



Your PAC Program Handbook

Maryland Physicians Care

**What you need to know about the
Maryland Primary Adult Care Program**

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Overview of PAC

PAC is a health care program

PAC is a health care program to help adults with low-incomes. Read this booklet to learn more about PAC and what is covered. Find out how to get care from your Managed Care Organization (MCO). Learn where to go for help. Keep this booklet for when you want to check on which health services PAC offers.

People in PAC get:

- Prescription drugs for a small fee. This fee is called a co-pay.
- Free visits to a family doctor or nurse practitioner-also called Primary Care Provider or PCP. PAC does not pay for specialty care or hospital stays for health problems.
- Diabetes care services when you have a need for them.
- Free visits to a counselor or psychiatrist for mental health services. PAC doesn't offer hospital stays for mental health problems.

Getting health services

- You filled out the PAC application form and qualified for the program.
- The State sent you a yellow and white PAC ID card in the mail. This ID card lets you start getting pharmacy and mental health services right away.
- You got your MCO enrollment packet. You had the chance to pick an MCO. If you did not pick, the State chose Maryland Physicians Care for you. Now you can get PAC services.

Until now, your yellow and white PAC ID card covered all of your pharmacy and mental health services.

If you did not get your yellow and white PAC ID card from the State, call the Enrollee Action Line at 1-888-754-0095.

Now that you are enrolled in Maryland Physicians Care you must get your pharmacy services from Maryland Physicians Care. Maryland Physicians Care will also cover visits to your PCP for some mental health care.

If you did not get your Maryland Physicians Care ID card, call Maryland Physicians Care's Member Services Department at (866) 651-7835 or the Enrollee Action Line at 1-888-754-0095.

Use your Maryland Physicians Care ID card at the pharmacy and for doctor visits

- You had the chance to pick an MCO. If you did not pick, the State chose Maryland Physicians Care for you.
- Now that you are enrolled in Maryland Physicians Care, doctor visits with your PCP are covered.
- You must use your Maryland Physicians Care ID card to get **most** of your prescriptions. Always take both ID cards to the pharmacy.

PAC Review at a glance

1. You have chosen an MCO. If you didn't choose, the State assigned you to an MCO. If you want to change to a different MCO read page 30.
2. You should now have your Maryland Physicians Care ID. Use your Maryland Physicians Care ID at the pharmacy and for your primary care visits.
3. You should now have the name and phone number of your Primary Care Provider- known as your PCP. PAC covers visits to your Primary Care Provider or PCP. PAC does not cover all doctor visits. Visits for specialty care are not covered. PAC does not cover any hospital services. Read page 18 for more information on what is covered.
4. If you have diabetes there are some special services you can get to help keep you healthy. Read page 16 for more information on what is covered.
5. PAC covers outpatient mental health care. You can get mental health care from your PCP. If you need more services, then you or your PCP can ask for specialty mental health services. Call 1-800-888-1965 if you need mental health services that your PCP cannot provide. You will use your yellow and white PAC ID for these services
6. PAC does not pay for in hospital mental health care. Most outpatient specialty mental health services will be covered by PAC. Read page 11 in this booklet to learn more about the mental health services covered by PAC.
7. Some mental health drugs and HIV/AIDS drugs will still be covered by your yellow and white PAC card. The pharmacist will know when to bill the State and when to bill Maryland Physicians Care. Be prepared to pay the small co-pay for each of your prescriptions. Read page 8 in this booklet to learn more about what is covered by PAC.

Maryland Physicians Care

Part 1. Introduction to Maryland Physicians Care

Welcome and thank you for choosing Maryland Physicians Care as your Managed Care Organization. As a Maryland Physicians Care member, you will have access to a large network of primary care providers.

Vision Statement

We seek to be a dominant, financially sound and socially responsible managed care organization of choice for members, providers and health care purchasers in the markets we serve.

Mission Statement

We are a values-driven, community focused managed care organization that improves the health status of its members through effective care management systems. Our vision and values as a provider-sponsored organization enhance the mission of the owner's health systems.

Maryland Physicians Care

Part 2. Enrollee Rights and Responsibilities

You Have a Responsibility to:

- Read this handbook. It tells you about our services and how to file a complaint or grievance.
- Follow Maryland Physicians Care (MPC) rules.
- Show your ID card to each provider before getting health services.
- Get approval from your Primary Care Provider (PCP) before you get treatment from other providers. This does not include self-referral services or emergency treatment.
- Use the Emergency Room (ER) for true emergencies only.
- Make and keep appointments with your PCP. If you need to cancel appointments, it must be done at least 24 hours before your scheduled visit.
- Give all information about your health to Maryland Physicians Care and your PCP.
- When discussing your health, if there's anything you don't understand tell your PCP.
- Follow what your PCP tells you. Make follow-up appointments. Take medicines and follow your PCP's care instructions.
- Schedule wellness check-ups.
- Tell Maryland Physicians Care and **the Department of Social Services (DSS)** when your address changes. Tell them about changes in your family that might affect eligibility or enrollment.
- Tell Maryland Physicians Care if you have other health insurance, including Medicare.
- Give your PCP a copy of your living Will and Advance Directive if you have one.

