

Ten things you need to know about your health plan

Everyone in a health plan should have a membership card. If you do not have a health plan card, call your plan and ask them to send you a new card. If you have Medicaid or Child Health Plus A (Children's Medicaid) you should have two cards: your health plan card and your Medicaid card (the blue and white benefits card). The card should have your name and your member ID number printed on it. The card will also have the name of the health plan, your doctor's name or ID, and phone numbers for you to call for medical advice and member services. Each person in your family should have their own card.

Use your health plan card every time you need to see a doctor, or get any other health care services.

If you have Medicaid, you must use your Medicaid card to get:

- Prescription drugs
- Dental care (if your plan doesn't have dentists)
- Family planning. (You can go to any Medicaid provider for family planning and reproductive health services without a referral free access).

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keep your health plan card and your Medicaid card (if you have one)

>WHAT YOU SHOULD KNOW: Two plans do not cover family planning services. You can use your Medicaid card to go to a family planning doctor or clinic outside the plan. Call your health plan to find out if family planning services are covered or call NYC MCCAP if you need assistance.
CALL NYC MCCAP WHEN YOU NEED HELP BY **212.614.5400**

get the right care when you get sick

When you join your plan, you should choose one doctor to be your regular doctor, called a primary care provider (PCP). Make sure you see your PCP for a complete check up (baseline physical). Getting regular checkups is an important way to stay healthy. Call your PCP today to schedule one.

get regular checkups

know which doctors, hospitals and clinics are in your plan

When you are sick and need to see a doctor, call your PCP and ask for an urgent appointment. You can also call the health plan.

If you need to talk to a doctor at night or on the weekends, call the medical advice telephone number on the back of your health plan card. When you call, ask to speak to someone who speaks your language. The health plan or doctor may be able to get a translator to help you.

If you have an emergency, you can go to ANY HOSPITAL emergency room—even if the hospital is not in your plan.

Once your emergency is over, call your health plan and your PCP as soon as possible to let them know what happened and to schedule a followup appointment.

You must use the doctors, clinics and hospitals that are in your plan's provider network. Call your plan and ask for a list of the plan's providers. You can also call NY Medicaid CHOICE (800.505.5678) and ask which plans your doctor, clinic or hospital accepts.

>WHAT YOU SHOULD KNOW: Lists of providers can change often. Call your doctor to make sure that he or she is still taking patients in your plan.

>WHAT YOU SHOULD KNOW: The plan must pay your ER bill if you were in a situation or having symptoms that a “reasonable, prudent” person—not medically trained—would consider an emergency. You do not need prior approval (authorization) from your health plan to go to the emergency room. If you receive a bill after a visit to the emergency room, call the health plan for help. The bill may be a mistake.
CALL NYC MCCAP WHEN YOU NEED HELP y **212.614.5400**

>WHAT YOU SHOULD KNOW: If you need a drug that is not on the health plan's list (formulary), your doctor should contact your health plan and request approval for a non-formulary drug. Call NYC MCCAP for more information.

get your prescriptions filled

If you are in Medicaid or Child Health Plus A (Children's Medicaid), you must use your Medicaid card when you get your prescriptions filled. Medicaid usually pays for generic drugs. If you need a name brand drug, your doctor must get approval from Medicaid at 877.309.9493. Call NYC MCCAP for more information.

If you are in Family Health Plus or Child Health Plus, you must go to pharmacies that are in the plan (on the provider list). Your plan will only pay for the drugs that are on the health plan's drug list (called the formulary).

To see a specialist, (such as a cardiologist or a skin doctor) you must call your PCP and ask if he or she can refer you. Call your health plan if you have problems getting a referral.

If you need to see a specialist a lot because of a health condition, ask your plan representative if your specialist can be your PCP.

get specialty care when you need it

• Visits to your OB/GYN for prenatal care

• Visits to your OB/GYN for preventive care (such as a regular checkup or Pap smear) twice a year

• Vision services

• Dental services

YOU DO NOT NEED A REFERRAL FOR:

• Your first visit each year with a mental health provider or substance abuse services in your plan

• Family planning services

>WHAT YOU SHOULD KNOW: If your plan doesn't have a specialist you need, you can go to see a specialist outside the plan with your plan's permission. This is called an out-of-network referral.

CALL NYC MCCAP WHEN YOU NEED HELP y **212.614.5400**

You can also ask your PCP for one referral to a specialist who you can see many times. (This is called a standing referral).

CALL NYC MCCAP WHEN YOU NEED HELP y **212.614.5400**

Everyone in Medicaid, Family Health Plus and Child Health Plus—no matter what plan they are in—can get confidential reproductive and family planning services such as:

- Birth control
- HIV and STD testing

Call your health plan to find out where you can get these services in the plan network.

There are some plans that do not cover family planning services, such as birth control, abortion and sterilization. You can still get this coverage. If you are enrolled in a plan that does not cover family planning services, you must call the Member Services Department of your health plan to find out how you can obtain those services.

- Abortion and sterilization services
- Counseling

when you need family planning services

>**WHAT YOU SHOULD KNOW:** Anyone in a Medicaid health plan can get free family planning services, including birth control, abortion and sterilization services from any doctor or clinic that takes Medicaid.

CALL NYC MCCAP WHEN YOU NEED HELP y **212.614.5400**

Keeping your health insurance means that you don't lose your relationship with your doctors, and that you can keep getting the treatment and services you need. You need to renew every year. When it is time to renew, you will get a letter from the Human Resources Administration (HRA) You may also get materials from your health plan telling you it is time to renew. If you do not complete the forms, you will lose your health insurance.

Call NYC MCCAP if you need help.

keep your health coverage

Call member services anytime you need help using your health plan. The phone number is on your health plan card. When you call, ask to speak to someone who speaks your language.

If the plan has denied a service that you or your doctor has asked for, you can file a complaint or request a Utilization Review (UR). You can file a complaint for any reason by writing a letter to the plan. You can ask for a UR if you were denied care because the plan found the care was not “medically necessary.”

You have the right to appeal your health plan’s decisions. If you are in Medicaid, Child Health Plus A (Children’s Medicaid) or Family Health Plus, and the plan has denied or delayed medical services, you can request a fair hearing from the State within 60 days of the denial. If you ask for “Aid to Continue” then you may continue to get the services until the hearing.

All plan enrollees can also appeal to the state for an external review appeal after they have lost their plan’s utilization review appeal.

The appeals process can be confusing. Call NYC MCCAP for help.

know your rights

If you are in Medicaid or Child Health Plus A (Children’s Medicaid), then you can get car fare—bus or subway fare—for your round trip to the doctor’s office. Call your health plan to find out how. Some doctor’s offices or hospitals can give you the car fare at the time of your appointment.

If you are in Family Health Plus or Child Health Plus B, your car fare for regular office visits is not covered. Emergency transportation, such as ambulance service, is covered if the plan authorizes it.

get free
transportation
to medical
appointments

(MEDICAID AND CHILD HEALTH PLUS A ONLY)

Call NYC MCCAP: 212.614.5400