



## 2021 Annual Notice to Maryland Physicians Care Members

### Important Information for Members, Parents, and Guardians

Maryland Physicians Care (MPC) would like to remind you of some important information about your health plan. This will help you make informed choices about health care for yourself or your family. More information on each of the topics below can be found at [www.MarylandPhysiciansCare.com](http://www.MarylandPhysiciansCare.com) or in your Member Handbook. An updated copy of the Member Handbook can be found online. If you do not have access to the internet, you can call Member Services toll-free at **1-800-953-8854**.

Thank you for choosing Maryland Physicians Care!

### Your Rights and Responsibilities

You can use all your member rights without being treated differently or losing any health care services. It is important to know and understand your rights and responsibilities. You will find them listed in your Member Handbook or on our website, <https://www.marylandphysicianscare.com/rights-and-responsibilities/>. If you have any questions about your rights and responsibilities, call Member Services toll-free at **1-800-953-8854**.

### Quality Improvement Programs Monitor Important Aspects of Care

We check on the quality of care you receive. Our Quality Improvement Program wants to make sure you have:

- Easy access to quality medical care.
- Health management programs that meet your needs.
- Help with any chronic conditions or illnesses you have.
- Support when you need it most, like after hospital admissions or when you are sick.
- High satisfaction with your health care providers and with the health plan.

Some examples of our quality improvement activities for you (and all our members) include:

- Sending you postcards or newsletters that help keep you up to date on your health care.
- Reviewing the quality of the service you get.
- Reminding you and your provider about preventive health care.
- Measuring standards such as how long it takes for you to get an appointment.
- Monitoring to make sure your phone calls are answered as quickly as possible and that you get correct information.
- Making sure your providers have all the information they need to give good care to you or your child.

This list does not include all our Quality Improvement Programs. To learn more about our Quality Improvement Programs, Health Management Programs, goals, and our progress in meeting those goals, visit our website at

<https://www.marylandphysicianscare.com/for-members/benefits/quality-improvement.html> or just call us. We can also give you a written copy of all this information.

### Maryland Physicians Care Values the Privacy and Security of Your Health Care Data

We have several safeguards in place to protect your health care data that include:

- Rules that tell us how we can use your health care data, whether it is written, verbal, or electronic. Staff is trained on these rules to keep your health care data protected.
- Locking your records and keeping your health care data in safe areas.
- Restricting access to your health care data. The only persons who have access to your data are those who need it to perform their job or provide care to you.

### Your Privacy and Health Care Data Security Rights

- You have the right to agree or to object to how your health care data is used.
- When your health care data is used to give care to you, this is known as Treatment, Payment, and Health Care Operations (TPO).
- We will not use your health care data for any reason other than TPO without your permission.
- You may agree or object if you want your health care data to be used for any reason other than TPO. You must send MPC a request to have this done. We will make sure we have your permission.



- All requests must be in writing. You may cancel your request at any time. You may send your written request to: Compliance Manager, Maryland Physicians Care, 1201 Winterson Rd, 4<sup>th</sup> Floor, Linthicum Heights, MD 21090.

You may contact us anytime if you have questions about your health care data or private information. You can also view the privacy policy on our website at: <https://www.marylandphysicianscare.com/privacy-policy/>

### **Approving Medically Necessary Health Care Through Utilization Management**

We want to make sure our members receive the right health care in the right way at the right time. Our Utilization Management Program monitors members' use of services to see if health care services are being under- or over-used. We follow these principles:

1. Medically necessary decisions are based only on appropriate care and service and the coverage provided.
2. MPC does not reward practitioners or other individuals for issuing denials of coverage or care.
3. MPC does not provide financial incentives that encourage decisions that result in the underuse of services.

Staff uses specific criteria to make these decisions. This includes clinical protocols, practice guidelines, and written policies. You can learn more about these clinical guidelines at [www.MarylandPhysiciansCare.com](http://www.MarylandPhysiciansCare.com). You may also call Member Services toll-free at **1-800-953-8854** to request assistance from one of our utilization management staff.

### **Benefit or Copayment Questions**

You can find information about your benefits and services (covered and non-covered), copays, and other charges, in your Member Handbook or visit our website, [www.MarylandPhysiciansCare.com](http://www.MarylandPhysiciansCare.com). Make sure you know about which services are included in your coverage, and which are not. Still have questions or would like this information mailed to you? No problem, Member Services can assist you with all your needs. Just give us a call toll-free at **1-800-953-8854**.

