

Kentucky Medicaid Managed Care

Benefits and Copays

2014

Managed care is a way to get health care that concentrates on preventative services and coordinates care. A health plan or Managed Care Organization (MCO) will provide you with the physical and behavioral health services you need. People in managed care will pick or be assigned to an MCO. That MCO will have a network of physicians, specialty physicians, hospitals, and other medical providers that you must use.

Some Medicaid members cannot be in managed care. This includes people who just have Medicaid Savings Plans, who are in nursing facilities and other long term care, who get time-limited Medicaid, or who are in a waiver program.

The MCO will match most Medicaid members with a Primary Care Provider (PCP). This PCP will serve as your "*medical home*". The PCP will help you get the services you need from other providers in your MCO.

Most Medicaid services will be provided by the MCO. Some services will still be provided by Kentucky Medicaid. You will use your Medicaid ID Card for these services. These services are:

- First Steps - A program which helps children with developmental disabilities from birth to age 3 and their families, by offering services through a variety of community agencies. Call 877-417-8377 or 877-41-STEPS for more information.
- HANDS (Health Access Nurturing and Development Services) - This is a voluntary home visitation program for new and expectant parents. Contact your local health department for information and to learn about resources.
- Non-emergency Medical Transportation - If you cannot find a way to get to your health care appointment, you may be able to get a ride from a transportation company. Call 1-888-941-7433 for help, or see <http://chfs.ky.gov/dms/trans.htm> for a list of transportation brokers or companies and how to contact them.
- Services for Children at School - These are for children from 3 to 21 years of age, who are eligible under the Individuals with Disabilities Education Act (IDEA) and have an Individual Education Plan (IEP). These services include speech therapy, occupational therapy, physical therapy, and behavioral (mental) health services. Call 502-564-9444 for more information.

Here is information about covered benefits and services and costs for each MCO. Please read this carefully and keep it in a safe place. You may need it later. If you cannot read or understand this booklet, please call us at 1-855-446-1245. We can read this to you, provide free interpreter services, or provide the information in another format. Find more information at <http://chfs.ky.gov/dms/member+information.htm>. If you do not have a computer, try your public library.

Para ayuda en español, llame al 1-855-446-1245. Las llamadas son gratuitas.

Anthem Blue Cross and Blue Shield

Anthem Blue Cross and Blue Shield has been providing Kentuckians with health insurance for 75 years. With over 15,000 statewide providers in our network, Anthem is now a new option you can choose. Here are some of the reasons to choose Anthem:

NEW*Effective July 1, 2014 - NO COPAYS for doctor or hospital services and NO COPAYS for generic prescriptions.**

NEW*Free Membership to the Boys and Girls Club** (includes after school care at participating locations) for kids ages 6-19.

Free Gift Cards for getting checkups on time included in our Pregnancy Rewards program.

Free child preventive care exams and immunizations, plus gift cards for getting your baby's checkups on time.

Free programs to help manage difficult health conditions like asthma and diabetes and COPD.

Free Care On Call to speak to a nurse about your medical questions or concerns 24 hours a day, 7 days a week, even on holidays.

Free Online Health Site - Health A to Z is your one stop for questions about your health. Includes a Free *Habit Heroes* comic book for kids ages 5-12, promoting healthy activities and good health habits.

Free SafeLink mobile phone service with 250 monthly free minutes, unlimited text messages, and a one-time bonus of 200 free minutes (for eligible households).

Free tornado safety kit with tips on how to prepare for a tornado.

Free hearing aid batteries (sizes 10, 13, 312 or 675).

Call us toll free at 1-855-690-7784 if you would like to know more about Anthem benefits.