You Have the Right to:

- Be treated with respect and dignity.
- Not have your medical records shown to others without your okay, unless allowed by law.
- Privacy when you are at an office visit or getting treatment.
- Get information about Maryland Physicians Care services, the PCPs that provide care, and Member Rights and Responsibilities.
- Talk to your PCP about medical treatments for your condition, even if the treatment costs a lot or is not a covered benefit.
- Know about your health condition and the plans to treat you and what could

- happen after your treatment.
- Find out what is in your medical records, as allowed by law.
 - Be a part of deciding on the kind of care you want or do not want.
 - Voice your complaints and grievances about Maryland Physicians Care and the care you get from your Primary Care Provider.
 - Use the methods listed in this handbook to share questions and concerns about your health care or Maryland Physicians Care.
 - Pick a PCP who works with Maryland Physicians Care's Provider Network.
 - Tell us ways to improve Maryland Physicians Care's policies and procedures.
 - Develop Advance Directives or a Living Will.
 - Get covered benefits or services, regardless of gender, race, age, religion, origin, physical or mental disability, or type of illness or condition.

Member Confidentiality and Our Privacy Practice

You will find a copy of Maryland Physicians Care's Notice of Privacy Practice in your new member welcome packet. The notice tells how Maryland Physicians Care will use your records for health plan activities and to pay for your services. It also tells how you can look at your records, get a copy or change them. Your health care information will be kept private and confidential, and will be given out only if the law allows it or with your permission.

Decisions About Your Health Care

Maryland Physicians Care wants to tell you about your rights as a member. We also want to tell you our policies about those rights. Please take a minute to read this. It is a summary about your health care.

- Your PCP should tell you how he or she plans to treat you. The PCP should tell you if other treatments can be used and the risks for each one.
- Make sure your decisions about your medical care are followed. You may want to put the decisions in writing before you get treatment.

Planning Your Health Care in Advance (Advance Directives & Living Wills)

What Are My Rights?

- In most cases you have the right to decide if you want medical treatment or not.
- If an accident or illness takes away your ability to make your health care decisions, Maryland State law gives you the right to make these decisions before someone else does.

How Do I Plan for This?

- You may choose in advance who will make health care decisions for you if you cannot do it yourself.
- You may also decide in advance what type of treatment you would like, especially those that may be needed to keep you alive. This is called a “Living Will” or an “Advance Directive.”
- Maryland Physicians Care cannot help to prepare a “Living Will” or an “Advance Directive” because this is personal and should only come from you.

Please contact one of the following for more information on a “Living Will” or an “Advance Directive”:

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202-2021
Baltimore area: (410) 576-4000
Washington area: (301) 470-7534
Baltimore area (TDD): (410) 576-7000
Washington area (TDD): (301) 565-0451

Library and Information Services Division
Department of Legislative Reference
90 State Circle
Annapolis, MD 21401
Baltimore area: (410) 946-5400
Washington area: (301) 970-5000 or (410) 946-5000
Other areas in MD: (800) 492-7122

If you have made a “Living Will” or an “Advance Directive,” you need to be sure that your doctor is aware of this and understands your requests.

PART 3. Your Health, Mental Health, and Prescription Drug Benefits

You have your MCO. You have your PCP. (PCP stands for Primary Care Provider.) You have your Maryland Physicians Care ID card. Now you can get all the PAC health services. Maryland Physicians Care won't charge you for any of your PAC health care benefits except for your co-pays for prescription drugs.

Be sure to take time to make appointments for routine health screenings. Keep your appointments. Do your part to be healthy. Read page 15 for more information on when you should have certain routine health screenings.

How to use the following table:

1. The table lists all the services you can get with PAC. Look at the first column. The one on the far left column says "Your benefits." This lists the type of service you can get with PAC.
2. The middle column is called "What it means." This middle area tells you about the service listed in the first column.
3. The last column is called "Rules about the benefits." It lists what you need to do to get the service. Have questions about what is covered? Call Maryland Physicians Care Member Services Department at (866) 651-7835. Or you can call the State's Enrollee Action line at 1-888-754-0095.

To be covered by PAC, you must use your PCP and Maryland Physicians Care to get the services listed. Read page 20 for more information about any additional services MPC offers.

Your benefits	What it means	Rules about the benefits
Primary Care Services	<ul style="list-style-type: none"> • The basic health services you need to take care of your general health needs. • Your PCP must provide these services. • PCP stands for <u>P</u>ri<u>m</u>ary <u>C</u>are <u>P</u>ro<u>v</u>ider. That means your doctor or nurse practitioner. 	<ul style="list-style-type: none"> • You must use your PCP. • Care with a specialist, emergency room visits and hospital visits are not covered.
Pharmacy Services	<p>These are covered:</p> <ul style="list-style-type: none"> • Prescription drugs. These are drugs you get with an order from your PCP. • Insulin, needles and syringes • Coated aspirin for arthritis • Iron pills • Birth control pills and devices • Latex condoms from the drug store (just show your PAC and MPC ID) 	<ul style="list-style-type: none"> • Only drugs you get with a prescription are covered. • Coated aspirin for arthritis and iron pills for low iron blood are also covered. • <i>Maryland Physicians Care charges you a co-pay of up to \$7.50 for brand name drugs. You may have a co-pay of \$2.50 for generic drugs. *except contraceptives</i> • Mental health and HIV/AIDS drugs are covered by your yellow and white PAC ID card. For these you must pay a co-pay of \$7.50 for brand names and \$2.50 for the generic drugs

Your benefits	What it means	Rules about the benefits
Lab & Diagnostic Services	<p>These tests help your PCP see if you have a certain health condition or disease.</p> <p>These tests are covered:</p> <ul style="list-style-type: none"> • Lab tests, such as urine test, CBC, blood glucose, Pap test and PSA • EKG • Chest x-rays, X-rays to detect fractures, and Mammograms are covered. 	<ul style="list-style-type: none"> • Test must be ordered by your PCP or family planning provider. Talk to your provider about which tests are covered. • You must go to a lab or imaging center in Maryland Physicians Care network. If the test is not included or if you go out of network, you may be charged.
Family Planning	<ul style="list-style-type: none"> • Office or clinic visit • Lab tests such as pap smears • Birth control method, such as birth control pills, IUDs, injectables and patches • Latex condoms. A pharmacist can give you condoms without a doctor's order. 	<ul style="list-style-type: none"> • PAC does not pay for permanent sterilization.
Routine Gynecologist (GYN) Care	<ul style="list-style-type: none"> • Yearly check-ups at the gynecologist 	<ul style="list-style-type: none"> • You must use your PCP or a GYN provider who is in Maryland Physicians Care network.

