

HealthPartners® Minnesota Senior Health Options (MSHO) (HMO SNP)

2019 SUMMARY OF BENEFITS

MedicareRx
Prescription Drug Coverage Rx



INTRODUCTION

This document is a brief summary of the benefits and services covered by HealthPartners MSHO. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of HealthPartners MSHO. Key terms and their definitions appear in alphabetical order in the last chapter of the Member Handbook.

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This information is available in other forms to people with disabilities by calling 952-967-7029 (voice) or 888-820-4285 (toll free), 952-883-6060 (TTY), 800-443-0156 (toll free TTY), 7-1-1, or through the Minnesota Relay direct access numbers at 800-627-3529 (TTY, Voice, ASCII, hearing carry over), or 877-627-3848 (Speech to Speech relay service).

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For enrollees age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

A. DISCLAIMERS

THIS IS A SUMMARY OF HEALTH SERVICES COVERED BY HEALTHPARTNERS MINNESOTA SENIOR HEALTH OPTIONS (HMO SNP) FOR 2019. PLEASE READ THE *MEMBER HANDBOOK* FOR THE FULL LIST OF BENEFITS. IF YOU DON'T HAVE A MEMBER HANDBOOK, CALL HEALTHPARTNERS MSHO MEMBER SERVICES AT THE NUMBER AT THE BOTTOM OF THIS PAGE TO GET ONE.

- HealthPartners MSHO is for people 65 or over who live in the service area and have both Medicare Part A and Part B and have Medical Assistance (Medicaid).
- Under HealthPartners MSHO you can get your Medicare and Medical Assistance (Medicaid) services in one health plan. A HealthPartners MSHO care coordinator will help manage your health care needs.
- This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information call Member Services or read the Member Handbook.
- For more information about **Medicare**, you can read the *Medicare & You* Handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. For more information about **Medical Assistance (Medicaid)**, call the Minnesota Department of Human Services at (1- 651)431-2670 or toll-free at 1-800-657-3739. TTY users should call 1-800-627-3529.
- You can get this document for free in other formats, such as large print, braille, or audio. Call Member Services at the number at the bottom of this page. You can make a standing request to get materials, now and in the future, in a language other than English or in an alternate format. Call Member Services at the number at the bottom of this page.

B. FREQUENTLY ASKED QUESTIONS

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
<p>What is a Minnesota Senior Health Options (MSHO) plan?</p>	<p>Our plan is part of the Minnesota Senior Health Options (MSHO) program. This program was designed by the Minnesota Department of Human Services (DHS) to provide special care for seniors. Our plan combines your Medicare and Medical Assistance (Medicaid) services. It combines your doctors, hospital, pharmacies, home care, nursing home care, and other health care providers into one coordinated care system. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need. Our MSHO program is called HealthPartners Minnesota Senior Health Options.</p>
<p>Will you get the same Medicare and Medical Assistance (Medicaid) benefits in HealthPartners MSHO that you get now?</p>	<p>If you are coming to HealthPartners MSHO from Original Medicare or another Medicare plan, you may get benefits or services differently. You will get almost all of your covered Medicare and Medical Assistance (Medicaid) benefits directly from HealthPartners MSHO. You will work with a team of providers who will help determine what services will best meet your needs. When you enroll in HealthPartners MSHO, you and your care team will work together to develop an Individualized Care Plan to address your health and support needs.</p> <p>When you join our plan, if you are taking any Medicare Part D prescription drugs that HealthPartners MSHO does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for HealthPartners MSHO to cover your drug, if medically necessary. For more information, call Member Services.</p>