CoventryCares wants to help you and your family live your best life. We provide extra services to help you make good choices for you and your family's health. These and other services are provided at **no cost to you:**

- Text4baby - gives info to pregnant women and new moms for their babies
- Case management for diseases like COPD, heart problems, diabetes, asthma
- Tobacco cessation - information and resources to help you quit
- Free Crib - for pregnant mothers who attend prenatal checkups
- 24-Hour Nurse Line - dedicated line staffed by registered nurses
- Doc Bear Club for kids - Doc Bear sends mail to CoventryCares' members ages 1 thru 16 mail and their parents about healthy lifestyles
- Diabetic cookbooks – recipes and tips on healthy choices for diabetics

For a complete list of member benefits visit us at www.CoventryCaresKY.com

*We ask you to be a part of the **CoventryCares** of Kentucky family. Call us today if you would like to speak to someone about our benefits.*

Humana – CareSource™ is the **HOME GROWN** choice for **quality health care**. The well-being of **you and your family** is our #1 priority!

1-855-852-7005

With our focus on **care, service and dignity**, you get:

- **NO COPAYS** for covered prescriptions, including over-the-counter meds
- **NO COPAYS** for all covered medical services
- **NO REFERRAL REQUIRED** to see a Dentist, Optometrist, Obstetrician/Gynecologist, Psychologist, Chiropractor or Podiatrist
- **PREGNANT WOMEN:**
 - **Retail GIFT CARDS** for visiting your doctor
 - **BABY Showers**

Se usted prefiere informacion en Espanol, favor del llamar a Humana-CareSource™ al 1-855-852-7705 (TTY 1-800-648-6056 or 711)

When it comes to choosing a health plan for you and your family, you only want the best.

Here are a few reasons to choose Passport:

- We are a **nonprofit** Kentucky health plan. This means most of the money we get goes right back to helping Kentuckians live healthier lives.
- We have been proudly serving Kentucky Medicaid members for almost **17 years**.
- We provide quality service that is nationally recognized. We are ranked by the National Committee for Quality Assurance (NCQA) as the **#21 Medicaid health plan in the United States. We are the only Medicaid health plan ranked in Kentucky!**¹

Here are some of the services we offer our members:

- **NO COPAYS** for medical, dental, vision, and hearing benefits
- **NO COPAYS** for generic and over-the-counter medicines
- **NO COPAYS** for extra benefits
- **FREE Gas cards and retail gift cards** just for seeing your doctor and for practicing healthy behaviors
- **FREE 90 day supply** for maintenance medicines
- **PREGNANT WOMEN:**
 - **FREE Gift cards** (up to \$40 PLUS gift card for a pack-n-play crib or car seat)
 - **FREE Text4Baby®** reminders for pregnant mom and babies
 - **FREE Health resources and coaching**
- **FREE Special programs and education** for Asthma, COPD, Diabetes, Heart Disease, Pregnancy/Newborns, Childhood Obesity, Quit Smoking, and more!
- **FREE 24-hour Nurse Advise Line**
- **FREE 24-hour Behavioral Health Hotline**
- **FREE Flu shots**
- **STATEWIDE NETWORK** of providers
- **NURSES AVAILABLE** to help with your special health care needs

Our mission is to improve the health and quality of life of our members. This means putting you first. Call us at 1-800-578-0603, and find out for yourself how ***we take the time to care*** for you and your family.

Remember, you have a choice when it comes to your healthcare. Choose Passport and the Passport Promise. Become a member of our Passport family today!

Se usted prefiere informacion en Espanol, favor del llamar a Passport 1-800-578-0603 (TTY 1-800-691-5566).

¹According to the NCQA Medicaid Health Insurance Plan Rankings 2013-2014.

WellCare of Kentucky proudly serves the residents of the Blue Grass State. Our dedicated staff and state-wide resources are here to help you and your family to get the care you deserve and need to stay healthy.

Here are some of the **FREE** benefits and services you can get through our health plan:

- **\$120 a year in FREE** over-the-counter (OTC) items mailed to your home
- **NO COPAY** for physicians, and inpatient/outpatient hospital services
- **Free GED testing**, Members age 16 and up, without a high school diploma can take their GED tests
- **NO COPAY** for extra benefits
- **Free baby stroller** when you go to all your doctor visits during and after your pregnancy
- **Free** baby shower if you're pregnant
- **Free** gift card through our Quality Rewards Program for getting your preventive care
- **Free** 24-hour Nurse Advice Line
- **Free** flu shots
- **Free** health education for diseases like asthma and diabetes
- **Respite care** for your family members caring for you (if you're an SSI member)
- **Dedicated** Case Manager to help with your health care needs

WellCare of Kentucky puts you and your family first. We have the **most providers** statewide, this means you get the care and services you need to stay healthy and live happy. Call us toll-free at 1-877-389-9457 (TTY/TDD 1-877-247-6272 to enroll with WellCare of Kentucky today!