Your benefits	What it means	Rules about the benefits
<p>Primary Mental Health Services</p>	<ul style="list-style-type: none"> • Primary mental health services are basic mental health services provided by your PCP. • If more than basic mental health services are needed, your PCP will refer you to the Public Mental Health System for specialty mental health services. 	<ul style="list-style-type: none"> • Your PCP may refer you for extra mental health services outside Maryland Physicians Care. Or, you may ask for these specialty services. • Call the Public Mental Health System at 1-800-888-1965 for specialty mental health treatment.

More information about your Mental Health Benefits

Visits to your PCP for mental health care are covered by Maryland Physicians Care. If your PCP thinks you need specialty mental health services you can get those services too.

You can get most specialty mental health services through the Public Mental Health System. Just call for an appointment at 1-800-888-1965. You do not need a referral from your PCP. When you go for the mental health visit, show the office staff your yellow and white ID card. You will not be charged for the visit.

Are there any mental health services that are not covered by PAC?

Yes, inpatient care and day treatment programs (also known as partial hospitalization) are not covered. If you need them you can still get them but you may have to pay a small fee.

Mental Health at a Glance

How Do I Get Mental Health Services through PAC?

If you think you need mental health services you can do any of these things:

- Talk to your PCP
- Call the MCO member service line
- Call the Public Mental Health System at 1-800-888-1965.

Let your PCP know if you are feeling low, blue, depressed, or having thoughts of harming yourself.

- Talk to your PCP. Your PCP will ask you questions to help decide if you need mental health treatment.
- The PCP may decide that he or she can help.
- Or, the PCP may help refer you to the Public Mental Health System.
 - The Public Mental Health System toll-free help line is open 24-hours a day, 7 days a week.
 - The help line is run by mental health staff called Care Managers. The Care Manager is trained to handle your call and will help you get the services you need.
 - If the Public Mental Health System finds you do not need specialty mental health services, they will call your PCP (with your permission). This way you can get any needed follow-up care with your PCP.

Can I see the same mental health provider I used before I got in PAC?

- If you saw a provider in the past for mental health services and want to go back to him or her, let your Care Manager know.
- Every effort will be made to get you to the same provider.

Does it take a long time to get into mental health specialty care?

How quickly you are seen for specialty mental health care depends on the type of treatment you need.

The list below lists the time rules for getting an appointment with a mental health specialist:

Emergency - When PMHS Care Manager finds that your problem is an emergency, you will be seen within the same day. This is most often within 4 hours.

Urgent - When the PMHS Care Manager finds that you have a pressing crisis and need to see a mental health specialist quickly, you will be seen by the next day. This is most often within 24 hours.

Scheduled - When you need to see someone for an evaluation, a visit for specialty care will be scheduled within 10 working days.

More information about Family Planning and GYN Benefits

You can get the help you need to be healthy before pregnancy. You can also learn ways to plan when you want to have a baby or if you don't want to get pregnant. This kind of care is referred to as family planning. Family planning includes gynecological (GYN) exams. For those women who do not need or want family planning, routine GYN care is covered.

Common questions about family planning services

Can I get family planning services with PAC?

Yes. Talk to your PCP about your needs and options. You may want help putting off pregnancy until you are ready. Your breast exam, pap smear, medicines and lab tests will all be covered.

What does family planning "self-referral option" mean?

Self-referral means that you can decide on your own to go to a family planning provider outside of Maryland Physicians Care. That means you don't need your PCP to refer you. Maryland Physicians Care will still pay for this service. But before you go, call the doctor or clinic you want to go to. Tell them you are in the PAC program and that you are a member of Maryland Physicians Care. Make sure the office has agreed to bill Maryland Physicians Care directly. Maryland Physicians Care will also pay for any related lab work and medicine that you get while at the visit. You must use Maryland Physicians Care network for other lab tests and pharmacy services.

What should I know about GYN services?

Getting routine GYN check-ups is important even if you don't want or need family planning services. This means getting your breast exam and pap smear to check for cancer. Going to the GYN helps you stop little problems before they become big health problems.

In many cases your PCP will offer this service. If your PCP does not offer this care, call Maryland Physicians Care Member Services Department at (866) 651-7835. They will direct you where to go for GYN care. Maryland Physicians Care will pay for this routine check-up. You must go to where Maryland Physicians Care sends you for GYN care.

Will my bill be covered if I have a GYN problem and my PCP thinks I should see a gynecologist?

Your PCP may advise you to see a gynecologist because you are experiencing a GYN problem. Maryland Physicians Care will not cover that type of office visit to the

gynecologist. Maryland Physicians Care does not pay for specialty care, surgery or hospital care. Read page 18 in this booklet to learn more about the services that are not covered by PAC.

Maryland Physicians Care

Schedule of Preventive Health Care

How Do Adults Stay Healthy?

Maryland Physicians Care wants our adults to stay healthy too. Talk to your PCP about tips on how to stay healthy. These include eating right, exercising regularly and getting routine check-ups. Take charge of your health.

