

Individual & Family Member Guide

Effective 01/01/2023



Dear Member,

Welcome to the FirstCare Health Plans family! Whether you've been with us for years or are a brand-new member, we're glad you've chosen us as your plan.

As part of the Baylor Scott & White Health family of companies, we are dedicated to offering high-quality health plans, technology and services to meet the needs of everyone we serve. We're here to help you and your family with your healthcare.

You'll find information about your benefits in this guide—and if you have questions, we're happy to answer them.



Got a question?

Our Customer Advocates are ready to help! Whatever your question or concern may be, they will work with you to resolve it as quickly as possible—often before you hang up the phone.

Call us at 855.572.7238 (TTY: 711)

7 AM – 7 PM, Monday – Friday

MyBSWHealth member portal

Chat live with Customer Service when you see this icon (not available on all screens)



OR send a secure message anytime. Available at [MyBSWHealth.com](https://www.mybswhealth.com) or in the MyBSWHealth app.

Need advice?

Contact a nurse

877.505.7947

If you're not feeling well, nurses are available 24/7 to talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy. The number is also on the back of your member ID card.

YOUR MEMBER ID CARD

Your member ID card will be mailed to your home. You can view your card on the MyBSWHealth app and download/print a copy or request a replacement through the member portal at [MyBSWHealth.com](https://www.MyBSWHealth.com).



FirstCare HEALTH PLANS PART OF BAYLOR SCOTT & WHITE HEALTH		Group: Group #: Network: Benefit Effective Date:
5 SUBSCRIBER John Sample	6 MEMBER ID 000000000000	1 Group name 2 Group ID number 3 Network name 4 Benefit effective date
DEPENDENTS Jane Sample Jack Sample	000000000000 000000000000	7 Adult PCP/Spec: 8 Pediatric PCP/Spec: 9 ER/Urgent: Med Deductible: Out-of-Pocket Max: Rx Ded: Rx:
*Deductible may apply. Refer to plan document.		PHARMACISTS ONLY OPTUMRx Pharmacy Help Desk: 855-205-9182 BIN: 610011 PCN: IRX GRP: SWPBSWCP

- 1 Group name
- 2 Group ID number
- 3 Network name
- 4 Benefit effective date
- 5 Member name
- 6 Member ID number
- 7 Copays/coinsurance
- 8 Deductible
- 9 Pharmacy/prescription drug info

FOR PROVIDERS	FOR MEMBERS
Electronic Claims: Availability: 94999 Paper Claims: Baylor Scott & White Health Plan ATTN: Claims PO Box 211342 Eagan, MN 55121-1342 Prior Authorization: Visit the provider portal Fax: 800-626-3042 Phone: 888-316-7947 Provider Portal: swbprovider.firstcare.com Card Issue Date: 08/15/2022	Important Information: <ul style="list-style-type: none"> In a medical emergency, call 911 or go to the nearest emergency facility. Customer Service: 855.572.7238 (TTY: 711) Telehealth Options: <ol style="list-style-type: none"> MyBSWHealth app or MyBSWHealth.com MDLIVE app or 800-718-5082 24/7 Nurse Line: 877-505-7947 Self-Service Portal: MyBSWHealth.com To avoid out-of-network costs and provider balance billing, find a provider at FirstCare.com
CUSTOMER SERVICE: 855.572.7238 • FirstCare.com	

- A Customer service phone number
- B 24/7 Nurse Line
- C Member portal information
- D FirstCare website

The ID card shown above is a sample. The exact location of certain elements may vary on your card.

Find a Provider: FirstCare SelectPlus HMO

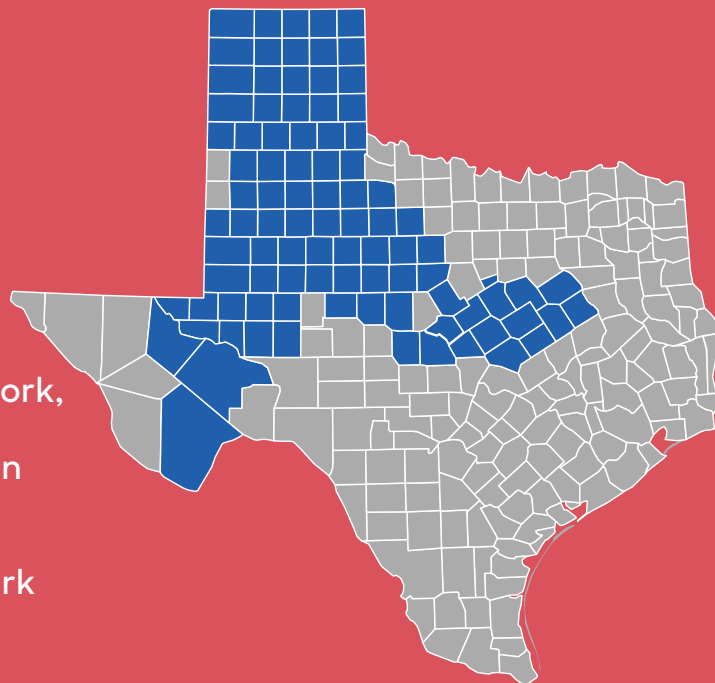
Choose from a broad range of in-network providers at [FirstCare.com/Find-a-Provider](https://www.firstcare.com/Find-a-Provider).