Managed Care Organization Benefits Chart

If you do not have a copay for a Medicaid service today, you will not have a copay to the MCO for that service.

Most children do not have copays or coinsurance.

Here is information about covered services and each MCO. Please use this to help you pick your MCO.

Please see "Important Note" at the end of the chart for more information.

Benefit	Copay	Limits	Anthem	Coventry	Humana	Passport	Wellcare
Hospitalization							
Acute Inpatient Hospital Services	\$50		\$50	\$50	\$0	\$0	\$0
Inpatient Physician/Surgeon Services	\$0		\$0	\$0	\$0	\$0	\$0
Transplant	\$0		\$0	\$0	\$0	\$0	\$0
Emergency Services							
Emergency Room	\$0;		\$0	\$0	\$0	\$0	\$0
	non-emergency use: \$8		Non-Emergency Use: \$8	Non-Emergency Use: \$8	\$0	\$0	Non-Emergency Use: \$8
Emergency Ambulance	\$0		\$0	\$0	\$0	\$0	\$0
Ambulatory Patient Services							
Physician Office Services	\$3		\$3	\$3	\$0	\$0	\$0
Outpatient Hospital/Ambulatory Surgical Center	\$4	Does not cover cosmetic surgery (except for post-mastectomy reconstructive surgery)	\$4	\$4	\$0	\$0	\$0
Dental Services (children)	\$0		\$0	\$0	\$0	\$0	\$0
Dental Services (adults)	\$3	1 cleaning and 1 set of x-rays per 12 month period	\$3	\$3	\$0	\$0	\$0
Home Health Care	\$0		\$0	\$0	\$0	\$0	\$0
Vision Services (children)	\$0		\$0	\$0	\$0	\$0	\$0
Vision Services (adults)	\$3	1 eye exam per year	\$3	\$3	\$0	\$0	\$0
Urgent Care	\$3		\$3	\$3	\$0	\$0	\$0
Radiation Therapy	\$0		\$0	\$0	\$0	\$0	\$0
Chemotherapy	\$0		\$0	\$0	\$0	\$0	\$0
Family Planning	\$0		\$0	\$0	\$0	\$0	\$0
Podiatry	\$3		\$0	\$3	\$0	\$0	\$0

Benefit	Copay	Limits	Anthem	Coventry	Humana	Passport	WellCare
Maternity and Newborn Care							
Prenatal and Postnatal Care	\$0		\$0	\$0	\$0	\$0	\$0
Maternity Services	\$0		\$0	\$0	\$0	\$0	\$0
Prescription Drugs							
Home Infusion Therapy	\$0	Limited to administration by parent or guardian in the home	\$0	\$0	\$0	\$0	\$0
Prescription Drugs	\$1 Generic;	Non-preferred brand copay is applicable to all members (including those typically excluded from copays)	\$0	\$1 Generic	\$0	\$0	\$0 Generic
	\$4 Preferred Brand;	o Family planning, no copays	\$0	\$4 Preferred Brand	\$0	\$2	\$0 Preferred Brand
	\$8 Non-preferred Brand	o Tobacco cessation, no copays	\$0	\$8 Non-Preferred Brand	\$0	\$4	\$4 Non-Preferred Brand
		o 2 nd Generation Antipsychotics and Injectable Antipsychotics, \$1 copay	\$0	\$0 Preferred Brand and generic \$4 Non-preferred Brand	\$0	\$0	\$0 Preferred Brand and generic \$4 Non-preferred Brand
		o Anticonvulsants, non-preferred brands, \$4 copay	\$0	\$0 Preferred Brand and generic \$4 Non-preferred Brand	\$0	\$0	\$0 Preferred Brand and generic \$4 Non-preferred Brand
		o Oral oncology, non-preferred brands, \$4 copay	\$0	\$0 Preferred Brand and generic \$4 Non-preferred Brand	\$0	\$0	\$0 Preferred Brand and generic \$4 Non-preferred Brand
		o Diabetic supplies	\$0	\$0	\$0	\$0	\$0
		▪ Meters, no copays					\$0
		▪ Test strips, control solutions, insulin needles, lancets, etc. \$4 copay with no more than one copay per calendar day being charged					\$0