Below is a list of services that you may need that can help you prevent certain illnesses. Your provider can help you decide what services you may need. These services can also help find health problems (like cancer or high blood pressure) early, so that your doctor can treat them as soon as possible.

<u>TYPE OF SERVICE</u>	<u>HOW OFTEN</u>
Physical exam	Every 2 years
Blood pressure check	Every 2 years
Cholesterol check	Every 5 years
Breast exam	Every 1-2 years
Mammogram	
Age: 35-40	<i>Every 2 years</i>
40-49	<i>Every 2 years</i>
50 and over	<i>Yearly</i>
Pap smear	Every 1-2 years
Check for colorectal cancer	Every 2 years
Testicular exam	Every 2 years <i>Between ages 18-39</i>
Flu vaccine	Ask your provider if you're at risk
Pneumonia vaccine	Ask your provider if you're at risk
Td (Tetanus diphtheria)	Every 10 years
Health education	Every visit

These are only guidelines to follow. Talk to your PCP about what is right for you.

Additional PAC Benefits for People with Diabetes

You have diabetes and you are in PAC. Maryland Physicians Care and your PCP want to work with you so you can keep your blood sugar under control. That is why PAC covers added services for people with diabetes. To have PAC pay for these services you must use Maryland Physicians Care network.

How to use the following table:

1. This table lists all the services you can get with PAC if you have diabetes. Look at the first column. The one on the far left says "Benefits for PAC members with diabetes." This lists the type of service you can get if you have diabetes.
2. The middle column is called "What it means." This middle area tells you about the service listed in the first column.
3. The end column is called "Rules about the benefits." It lists what you need to do to get the service. Have questions about what is covered? Call Maryland Physicians Care Member Services Department at (866) 651-7835. Or call the State's Enrollee Action line at 1-888-754-0095.

Benefits for PAC members with diabetes	What it means	Rules about the benefits
Diabetes Care	<ul style="list-style-type: none"> • Diabetes education • Diabetes nutrition education 	<ul style="list-style-type: none"> • Talk to your PCP about getting these services to help control diabetes.
Equipment and supplies	<ul style="list-style-type: none"> • Equipment to help you get around more easily. And devices to help you measure blood sugar. PAC will pay for: <ul style="list-style-type: none"> • finger sticking devices • blood glucose meters • test strips • compression stockings • crutches and canes • walkers 	<ul style="list-style-type: none"> • Covers limited equipment and supplies. • Wheelchairs are not covered.
Vision Care	<ul style="list-style-type: none"> • Eye exams by an eye doctor to correct vision or to find and treat eye diseases related to diabetes. 	<ul style="list-style-type: none"> • People with diabetes can get one eye exam and one pair of eyeglasses each year.
Foot care	<ul style="list-style-type: none"> • Foot care when medically needed. • Care to remove corns or calluses. • Care to trim, cut or clip toenails. • Special shoes, non-custom inserts and supports. 	<ul style="list-style-type: none"> • Foot care for people with diabetes may be limited to one visit every 60 days. • Custom orthotic (shoe) inserts are not covered.

To be covered by PAC, you must use your PCP and Maryland Physicians Care to get the services listed. *Read page 20 for more information about any additional services MPC offers.* If you have questions, call Maryland Physicians Care Member Services Department at (866) 651-7835 or call the Enrollee Action Line at 1-888-754-0095.

Part 4. What PAC does not cover

PAC has limited benefits. PAC does not cover care provided by specialists or specialty care. This means that most of the services covered by PAC are limited to those services that your PCP can provide. There are some exceptions.

Some specialty care is covered for people with diabetes. Read page 16 in this booklet for more information. And specialty mental health is covered. Read page 11 in this booklet for more information.

Examples of services that PAC does not pay for include:

- Audiologists and hearing aids are not covered.
- Blood and blood products that may be needed if you are in an accident or need an operation are not covered.
 - **Maryland Physicians Care will send you notices when routine health screenings are coming up.**
- Dental services are not covered.
- Dialysis for kidney disease is not covered.
- Drug abuse or alcohol abuse treatment is not covered.
 - **Except the drug buprenorphine which is covered by Maryland Physicians Care.**
- Emergency services are not covered.
- EPSDT services, including specialty, treatment, or rehabilitation services needed to diagnose or treat problems of children, usually up to age 21, are not covered.
- Health programs to help you lose weight, eat right, exercise or quit smoking are not covered.
- Hospice care for people who are in the final stages of life is not covered.
- Hospital services including in-patient and out-patient services are not covered.
- In-home help with activities of daily living, including home health nursing, private duty nursing, and home health aide care are not covered.
- Nursing home care or care in a long-term care facility is not covered.
- Oxygen and respiratory equipment is not covered.
- Pregnancy-related services are not covered and abortion is not covered.
 - **If you are pregnant, you should apply for full Medicaid benefits. Call 1-800-456-8900. Ask how to apply for the Maryland Children's Health Program (MCHP). MCHP covers prenatal care. Abortion is not covered by MCHP.**

More examples of health benefits that are not covered by PAC

- Rehabilitation care of any type, including hospital care for people who have become disabled because of an accident or illness, is not covered.
- Rehabilitation services, including physical therapy, occupational therapy and speech therapy, are not covered.
- Specialty health care to diagnosis and treat problems which cannot be managed by your PCP is not covered except for mental health and diabetes care.
- Transportation is not covered.

Read page 20 for information about any optional services MPC is offering.

The following are **examples** of services that are not covered by PAC and cannot be covered by Maryland Physicians Care.