1. Choose “FirstCare Select Plus HMO” from the chart
2. Start your search
 - Search by name, specialty and/or location
 - See practice locations, contact information and maps
 - Get details, including network participation and hospital affiliations
 - Add filters for gender, board certification, accepting new patients and more

Network Map

With the FirstCare Select Plus HMO network, you have access to in-network providers in the counties shown in blue. Referrals are not required to see network specialists.

 Service Area



To request printed copies of provider information, call Customer Service at **855. 572.7238**.

Care at your fingertips 24/7

Our members have access to board-certified doctors, pediatricians, licensed therapists and more using your smartphone, tablet or computer.

MyBSWHealth

eVisits are online interviews that take about 5-10 minutes; you'll receive a response within one hour. Behavioral Health eVisits are available 8:00AM-4:30PM and offer referrals for care options.

Same-Day Video Visits are scheduled, live conversations with a provider.

Prescriptions: After your visit, any prescriptions needed will be sent directly to pharmacy of your choice.

MDLIVE

Access board-certified doctors and mental health professionals for common conditions from allergies to addictions. To learn more and register, visit [MDLIVE.com](https://www.mdlive.com), call 800.718.5082 or download the MDLIVE app.

Be sure to tell them you're a FirstCare Health Plans member and have your member ID card available.



Where to go for care

Choosing the right option for your condition can save you time and money.

Less \$

VIRTUAL CARE - \$0 COPAY*

For conditions like acne, allergies, bladder infection, cold, flu, pink eye, quitting tobacco, sinus infection, stomach problems or yeast infections.



PRIMARY CARE DOCTOR

For conditions like asthma, diabetes management, earache, high blood pressure, headaches, preventive health, sprains, etc.



WALK-IN CLINICS

For conditions like asthma, bladder infection, ear or sinus pain, flu, sore throat or sprains.



URGENT CARE

For conditions like back pain, bladder infection, earache, minor burns, minor eye injuries, minor cuts that may need stitches, sore throat or sprains.



EMERGENCY ROOM

For conditions like chest pain, deep cuts or wounds, difficulty breathing, poisoning, overdoses and suicidal behavior, abdominal pain, coughing or vomiting blood, severe burns, severe head injuries, sudden loss of balance, vision change, facial droop, arm or leg weakness.



More \$

*Members with HSA plans must meet their deductible before \$0 copay is applied.

MyBSWHealth member portal

With the MyBSWHealth member portal, you can manage your healthcare needs in one place, 24/7. Inside the portal, you can:

- Find doctors and locations in your network and schedule appointments with ease
- View or print your ID card and benefit plan documents
- Securely communicate with your care team
- View lab results and past visit summaries
- Review and pay bills
- Complete a telehealth visit and get a diagnosis and prescription on your smart phone without leaving home
- View deductible, out-of-pocket max, and claims information
- Transfer or refill prescriptions at BSW pharmacies
- Upload health and fitness data
- Manage your family's healthcare needs from a single place

MyBSWHealth is just one way FirstCare Health Plans is helping to make healthcare the way it should be. Create an account or log in at MyBSWHealth.com.




HEALTHCARE TO GO

Virtually all of the information in the member portal is available on your phone through the highly rated MyBSWHealth app. For example, you can view a digital copy of your ID card, see plan details, and track your deductible and out-of-pocket maximum for yourself and your dependents. Use the same user name and password you set up for the member portal to log in to the app. To learn more, visit our website:

[FirstCare.com](https://www.firstcare.com).

Be sure to link your account in the app:

1. Tap the gear icon 
(top right corner of app welcome screen)
2. Tap “Manage Linked Accounts”
3. Tap “Link Account”
4. Enter member information



Manage your whole family's healthcare

MyBSWHealth makes it easy to keep track of appointments, prescriptions, bills and more for every member of the family—from young children to elderly parents. It's called proxy access. With proxy access, you can manage care needs for the whole family, all in one place and all conveniently on your favorite mobile device.