Benefit	Copay	Limits	Anthem	Coventry	Humana	Passport	Wellcare
Rehabilitative and Habilitative Services and Devices							
Skilled Nursing and Rehabilitation	\$0		\$0	\$0	\$0	\$0	\$0
Chiropractic Services	\$3	26 visits per 12 month period	\$0	\$3	\$0	\$0	\$0
Durable Medical Equipment	\$4 per date of service		\$0	\$4 per date of service	\$0	\$0	\$0
Hearing Aids/Audiometric Services	\$0	Limited to children under 21	\$0	\$0	\$0	\$0	\$0
Prosthetic Devices	\$4		\$0	\$4	\$0	\$0	\$0
Physical / Occupational / Speech Therapy	\$3	20 visits per year per therapy (combined for rehabilitative and habilitative); no limit for children	\$0	\$3	\$0	\$0	\$0
Private Duty Nursing	\$0	2,000 hours per year	\$0	\$0	\$0	\$0	\$0
Laboratory Services							
Laboratory, Diagnostic, and Radiology Services	\$3		\$0	\$3	\$0	\$0	\$0
Pediatric Services							
Autism Spectrum Disorders	\$0	Up to Age 21	\$0	\$0	\$0	\$0	\$0
EPSDT Special Services	\$0	Limited to medically necessary services not included in the State Plan and authorized under Section 1905(a) of the Social Security Act, or 42 USC Section 1396d(a)	\$0	\$0	\$0	\$0	\$0
EPSDT Screening	\$0		\$0	\$0	\$0	\$0	\$0
Commission for Children with Special Health Care Needs	\$0	Limited to children who meet the eligibility criteria of the Kentucky Commission for Children with Special Health Care Needs	\$0	\$0	\$0	\$0	\$0

Benefit	Copay	Limits	Anthem	Coventry	Humana	Passport	WellCare
IMPACT Plus	\$0	Limited to children with severe emotional disabilities in the custody or under the supervision of DCBS, or at risk of DCBS custody, who are also institutionalized or at risk of institutionalization for behavioral health issues.	\$0	\$0	\$0	\$0	\$0
Specialized Children's Services Clinics	\$0	Services limited to children under age 18 and must be performed by specialized clinics	\$0	\$0	\$0	\$0	\$0
Targeted Case Management: SED Children	\$0	Limited to children who meet Kentucky's statutory definition of severe emotional disability.	\$0	\$0	\$0	\$0	\$0
First Steps Services	\$0	Services are available to children from birth through age two who have developmental delays or diagnosed physical or mental conditions associated with developmental delay.	\$0	\$0	\$0	\$0	\$0

Benefit	Copay	Limits	Anthem	Coventry	Humana	Passport	WellCare
Mental Health and Substance Use Disorder Services							
Targeted Case Management: SMI Adults	\$0	Limited to adults who meet Kentucky's statutory definition of severe mental illness.	\$0	\$0	\$0	\$0	\$0
Inpatient Mental Health/Substance Use Services	\$50		\$0	\$50	\$0	\$0	\$0
Outpatient Mental Health/Substance Use Services	\$3		\$0	\$3	\$0	\$0	\$0
Preventive Services and Chronic Disease Management							
Smoking Cessation	\$0		\$0	\$0	\$0	\$0	\$0
Allergy Services	\$0		\$0	\$0	\$0	\$0	\$0
Immunizations and other preventive health services recommended by national expert groups (such as annual check-ups, pap smears, blood pressure screenings, etc.)	\$0		\$0	\$0	\$0	\$0	\$0
Other							
Long Term Care	\$0	Limited to individuals who meet level of care criteria for a nursing facility or an Intermediate Care Facility for Individuals with Intellectual Disabilities	\$0	N/A	\$0	N/A	\$0
Non-Emergency Transportation	\$0		\$0	Provided through State Enrollment Broker	\$0	\$0	\$0
Hospice	\$0		\$0	\$0	\$0	\$0	\$0
Renal Dialysis/Hemodialysis	\$0		\$0	\$0	\$0	\$0	\$0

