

2015 Southcoast Health Plan Frequently Asked Questions

What does Southcoast Health Plan offer me?

- Southcoast Health Plan provides members with broad access to quality health care at an affordable price. The plan offers medical and prescription drug benefits, and health management programs to help maintain and improve the health of employees and their families. As an added bonus, because Southcoast is a health service organization, an enhanced level of benefits is available on the services the organization provides.

MEDICAL BENEFITS

How does the Medical Coverage work?

- There is a single plan with three tiers of coverage (refer to the Summary of Benefits for more details).
Tier 1: Enhanced coverage for using Southcoast hospitals, facilities or a Southcoast Physicians Network provider. When using Tier 1 providers, members pay less for physician office visits and will have no co-pays for lab tests, x-rays, and other diagnostic tests.
Tier 2: Comprehensive benefits with moderate out-of-pocket cost when using providers, facilities and services defined in this tier. For certain outpatient services, your charges are covered at 90% after meeting the annual deductible; you pay 10% co-insurance.
Tier 3: Out-of-network and non-preferred providers and facilities that will incur higher member out-of-pockets costs. Steward-affiliated physicians are in Tier 3.
Steward Facilities: Facilities in the Steward Health Care System are excluded from coverage; this includes hospitals, lab work, radiology, and therapy (including any of these services performed in a Steward Physician's office).

The pediatrician access in the Fall River area is limited. What accommodations have been made?

- An exception will continue to be made for pediatrician coverage in the Fall River area for one additional year due to limited network access. The Plan will designate all pediatricians with offices in Fall River at Tier 2 coverage for 2015. In the meantime, Southcoast Physicians Network and Southcoast Physicians Group continue to implement plans for the recruitment of Southcoast-affiliated pediatricians in the Fall River area.

Do I need to elect a Primary Care Provider (PCP)?

- Yes. You may choose a PCP by going to www.southcoasthealthplan.org. You will need your Member ID number, last name and ZIP code. You may also call **877-234-5550** Monday through Friday 8 a.m. to 5 p.m. to speak with a customer service representative who can record your PCP election(s). If you would like to transition to a Tier 1 or Tier 2 provider call 508-973-2222 Monday through Friday, 8 a.m. and 6 p.m. to reach the dedicated team of referral specialists who will support you in finding a local physician who is accepting new patients. They will also assist you with transferring your records and making your first appointment with a new physician.

How can I find out which tier my provider is in?

- Go to www.southcoasthealthplan.org or call our dedicated customer service line at 877-234-5550.

I want to go to Southcoast, but they do not provide the service I need. If I go to a Tier 2 or Tier 3 facility for this service, why do I have to pay the Tier 2 or Tier 3 copayment or deductible and co-insurance?

- Because Southcoast is a health care provider, the organization can offer special pricing on the services it provides. *This special benefit can be compared to a discount an employee of a clothing store gets on the merchandise that store sells. The employee gets a discount on the merchandise that store sells but not on merchandise sold at other stores.*

Do I need to obtain a referral from my primary care physician for specialty care?

- The Southcoast Health Plan requires you to name a primary care physician (PCP), but referrals to specialists are not required. You will receive the highest level of benefits when you seek services through Southcoast Hospitals and Physicians Network (Tier 1). Please refer to your Summary of Benefits to compare the different levels of benefits under each tier of coverage.

I have a scheduled surgical procedure at Charlton Memorial Hospital with my Tier 3 physician, how will the fees be charged?

- The Southcoast Health Plan will cover the professional and facility fees according to the facility tier level. So in this scenario the professional and facility fees will be at Tier 1.

What physicians and facilities are included in the Southcoast Tier 1 level of benefits?

- Physicians in the Southcoast Physicians Network
- St. Luke's Hospital, Charlton Memorial Hospital, Tobey Hospital
- Boston Children's Hospital and Physicians
- Laboratory and imaging services at Southcoast service sites
- For diagnostic/high tech imaging services Shields MRI of New Bedford and Shields MRI of Dartmouth

Refer to the services sites listing available at www.southcoast.org/map for the latest list of services available through Southcoast.

What do I need to do if I have a planned inpatient or outpatient service?