[Learn more about proxy access and how to set it up.](#)



Setting up automatic payments

in the FirstCare Direct Enrollment Portal

1. Visit the FirstCare Direct Enrollment Portal at: firstcare.softtheon.com/qhp/
2. In the top right navigation, click 'Pay Bill'
3. Locate your account by Exchange ID or Social Security Number, plus required fields:
 - Member ID • Date of Birth
 - Last Name • Residential Zip Code

Then click 'Find My Account'
4. In your account, select 'Payments' in the left navigation. Select 'AutoPay' and 'Set Up AutoPay'. You can also choose 'Make a Payment' for processing a one-time payment.
5. Click 'Set Up AutoPay'
6. Add AutoPay information, then click 'Add'

Important: If you set up recurring payments in the same month that you make a one-time payment, your bank account will be drafted for the next month's premium payment, too. Please wait until after the 1st of the following month to set up AutoPay.

Updating or cancelling automatic payments

Automatic payment amounts do not automatically update when premium amounts change. If there is a change to your plan's premium due to a Change in Circumstance (CIC) and/or Advanced Premium Tax Credit (APTC), you will need to cancel the recurring payment and set up a new automatic payment for the new amount.

1. Click on 'Payments' then 'AutoPay' in the left navigation. Your existing AutoPay will show as Active.
2. Select 'Cancel' in the Action drop-down menu.

Note: You cannot edit a recurring payment that is already in the system. You must cancel the recurring payment then set up a new one.

If you have questions or need further assistance, please contact customer service at 855.572.7238.



findhelp

Finding help just got easier. Findhelp is a Texas-based platform created to connect all people in need with programs that serve them. You can search for local resources like medical care, food, transportation, job training and more. Organizations in your community are ready to help.

Findhelp is free, private, and easy to use. Search and connect at FirstCare.findhelp.com.

Pharmacy benefits

When you need a prescription filled, you can use your pharmacy benefits at more than 68,000 pharmacies nationwide, including most national chains and many local pharmacies.

Find an in-network pharmacy near you:

- Log in to MyBSWHealth.com and go to Find Care OR
- Use the Find a Provider link on FirstCare.com

Fill your prescriptions through the mail:

- Call toll-free 855.388.3090,
Monday – Friday, 7 AM – 7 PM; Saturday 9 AM – 5 PM

Learn more about your prescription drug plan at [FirstCare.com/YourRx](https://www.firstcare.com/YourRx). Click on the Pharmacy Information link in the left-hand column under Marketplace Plans for pharmacy/prescription resources.

Questions?

Specialty pharmacy benefit questions:

BSW Specialty Pharmacy: [844.288.3179](tel:844.288.3179)

OptumRx Specialty Pharmacy: [855.427.4682](tel:855.427.4682) or visit specialty.optumrx.com.

Prescription drug/benefit questions:

Call [800.728.7947](tel:800.728.7947) Monday – Friday, 8:30 AM – 5:30 PM

Did you know?

FDA-approved generic medications are the same as the brand-name version when it comes to dosage, safety, effectiveness, strength, stability, and quality, as well as in the way it is taken. Generic medications generally cost about 85% less than brand-name medications.*

Ask your doctor, pharmacist or other healthcare provider about cost-saving generic options.

* U.S. Food & Drug Administration Generic Drug Facts; content updated as of 11/01/2021.

Take charge of your own well-being

Our digital wellness platform, powered by WebMD, provides personalized support for various health conditions and health risks. Log in to MyBSWHealth and click on the WebMD digital wellness platform to get started today!

WELL-BEING ASSESSMENT

Start with a simple digital health survey that helps you take steps toward a healthier and more vibrant life.

The well-being assessment:

- Provides individualized health scores
- Assigns a level of health risk
- Customizes next steps based upon your responses and level of risk

WELLNESS CHALLENGE

Join a wellness challenge for the motivation to go the extra mile. Challenges encourage sustainable, healthy habits through activities that challenge and boost your well-being, such as:

- **Physical Activity:** Ready! Set! Move!
- **Nutrition:** Five to Thrive
- **Stress:** Stressless
- **Sleep:** Seize the Zzzz
- **Water:** Rethink Your Drink

DAILY HABITS DIGITAL HEALTH COACHING

Stay engaged, track progress and accomplish your well-being goals. Daily Habits offers you a personalized set of activities based on your health information and personal interests. Topics include:

- Nutrition
- Physical Activity
- Stress
- Sleep
- Tobacco

DIGITAL HEALTH LIBRARY

Support a healthier life with:

- Articles
- Videos
- Recipes
- Motivational apps

You can search for condition-specific information or explore other health topics of interest.