### **Population Health Management**

MPC offers programs to help keep members healthy. These programs are provided as an optional benefit and you can choose to join or leave the program at any time without any impact to your benefits.

Our Case Management Department is here to help you understand and control complex health conditions. Care advisors and care coordinators can help Monday through Friday during normal business hours. A care advisor may be assigned to help you plan for and receive health care services. The care advisor also keeps track of what services are needed and what has been provided. For more information about case management or to request services, call toll-free **1-800-953-8854**.

We offer case management programs that can help you better manage your health. These programs educate you on your disease and give you tips on how to stay healthy. It is your choice to participate in a case management program and because this is an opt-in program, you can choose to join or leave the program at any time without any impact to your benefits. You can join or get more information by calling our Special Needs Coordinator toll free **1-800-953-8854** or by email at [MBUMDMedicaidSpecialNeeds@marylandphysicianscare.com](mailto:MBUMDMedicaidSpecialNeeds@marylandphysicianscare.com)

MPC also offers self-management tools and resources to provide you with information to help you live a healthy life. <https://www.marylandphysicianscare.com/members/health-and-wellness/>

### **Pharmacy**

If you or your child needs medicine, we have a wide selection of approved drugs for your provider to choose from. This list identifies drugs available to you through a prescription from your provider. This list also includes generic prescription drugs, some brand name drugs, limits, and/or requirements. Please ask your provider to consider a drug from the generic prescription drug list if it meets your medical needs.

New drugs may be added to the formulary. The formulary is updated monthly. If you have questions regarding prior authorization of medications, explanation of limits, the process for generic substitution, or step therapies, you can check our website at [www.MarylandPhysiciansCare.com](http://www.MarylandPhysiciansCare.com). Just go to members > benefits > approved medications.



If you need help or would like this information mailed to you, please call Member Services toll-free at **1-800-953-8854**.

### **Alternate Language and Format (TTD/TTY) Services**

If you have a hard time seeing or hearing, or you do not know English well, we can help. Ask for information in another format or language. We also have interpreter services available at no cost to you. Just call Member Services toll-free at **1-800-953-8854**.

### **If You Receive a Bill from your Provider**

Under the HealthChoice program, you are entitled to get all covered medical services without cost to you. The covered services will be paid by MPC or by your other health insurance carrier if you have other primary insurance. Providers should not send you a bill for a covered medical service or for the difference between what your health insurance paid and what they charge (Balance Billing). Providers can only bill the amount they agreed upon with MPC. If you get a bill from one of our providers, call Member Services for help.

### **How to Choose the Care You Need**

Your Primary Care Provider (PCP) is a central part of your health care. He or she should be the one you contact first for most issues and hospital services.

Sometimes you or your child may need care from a specialist that treats specific conditions. Your PCP can recommend a specialist for you. You also have the option of finding your own provider. Check their professional credentials, like board certifications, by looking in your provider directory. You can visit **www.MarylandPhysiciansCare.com** or call Member Services.

Some specialty services do not need prior approval. We call this self-referral. You can self-refer to the following services:

- Emergency care
- Routine and preventive care from an OB/GYN
- First visit with a physical therapist (you must get permission from MPC for follow-up visits)
- Eye care exams
- Routine family planning services

Remember, except for family planning and emergency services, you must go to an MPC provider. Otherwise, your service may not be covered.

### **Primary Mental Health Services**

Primary mental health services are basic mental health services provided by your PCP or another provider within MPC's network. **Please Note:** Because specialty mental health services are not covered by MPC, if more than just basic mental health services are needed, your PCP will refer you to, or you can call the Public Behavioral Health System at 800-888-1965 for specialty mental health services.

### **After-Hours Care and Urgent Care**

If you or your child gets sick after office hours, or on a weekend, call your PCP's office anyway. Your PCP's office will have an answering machine that will tell you what to do. The PCP may have an answering service that will contact your PCP. The PCP will call you back to tell you what to do. If it is the middle of the night, give your PCP time to get back to you. MPC also offers the MyVirtualMPC app for access to a doctor 7 days a week 9 am to 9 pm. Click here for more information:

<https://www.marylandphysicianscare.com/members/virtual-doctor-visits/>

**If it is an emergency, you should ALWAYS call 911 or go to the nearest emergency room.**

### **Emergency Care**

**If you are unsure it is an emergency, call your PCP.** An emergency is the sudden onset of a medical condition with severe symptoms, including severe pain. These symptoms are so serious that you can see immediate medical care is urgent, to prevent loss of limb or even life. If a member is pregnant and very ill, she may be in danger of losing her baby. Other emergency conditions may include:

- |                             |                           |                  |
|-----------------------------|---------------------------|------------------|
| Bleeding that will not stop | Difficulty breathing      | Seizures         |
| Broken bones                | Medicine or drug overdose | Severe burns     |
| Chest pains                 | Not able to move          | Suicide attempts |



Choking  
Danger of losing limb or life

Passing out (blackouts)  
Poisoning

Throwing up blood

**How to get emergency care:**

If you are having an emergency, call 911 or go to the closest hospital. In this situation, the hospital does not have to be in our network. You also do not need pre-approval for emergency transportation to the hospital or emergency care in the hospital.

