

Quick Reference Guide

Thank you for being a member! Our priority is to provide you with an exceptional healthcare coverage experience. This Quick Reference Guide is designed to help you get the most out of your plan.



Using Your Benefits

Your plan offers access to thousands of in-network providers. Except for urgent and emergency care, all care must be accessed within the network.

While it is not required, we encourage you to select and routinely visit a Primary Care Physician (PCP) within the network to help manage your healthcare needs and coordinate your care with in-network specialists.



Finding a Provider

To search for a PCP or other participating doctors or facilities within your network, visit MyBSWHealth.com, log in and go to Find Care. Or, visit FirstCare.com/FindAProvider. For assistance, please call Customer Service.



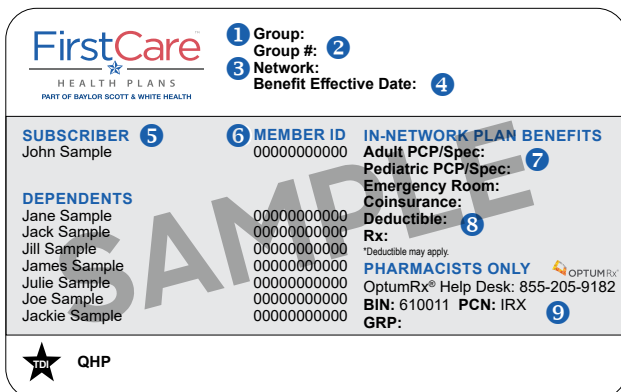
Paying your Premium

FirstCare makes premium payments easy—at home or on the go using any computer, tablet or smartphone device. You can pay your monthly premium on-demand or set up recurring payments from your bank account. Auto drafts will be scheduled for the 27th day of each month. Visit FirstCare.com/Marketplace and click 'Automatic Payment Guide' to learn more.



Understanding Your ID Card

Remember to carry your member ID card with you at all times. Present it when you receive care so your provider understands your coverage. A sample ID card is below. The information on your ID card may vary based on your plan benefits. You may also view your ID card online through MyBSWHealth.com or the [MyBSWHealth app](#).



- 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

Contact Information

Customer Service and Multi-Language Assistance
855.572.7238 (TTY: 711)

Self-Service Portal
MyBSWHealth: Download the app or go to MyBSWHealth.com

Virtual Care
MyBSWHealth: Use the app or go to MyBSWHealth.com
MDLIVE: 800.718.5082

24/7 Nurse Line
877.505.7947

Mail Order Pharmacy
855.388.3090
(Baylor Scott & White)
855.205.9182 (OptumRx)

Case Management
855.572.7238 (TTY: 711)



Member Resources

MyBSWHealth Online Member Self-Service Portal and App

To access your plan information online, go to [MyBSWHealth.com](https://www.MyBSWHealth.com). Sign up and log in to the member portal to:

- View and print ID cards instantly
- View benefits and coverage
- See your claims and Explanations of Benefits (EOBs)
- Take a wellness assessment
- E-mail Customer Service through secure messaging
- Manage your preferences

Member information is also accessible through smartphones and tablets using the **MyBSWHealth app**, available on both the App Store and Google Play.

Member Resources

Visit [FirstCare.com/MemberResources](https://www.FirstCare.com/MemberResources) to access important plan information such as:

- Making appointments
- Specialist referrals
- After-hours care
- Behavioral healthcare
- OB/GYN care
- Accessing hospital care
- Plan benefits, restrictions and exclusions
- Out-of-network/out-of-area care
- Prescription drug benefits (including mail order and specialty pharmacy)
- Case management services
- Evaluation of new technology toward covered benefits

Plan Documents and Information

We know that health insurance can be confusing, so we've gathered information on many topics to help explain FirstCare's payment policies and other important aspects of your Marketplace plan coverage. You'll find it on the Individual & Family Marketplace Plans page at [FirstCare.com](https://www.FirstCare.com). Topics covered include:

- Out-of-network liability & balance billing
- Member claim submissions
- Filing complaints and appeals
- Grace periods & pending claims
- Retroactive denials
- Member recoupment of overpayments
- Medical necessity & prior authorizations
- Concurrent review
- Drug exception timeframes & Enrollee responsibilities
- Explanations of Benefits (EOBs)
- Coordination of Benefits (COB)



Virtual Care – Telehealth

Visit a doctor without leaving your home or office.

