



FirstCare Individual Marketplace HMO

# member *news*

**Thank you for being a FirstCare Health Plans member.**

Keeping you informed is important to us. Please take a few minutes to read this newsletter and get the most out of your coverage. Questions? Contact us at 1-855-572-7238 (TTY/TDD: 1-800-562-5259), Monday through Friday, 8 a.m. to 5 p.m. CT.

**Our Mission**

To provide our customers access to high quality, affordable health care through strong partnerships in the communities we serve.

---

**In this Issue:**

- Quality Improvement Program – *page 2*
- Keeping Your Personal Information Up to Date at FirstCare – *page 3*
- Services Needing Approval – *page 3*
- ER vs. Urgent Care – *page 4*
- Upper Respiratory Infections – *page 5*
- Medicine and You – *page 7*
- Human Papillomavirus Vaccine – *page 8*
- Advance Directives – *page 8*
- Filing an Appeal and Independent Review Organization – *page 9*
- FirstCare Plus Programs – *page 10*
- Case Management Services – *page 10*
- Expecting the Best® Maternity Program – *page 11*
- Nurse24™ 1-855-828-1013 – *page 11*
- FirstCare Virtual Care—powered by MDLIVE— *page 11*
- GoNoodle Plus for Amarillo Area Schools – *page 11*
- myFirstCare Online Member Self-Service – *page 12*
- Getting Answers to Your Questions – *page 13*
- HMO Annual Notice – *page 14*
- Interpretation Services – *page 15*
- Non-Discrimination Notice – *page 16*
- Notice of Certain Mandatory Benefits – *page 17*



## Quality Improvement Program

### Background

FirstCare Health Plans cares about you. No matter your age or health plan, we want you to be happy with your coverage and the care you receive. FirstCare is always reviewing the care that our contracted providers give you and working to improve it. Our goal is for you to stay healthy, illness-free, and satisfied with your care. We try to meet this goal by working closely with our staff and doctors to get you the best care possible.

### Quality Improvement Program Methods

FirstCare's Quality Improvement program uses many ways to measure the quality of your care and satisfaction. We set goals to improve our care and services—checking our progress toward those goals in areas such as:

- Making sure you get the care you need;
- How easily and quickly you're able to get care;
- Your health and ability to do daily living tasks;
- Your views about your health care; and
- How well you and your doctor talk about your health care.

Each year, First Care strives to improve care and services provided by setting goals included in a QI work plan. Our goal is to help you take better care of yourself and your family.

As part of the QI plan, we help you take care of your health and get the best service possible. We review the care you are receiving and if we met our goal. If we did not meet our goal, we decide what we can do to improve going forward.

### What We Do Well

We're happy to say that we improved, or did very well, in several areas in 2017:

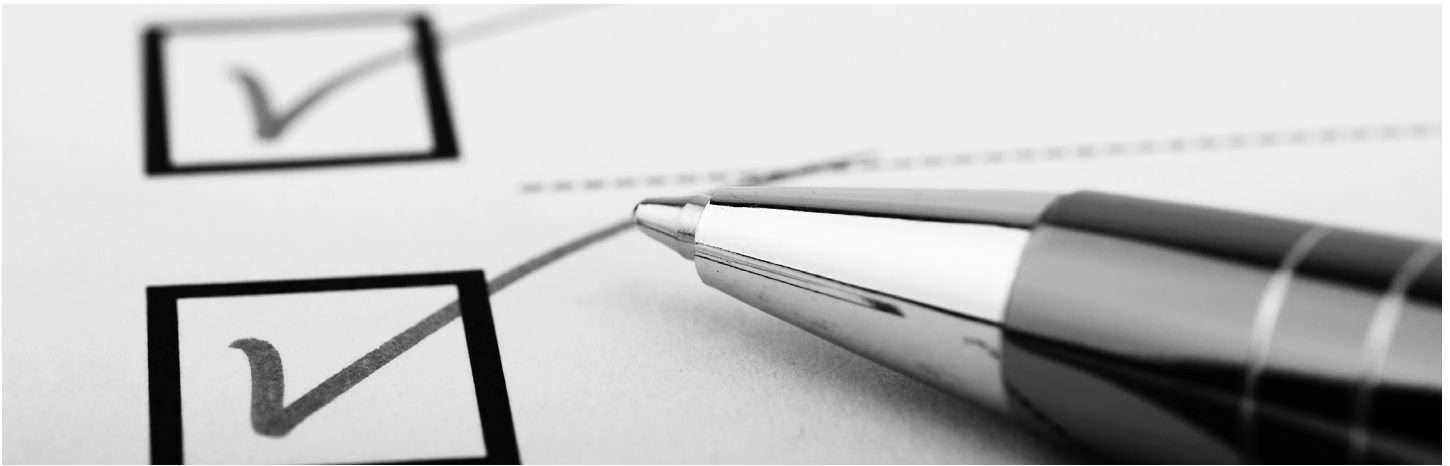
- Adult members with depression stayed on their antidepressant medication.
- Children on Medications for ADHD received timely follow up care.
- People with Asthma stayed on their medications 75% of the time throughout the year.
- Adult members had a weight, height and Body Mass Index checked during an office visit.

### How We're Improving

Though we did well in a number of areas for 2017, we're working to improve in several other areas for 2018:

- Female members should have a Pap smear every 3 years or a Pap smear with a Human Papillomavirus (HPV) test every 5 years. A Pap test screens for cancer of the cervix. An HPV test screens for a viral infection of the cervix.
- Child and teenage members should have their weight checked and get counseling in nutrition and physical activity each year.
- Members with Diabetes should have a diabetes eye exam every 1-2 years. A dilated eye exam screens for damage to the retina from diabetes.
- Adolescent members should have two HPV vaccinations between ages 9 and 13 years. The HPV vaccine prevents HPV infection of the cervix and other areas.