- Anything that you do not have a medical need for
- Anything experimental
- Shots for travel outside the U.S.
- Medical care outside the U.S.
- Fertility treatments for getting pregnant

If you have questions about which services are covered by PAC, call Maryland Physicians Care Member Services Department at (866) 651-7835 or call the Enrollee Action Line at 1-888-754-0095.

Maryland Physicians Care

Optional Services and Applicable Terms and Conditions

Optional Services and Applicable Terms and Conditions

In addition to the required services to keep you healthy, Maryland Physicians Care also offers members these services.

Vision Services

- One eye exam every year
- One set of lenses every year
- Frames every year

Dental Services

- Dental exams two times a year (1 every six months)
- Dental cleaning two times a year (1 every six months)
- X-rays once a year (Bitewing only)
- Fillings for cavities
- Non-surgical extractions (surgical extractions for residual roots only)

How do I use the Vision and Dental Benefits?

Maryland Physicians Care uses Block Vision Inc. for vision services. For assistance with locating an optometrist, please call at (800) 428-8789.

Maryland Physicians Care dental services are provided by Doral USA. If you need help finding a dentist, please call Doral at (800) 936-0935.

You will need to give your Medical Assistance number (this is the number on your Maryland Physicians Care ID card) when making appointments. If you have any questions regarding your benefits, please call:

Vision Services.....Block Vision Inc. at (800) 428-8789
Dental Services.....Doral USA at (800) 936-0935
Issues or concerns Member Services at (866) 651-7835

Over-the-Counter Medications

Maryland Physicians Care covers several over-the-counter drugs. To find out which medications are covered, you can visit www.marylandphysicianscare.com or call MPC's Member Services Department at (866) 651-7835.

Notice of Stopping or Changing Benefits and Service Locations

Notice of Changing Benefits or Service Locations

Maryland Physicians Care will, when possible, notify you in writing prior to any changes in benefits, services, changes in provider delivery or changes in provider contracts (such as terminations, changes in practice locations, or termination/replacement of certain ancillary providers).

Sometimes Maryland Physicians Care will have to change your PCP without talking to you first. If this happens, you will be allowed to choose another PCP by calling Maryland Physicians Care's Member Services Department at (866) 651-7835.

Maryland Physicians Care

Part 5. Information About Your Providers

- **What is Primary Care**

Primary Care is the health care services provided through PAC and Maryland Physicians Care, which addresses a member's general health needs.

- **What is a PCP**

A PCP is the short name for Primary Care Provider. A Primary Care Provider is the doctor or nurse practitioner managing your medical care.

With Maryland Physicians Care, you can choose your own Primary Care Provider, a doctor or nurse practitioner who manages your medical care. The PCP you select will set up or give you all of the covered services you need. Make sure you talk to your PCP about any health problem you have. It's important to have a good relationship with your PCP. That way your provider gets to know you and your medical history. Always follow your PCP's advice about your health care and check with your PCP before you get medical care or services from other providers.

- **Information About Your PCP**

If you want to know more about any of the people who provide your health care services, call Maryland Physicians Care's Member Services Department at (866) 651-7835. The Member Services Department will help you get the information you need about the PCPs who participate with Maryland Physicians Care.

- **Selecting or Changing Providers**

How Do I Choose My PCP?

When you join Maryland Physicians Care, you need to pick a PCP you want for yourself and your eligible family members. You must pick a PCP from the Maryland Physicians Care Provider Directory or visit www.marylandphysicianscare.com to locate a PCP in your area. You do not have to pick the same PCP for every family member. If you do not pick a PCP, Maryland Physicians Care will select one for you. If you don't like the PCP we assigned you to, you can call Maryland Physicians Care's Member Services Department at (866) 651-7835 to change your PCP.

Maryland Physicians Care's Member Services Department can help you if you need:

- Help choosing a PCP
- More information about the providers on our plan
- Health care services or treatment and you cannot reach your PCP
- A provider directory

How Do I Change My PCP?

Your PCP is an important part of your health care team. Maryland Physicians Care wants you and your PCP to work together. If you want to change your PCP, you can call Maryland Physicians Care's Member Services Department at (866) 651-7835 to request your change. You will get a new identification card within 10 days of the requested change date.

- **List of Primary Care Providers**

Lists of Providers

To make sure that you have all of the information that you need in getting your health care services, we have included a Maryland Physicians Care Provider Directory with this handbook. This directory lists the providers that participate with us.

If there is someone we do not have in our directory that you would like to see, please call Maryland Physicians Care's Member Services Department at (866) 651-7835. We will do everything we can to add them to our plan. You will not be able to use that provider until he or she has joined Maryland Physicians Care.

- **List of Pharmacy Providers**

List of Pharmacies

The Maryland Physicians Care Provider Directory included with this handbook also lists the pharmacies that you can use for your health care needs.

Maryland Physicians Care

Part 6. Information about Getting Into Care

Your Maryland Physicians Care ID card is for your own personal use. You are responsible for protecting it, just as you would your driver's license or checkbook. Misuse of this ID card or your Medical Assistance number, like giving, loaning or selling the card or the information written on it could result in legal action. You will need to show this card each time you go to a provider for care.

- **Making or Canceling an Appointment**

How Do I Make an Appointment?

After you get your ID card, call your new or existing PCP for a regular check-up. Even if you went to your PCP recently because you were sick, you still need to go back for a check-up (Initial Health Assessment). It's important to take charge of your health care by making your appointments before you arrive at the PCP's office. This will give your PCP a chance to spend as much time with you as needed. If you show up without an appointment, your PCP may not be able to see you.