When your provider submits a claim for services you received, an Explanation of Benefits (EOB) is created. An EOB is not a bill; it's a document designed to help you understand:

- Your EOB will also show any remaining balances for deductibles and out-of-pocket expenses for the current month and year-to-date. Statements are not provided for prescription claims.

If you owe a balance, you may receive a bill for the amount due. You may be able to pay this bill through the MyBSWHealth member portal.

Your EOBs are available in the member portal shortly after your doctor visits and can also be mailed to your home upon request. To request mailed EOBs, log in to the Member Portal and select “Update Preferences.”



FirstCare
PHYSICIAN GROUP PRACTICES
 10000 W. 15th Avenue
 Suite 1000
 Lakewood, CO 80226

Explanation of Benefits

This is NOT a bill

Forwarding Service Requested

CUSTOMER SERVICE
 1-800-441-2345
 TOLL FREE

QUESTIONS?
 Customer service: 800.268.7568
 Hours: 8 a.m. to 5 p.m. Monday through Friday
 Website: www.fscare.com

Member ID: 1234567890
 Group Number: 123456
 Account Name: ABC COMPANY
 3rd line: unknown

Hi John,
 The following summary report displays the bill charges for your insurance for healthcare services you performed the amount charged by your provider(s), and the amount the Plan paid for those charges.

Cost Breakdown	
Amount billed:	\$1,200.00
Plan discount:	\$0.00
Plan paid:	\$600.00
Non-covered:	\$0.00

What You May Own

\$100.00

This is the portion of the bill amount you may owe. It is the portion of the bill amount that is not covered by the plan. It is the portion of the bill amount that is not covered by the plan. It is the portion of the bill amount that is not covered by the plan.

Individual Account Summary	
Applied Amount	Amount
\$400.00	\$400.00
Applied Network Deductible	\$0.00 (\$0.00 remaining)
Applied Primary Out-of-Pocket	\$1,000.00 (\$0.00 remaining)

Family Account Summary	
Applied Amount	Amount
\$500.00	\$500.00
Family Network Deductible	\$0.00 (\$0.00 remaining)
Family Primary Out-of-Pocket	\$0.00 (\$0.00 remaining)



Now...the Detailed Version

Here's a detailed breakdown or Explanation of Your Benefits for this service. In case there's any doubt - this is **NOT** a bill!

Subscriber: J2048 000176

Member ID: 1210567010

Group: J00 Company

Group Number: 00000

Plan: J2048 000176 Plan Number: J2048000176 Code: J2048000176		Product: J2048000176 Product Code: J2048000176		Rate: J2048000176 Rate Code: J2048000176						
Benefit Description	Amount	Frequency	Periodicity	Unit	Pay	Outstanding	Committed	Date	Plan Code	Rate
00100000000000000000	0.00000	001	001	001	001	0.00000000	0.0000	001000	001000	0.0000
Total		0.00000	001	001	001	0.00000000	0.0000	001000	001000	0.0000

FirstCare
HEALTH PLANS
NOT A PART OF ANY AFFILIATE OR ASSOCIATE

**FirstCare Health Plans
Dispute Process & Participant Rights**

The FirstCare Health Plans process your right to file a dispute when you are not satisfied with the original coverage decision. This is a remedy of the FirstCare Health Plans and your legal rights. More information on the claims and appeals process can be found in the FirstCare Summary plan description. The FirstCare claims administrator will inform you of the status of your claim or dispute.

Filing a Dispute – If you do not agree with the processing of your claim, you have the right to file a dispute. The dispute will be reviewed by the FirstCare Health Plan.

Disputes for this claim should must be filed in writing and sent to the address below:

FirstCare Health Plans
ATTC Customer Advocacy
3501 W. Loop South Suite B
Lubbock, TX 79401

Alternatively, you may file a dispute by clicking on the link provided by the FirstCare Health Plans Department at www.fchp.com. TTU/UTCS users should call 711. You should also contact your local FirstCare Health Plan representative and acknowledge letter requesting the written review of your dispute.

Disputes must be submitted within 180 calendar days of the date that you receive the original decision. After the original decision with 180 calendar days.

You may provide additional information and evidence to support your dispute. You may request review of your dispute to be provided to you by contacting the FirstCare Health Plans 248-7966, 777-7779 (toll free) or 711.

Review of a Dispute – The FirstCare Health Plan will review and notify you about the decision within 30 calendar days of the submission of your dispute.