**IMPORTANT:** Only call 911 or go to the hospital emergency room when you have a true emergency. **However, if you need routine care or care after hours, contact your PCP. Their number is on your MPC ID card.** If your PCP is unavailable, you can also receive urgent care by searching the MPC Find a Provider site and locating a network urgent care center.

**Selecting a PCP and/or Changing a PCP**

If you do not choose a PCP, MPC will select one for you. If you want a different PCP than the one we assigned for you, the provider directory is available on our website at [www.MarylandPhysiciansCare.com](http://www.MarylandPhysiciansCare.com). The online directory provides the name, address, phone number, specialty, board certification status, where they went to medical school, and much more information about the provider. If you do not have access to the internet or prefer a paper print-out of the listing be mailed to you, please call Member Services toll-free at **1-800-953-8854**.

**New Technology for Medical Procedures**

MPC always wants to make sure our members get safe, up-to-date, high-quality medical care. A team of providers continually reviews new health care technologies and procedures and decides if they should become covered services.

While under investigation, new technologies and treatments are not covered services. Before covering new technologies, we will:

- Study the purpose of each technology
- Review medical literature
- Decide how the new technology may benefit members
- Develop guidelines on how and when to use the technology

**Out-of-Service Care When Away from Home**

There are times when you may be away from home and you or your child needs care. MPC provides services in Maryland only. When you are out of our service area, routine care for you or your child is not covered. You are only covered for emergency services. If you are out of the service area and you or your child needs health care services, call your PCP and they will tell you what to do. The PCP's telephone number is on your MPC ID card. You can also call Member Services.

If you are having an emergency while out of our service area, call 911 or go to the closest emergency room. Make sure you have your MPC ID card. If you or your child gets services in the emergency room and is admitted to the hospital, have the hospital call our Member Services Department at 1-800-953-8854.

**Member Complaints**

**We take member complaints and appeals very seriously.** We want you to be happy with the services you receive from us. If you are not happy, please let us know. We want to know what is wrong so we can make our services better.

**To file a complaint or appeal,** please contact us. If you want a Member Advocate to assist you in filing an appeal, here is how you can reach us:

**Call us: 1-800-953-8854**

**Write to us:**

Maryland Physicians Care MCO  
Attn: Grievance and Appeals  
P.O. Box 893

**Member Services toll-free at 1-800-953-8854 | [www.MarylandPhysiciansCare.com](http://www.MarylandPhysiciansCare.com)**



Portland, ME 04104

**Tell us what happened.** Give us as much information as you can. For example, include the date the incident happened, the names of the people involved, and details about what happened. Be sure to include your name, your child's name, and your member ID number.

**You can get a second opinion at no cost to you.** When a PCP or a specialist says you need surgery or other treatment, you can check with another provider. This is called a second opinion. Your PCP can recommend a provider, or you can call Member Services toll-free at **1-800-953-8854**.

#### **Out-of-Network Services**

MPC offers a wide network of providers and services. On occasion, you or your child may need to go outside of our network. Except for family planning and emergency care, all out-of-network services require pre-approval. If approved, we will adequately and timely cover these services, for as long as we cannot provide the service within our network. If you have questions, please call Member Services **toll-free at 1-800-953-8854** or visit **www.MarylandPhysiciansCare.com**.

#### **Nondiscrimination Notice**

MPC complies with applicable federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, or sex. MPC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

If you need a qualified interpreter, written information in other formats, translation, or other services, call the number on your ID card or 1-800-953-8854. Help is available in your language: 1-800-953-8854 (TTY: 1-800-735-2258). These services are available for free.

SPANISH/ESPAÑOL: Hay ayuda disponible en su idioma: 1-800-953-8854 (TTY: 1-800-7352258). Estos servicios están disponibles gratis. CHINESE/中文: 用您的语言为您提供帮助: 1-800-953-8854 (TTY: 1-800-735-2258) 这些服务都是免费的