## Keeping Your Personal Information Up-to-Date at FirstCare

It is vital that you keep FirstCare up-to-date on how to reach you. We need your current phone number, email address, and primary care physician (PCP). FirstCare uses the phone to contact you about time-sensitive information such as approval of services. We also call members about a variety of topics, including:

- pregnancy care;
- health and wellness care; and
- care needs/concerns.

Should your doctor call and not have your member ID, we can use your phone number to find your account.

By providing your current email address to FirstCare, you will receive:

- Notifications about your account;
- myFirstCare self-service portal updates;
- Information and tips for health and wellness; and
- News about member benefits, such as our care rewards program.

We use PCP data to notify you of status changes, such as office location, hours, etc. Various staff and vendors at FirstCare also need your PCP name in order to work with them to assist you in getting good care. These include Case Managers, Behavioral Health Managers,

Health and Wellness Managers, Pregnancy program staff, and Pharmacy staff. You can update this data on the self-service portal. Please see page 12.

## Services Needing Approval

Do you want to know how to get care approved? For those services that must be approved before they are received, FirstCare's Utilization Management team is here to help you. We are here Monday through Friday, 8 a.m. to 5 p.m. CT and weekends/holidays 9 a.m. to noon. Call FirstCare at **1-855-572-7238** (TTY/TDD 1-800-562-5259). If you need help with getting information on this topic in your language, see "Interpretation Services" on page 15.

FirstCare utilization decision-making is based only on the appropriateness of care and service and the existence of coverage. Financial incentives for utilization do not encourage decisions that result in underutilization. We do not specifically reward practitioners or other individuals for issuing denials of coverage.

If you, or your doctor, would like a copy of the criteria used to make a decision about services, call FirstCare Customer Service at the phone number listed above, and we will mail a copy to you.

# Emergency Room vs. Urgent Care

## What is the difference?

We want to help you choose the best place to go when you have an illness or injury. Let us take a look at the difference between an emergency room and urgent care center to help you choose where to go.

If you need immediate medical care, your first thought may be to go to the emergency room. If you do not have a life threatening injury or illness, call your primary care provider (PCP) first. Your PCP can tell you what to do. In some

cases, your PCP may tell you to go to an urgent care center. An urgent care center has doctors and nurses and are able to do x-rays and blood tests. You do not need to call the clinic before going. You need to go to a clinic that takes FirstCare Health Plans. Urgent Care Centers can provide good quality care. You can also call our 24-hour Nurse line at **1-855-828-1013**.

**If you have a life threatening condition, go to the nearest emergency room or call 911.**



## Emergency Room

The Emergency Room (ER) is used when a person's life is in danger; or if waiting may cause a loss of function of a body part, organ or system.

Go to the ER if you or your child has any of the following problems:

- Gasping for air or difficulty breathing
- Unconscious
- Severe bleeding
- Poisoning
- Drug overdose
- Chest pain or pressure
- Moderate to severe burns
- Convulsions or seizures
- Serious head, neck or back injury
- Loss of limb
- Severe broken bone
- Severe pain



## Urgent Care

Urgent care is when you can't wait until the next day or it's late at night and your doctor's office is closed. It's similar to what you would get at a doctor's office, but it's not regular care.

Seek urgent care if you or your child has any of the following problems:

- Colds, coughs and flu like symptoms
- Sprains
- Minor broken bones (example: toe)
- Abdominal pain
- Fever
- Vomiting
- Diarrhea
- Minor cuts that may need stitches
- Severe sore throat or cough
- Mild to moderate asthma
- Rashes

## What to Expect

### Emergency Room

**Longer Wait Times:** Patients wait an average of 19 minutes before being seen and 133 minutes before being sent home.

Open 24 hours a day, seven days a week.

### Urgent Care Center

**Shorter Wait Times:** Patients wait an average of less than 30 minutes from arrival to departure.

Open for longer hours, weekends and holidays; Most urgent care centers are open until 8 p.m. and some until 10 p.m.

# Upper Respiratory Infections

Cough keeping you up at night? Soreness in your chest and feeling fatigued? You could have an upper respiratory infection, but be aware: an antibiotic will not help you get better.

Antibiotics cannot cure the common cold, which is one of the main reasons children miss school and adults miss work. Every year, adults have an average of two to three colds, and children have even more. Most people get these common illnesses in the winter and spring, but you can get them any time of the year. These symptoms usually peak in two to three days but can last for up to 10 to 14 days.

When germs that cause colds first infect the nose and sinuses (air-filled pockets in the face), the nose makes clear mucus. This helps wash the germs from the nose and sinuses. After two or three days, mucus may change to a white, yellow, or green color. This is normal and does not mean you or your child needs antibiotics.

Other signs of the common cold can include:

- Sneezing
- Stuffy nose
- Runny nose
- Sore throat
- Coughing
- Watery eyes
- Mild headache
- Mild body aches

## Causes

More than 200 viruses can cause the common cold and it can spread from person to person through the air and close personal contact.

Antibiotics do not work against these viruses and do not help you feel better if you have a cold.

Rhinovirus is the most common type of virus that causes colds.

## When to Seek Medical Care

See your doctor if you or your child has any of the following symptoms:

- Symptoms that last more than 10 days without improvement
- Symptoms that are severe or unusual
- If your child is younger than three months of

age and has a fever (with this, it is important to call your doctor right away)

## Recommended Treatment

Good news! You do not need antibiotics to treat a cold or runny nose - it almost always gets better on its own. Since viruses cause the common cold, antibiotics will not help it get better and may even do more harm than good in both children and adults. Your doctor will determine what type of illness you or your child has by asking about symptoms and doing a physical examination. They can also give you tips to help with symptoms like fever and coughing.