IMPORTANT NOTE: Not all information about all covered Medicaid services is included. For example, the boxes do not have information about services that require MCO prior approval; services for pregnant women only; services for children only; services that may be limited to a certain number per month; or other services which may be limited or restricted in some other way. More specific information about covered services will be sent to you after joining a MCO. Copays and coinsurance cannot be more than 5% of a family's income for a quarter. There is a copay limit of \$225 per calendar year for drugs and \$225 per calendar year for medical services.

**Bonus Benefits/Services –
The following are extra benefits or services the MCOs may provide.**

Anthem	Coventry	Humana	Passport	Wellcare
<p>Prenatal program with free health resources and coaching for pregnant women</p> <p>Help getting free SafeLink mobile phone service for eligible households with:</p> <ul style="list-style-type: none"> • Free minutes to call us • 200 bonus lifetime minutes • Unlimited text messages to or from anyone and up to six text messages each year from Anthem to give you: • Education and tips about your health • Reminders about checkups and flu shots for you and your family • Weight management information <p>Free hearing aid batteries in common sizes of 10, 13, 312 or 675</p> <p>Free tornado preparedness kit with tips on how to prepare for a tornado, lessen the risk and create a family communication plan</p>	<p>Diabetic Cookbooks: CoventryCares of Kentucky has partnered with the Kentucky Diabetes Prevention and Control Program to offer Nutrition Basics. This book has tips on healthy food habits.</p> <p>Baby Crib Program: - The program is designed to motivate expectant mothers to attend their prenatal appointments. CoventryCares wants to promote baby sleeping in safe place by providing a crib.</p> <p>Doc Bear Club for Kids: Members between the ages of 1 through 16 are automatically enrolled into the Doc Bear Club for Kids. The Doc Bear Club is an additional benefit offered to CoventryCares members. Members receive a mail from Doc Bear throughout the year.</p>	<p>NO COPAYS for covered prescriptions</p> <p>NO COPAYS for covered medical services</p> <p>FREE Over-the-Counter medicine with a prescription</p> <p>FREE Vision, Dental, and Hearing services</p> <p>Retail GIFT CARDS for pregnant women who visit their doctor</p> <p>Baby Showers for pregnant women</p> <p>A STATEWIDE Network of Doctors in the Commonwealth to choose from</p> <p>NO REFERRAL Required to see a Dentist, Optometrist, Obstetrician / Gynecologist, Psychologist, Chiropractor or Podiatrist</p> <p>Behavioral Health Services – 30 outpatient visits without prior auth</p> <p>NO COPAYS for covered behavioral health services</p> <p>FREE 24-Hour Nurse Advice Line available 7 days a week. Talk with caring and experienced nurses</p> <p>FREE 24/7 Behavioral Health Crisis Line</p> <p>FREE Interpreter Services for language and hearing impaired</p>	<p>NO COPAYS for:</p> <ul style="list-style-type: none"> • Medical • Dental • Vision • Hearing • Generic and Over-the-Counter Medicines • Extra Benefits <p>STATEWIDE NETWORK of providers</p> <p>MEMBER REWARDS! Earn FREE GIFT CARDS for healthy behaviors:</p> <ul style="list-style-type: none"> • Pregnant women: up to \$40 PLUS gift card for a pack-n-play crib or car seat • Diabetics: up to \$45 • Females (50-75 years old): up to \$20 • Females (21-65 years old): up to \$20 • Teens (10-20 years old): \$10 • Members with COPD: \$10 • Members who go to the dentist: \$10 <p>Text4Baby® reminders, health resources, and coaching for pregnant mom and babies</p>	<p>The MOST providers STATEWIDE</p> <p>NO COPAYS for physician services</p> <p>NO COPAYS for children’s allergy shots, immunizations, dental checks and cleanings</p> <p>NO COPAYS for inpatient/outpatient hospital services</p> <p>NO COPAYS for behavioral health services</p> <p>NO COPAYS for vision, hearing, and dental services</p> <p>FREE GED Testing, Members age 16 and up, without a high school diploma can take the GED test <i>at no cost</i></p> <p>FREE \$10 gift card through our Quality Rewards Program for getting certain preventive care for you and your family</p> <p>FREE Nurse Advice Line available 24/7. You can talk to a registered nurse for help and to get medical advice</p> <p>FREE Over-the-Counter Items -Get up to \$120 in free over-the-counter (OTC) items each year. Choose from over 150 items, like vitamins, pain relief, cold medicine, and diapers.</p>