Notice of Determination of a Dispute – If your dispute is wholly or partially denied, you will be furnished with notice of your right to appeal and your right to file an appeal with the FirstCare Health Plan.

Reasons to Refile – For questions about the dispute and appeals process, please call Customer Advocacy, or visit the FirstCare website at firstcare.com. You have questions about the appeals rights, this document, or any other FirstCare Health Plan document, please contact the Employee Benefits Service Administration (409) 486-8884 (TDD).

FOR PARTICIPANTS (applicable): Please attach address on Enroll form. Email #3021-248-7966.

Rev. 06/23/2019

COMPLEX CASE MANAGEMENT

If you have chronic conditions or complex care needs, our nurse case managers will work with you, your family, and your physician to create and manage your care plan.

Case managers advocate for you and can help you navigate the healthcare system and arrange the services you need. They can also answer questions and help you understand your condition and care plan. If you are enrolled in a Disease Management program, they'll incorporate that program into your care.

MANAGE YOUR HEALTH



DISEASE MANAGEMENT

Six in 10 Americans live with at least one chronic disease, like diabetes, heart disease or cancer.* If you're one of them, our disease management program will empower you to manage your condition and help prevent complications.

We work with your healthcare providers to identify chronic conditions quickly and treat them effectively. We can also identify self-care activities to help you manage your condition at home. Together, we'll work to slow down the progression of your disease and help you maintain or improve your quality of life.

NOTE: There is no additional cost to you for these voluntary programs. It's all part of our goal to help you get the best possible results and the greatest value from your health plan. You can opt-in or opt-out of either Disease Management or Complex Case Management by calling 800.431.7798 and asking to speak with a member of our Service Coordination team.

*Centers for Disease Control and Prevention cdc.gov/chronicdisease



Expecting the Best

Helpful tips and assistance during pregnancy and for one year after birth.

Benefits include:

- Access to a nurse 24/7 during pregnancy
- In-home support for high-risk conditions (such as diabetes, hypertension and severe nausea)
- Depression screening following delivery
- Parental education for newborn health during the first year
- Immunization reminders
- Planning for returning to work

Sign up by calling customer service at 855.572.7238.

Looking for something?

Start here.

▼ Member Frequently Asked Questions (FAQ):

- ▼ Submit a Claim, Complaint and/or Appeal
- ▼ Find Information About Participating Providers
- ▼ Obtain Primary, Specialty, Behavioral Health and Hospital Services
- ▼ Get Care After Normal Office Hours or Outside the Service Area
- ▼ How to Obtain Emergency Care
- ▼ When to Call 911

▼ Glossary of Key Terms

▼ Wellness Assessment and Programs

▼ Technology Assessment Program

▼ Language Assistance Services for Members

▼ Summary of Benefits and Evidence of Coverage*

▼ Continuity of Care

▼ Member Rights and Responsibilities

▼ Member Notices

▼ Notice of Privacy Practices

▼ Authorization to Release PHI Form

▼ Prior Authorization List for Medical Procedures

▼ Complex Case Management Program

▼ Disease Management Program

▼ Utilization Management (UM) Program

- ▼ How to Access UM Staff
- ▼ Utilization Management Affirmative Statement
- ▼ Availability of Independent, External Review of Final Determinations

▼ Medical and Pharmacy Claim Forms

▼ Pharmaceutical Management Procedures and Updates

- ▼ Formulary (list of covered pharmaceuticals) and Monthly Formulary Updates
- ▼ Explanation of Restrictions/Limits
- ▼ Exception Requests, Prescriber Supporting Information

▼ Retail and Mail-Order Pharmacy Fills and Refills

▼ Quality Improvement Program and Progress in Achieving Goals

Additional frequently requested documents and forms can be on the Individual & Family Marketplace Plan page on [FirstCare.com](https://www.firstcare.com).

To request printed copies of documents or provider information, call Customer Service using the phone number on the back of your ID card.

*Choose Gold, Silver or Bronze Plans from the left menu on the FirstCare Individuals & Families Marketplace Plans page, then click on the PDF for links to your plan's SBC and plan documents.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you.
Call 1-855-572-7238 (TTY: 711).

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

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.
Llame al 1-855-572-7238 (TTY: 711).

FirstCare Health Plans cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn.
Gọi số 1-855-572-7238 (TTY: 711).

FirstCare Health Plans tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

855.572.7238 (TTY: 711)

7 AM – 7 PM, Monday – Friday

[FirstCare.com/Marketplace](https://www.FirstCare.com/Marketplace)