If you need urgent care, your PCP will see you or let you know where to go for care within 48 hours. For routine care, most appointments can be scheduled within 3 weeks of your call. Your PCP and/or nurse will help you get the care you need. Provider offices may open at different times. Some close earlier than others. When you call, always tell the office that you are a member of Maryland Physicians Care PAC program. Tell them the reason you need an appointment.

How Do I Cancel or Change an Appointment?

When your PCP gives you an appointment, the time is important to your PCP. Your PCP sees lots of patients and he/she has to make time for all of them. If you need to cancel or change your visit with your PCP, let the doctor's office know at least 24 hours in advance. This will give the PCP more time to see other patients.

- **Access to a Specialist**

What If I Need to See a Specialist for diabetic care?

PAC provides limited specialty services related to diabetes. Your PCP is (responsible for ensuring that all of your covered health care needs are taken care of) in charge of setting up or giving you most of your covered health care needs. Your PCP will refer you to a specialist for these services when required.

- **Family Planning as a Self-Referral**

Family Planning

If you choose to do so, you can go to a provider who is not part of Maryland Physicians Care for any of these Family Planning services (please see **page 13** under Self-Referral Services for additional information about Family Planning). These services include:

- Family Planning office visit
- Pap Smear
- Special contraceptive supplies
- Diaphragm fitting
- IUD insertion and removal
- Norplant contraceptive
- Depo-Provera
- Latex condoms

NOTE: Voluntary sterilization is not a covered benefit.

- **Health Education Programs**

Maryland Physicians Care wants you to know more about your health. If you know about your health, you can do more to stay healthy. We have an active Prevention and Wellness Program. We have health information that tells you how to keep healthy and prevent certain illnesses. This program lets you know about wellness services. These include routine wellness exams, vaccines (shots), lead tests and other screenings (pap smears, mammograms, etc.). If you have questions about these programs, you can also call Maryland Physicians Care's Member Services Department at (866) 651-7835.

- **Interpreter for Those Who Do Not Speak English**

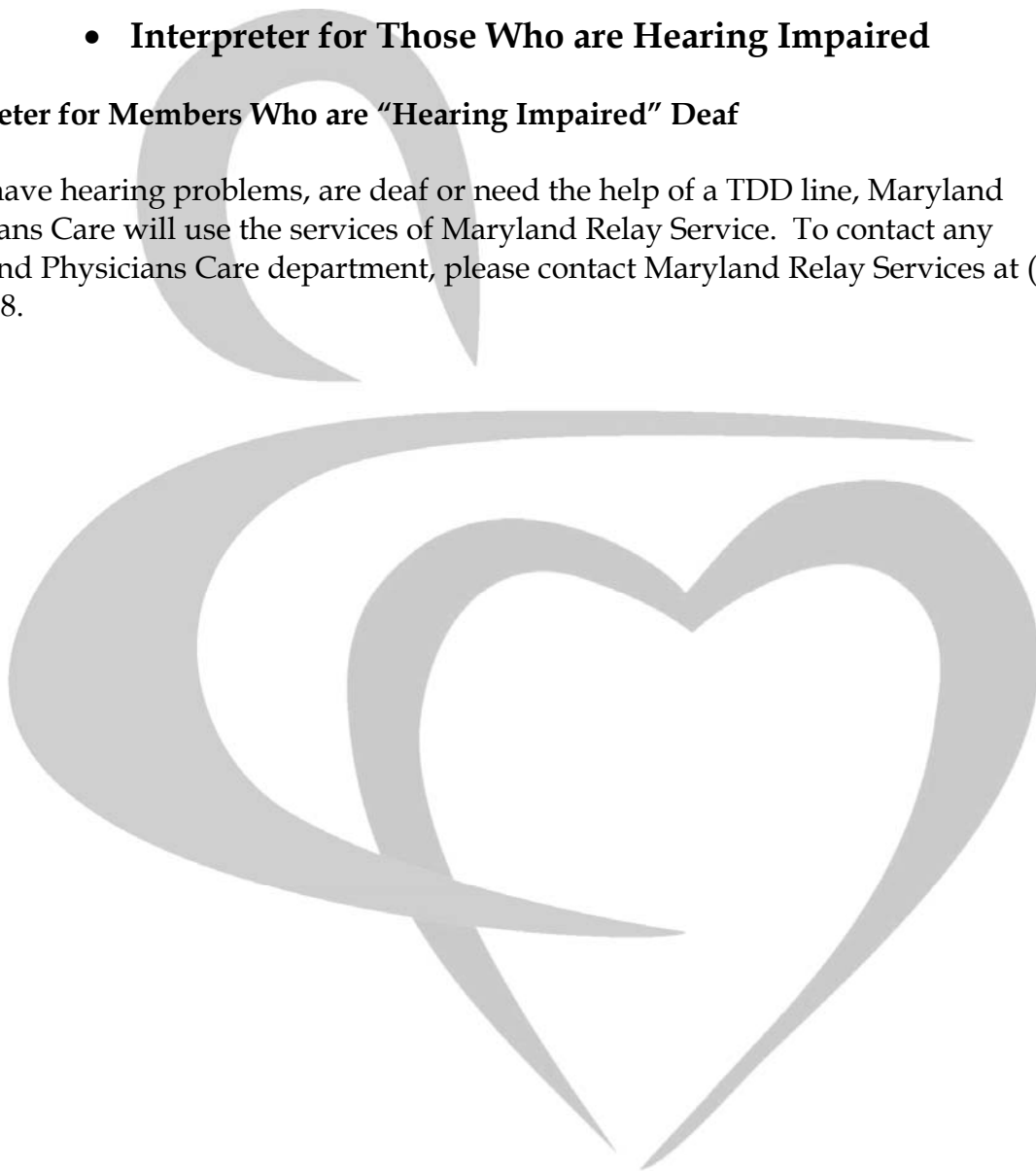
Interpreter for Members Who Do Not Speak English

Maryland Physicians Care wants to make sure that our members can access our services. If English is not your main language, you can still call Maryland Physicians Care's Member Services Department at (866) 651-7835. Maryland Physicians Care will link your call with the AT & T translation service for any language need. You can even call for this help when you are visiting your PCP.