Anthem	Coventry	Humana	Passport	Wellcare
<p>Anthem Kids Club, our program for kids ages 5-12, promoting health activities and good health habits</p> <p>Health A to Z, our online health and wellness information site, with a symptom checker, health encyclopedia and support groups</p> <p>Reminders to help you visit your doctor, get your kids shots and renew your health care coverage</p>	<p>KidsHealth Online Library: This online resource provides comprehensive tools for children’s health from experts. Information topics include general health, infections, emotions and behavior, growth and development, and nutrition and fitness.</p> <p>Smoking Cessation Program: This program assists members who want to quit smoking.</p> <p>Case and Disease Management: Clinicians work with members on understanding and treating chronic health conditions.</p> <p>Member Services: Our call center is available to help members access services to promote better physical, behavioral and emotional health. We can help set up appointments, arrange transportation, and provide information about other services.</p>	<p>One-on-one Health Education for conditions such as diabetes, asthma, and heart disease</p> <p>Allergy shots and treatment for adults and children</p> <p>Preventive health care benefit for children under 21</p> <p>Pharmacy HELP where you and your pharmacist talk about medicines and drug safety</p> <p>Text4Baby® - free service offering health tips on pregnancy and baby’s first year</p> <p>LOCAL Care Managers at your request</p> <p>Stop Smoking Program assisting those who want to quit smoking</p> <p>CARE Transition Program to help you when you are discharged from the hospital</p> <p>Online Healthy Living – tips on eating right, staying fit, and much more at CareSource.com</p> <p>Teen Corner on our web site providing health tips for teens only</p> <p>iConnect® – a fun, unique email and text program for members</p> <p>Quality Member Access Committee – your chance to give face-to-face feedback on plans and programs</p> <p>Member APPRECIATION Events – fun events for the entire family</p>	<p>FREE special programs and education:</p> <ul style="list-style-type: none"> • Asthma • COPD • Diabetes • Pregnancy/ Newborns • Heart Disease • Childhood Obesity • Quit Smoking • Teens • Foster Care/Adoption • Behavioral/Mental Health <p>Services at NO COST to you:</p> <ul style="list-style-type: none"> • Flu shots and immunizations • 24-Hour Hotlines to speak with a nurse or mental health professional • Your own personal Kentucky Case Manager • Onsite Case Managers at your doctor’s office • Fun events for you and your family • Special programs 	<p>FREE baby stroller for going to all your doctor visits during and after your pregnancy</p> <p>FREE baby shower if you’re pregnant. You can attend a shower right in your community, where you can get a gift basket and tips to keep you and your baby healthy</p> <p>FREE case and disease management programs that offer you help and support for your conditions like asthma, diabetes, etc.</p> <p>FREE 24-hour crisis line for help with drug and alcohol abuse and behavioral health concerns</p> <p>FREE respite care. This benefit offers short term care that provides relief to caregivers caring for eligible SSI members</p> <p>Health and wellness website that gives tips to help you and your loved ones stay healthy.</p> <p>VISIT with ANY in network plan provider to access primary care services (PCPs), specialists, hospitals and pharmacies.</p> <p>NO REFERRALS REQUIRED</p>