Frequently Asked Questions (FAQ)	Answers
<p>Can you go to the same health care providers you see now?</p>	<p>That is often the case. If your providers (including doctors and pharmacies) work with HealthPartners MSHO and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none"> • Providers with an agreement with us are “in-network.” In most cases, you must use the providers in HealthPartners MSHO’s network. • If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of HealthPartners MSHO’s network. You may also use out-of-network providers when HealthPartners MSHO authorizes the use of out-of-network providers <p>To find out if your providers are in the plan’s network, call Member Services or read HealthPartners MSHO’s Provider and Pharmacy Directory. You can also visit our website at www.healthpartners.com/msho for the most current listing.</p> <p>If HealthPartners MSHO is new for you, you can continue seeing the providers you go to now for up to 120 days in certain situations. For more information call Member Services.</p>
<p>What happens if you need a service but no one in HealthPartners MSHO’s network can provide it?</p>	<p>Most services will be provided by our network providers. If you need a covered service that cannot be provided within our network, HealthPartners MSHO will pay for the cost of an out-of-network provider.</p>
<p>What is a care coordinator?</p>	<p>A care coordinator is your main contact person. This person helps manage all your providers and services and makes sure you get what you need.</p>
<p>What are long-term services and supports?</p>	<p>Long-term services and supports are services that help people who need assistance doing everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services help you stay in your home so you don’t need to move to a nursing home or hospital.</p>
<p>Where is HealthPartners MSHO available?</p>	<p>The service area for this plan includes the following counties in Minnesota: Anoka, Benton, Carver, Chisago, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington and Wright counties. You must live in one of these counties to join the plan. Call Member Services for more information about whether the plan is available where you live.</p>

Frequently Asked Questions (FAQ)	Answers
<p>What is service authorization or prior authorization?</p>	<p>Service authorization or prior authorization means that you must get approval from HealthPartners MSHO before you can get a specific service or drug or see an out-of-network provider. HealthPartners MSHO may not cover the service or drug if you don't get approval. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first. See Chapter 3, of the <i>Member Handbook</i> to learn more about service authorization or prior authorization. See the Benefits Chart in Chapter 4 of the <i>Member Handbook</i> to learn which services require a service authorization or prior authorization.</p>
<p>What is a referral?</p>	<p>A referral means getting approval from your primary care provider (PCP) before you can see a specialist or other providers in the plan's network. If you don't get approval, HealthPartners MSHO may not cover the services. You don't need a referral to see certain specialists, such as women's health specialists. For more information on when a referral is necessary, call Member Services or read the Member Handbook.</p>
<p>What is Extra Help?</p>	<p>Extra Help is a Medicare program that helps people with limited incomes and resources reduce their Medicare Part D prescription drug costs such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy," or "LIS." Your prescription drug copays under HealthPartners MSHO already include the amount of Extra Help you qualify for. For more information about Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. These calls are free.</p>
<p>Do you pay a monthly amount (also called a premium) as a member of HealthPartners MSHO?</p>	<p>No. Because you have Medical Assistance (Medicaid), you will not pay any monthly premiums for your health coverage. You must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medical Assistance (Medicaid) or another third party.</p>
<p>Do you pay a deductible as a member of HealthPartners MSHO?</p>	<p>No. You do not pay deductibles in HealthPartners MSHO.</p>
<p>What is the maximum out-of-pocket amount that you will pay for medical services as a member of HealthPartners MSHO?</p>	<p>There is no cost-sharing for medical services in HealthPartners MSHO, so your annual out-of-pocket costs will be \$0.</p>

C. LIST OF COVERED SERVICES

Health need or problem	Services you may need	Your costs for <i>in-network</i> providers
You need hospital care	Hospital stay	\$0
	Doctor or surgeon care	\$0
You want to see a health care provider	Visits to treat an injury or illness	\$0
	Specialist care	\$0
	Wellness visits, such as a physical	\$0
	Care to keep you from getting sick, such as flu shots	\$0
	“Welcome to Medicare” preventive visit (one time only)	\$0
You need emergency care	Emergency room services	\$0
	Urgently needed care	\$0
You need medical tests	Lab tests, such as blood work	\$0
	X-rays or other pictures, such as CAT scans	\$0
	Screening tests, such as tests to check for cancer	\$0
You need hearing/auditory services	Hearing screenings	\$0
	Hearing aids	\$0
You need dental care	Dental services, including preventive care	\$0

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**Limitations, exceptions, & benefit information
(rules about benefits)**

Except in an emergency, your health care provider must tell the plan of your hospital admission.

You may go to any emergency room if you reasonably believe you need emergency care. You do not need prior authorization and you do not have to be in-network. Emergency room services are NOT covered outside of the U.S. and its territories except under limited circumstances. Contact the plan for details.

Urgently needed care is NOT emergency care. You do not need prior authorization and you do not have to be in-network. Urgently needed care services are NOT covered outside the U.S. and its territories except under limited circumstances. Contact the plan for details.