## To Feel Better

- Get plenty of rest
- Drink plenty of fluids
- Use a clean humidifier or cool mist vaporizer
- Breathe in steam from a bowl of hot water or shower
- Use saline nasal spray or drops
- Use lozenges (do not give lozenges to children younger than four years of age)
- Use honey if your child is at least one year old
- Ask your doctor or pharmacist about over the counter medicines that can help you feel better
- Avoid smoking, secondhand smoke, and other dust, chemicals or air pollution

Remember, always use over the counter medicines as directed. Do not use cough and cold medicines in children younger than four years of age unless specifically told to do so by a doctor.

## Prevention

- Practice good hand hygiene
- Make sure you and your child are up-to-date with all recommended vaccines
- Always cover your mouth and nose when coughing or sneezing
- Don't smoke and avoid secondhand smoke, chemicals, dust, or air pollution

## Antibiotics are not always the Answer

Antibiotics only work on bacteria- they will not

treat a common cold because they are most often caused by viruses which antibiotics do not work on viruses even if the mucus is thick, yellow, or green. When you do not need antibiotics, they will not help you, and the side effects could still hurt you.

Like all drugs, antibiotics can be harmful and should only be used when necessary. Taking antibiotics when you have a virus can do more harm than good: you will still feel sick and the antibiotic could give you a rash, dizziness, nausea, diarrhea, or a yeast infection. More serious side effects include Clostridium difficile infection (also called C. difficile or C. diff), which causes diarrhea that can lead to severe colon damage and death. People can also have severe and life-threatening allergic reactions. Antibiotics also give bacteria a chance to become more resistant to them. It means that antibiotics might not work when you really do need them. Because of this, it is important that you only use an antibiotic when it is necessary to treat your illness and your doctor believes that the benefits outweigh the risks of side effects or antibiotic resistance.

Each year in the United States, at least 2 million people are infected with antibiotic resistant bacteria. At least 23,000 people die as a result. If you need antibiotics, take them exactly as prescribed. Talk with your doctor if you have any questions about your antibiotics, or if you develop any side effects, especially diarrhea, since that could be a C. difficile (C. diff) infection which needs to be treated.

## Questions to Ask Your Doctor

If you or your child is sick, here are three important questions to ask your doctor:

### 1. What is the best treatment for my or my child's illness?

When you have a cough, sore throat, or other illness, tell your doctor you only want an antibiotic if it is necessary. If you are not prescribed an antibiotic, ask what you can do to feel better and get relief from your symptoms. You and your child can feel better without an antibiotic. Common colds usually go

away in a week or two without treatment. Ask your doctor about the best way to feel better while you or your child's body fights off the virus.

### 2. What can I do to help me or my child feel better?

Pain relievers, fever reducers, saline nasal spray or drops, warm compresses, liquids, humidifiers and rest may be the best ways to help you and your child feel better. Your doctor can tell you how to help relieve yours and your child's symptoms.

### 3. What do I need to know about the antibiotics you are prescribing for my child or me today?

The antibiotic prescribed should be the one most targeted to treat the infection, while causing the least side effects. Some types of antibiotics, such as fluoroquinolones, have a stronger link to severe side effects such as life-threatening C. diff infections. The Food and Drug Administration (FDA) warns doctors to prescribe fluoroquinolones only when another treatment option is unavailable. These powerful antibiotics are often prescribed even when they are not the recommended treatment.

References:

1. <https://www.cdc.gov/antibiotic-use/community/for-patients/common-illnesses/colds.html>
2. [https://www.cdc.gov/MedicationSafety/parents\\_childrenAdverseDrugEvents.html](https://www.cdc.gov/MedicationSafety/parents_childrenAdverseDrugEvents.html)
3. <https://www.cdc.gov/antibiotic-use/community/about/>





# Medicine and You

## Learn About Your Medicine

FirstCare pharmacists and doctors review new and existing drugs on a monthly basis to ensure you get the most appropriate and cost-effective care. You can find any changes to the drug list on our website at [FirstCare.com](http://FirstCare.com) under the pharmacy page for your plan. You can also find the most up-to-date drug list on our member portal at [my.FirstCare.com](http://my.FirstCare.com).

Our member portal has many useful tools. They include the following:

- the drug list
- drug interactions
- pharmacy network search
- pharmacy copayment, etc.

If you haven't already done so, learn about the member portal so you can know more about your medicine(s).

A hard copy of the formulary is also available at no cost to you, at your request.

## Medicine Used to Manage Pain

Pain is something we have all felt at one time or another. Some pain lasts a short time (e.g. tooth pain, muscle pain) while other pain lasts a long time (e.g. joint pain, nerve pain). Living with pain all the time can be hard. The plan to control pain should include treating the cause of the pain. Pain medicines are used to relieve the pain as our body heals. Sometimes pain will need to be treated for a long time. You should work with your doctor to make sure you are taking the best medicine for your pain. The best medicine should reduce your pain while avoiding side effects if possible.

The medicine groups listed below go over common pain medicine options. More specific uses such as migraines and joint pain require much more detail.

Acetaminophen: *Acetaminophen (Tylenol)* is available over-the-counter (OTC) and is often used to control fever and body pain. This

medicine is fairly safe and is often used in infants and children. However, taking it too often or taking too much of it can lead to liver issues and even death.

Non-Steroidal Anti-Inflammatory (NSAID): *Ibuprofen (Motrin, Advil)* and *naproxen (Aleve)* are the commonly used OTC NSAIDs. Common uses for these include: fever, headaches, muscle pain, and pain with inflammation. Common side effects include stomach upset, heartburn. Talk to your doctor if you use this medicine long-term. Other common NSAIDs include: *diclofenac (Voltaren, Cambia, Cataflam)*.

Aspirin (Bayer) is an OTC medicine that is used to reduce fever, pain and inflammation. Aspirin has also been used to prevent certain illness like heart disease.