- Planned inpatient hospital admissions and certain outpatient services require pre-certification. You or your doctor can find out which services require pre-certification by referring to our Plan website at www.southcoasthealthplan.org.
- To pre-certify a required service, you should call 877-234-5550 and select option 2. Your physician may also request pre-certification approval by calling 877-531-1139.
- You are ultimately responsible to pre-certify required services. Failure to pre-certify will result in a \$250 penalty per occurrence.

What happens if I have out-of-network services or have services at an excluded provider?

- Out-of-network services are covered services you receive from non-participating providers and hospitals, or hospitals that are assigned to the Tier 3 level of coverage. Your care for these services would be covered after you satisfy the out-of-network deductible each calendar year (\$1,250 for individuals or \$2,500 for employee + 1 or family).

- After you have paid the applicable deductible amount for the calendar year, you will be responsible for a portion of the cost, known as co-insurance. The plan will pay 70% of the cost and you will pay 30% up to an annual out-of-pocket maximum (\$3,000 for individuals and \$6,000 for employee + 1 or family).
- If you have services at an excluded provider, the plan will not cover those services and you will be responsible for 100% of all charges and these charges will not accumulate towards out-of-pocket annual maximums.

What will happen if I have a medical emergency and what will I owe?

- Southcoast Health Plan covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures). Just go to the nearest emergency facility or call 911 or another local emergency number. If you are hospitalized, you must call the Southcoast Health Plan within 48 hours, or as soon as you can (you may ask someone to do this for you).
- If emergency care is needed, regardless of location, the ER visit will be subject to a \$100 co-pay.
- If you or a covered dependent is admitted as a result of the emergency to any hospital other than a Southcoast hospital, regardless of tier or excluded status, whether in the service area or traveling out of the area, the member will be responsible for meeting the \$750 Tier 2 deductible if not already met, the \$100 ER visit co-pay is waived.
- If you go to the ER of a Southcoast hospital and are admitted, the hospitalization will be covered at 100%. This includes circumstances in which you are transported out of Southcoast for medical reasons to a Tier 2 or Tier 3 facility as decided by the treating physician.

How are on-call services provided by a Tier 3 physician/specialist handled if I am seen at Southcoast?

- Should a member who has a Tier 1 or 2 provider enter a Southcoast Emergency Department (ED) and receive services during that visit by an on-call Tier 3 specialist, those professional services will be covered at Tier 1. This does not include urgent care services provided at a Tier 3 location.
- Should a member who has a Tier 1 or 2 provider, be admitted to a Southcoast hospital and receive services during that visit by an on-call Tier 3 specialist, those professional services will be covered at Tier 1. This includes newborn rounding assignments and intensive care services.
- Should a member receive outpatient care from an on-call Tier 3 physician who is covering for their Tier 1 or Tier 2 provider, that care will be covered at a Tier 2 level. In some cases, the member may need to go through an appeal process.

What is my coverage when travelling out of the area, but within the United States?

- If you seek care for non-emergency covered services while traveling, the services will be covered at the Tier 2 benefit level when you visit participating United Healthcare* providers. Services will be covered at the Tier 3 benefit level when you visit non-participating providers.

What is my coverage when travelling out of the country?

- If you are travelling out of the country and require emergency medical treatment from a non-network provider, benefits shall be payable at the Tier 2 level subject to reasonable and customary charges. Routine services would not be covered.

How does the Fitness Reimbursement Benefit work?

- Health plan subscribers are eligible for a maximum \$150 Fitness Reimbursement Benefit per policy per calendar year. A member may first submit for reimbursement after s/he has been both a member of a qualified health club or completed four qualified yoga classes and have been covered under the Southcoast Health Plan for at least four consecutive months.
- Eligible facilities for reimbursement include qualified, full-service health and fitness clubs with cardiovascular and strength-training equipment and facilities for exercising and improving physical fitness. They **do not** include: martial arts centers, gymnastic facilities, classes (other than qualified yoga instruction classes), country clubs, and fees for personal trainers, tennis, aerobic or pool-only facilities, or sports teams and leagues.
- Reimbursement forms are available at www.southcoasthealthplan.org or on the Benefits Information Intranet page.