- For an eVisit or to schedule a same-day video visit, log in to [MyBSWHealth.com](https://www.MyBSWHealth.com), or download the **MyBSWHealth app**.
- For 24/7 telephonic or video visits, call MDLIVE at **800.718.5082**, or download the MDLIVE app.



Urgent and Emergency Care

To locate an in-network urgent care center near you, visit [MyBSWHealth.com](https://www.MyBSWHealth.com) and click on Find Care. Or, visit [FirstCare.com/FindAProvider](https://www.FirstCare.com/FindAProvider). For a medical or behavioral health emergency, call 911 or go directly to the nearest emergency facility.

NOTE: Freestanding Emergency Rooms are typically out-of-network.



Nurse Advice Line

Need care advice? Do you have health or medication questions? For non-emergency symptoms and health or treatment questions, call the Nurse Advice Line to speak with a registered nurse. Call **877.505.7947** to get the answers you need—**24 hours a day, 7 days a week!**



Pharmacy/Prescription Drug Benefits

You have access to broad prescription drug coverage, including mail order and specialty pharmacy benefits, through your plan.

- For more details about your prescription drug plan, visit [FirstCare.com/YourRX](https://www.firstcare.com/YourRX).
- To find an in-network pharmacy near you, use the pharmacy locator at portal.swhp.org/search.
- To fill your prescriptions through the mail, call **toll-free 855.388.3090**, or download the MyBSWHealth app to refill and manage prescriptions.
- For questions about your specialty pharmacy benefit, call the **Baylor Scott & White Specialty Care Team at 844.288.3179**, or **Optum Specialty Pharmacy at 855.427.4682**, or visit specialty.optumrx.com.
- If you have questions about prescription drugs or your prescription drug benefits, contact Customer Service.



Wellness & Community

Members have access to wellness and condition management programs designed to promote health and provide support. Sign up for our specialized case management programs, including medical, behavioral health, and maternity. Our nurses and social workers give you personalized, one-on-one assistance to help you find providers in your plan, understand your benefits and assist you with identifying any needed community services. You also have access to health education opportunities, wellness newsletters and more. Explore online tools such as a personalized Wellbeing Assessment, Digital Health Coaching, and Fitness Tracker Integration in the Wellness module at [MyBSWHealth.com](https://www.MyBSWHealth.com).



Questions? Contact Us!

Call Us

Contact us at **844.633.5325**, Monday through Friday, 7 AM to 7 PM CT (TTY: 711).

Stay Connected

Join us on social media:



Facebook: [facebook.com/FirstCareHealthPlans](https://www.facebook.com/FirstCareHealthPlans)



Twitter: [@FirstCare](https://twitter.com/FirstCare)



LinkedIn: [linkedin.com/company/FirstCare](https://www.linkedin.com/company/FirstCare)

For information about our privacy practices, please review the Notice of Privacy Practices on [FirstCare.com](https://www.FirstCare.com).

Complaints and Appeals

We are dedicated to addressing your complaints and resolving them promptly. If there is ever a time when you are not satisfied with the performance of FirstCare Health Plans or one of our providers, you should call the Customer Service number on the back of your ID card. All complaints are documented and thoroughly investigated. We encourage your input and will not discriminate against you, refuse coverage, or engage in any other retaliation if you choose to file a complaint or request an appeal of a decision.

You have the right to appeal a previous adverse (denial) decision and present written or oral information in support of your request to reverse the previous decision. If we deny your appeal of an adverse determination, you have the right to request us to refer your appeal to an independent review organization (IRO). We will pay for the IRO review and we will comply with the IRO's determination regarding the medical necessity or appropriateness of the treatment or services or the experimental or investigation nature of such treatment or services. For more information on your appeal rights or to initiate an appeal, please contact Customer Service.

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

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

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 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.

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.

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.