέστε στο **877-320-1235 (TTY: 711)**.

ગુજરાતી [Gujarati] : મફત ભાષા, સહાયક સહાય અને વૈકલ્પિક ફોર્મેટ સેવાઓ ઉપલબ્ધ છે. **877-320-1235 (TTY: 711)** પર કૉલ કરો.

עברית [Hebrew]: שירותים אלה זמינים בחינם: שירותי תרגום, אביזרי עזר וטקסטים בפורמטים חלופיים. נא התקשר למספר **877-320-1235 (TTY: 711)**

हिंदी [Hindi]: निःशुल्क भाषा, सहायक मदद और वैकल्पिक प्रारूप सेवाएं उपलब्ध हैं। **877-320-1235 (TTY:711)** पर कॉल करें।

Hmoob [Hmong]: Muaj kev pab txhais lus, pab kom hnov suab, thiab lwm tus qauv pab cuam. Hu **877-320-1235 (TTY: 711)**.

Bekee [Igbo]: Asụsụ n’efu, enyemaka nkwarụ, na ọrụ usoro ndị ọzọ dị. Kpọọ **877-320-1235 (TTY: 711)**.

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Italiano [Italian]: Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Chiamare il numero **877-320-1235 (TTY: 711)**.

日本語 [Japanese]:言語支援サービス、補助支援サービス、代替形式サービスを無料でご利用いただけます。**877-320-1235 (TTY: 711)** までお電話ください。

ភាសាខ្មែរ [Khmer]៖ សេវាកម្មផ្នែកភាសា ជំនួយ និង សេវាកម្មជាទម្រង់ផ្សេងជំនួសអាចរកបាន។ ទូរសព្ទទៅលេខ **877-320-1235 (TTY: 711)** ។

한국어 [Korean]: 무료 언어, 보조 지원 및 대체 형식 서비스를 이용하실 수 있습니다. **877-320-1235 (TTY: 711)** 번으로 문의하십시오.

ພາສາລາວ [Lao]: ມີບໍລິການພາສາ, ອຸປະກອນຊ່ວຍເຫຼືອ ແລະ ຮູບແບບທາງເລືອກອື່ນບໍ່ເສຍຄ່າໃຫ້. ໂທ **877-320-1235 (TTY: 711)**.

Diné [Navajo]: Saad bee áná’álwo’, bee haz’áanii, dóó naaltsoos t’áá ajiłii’ígíí bee ak’e’elyaaígíí t’áá jiik’eh hóló. **877-320-1235 (TTY: 711)** bich’į’ hodíílnih.

नेपाली [Nepali]: नि:शुल्क भाषा सेवा, सहायक सामग्री र वैकल्पिक ढाँचाका सेवाहरू उपलब्ध छन् । **877-320-1235 (TTY: 711)** मा कल गर्नुहोस् ।

Polski [Polish]: Dostępne są bezpłatne usługi językowe, pomocnicze i alternatywne formaty. Zadzwoń pod numer **877-320-1235 (TTY: 711)**.

Português [Brazilian Portuguese]: Estão disponíveis serviços gratuitos de ajuda linguística auxiliar e outros formatos alternativos. Ligue **877-320-1235 (TTY: 711)**.

ਪੰਜਾਬੀ [Punjabi]: ਮੁਫ਼ਤ ਭਾਸ਼ਾ, ਸਹਾਇਕ ਸਹਾਇਤਾ, ਅਤੇ ਵਿਕਲਪਿਕ ਫਾਰਮੈਟ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। **877-320-1235 (TTY: 711)** ‘ਤੇ ਕਾਲ ਕਰੋ।

Русский [Russian]: Предоставляются бесплатные услуги языковой поддержки, вспомогательные средства и материалы в альтернативных форматах. Звоните по номеру **877-320-1235 (TTY: 711)**.

Español [Spanish]: Los servicios gratuitos de asistencia lingüística, ayuda auxiliar y servicios en otro formato están disponibles. Llame al **877-320-1235 (TTY: 711)**.

Tagalog [Tagalog]: Magagamit ang mga libreng serbisyong pangwika, serbisyo o device na pantulong, at kapalit na format. Tumawag sa **877-320-1235 (TTY: 711)**.

தமிழ் [Tamil]: மொழி,, உதவிப் பொருட்கள் மற்றும் மாற்று வடிவமைப்புச் சேவைகள் இலவசமாகக் கிடைக்கின்றன. **877-320-1235 (TTY: 711)** எண்ணை அழைக்கவும்.

తెలుగు [Telugu]: ఉచిత భాష, సహాయక మద్దతు, మరియు ప్రత్యామ్నాయ ఫార్మాట్ సేవలు అందుబాటులో గలవు. **877-320-1235 (TTY: 711)** కి కాల్ చేయండి.

اردو [Urdu]: مفت زبان، معاون امداد، اور متبادل فارمیٹ کی خدمات دستیاب ہیں۔ کال **877-320-1235 (TTY: 711)**۔

Tiếng Việt [Vietnamese]: Có sẵn miễn phí các dịch vụ ngôn ngữ, hỗ trợ phụ trợ và định dạng thay thế. Hãy gọi **877-320-1235 (TTY: 711)**.

Òyìnbó [Yoruba]: Àwọn iṣẹ́ àtìlẹ́hìn ìrànlọ́wọ́ èdè, àti ọ̀nà kíkà míràn wà lárọwọ́tó lọ́fẹ̀ẹ́. Pe **877-320-1235 (TTY: 711)**.

This notice is available at **https://www.humana.com/legal/multi-language-support**.

Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) Member Services

CALL	866-274-5888 Calls to this number are free. Member Services is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local. Member Services also has free language interpreter services available for non-English speakers.
TTY	TTY: 711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Member Services is available seven days a week, Oct. 1 - March 31 and Monday-Friday, April 1 - Sept. 30, 8 a.m. - 8 p.m., local time.
WRITE	Humana PathWays Dual Care NFLOC (HMO-POS D-SNP) P.O. Box 14169 Lexington, KY 40512-4601
WEBSITE	Humana.com