Opioids: *Oxycodone (e.g. OxyContin)*, *hydrocodone (e.g. Vicodin, Norco)*, *oxymorphone (e.g. Opana)*, and *morphine* are common types of opioids used to treat moderate to severe pain. *Fentanyl* is a man-made opioid that is stronger than other opioids; and is used for more severe pain (e.g. advanced cancer). Opioids can have serious risks. These risks are addiction and even death from overdose. This is especially true if an opioid has been used for a long time. The Centers for Disease Control and Prevention reported that from 1999 to 2016, 197,000 people have died from prescription opioid overdose.

It is important to talk to your doctor about pain control options. There are ways to reduce pain that do not require medicine; these can work well with fewer side effects (e.g. physical therapy and exercise). Other options include *acetaminophen*, *ibuprofen*, and *naproxen*. Even medicine used to help with depression or seizures have helped in certain types of pain.

If you are prescribed an opioid, only you can take this medicine. Protect your family and friends. Keep opioids in a secure place, and safely throw away medicine you do not need.





## Human Papillomavirus Vaccine

### What is Human Papillomavirus (HPV)?

HPV is a group of viruses that commonly occur in both males and females. HPV can cause different types of disease, including cancer. HPV related cancers occur in several different areas, such as in the cervix or back of the throat. About half of new HPV infections each year *occur in people age 15-24*.<sup>1</sup>

### How is Human Papillomavirus Spread?

HPV is spread through genital contact with someone who has the virus. People with HPV often have no visible signs or symptoms. In fact, symptoms may not develop for many years after infection. Because of this, a person can pass the virus to someone else, without knowing it. Prevention is key, because once it occurs; there is no cure for HPV.

### What Should Parents Do to Protect their Child from HPV?

Take the steps needed to prevent HPV-related cancers or diseases in your child. Educate them and help them to get the vaccine. Be assured that studies do not show this will make them more likely to be sexually active. In fact, talking with your child about the risks and the need for the vaccine may discourage them from this behavior. The good news is the vaccine will protect them for the future, long before they might be exposed to the virus. Ask your child's doctor about the vaccine. The Centers for Disease Control (CDC) recommends that 11 to 12 year old boys and girls get two doses of HPV vaccine (6 to 12 months apart).

### What Are the Possible Side Effects from the HPV Vaccine?

Vaccines like any medicine can have side effects. Many people who get the HPV vaccine have no side effects at all. The most common side effects are very mild. They include pain and redness where the shot was given, fever, headache, fatigue, nausea, or muscle or joint pain.

Want to learn more? Log on to [my.FirstCare.com](http://my.FirstCare.com) to access the FirstCare Plus wellness portal. Search "HPV" for additional information and resources.

1. Merck Sharp & Dohme Corp, a subsidiary of Merck & Co., Inc. What Every Parent Should Know. What is HPV? At <https://www.hpv.com/what-is-hpv/>

## Advance Directives

By law, you have the right to make decisions about your care. If you are very sick or hurt, you may not be able to say what care you want. Advance directives are legal documents that allow you to spell out your end-of-life care wishes ahead of time. Advance directives provide a way for you to communicate your wishes to family, friends and health care professionals, and avoid confusion if/when you are not able to speak for yourself.

To find out more and get the forms, visit [www.caringinfo.org](http://www.caringinfo.org).

Learn more at [FirstCare.com/Important-Information](http://FirstCare.com/Important-Information). You can also call FirstCare Customer Service.



## Filing an Appeal

If you disagree with a decision FirstCare has made for a service you think you need, you may appeal our decision. A physician who was not involved in the initial decision, and is of the same or similar specialty that manages your condition, will review our decision.

## Independent Review Organization

If you disagree with our decision on your appeal, or if the situation is an emergency, you have the option to appeal to an Independent Review Organization (IRO). If your appeal is denied, we will provide you with information on how to appeal to an IRO, along with the prescribed form that needs to be completed and returned to us in order to begin the independent review process. In life-threatening situations, you may contact us by phone to request the review and provide the required information.

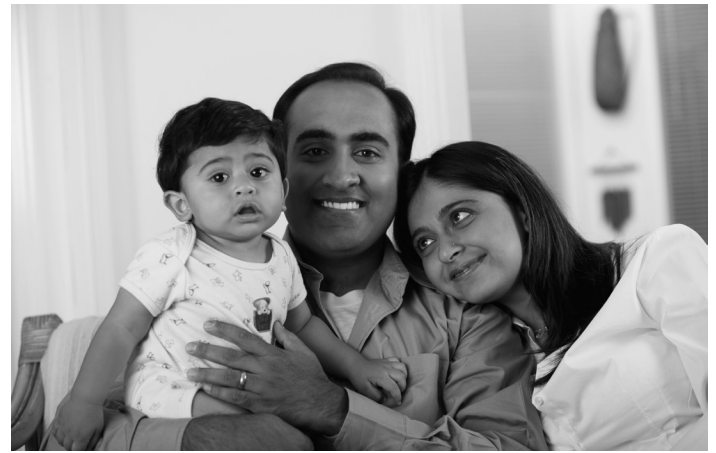
You must submit this request within 180 days of our denial letter. A provider who was not involved in the first decision will review the appeal. The provider will be of same or similar specialty as your own provider. We will notify you of our decision within 30 days of getting your appeal.

If FirstCare denies your care on an appeal, you have more appeal rights. You can appeal to an Independent Review Organization (IRO). In an external review process, the IRO will notify you of their decision:

- Within 45 days for non-life-threatening cases
- Within 8 days for life-threatening cases

In life-threatening situations, you may contact us by phone to request the review and provide the required information.

If you need help with getting information on this topic in your language, see “Interpretation Services” on page 15.