What is Personal Health Management?

- Personal Health Management is a voluntary, confidential service for health insurance members that have been identified as high-risk based on a number of health factors including having a complex chronic or an acute condition.
- Members who have been identified for Personal Health Management will be assigned a Personal Health Nurse (PHN) who lives in our community, but works for InforMed, an independent company.
- PHNs understand members' unique needs and assist in coordinating care, accessing local resources and providing support and guidance to members who are trying to manage their complex condition(s).

PRESCRIPTION DRUG BENEFITS

Are Prescription Drugs covered by the Southcoast Health Plan?

- Yes. The prescription drug benefit is administered by Catamaran.
- You will have convenient access to more than 62,000 chain and independent pharmacies.
- Southcoast Health Plan provides a Pharmacy Network with varying cost-share levels:
 - * Southcoast Network: Southcoast Pharmacies (Charlton, St. Luke's, Fairhaven, Southcoast Specialty)
 - * Preferred Network: CVS, Wal-Mart, Stop & Shop, and Northeast Pharmacy Service Corporation
 - * Non-Preferred Network: All other pharmacies (i.e. Walgreens, Rite Aid, Shaw's, Target, etc.)
- Brand name maintenance (ongoing therapy) medication must still be filled at either a Southcoast Pharmacy or through Catamaran Home Delivery, *after two fills* at a retail network pharmacy. Prescriptions filled at Health Care Pharmacy, located at Truesdale in Fall River, are exempt from this requirement.

How do I find out if my pharmacy is in the network and how do I know whether the prescription medication I need is a generic, formulary or non-formulary drug?

- Go to www.mycatamaranrx.com or call the Customer Care Center at 888-380-6180.

Is a mail order service available and can I fill a 90-day supply at a retail pharmacy?

- Yes, mail order and 90-day supply is available at 2.5 times the monthly copays at Southcoast Pharmacies and at Catamaran Home Delivery. You can contact Southcoast Pharmacies at the following locations and numbers for more details: St. Luke's (508) 961-5449; Charlton Memorial (508) 973-7375; Fairhaven (508) 973-2420. You can also obtain mail order prescriptions through Catamaran Home Delivery (Mail Order Service). You can have your 90-day generic maintenance prescriptions filled at retail network pharmacies, at three times the monthly copay. To enroll, call Catamaran Home Delivery at 888-637-5121 or complete an online registration form at www.mycatamaranrx.com.

What are Specialty Medications and where can I have them filled?

- Specialty Medications are used to treat certain chronic (long-term) conditions and/or life-threatening rare diseases. Specialty medications may:
 - Be given by infusion (intravenously/IV), injection or taken orally
 - Cost more than traditional medications
 - Have special storage and handling requirements
 - Need to be taken on a strict schedule
- The Southcoast Health Plan Insurance allows the initial (first) fill of a Specialty Medication (excluding anticoagulants or blood thinners) to be at any participating network pharmacy, Southcoast Pharmacy, Southcoast Pharmacy Specialty Division or **BriovaRx** Specialty Pharmacy. Any refills or subsequent fills of a Specialty Medication will need to be filled via Southcoast Pharmacy Specialty Division, or BriovaRx Specialty Pharmacy. Contact the Southcoast Pharmacy Specialty Division at 203-973-3320 or BriovaRx at 800-850-9122 for more information.

What is a Prior Authorization?

- Certain medications require additional information from your physician in order to make sure they are being used for appropriate medical conditions and within the FDA guidelines for the drug. In these cases, when you present a prescription to a pharmacy for a medication that requires a prior authorization, the pharmacist may tell you that the claim was denied and should provide the reason.

What do I do if the coverage was denied for my prescription medication because Prior Authorization is required?

- Call the Catamaran Customer Care Center at 888-380-6180 and ask the customer service representative to initiate the Prior Authorization process. They will need some information from you so be prepared to give them the name of the medication, the physician phone number and fax number and your member ID and contact information.

For more Pharmacy FAQ's please refer to the full Pharmacy FAQ document on the Benefits Information Intranet site.

***United Healthcare** is Southcoast's national network of health care providers, which is available to help you get the care you need when you are out of the area.