- **Interpreter for Those Who are Hearing Impaired**

Interpreter for Members Who are "Hearing Impaired" Deaf

If you have hearing problems, are deaf or need the help of a TDD line, Maryland Physicians Care will use the services of Maryland Relay Service. To contact any Maryland Physicians Care department, please contact Maryland Relay Services at (800) 735-2258.



Part 7. Information, Complaints, Grievances, and Appeals

- **MCO Consumer Services and Hotline Information**

Maryland Physicians Care Customer Service Department

If you have a question or problem, please call Maryland Physicians Care's Member Services Department at (866) 651-7835. A Member Services Representative can help you with information about your health benefits and finding a provider. The Member Services Representative can also help you if you have a complaint about your medical care.

Enrollee Action Line

If you have a question or problem, you can also contact the Enrollee Action Line at (888) 754-0095. An Action Line Representative can help you with your health care benefits or services concern. The Action Line Representative can also help you if you have a complaint about your medical care. The Enrollee Action Line is available Monday through Friday between 7:30 a.m. and 5:30 p.m. (or you can leave a recorded message at any other time).

- **MCO Internal Grievance Procedures**

Maryland Physicians Care Internal Complaint Procedures

If you have questions about your medical care, talk to your PCP. If you still have concerns after talking with your provider, call Maryland Physicians Care's Member Services Department at (866) 651-7835. A Member Services Representative will help you with your problem.

Maryland Physicians Care will answer a complaint about an emergency medical problem within 24 hours. Other medical questions will be answered within five days and general complaints will be answered in 30 days.

If you're still not satisfied with how your complaint has been handled, you may file a grievance with Maryland Physicians Care's Grievance and Appeals Unit. To file a grievance just write to Maryland Physicians Care's Grievance and Appeals Unit about the action or decision you did not agree with. A Maryland Physicians Care's Member Services Representative can help you file a grievance by telephone at (866) 651-7835.

When sending in a written complaint, make sure to include the who, what, when, where and why of your complaint. Attach any written information that will help us look into your complaint. The more information we have about your problem, the faster we can respond. You can also have your PCP or Ombudsman help you in this process.

Maryland Physicians Care will try to answer your grievance within 30 days. We may need more time to get information like medical records. If this happens, the Grievance and Appeals Unit will ask you for more time to respond. The extra information and time will help us to investigate your grievance. A letter will be mailed to you with Maryland Physicians Care's decision. The letter will also tell you the reason for the decision.

You can ask to have the decision reviewed again if you are still unhappy. You must let Maryland Physicians Care or the Department of Health and Mental Hygiene (DHMH) know if you want to appeal the decision letter. You can appeal a denial of a covered service to Maryland Physicians Care's CEO or to DHMH (See Section VII.D for DHMH's Appeal Process).

You may send your letters to:

Maryland Physicians Care MCO
Attn: Grievance and Appeals Unit
509 Progress Drive, Suite 117
Linthicum, MD 21090-2256

Information about the State's Complaint and Appeal Process

Getting Help from the State's Enrollee Action Line

If, after calling Maryland Physicians Care, you still have questions or are not satisfied, you can call the State's Enrollee Action Line for help. Examples of when to call the Enrollee Action Line include:

- you have a question or complaint about your health care;
- you have been unable to get an appointment for a covered service;
- you have not been able to get a covered benefit or service you think you need;
- you received a bill for services that you think should be covered by PAC;
- you have to travel too far to get covered health care services; or
- for any problem that Maryland Physicians Care has not solved to your satisfaction.

Call **1-888-754-0095** to reach the State's Enrollee Action Line. Someone can help you **Monday through Friday between 7:30 a.m. and 5:30 p.m.** You can leave a recorded message at any other time and someone will call you back during business hours.

When you call the Enrollee Action Line, you can ask your question or explain your problem to one of the Enrollee Action Line staff, who will:

- Work with Maryland Physicians Care to discuss what you need or how to solve the problem;
- Answer your questions; and if necessary,
- Send your complaint to the Complaint Resolution Unit. This Unit may take the actions below:
 - Ask Maryland Physicians Care to provide them information about your problem so that it can be resolved as soon as possible;
 - Work with Maryland Physicians Care and provider to assist you in getting what you need;
 - Help you to get community services, if needed; or
 - Help you to appeal denials of covered services and give you the fair hearing process in writing. Read page [27](#) for information about the appeals process.

How To Appeal Your MCO's Decision to the State

If I don't agree with a decision made by Maryland Physicians Care, what do I do?

- You can contact the State's Enrollee Action Line at 1-888-754-0095.
- The Enrollee Action line will give your appeal to the Complaint Resolution Unit.
- The Complaint Resolution Unit will attempt to resolve your appeal with the MCO in 10 business days. If it cannot be resolved in 10 business days, you will be sent a notice that gives you a choice to request a fair hearing or wait until the Complaint Resolution Unit has finished its review of the appeal. When the review is finished, you will receive the decision in writing. If you do not agree with the decision, you may have the option to request a fair hearing.