## FirstCare Plus Programs

### Wellness & Condition Management

Our wellness programs offer:

- Online surveys to check your risk for disease
- Wellness trackers
- *Expecting the Best*<sup>®</sup> maternity program

### Long-term conditions

Other programs help you with long-term conditions, such as:

- Asthma
- Heart and artery disease
- Breathing trouble (Bronchitis, Emphysema)
- Diabetes

### You receive:

- Mailed flyers that explain how to take care of your condition
- Access to a nurse to answer questions and educate you
- Tracking tools
- Online health news
- Online health education seminars

These are all free of charge.

### Signing Up

You can sign up online at [my.FirstCare.com](http://my.FirstCare.com) or by calling **1-855-828-1013** (Monday - Thursday, 9 a.m. - 7 p.m. CT; Friday - Sunday, 9 a.m. - 6 p.m. CT). We also provide services to meet special language needs. TTY users can call 7-1-1 or 1-800-955-8771. Voice communication is available at 1-800-955-8770.

## Case Management Services

FirstCare has Case Managers available to help you if you have been diagnosed with complex health problems. Case Managers can assist you with managing your condition and help you find medical or behavioral health providers, including if you are a child transitioning to adult care.

There is also help with getting community resources, even if you have reached the limits of what is covered in your plan.

To enroll in FirstCare's Case Management program, email [CaseMgmt@FirstCare.com](mailto:CaseMgmt@FirstCare.com) or call FirstCare Customer Service at **1-855-572-7238**. (TTY/TDD 1-800-562-5259). You can also refer yourself to this program. Find out more at [my.FirstCare.com](http://my.FirstCare.com). If you need help with getting information on this topic in your language, see "Interpretation Services" on page 15. Please note that we are not here on holidays.

## Expecting the Best® Maternity Program

*Expecting the Best* is a free maternity program offered to our pregnant members to help you have a healthy pregnancy. There is no cost to enroll. With the Expecting the Best maternity program, you get:

- Access to a nurse 24 hours a day, seven days a week, for questions about being pregnant, having a baby, and infant care
- Personal support during and after your pregnancy
- Maternity reading materials
- *Your Journey through Pregnancy*—a book about pregnancy
- Tools to help you track your pregnancy

To enroll in this free program, please call **1-800-840-9629**. TTY users can call 7-1-1 or 1-800-955-8771. Voice communication is available at 1-800-955-8770.

## Nurse24™ 1-855-828-1013

Do you have health or medication questions? Not sure if you should see a doctor? For non-emergency symptoms and health or treatment questions, you have access to talk with a nurse 24 hours a day, seven days a week. This is one of your valuable health plan benefits. By calling the Nurse24 line, you can talk one-on-one with a registered nurse about ailments, conditions, treatment options, and prescription drugs for you and your family. You can make an informed decision about your health needs and gain peace of mind.

Call **1-855-828-1013** to get the answers you need 24 hours a day, seven days a week! TTY users can call 7-1-1 or 1-800-955-8771. Voice communication is available at 1-800-955-8770.

## FirstCare Virtual Care — powered by MDLIVE

**Coming Soon!** FirstCare Virtual Care is the name of our new telehealth program, which will be available in 2019. Through Virtual Care, you will be able to access doctors and some specialists from wherever you are, 24 hours a day, 7 days a week, including holidays. With Virtual Care, you can have your appointment with your provider through a secure video and/or phone call. Call **1-800-718-5082** for more details on using a mobile app, text message, phone, or myFirstCare Self-Service to have your doctor's appointment.

## GoNoodle Plus for Amarillo Area Schools

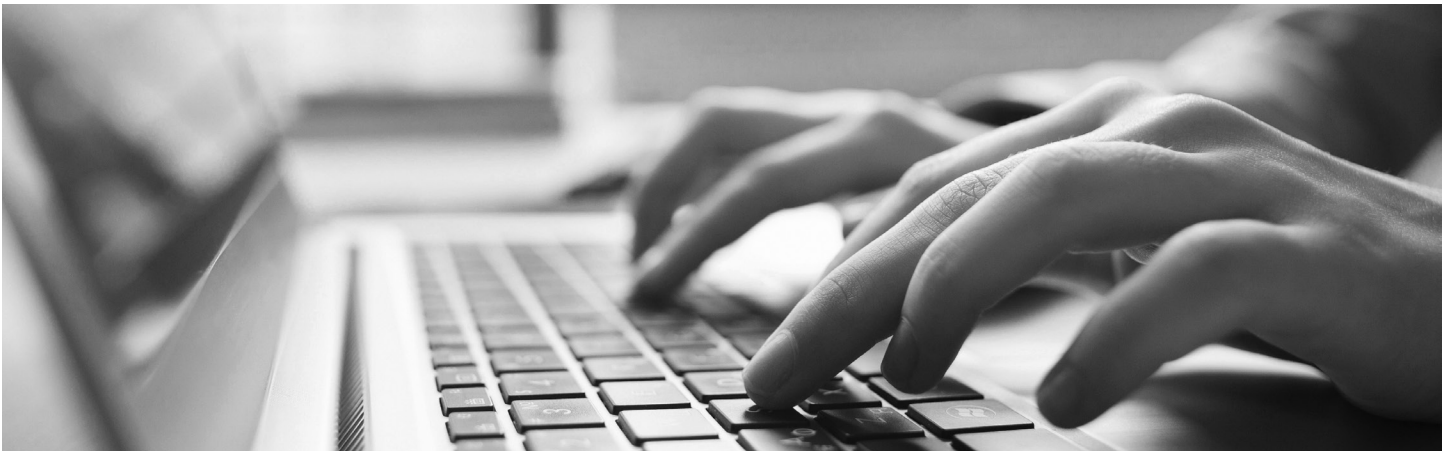
At FirstCare, we are committed to serving the communities we work and live in. Because of this commitment, we have partnered with GoNoodle Plus in Amarillo's Potter and Randall counties.