Health need or problem	Services you may need	Your costs for <i>in-network</i> providers
You need eye care	Eye exams	\$0
	Glasses or contact lenses	\$0
	Other vision care including diagnosis and treatment for diseases and conditions of the eye	\$0
You have a mental health condition	Mental or behavioral health services	\$0
	Inpatient care for people who need long-term mental health services	\$0
You have a substance use disorder	Substance use disorder services	\$0
You need a place to live with people available to help you	Customized Living (services provided in an assisted living setting)	\$0
	Skilled nursing care	\$0
	Nursing home care	\$0
	Adult Foster Care	\$0
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0
You need help getting to health services	Ambulance services	\$0
	Emergency transportation	\$0
	Transportation to a health care provider for medical appointments	\$0

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**Limitations, exceptions, & benefit information
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Limited to a pair of eyeglasses or contact lenses after each cataract surgery, or contact lenses for certain conditions when eyeglasses will not work.

There may be limits on physical therapy, occupational therapy, and speech therapy services. If so, there may be exceptions to these limits.

Ambulance services must be medically necessary. You do not need prior authorization for ambulance services and you do not have to be in-network.

Health need or problem	Services you may need	Your costs for <i>in-network</i> providers
You need help getting to health services (continued)	Transportation to other health services	\$0
You need drugs to treat your illness or condition	Medicare Part B prescription drugs	\$0
	Tier 1 Generic drugs (no brand name)	<p>\$0/\$1.25/\$3.40 for a 30-day supply. Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.</p> <p>When you reach the out-of-pocket limit of \$5,100 for your Part D prescription drugs, the Catastrophic Coverage Stage begins. You will stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, your copays for Part D drugs will be \$0.</p>
	Tier 1 Brand name drugs	<p>\$0/\$3.80/\$8.50 for a 30-day supply. Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.</p> <p>When you reach the out-of-pocket limit of \$5,100 for your Part D prescription drugs, the Catastrophic Coverage Stage begins. You will stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, your copays for Part D drugs will be \$0.</p>
	Over-the-counter (OTC) drugs	\$0
	Diabetes medications	\$0

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**Limitations, exceptions, & benefit information
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Part B drugs include drugs given by your health care provider in his or her office, some oral anti-cancer drugs, and some drugs used with certain medical equipment. Read the Member Handbook for more information on these drugs.

There may be limitations on the types of drugs covered. Please see HealthPartners MSHO’s List of Covered Drugs (Drug List) at <https://www.healthpartners.com/msho> for more information.
 HealthPartners MSHO may require you to first try one drug to treat your condition before it will cover another drug for that condition.
 Some drugs have quantity limits.
 Your provider must get prior authorization from HealthPartners MSHO for certain drugs.
 You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan’s website, *List of Covered Drugs* (Drug List),, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on <https://www.medicare.gov>. You can get up to a 90-day supply of your prescription drugs at select pharmacies or sent directly to your home through a mail order pharmacy. A 90-day supply has the same copay as a 30-day supply.

There may be limitations on the types of drugs covered. Please see HealthPartners MSHO’s *List of Covered Drugs* (Drug List) at <https://www.healthpartners.com/msho> for more information.
 HealthPartners MSHO may require you to first try one drug to treat your condition before it will cover another drug for that condition.
 Some drugs have quantity limits.
 Your provider must get prior authorization from HealthPartners MSHO for certain drugs.
 You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan’s website, *List of Covered Drugs* (Drug List),, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on <https://www.medicare.gov>. You can get up to a 90-day supply of your prescription drugs at select pharmacies or sent directly to your home through a mail order pharmacy. A 90-day supply has the same copay as a 30-day supply.

There may be limitations on the types of drugs covered.