The State's Decision on Your Appeal

When all of the facts about your MCO appeal have been reviewed by the State, the State will take one of the actions below:

- If the State decides that Maryland Physicians Care should provide the benefit or service, it can order the Maryland Physicians Care to do so right away, and Maryland Physicians Care will give you the benefit or service.
- If the State decides that Maryland Physicians Care does not have to give you the benefit or service, you will be told that the State agrees with Maryland Physicians Care. Read about the decisions that can be appealed below.

What Kind of Decisions Can Be Appealed

You have the right to appeal the following decisions made by the State. When the State:

- Agrees with Maryland Physicians Care that a benefit or service you are receiving should be reduced or terminated;
- Agrees with Maryland Physicians Care that a benefit or service is not medically necessary.

Fair Hearings

To appeal one of the State's decisions, you must request that the State file a notice of appeal with the Office of Administrative Hearings on your behalf. This will be your appeal against the State. Maryland Physicians Care's staff may appear as witnesses for the State at the appeal hearing.

The Office of Administrative Hearings will set a date for the hearing. The hearing must be held and a decision must be made within 90 days from the date you requested the Fair Hearing. If the Office of Administrative Hearings decides against you, you may appeal to the State's Board of Review. You will get the information on how to appeal to the Board of Review with the decision from the Office of Administrative Hearings. If the Board of Review decides against you, you may appeal to the Circuit Court.

Maryland Physicians Care

How To Make Suggestions for Changes in Policies or Procedures

Maryland Physicians Care wants to hear your ideas about adding or changing a policy or procedure that would be helpful to our members. If you would like to make a suggestion, please call Maryland Physicians Care's Member Services Department at (866) 651-7835.

Part 8. How to Change Your MCO

When Can I Change My MCO?

You will be able to change MCOs at least once a year. There are some special circumstances for the first year of PAC. Read about when you can change below.

During the first year of the PAC Program (July 1, 2006- June 30, 2007) you can change MCOs once for any reason. After June 30, 2007, you can change MCOs once a year, on the anniversary of your enrollment.

Every year around the time you first signed up with Maryland Physicians Care, you will be mailed a notice from the State asking if you would like to change MCOs. You will have 21 days from the date the State mails the notice to give your answer. You may choose to stay with Maryland Physicians Care or you may decide to select another MCO near where you live. You do not need to have a reason for this yearly change.

If for some reason you would like to join an MCO that is not close to where you live, you must first get permission from the State by calling the Enrollment Broker at this number: 1-866-676-5880. **What are the approved “for cause” reasons which will let me change MCOs at any time?**

You may change your MCO and join another MCO near where you live for any of the following reasons:

- Within 90 days of initial enrollment;
- If you move to another county where Maryland Physicians Care does not offer care;
- If you move or become homeless and find that there is another MCO closer to where you live or have shelter which would make getting to appointments easier;
- If you or any member of your family has a doctor in a different MCO and the adult member wishes to keep all family members together in the same MCO;
- You wish to continue to receive care from your Primary Care Provider (PCP) and the PCP’s contract with Maryland Physicians Care has been terminated by Maryland Physicians Care for one of the following reasons:
 - for reasons other than quality of care;
 - the provider and Maryland Physicians Care cannot agree on a contract for certain financial reasons; or
 - Maryland Physicians Care has been purchased by another MCO.

How do I change MCOs?

Contact the State's Enrollment Broker at 1-866-676-5880. If you meet one of the requirements and decide you want to change your MCO you will need to give the following information:

- The reason you are requesting the change; and
- If you are moving, to what county and city will you be moving to.

When can the State disenroll me from my MCO?

The State will remove you (disenroll you) from Maryland Physicians Care if:

- You no longer qualify for PAC benefits;
- You no longer qualify to be in an MCO because you are now in another State program which does not enroll its members in MCOs;
- You are admitted into an intermediate facility for mentally retarded persons;
- You are an inmate of a public institution;
- You are in an MCO that no longer has a contract to provide care in the State of Maryland; or
- You were not validly enrolled in the MCO.

If you are still eligible for PAC benefits you will be enrolled in another MCO.

Part 9. Keeping Your PAC Benefits

If you want to continue to get PAC benefits, you must remember to keep your eligibility for PAC current. If you lose PAC coverage, you will lose all of your health benefits.

Do I have to re-apply for PAC?

Yes, and you must keep your eligibility for PAC current to stay enrolled in Maryland Physicians Care. If you lose coverage for PAC, you will have to pay for all doctor visits and prescription drugs you received during the time you were not eligible. You must re-apply for PAC once a year or when you are notified by mail. That is why it is important that you keep your address current, so that your mail reaches you.

Where do I call to report my address change or if I have questions about my PAC application?

When you move be sure to call and report your address changes immediately. Call the PAC eligibility unit at 1-800-226-2142. They can also answer any questions you have about your eligibility. Also, be sure to report any address changes to Maryland Physicians Care by calling Maryland Physicians Care Member Services Department at (866) 651-7835.

Do I have to re-apply for membership in Maryland Physicians Care?

As long as you are eligible for PAC and want to continue to receive health care from Maryland Physicians Care, your membership in Maryland Physicians Care will continue. If at any point you are disenrolled from Maryland Physicians Care, Maryland Physicians Care will not be financially responsible for any of the care you receive during the time you are disenrolled. However, if you regain eligibility for PAC within 120 days, you will automatically be re-enrolled in Maryland Physicians Care.

Where do I call to check to see if I am currently in PAC and Maryland Physicians Care?

For help, call Maryland Physicians Care's Member Services Department at (866) 651-7835 or call the Enrollee Action Line at 1-888-754-0095.