### What is GoNoodle and Why is GoNoodle Important?

GoNoodle is a library of online movement videos that get elementary-age students moving at school and at home. According to the Centers for Disease Control and Prevention (CDC), only about one-quarter of today's youth meet the recommended 60 minutes of physical activity per day. GoNoodle's videos are helping to change this by helping students engage in physical activity through their videos.

More than 26,000 students and 1,400 teachers in Amarillo have access to the video content through May 2021. Additionally, Covenant Health, one of our owners, offers GoNoodle Plus in the Lubbock area. If you live Amarillo or Lubbock, visit [FirstCare.com/GoNoodle](https://www.FirstCare.com/GoNoodle) for more information





## myFirstCare Online Self-Service

### 24/7 Online Access for Members

With myFirstCare Self-Service, you can access valuable online tools and resources to help you easily and conveniently manage your plan benefits—24 hours a day, 7 days a week. All the important information you need is just a click away. Simply log in/register at [my.FirstCare.com](http://my.FirstCare.com). Once you're logged in, you'll see your personalized home page. Here, you can:

- Find a doctor or pharmacy
- Choose or update your PCP
- Print a temporary ID card
- Review your plan benefits to see what's covered
- Find out your copayment and/or coinsurance amounts
- See if you've met your deductible and understand your out-of-pocket maximum
- Estimate the cost of a procedure and compare costs across providers with the Medical Cost Estimator

- Review your Member Handbook
- Update your personal information, including mailing address, email and phone number
- Check the status of a claim
- Access the FirstCare Plus Wellness Program website

### Questions?

If you have questions about the myFirstCare Self-Service or need further assistance, please contact Customer Service.

Email [cservice@FirstCare.com](mailto:cservice@FirstCare.com) or call **1-855-572-7238**, Monday to Friday, 8 a.m. to 5 p.m. CT. Persons who need TTY can call 1-800-562-5259.



## Getting Answers to Your Questions

FirstCare covers many topics in your member handbook and on our website. We provide you with a handbook to help you understand how your health plan works.

To view your member handbook, visit [FirstCare.com/Marketplace](http://FirstCare.com/Marketplace). Under the *Related Documents* section (bottom-right of page) click on *HMO Member Handbook*. For more specific benefit information, log on to [my.FirstCare.com](http://my.FirstCare.com) and click on *Benefits and Coverage* to view your *Schedule of Benefits*.

The topics covered in your handbook include:

- Benefits and services that are included and excluded from your plan
- How pharmacy is managed
- Charges that you may have to pay
- How to get care when you are out of FirstCare's service area
- Coverage and benefit limits when you are out of FirstCare's service area
- Using an out-of-network provider
- What to do if you get a bill for services that should be covered
- How to find out about your doctors, such as how qualified they are
- How to get primary care

- How to get specialty care
- How to get hospital care
- How to get behavioral health care
- How to get care after normal business hours
- How to get emergency care
- How to submit a complaint or appeal
- Member rights and responsibilities
- How FirstCare considers new technology as a covered benefit

You can easily access your plan information and tips on the myFirstCare Self-Service. To sign up, visit [my.FirstCare.com](http://my.FirstCare.com), click on *Members* on the home page, then *Register Now*. If you don't want to use the self-service tools, you may call our Customer Service Department. They will answer any questions you might have. They will also send you printed copies of info posted on our website that you would like.

If there are any questions that are not answered in the handbook, call FirstCare at **1-855-572-7238**. We are available Monday through Friday from 8 a.m. to 5 p.m. CT, excluding state-approved holidays. Persons who need TTY can call 1-800-562-5259.

# HMO Annual Notice

It's important to us that you have access to the doctors and hospitals you need. Each year, the Texas Department of Insurance (TDI), requires us to share the following information with our HMO members. If you have any questions about accessing care, please call the customer service number on the back of your ID card.

Total Number of HMO Enrollees (as of July 1, 2018): 56,235

Provider/Specialty*	Network
	FirstCare Select HMO
Internal Medicine (PCP)	1,155
Family Medicine or General Practice	1,411
Pediatrics	581
OB/GYN	299
Anesthesiology	537
Psychiatry	165
General Surgery	491
Hospitals (Acute Care only)	167

## FirstCare HMO Access Plan

To view the FirstCare HMO Access plan, visit [FirstCare.com/FindAProvider](http://FirstCare.com/FindAProvider). Under *Related Documents* click on *Provider Network Access Plan*.

# Interpretation Services

If you, or someone you're helping, has questions about FirstCare Health Plans, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-855-572-7238 (TTY/TDD 1-800-562-5259).

**Spanish:** Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de FirstCare Health Plans, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-572-7238 (TTY/TDD 1-800-562-5259).

**Vietnamese:** Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về FirstCare Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-855-572-7238 (TTY/TDD 1-800-562-5259).

**Chinese:** 如果您或您正在帮助的人士对第一救护健康计划 (FirstCare Health Plans) 有疑问, 您有权免费获取对应您母语的帮助及信息。联系口译员请拨打1-855-572-7238 (TTY/TDD 1-800-562-5259)。

**Korean:** 귀하 또는 귀하가 돕는 있는 사람이 FirstCare Health Plans에 문의할 사항이 있는 경우, 귀하의 언어도 무료 지원 및 정보를 받을 권리가 있습니다. 통역사와 통화하시려면 1-855-572-7238 (TTY/TDD 1-800-562-5259) 번으로 전화해 주십시오.

