



Understanding Your Medical Benefits

-your Community Health Options plan-

We regard our relationship with you as a vital partnership and want to play a role in improving your health and wellbeing. Getting the most out of your plan begins with understanding your health plan to help you avoid surprise expenses and manage costs.

You can get the most from your healthcare by being a partner in your care. Here's how:

24/7 online access to your health plan

Set up your Member portal on HealthOptions.org, a personalized and secure website that helps you:

- ▶ View your Member Benefit Agreement and other plan documents.
- ▶ Select a primary care provider (PCP).
- ▶ Check your claims.
- ▶ Get a list of covered medications.
- ▶ Find network doctors, hospitals and other facilities.
- ▶ Download and print a temporary ID card.
- ▶ Sign up for automatic payment of your monthly premium.
- ▶ Access Healthy Options resource library with over 6,000 health-related topics.

Choose a primary care provider (PCP)

Your PCP's office is your medical home. You and your PCP will work together to help you stay healthy. Ask questions before you choose a PCP, so you find a provider that is a

good match for your needs. Some questions to consider might include:

- ▶ What are your office hours?
- ▶ Do you see patients on weekends or at night?
- ▶ Will you talk about problems with me over the phone?
- ▶ Whom should I contact after hours if I have an urgent situation?
- ▶ How long do I have to wait for an appointment?

Prepare for medical visits so you can share decisions with your provider

- ▶ Make a list of questions or things you want to talk about and bring it with you.
- ▶ Don't assume that all of your healthcare providers share your medical records.
- ▶ Be proactive and ask.
- ▶ When talking with your provider about medical tests or treatments, share your views about what's right for you.
- ▶ Your provider is an expert in medical science but you are the expert about yourself.

Learn about preventive healthcare services you can receive at no cost

Your provider may order a test as 'routine' or 'preventive,' but it may not meet the criteria for waived cost-sharing. Go to HealthOptions.org/Documents/Preventive Services to see what services or tests are included.

Make sure you understand what you need to do after a medical visit.

One good way to do this is to repeat back what you understand before you leave the office. You might say: "I want to make sure I understand next steps. I need to ..." This gives you and your provider a chance to make sure you agree on any plans. Ask for written instructions before you leave.

Know where to go for your healthcare

Knowing where to go for your care can be confusing. The chart on the next page can help you understand where to go based on your healthcare needs – and help you save money too.

HealthOptions.org | (855) 624-6463

For more detailed information about our health plans or to review our Member Benefit Agreement and Schedule of Benefits, Provider Directory, Prescription Formulary, or Privacy Notice, please visit our website at HealthOptions.org. If you do not have access to computer or internet services, please call (855) 624-6463. A Member Services Associate will be happy to provide you with printed copies and answer any questions you may have.

Community Health Options complies with applicable Federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (855) 624-6463 (TTY/TDD: 711)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (855) 624-6463 (TTY/TDD: 711)



Understanding Your Medical Benefits CONTINUED

- Know where to go for your healthcare -

Knowing where to go for your care can be confusing. This chart can help you understand where to go based on your healthcare needs – and help you save money too.

Where to go	What it is	When and why you should use	Cost
Healthy Options online	You can access Healthy Options Online through your secure Member Portal.	Access the Healthy Options Online Health and Wellness Information Portal to: <ul style="list-style-type: none"> ▶ Search evidence-based, medically reviewed information ▶ Get facts on over 6,000 health topics ▶ Use decision support tools and videos ▶ Check your symptoms ▶ Get information about your medications ▶ Read stories of real people with health issues 	\$0
Health Options Medical Management Team	The Medical Management team is composed of Clinical Specialists and Navigators and includes registered nurses, licensed social workers, a registered dietitian, navigators, and chronic care professionals.	Clinical Specialists/Navigators can help when Members need: <ul style="list-style-type: none"> ▶ Advice and answers to your general and complex medical questions ▶ Coordination with a second opinion ▶ Support accessing behavioral health services ▶ Support getting medical equipment or figuring out how to get specialty medications ▶ Help when experiencing a critical event or diagnosis that requires extensive use of resources 	\$0
Primary Care Provider (PCP)	Your PCP's office is your medical home. You and your PCP will work together to help you stay healthy.	Call or visit your PCP for: <ul style="list-style-type: none"> ▶ Regular well checks ▶ Preventive services ▶ Minor skin conditions ▶ Cold and Flu related symptoms ▶ Vaccinations ▶ Your general health management of chronic conditions 	\$
Urgent Care Centers	Urgent care is usually ideal when you need care quickly, but it is not a life-threatening emergency or when your PCP is not available.	Go to an Urgent Care Center for: <ul style="list-style-type: none"> ▶ Sprains ▶ Minor stitches ▶ Minor burns ▶ Minor broken bones ▶ Minor infections 	\$\$
Emergency Department	The Emergency Department is for serious or life-threatening conditions that require immediate care. This is also when you should call 911.	Go to an Emergency Department for: <ul style="list-style-type: none"> ▶ Large open wounds ▶ Heavy bleeding ▶ Chest pains ▶ Sudden weakness or trouble talking ▶ Major burns ▶ Severe head injuries ▶ Major broken bones ▶ Difficulty breathing 	\$\$\$