## Arabic:

لك الحق، أو لدى أي شخص آخر تساعد، في الحصول على المساعدة والمعلومات أو أي أسئلة بخصوص FirstCare Health Plans. للتحدث مع مترجم بلغتك بدون تكلفة اتصل بالرقم 1-855-572-7238 (TTY/TDD 1-800-562-5259)

## Urdu:

اگر آپ یا آپ کسی کی مدد کر رہے ہیں، اور سوالات ہیں " FirstCare Health Plans " کے بارے میں، تو یہ آپ کا حق ہے مدد حاصل کرنا اور معلومات حاصل کرنا اپنی زبان میں بغیر کسی قیمت کے۔ کسی ترجمان سے بات کرنے کے لئے کال کریں۔ 1-855-572-7238 (TTY/TDD 1-800-562-5259)

**Tagalog:** Kung mayroon kang, o sinumang tinutulongan mo, mga katanungan tungkol sa FirstCare Health Plans, mayroon kang karapatang humingi ng tulong at impormasyon nang walang bayad. Upang makipag-usap sa isang tagapagsalin, tumawag sa 1-855-572-7238 (TTY/TDD 1-800-562-5259)

**French:** Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de FirstCare Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-855-572-7238 (TTY/TDD 1-800-562-5259).

**Hindi:** यदि आपके, या आप जिन्हें सहायता कर रहे हैं उनके पास FirstCare Health Plans से संबंधित कोई प्रश्न हैं तो आपको अपनी भाषा में बिना किसी शुल्क के सहायता और जानकारी पाने का अधिकार है। किसी अनुवादक से बात करने के लिए यहां कॉल करें 1-855-572-7238 (TTY/TDD 1-800-562-5259)

## Persian-Farsi:

اگر شما یا شخصی که به او کمک می‌کنید سوالی درباره FirstCare Health Plans داشتید، این حق را دارید تا کمک و اطلاعات را به زبان خود و بدون هیچ هزینه‌ای دریافت کنید. برای صحبت با یک مترجم با شماره 1-855-572-7238 (TTY/TDD 1-800-562-5259) تماس حاصل فرمایید.

**German:** Falls Sie oder jemand, dem Sie helfen, Fragen zu FirstCare Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-855-572-7238 (TTY/TDD 1-800-562-5259) an.

**Gujarati:** જો તમને, અથવા કોઈકને તમે મદદ કરી રહ્યાં છો, તેને FirstCare Health Plans વિશે પ્રશ્નો હોય તો, તમને નિશ્ચય તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો અધિકાર છે. દુ.ભાષિયા સાથે વાત કરવા કોલ કરો: 1-855-572-7238 (TTY/TDD 1-800-562-5259).

**Russian:** Если вам или лицу, которому вы помогаете, возникнет вопросы по FirstCare Health Plans, то вы имеете право на бесплатную помощь и информацию на вашем языке. Для разговора с переводчиком позвоните по телефону 1-855-572-7238 (TTY/TDD 1-800-562-5259).

**Japanese:** FirstCare Health Plan についてご質問の場合は、無料でご自分の言語のサポートと情報を得ることができます。1-855-572-7238 (テレタイプライター/聴覚障害者用通信機器 1-800-562-5259) にお電話いただき、通訳者とお話してください。

**Laotian:** ຖ້າທ່ານ ຫຼື ຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ FirstCare Health Plans, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ນລັບກັບສຳມາດເປັນພາສາ, ກະລຸນາໂທ 1-855-572-7238 (TTY/TDD 1-800-562-5259).



# Non-Discrimination Notice

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. FirstCare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

We provide free communication aids and services to people with disabilities. We also provide language assistance to people whose primary language is not English.

To receive language or communication assistance please call 1-855-572-7238.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, please contact us to file a grievance:

SHA, LLC dba FirstCare  
ATTN: Complaints and Appeals  
12940 N. HWY 183  
Austin, TX 78750  
Phone: 1-855-572-7238 (*Mon. - Fri., 8 a.m. - 5 p.m. CT*)  
TTY/TDD: 1-800-562-5259

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW., Room 509F  
HHH Building, Washington, DC 20201  
Phone: 1-800-368-1019  
TTY/TDD: 1-800-537-7697

Complaint forms are available at: <http://www.hhs.gov/ocr/filing-with-ocr/index.html>

Language/Non-Discrimination\_Notice  
Last Updated: 08182017

# Notice of Certain Mandatory Benefits

This notice is to advise you of certain coverage and/or benefits provided by your contract with FirstCare Health Plans. Please review it carefully. If any person covered by this plan has questions concerning the following items, please call FirstCare Health Plans at **1-855-572-7238**, or write us at FirstCare Health Plans, Attn: Customer Service, 1901 W. Loop 289, Suite 9, Lubbock, TX 79407.

## **Mastectomy or Lymph Node Dissection**

**Minimum Inpatient Stay:** If due to treatment of breast cancer, any person covered by this plan has either a mastectomy or a lymph node dissection, this plan will provide coverage for inpatient care for a minimum of: (a) 48 hours following a mastectomy, and (b) 24 hours following a lymph node dissection. The minimum number of inpatient hours is not required if the covered person receiving the treatment and the attending physician determine that a shorter period of inpatient care is appropriate.

**Prohibitions:** We may not (a) deny any covered person eligibility or continued eligibility or fail to renew this plan solely to avoid providing the minimum inpatient hours; (b) provide money payments or rebates to encourage any covered person to accept less than the minimum inpatient hours; (c) reduce or limit the amount paid to the attending physician, or otherwise penalize the physician, because the physician required a covered person to receive the minimum inpatient hours; or (d) provide financial or other incentives to the attending physician to encourage the physician to provide care that is less than the minimum hours.

*28 TAC §21.2106(b)(1) - Form Number 349 Mastectomy*

## **Coverage and/or Benefits for Reconstruction Surgery After Mastectomy—Enrollment**

Coverage and/or benefits are provided to each covered person for reconstructive surgery after mastectomy, including: (a) all stages of the reconstruction of the breast on which mastectomy has been performed; (b) surgery and reconstruction of the other breast to achieve a symmetrical appearance; and (c) prostheses and treatment of physical complications, including lymphedemas, at all stages of mastectomy. The coverage and/or benefits must be provided in a manner determined to be appropriate in consultation with the covered person and the attending physician.

**Prohibitions:** We may not (a) offer the covered person a financial incentive to forego breast reconstruction or waive the coverage and/or benefits shown above; (b) condition, limit, or deny any covered person's eligibility or continued eligibility to enroll in the plan or fail to renew this plan solely to avoid providing the coverage and/or benefits shown above; or (c) reduce or limit the amount paid to the physician or provider, nor otherwise penalize, or provide a financial incentive to induce the physician or provider to provide care to a covered person in a manner inconsistent with the coverage and/or benefits shown above.

*28 TAC §21.2106(b)(2) - Form Number 1764 Reconstructive Surgery After Mastectomy-Enrollment*

## **Coverage and/or Benefits for Reconstruction Surgery After Mastectomy — Annual**

Your contract, as required by the federal Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema).

*28 TAC §21.2106(b)(3) - Form Number 1764 Reconstructive Surgery After Mastectomy-Annual*

# Notice of Certain Mandatory Benefits *(continued)*

## **Examinations for Detection of Prostate Cancer**

Benefits are provided for each covered male for an annual medically recognized diagnostic examination for the detection of prostate cancer. Benefits include: (a) a physical examination for the detection of prostate cancer; and (b) a prostate-specific antigen test for each covered male who is (1) at least 50 years of age; or (2) at least 40 years of age with a family history of prostate cancer or other prostate cancer risk factor.

*28 TAC §21.2106(b)(4) - Form Number 258 Prostate*

## **Inpatient Stay following Birth of a Child**

For each person covered for maternity/childbirth benefits, we will provide inpatient care for the mother and her newborn child in a health care facility for a minimum of: (a) 48 hours following an uncomplicated vaginal delivery, and (b) 96 hours following an uncomplicated delivery by cesarean section. This benefit does not require a covered female who is eligible for maternity/childbirth benefits to (a) give birth in a hospital or other health care facility or (b) remain in a hospital or other health care facility for the minimum number of hours following birth of the child. If a covered mother or her newborn child is discharged before the 48 or 96 hours has expired, we will provide coverage for postdelivery care. Postdelivery care includes parent education, assistance and training in breast-feeding and bottle-feeding and the performance of any necessary and appropriate clinical tests. Care will be provided by a physician, registered nurse or other appropriate licensed health care provider, and the mother will have the option of receiving the care at her home, the health care provider's office or a health care facility. Prohibitions. We may not (a) modify the terms of this coverage based on any covered person requesting less than the minimum coverage required; (b) offer the mother financial incentives or other compensation for waiver of the minimum number of hours required; (c) refuse to accept a physician's recommendation for a specified period of inpatient care made in consultation with the mother if the period recommended by the physician does not exceed guidelines for prenatal care developed by nationally recognized professional associations of obstetricians and gynecologists or pediatricians; (d) reduce payments or reimbursements below the usual and customary rate; or (f) penalize a physician for recommending inpatient care for the mother and/or the newborn child.

*28 TAC §21.2106(b)(5) - Form Number 102 Maternity*

## **Coverage for Tests for Detection of Colorectal Cancer**

Benefits are provided, for each person enrolled in the plan who is 50 years of age or older and at normal risk for developing colon cancer, for expenses incurred in conducting a medically recognized screening examination for the detection of colorectal cancer. Benefits include the covered person's choice of: (a) a fecal occult blood test performed annually and a flexible sigmoidoscopy performed every five years, or (b) a colonoscopy performed every 10 years.

*28 TAC §21.2106(b)(6) - Form Number 1467 Colorectal Cancer Screening*

## **Coverage of Tests for Detection of Human Papillomavirus, Ovarian Cancer and Cervical Cancer**

Coverage is provided, for each woman enrolled in the plan who is 18 years of age or older, for expenses incurred for an annual medically recognized diagnostic examination for the early detection of cervical cancer. Coverage required under this section includes at a minimum a conventional Pap smear screening or a screening using liquid-based cytology methods, as approved by the United States Food and Drug Administration, alone or in combination with a test approved by the United States Food and Drug Administration for the detection of the human papillomavirus.

*28 TAC §21.2106(b)(7) - Form Number LHL391 Human Papillomavirus and Cervical Cancer Screening*

# Notice of Certain Mandatory Benefits *(continued)*

## Notice of Coverage for Acquired Brain Injury

Your FirstCare health benefit plan coverage for an acquired brain injury includes the following services when they are medically necessary:

- Cognitive rehabilitation therapy
- Cognitive communication therapy
- Neurocognitive therapy and rehabilitation
- Neurobehavioral, neurophysiological, neuropsychological, and psychophysiological testing and treatment
- Neurofeedback therapy and remediation
- Post-acute transition services and community reintegration services, including outpatient day treatment services or other post-acute care treatment services
- Reasonable expenses related to periodic reevaluation of the care of an individual covered under the plan who has incurred an acquired brain injury, has been unresponsive to treatment, and becomes responsive to treatment at a later date, at which time the cognitive rehabilitation services would be a covered benefit.

The fact that an acquired brain injury does not result in hospitalization or acute-care treatment does not affect the right of the insured or the enrollee to receive the preceding treatments or services commensurate with their condition. Post-acute care treatment or services may be obtained in any facility where those services may legally be provided, including acute or postacute rehabilitation hospitals and assisted living facilities regulated under the Health and Safety Code.

*Figure: 28 TAC §21.3107(a)*



## Thank you for being a FirstCare member!

Questions? Call FirstCare Customer Service at

**1-855-572-7238.**

We're available Monday to Friday, 8 a.m. to 5 p.m. CT.

TTY/TDD 1-800-562-5259.

To access myFirstCare Self-Service, log on to

**my.FirstCare.com.**



 [facebook.com/firstcarehealthplans](https://facebook.com/firstcarehealthplans)  [@firstcare](https://twitter.com/firstcare)  [linkedin.com/company/firstcare](https://linkedin.com/company/firstcare)