Health need or problem	Services you may need	Your costs for <i>in-network</i> providers
You need help getting better or have special health needs	Rehabilitation services	\$0
	Medical equipment for home care	\$0
You need foot care	Podiatry services	\$0
	Orthotic services	\$0
You need durable medical equipment (DME) or supplies	Wheelchairs, nebulizers, crutches, rollabout knee walkers, walkers, and oxygen equipment and supplies, for example (Note: This is not a complete list of covered DME or supplies. Call Member Services or read the Member Handbook for more information.	\$0
You need help living at home	Home care services	\$0
	Personal care assistant	\$0
	Changes to your home, such as ramps and wheelchair access	\$0
	Home services, such as cleaning or housekeeping	\$0
	Meals brought to your home	\$0
	Adult day services or other support services	\$0
	Services to help you live on your own	\$0
Your caregiver needs some time off	Respite care	\$0

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**Limitations, exceptions, & benefit information
(rules about benefits)**

State eligibility requirements may apply.

Health need or problem	Services you may need	Your costs for <i>in-network</i> providers
You need interpreter services	Spoken language interpreter	\$0
	Sign language interpreter	\$0
Additional services	Acupuncture	\$0
	Care coordination	\$0
	Chiropractic services	\$0
	Diabetic supplies	\$0
	Family planning	\$0
	Prosthetic services	\$0
	Services to help manage your disease	\$0
	Careline	\$0
	Dental	\$0
	Foot care visits	\$0
	Health Education classes – • Healthy Aging classes • PowerUp cooking classes	\$0
	Personal emergency response system	\$0
	Silver & Fit	\$0
Tablets	\$0	

**Limitations, exceptions, & benefit information
(rules about benefits)**

A Careline Service who employs a staff of registered nurses who are available by phone 24/7, 365 days a year to assist members in assessing their need for medical care and coordinating after-hours care.

- Adult fluoride • Periodic Exams • Periodontal maintenance • Root canals on molars
- Scaling and root planing • Tissue conditioning • Up to \$2500 restorative services for porcelain crowns. Network providers only.

For services including:

- Soaking • Filing • Nail clipping • Debridement
- Education around prevention and management Network providers only.

For members to receive tools and guidance in a group setting for better eating, activity and thinking. Classes provided by a certified health educator or other qualified health professional.

An in-home device used to notify appropriate personnel of an emergency.

For participating fitness facilities only.

- No Health club activation fee • No Fee to switch health clubs
- No Fee for an Orientation session of the facility and equipment • No Monthly membership dues

Members may switch between in-network facilities on a monthly basis. Two home fitness kits are available per year instead of a gym membership.

For members with diabetes, heart disease, cognitive impairment or depression. The Tablet will:

- Be preloaded with health education, health engagement and wellness applications relevant for the member's conditions.
- Be preloaded with the HealthPartners application that transfers data/health information to the care team that may result in action needing to be taken by the physician or other health care professionals involved.
- Support engagement with the care team.
- Limited to one tablet per member every two years.

OTHER SERVICES THAT HEALTHPARTNERS MSHO COVERS

This summary of benefits is provided for informational purposes only and is not a complete list of benefits.. Call Member Services or read the *Member Handbook* to find out about other covered services.

D. SERVICES COVERED OUTSIDE OF HEALTHPARTNERS MSHO

This is not a complete list. Call Member Services to find out about other services note covered by HealthPartners MSHO, but available through Medicare.

Other services covered by Medicare	Your costs
Some hospice care services	\$0

E. SERVICES NOT COVERED BY HEALTHPARTNERS MSHO, MEDICARE OR MEDICAL ASSISTANCE (MEDICAID)

This is not a complete list. Call Member Services to find out about other excluded services.

Services not covered by HealthPartners MSHO, Medicare or Medical Assistance (Medicaid)
Services considered not “reasonable and necessary,” according to the standards of Medicare and Medical Assistance (Medicaid).
Experimental medical and surgical treatments, items, or drugs unless covered by Medicare or under a Medicare-approved clinical study.
Surgical treatment for morbid obesity except when medically necessary.
Elective or voluntary enhancement procedures.
Cosmetic surgery or other cosmetic work unless criteria is met.
LASIK surgery

F. YOUR RIGHTS AS A MEMBER OF THE PLAN

As a member of HealthPartners MSHO, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the Member Handbook. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
 - » Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identify), sexual orientation, national origin, race, color, religion, creed or public assistance
 - » Get information in other formats (for example, large print, braille, or audio) free of charge
 - » Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. This includes the right to get information on:
 - » Description of the services we cover
 - » How to get services
 - » How much services will cost you
 - » Names of health care providers
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - » Choose a primary care provider (PCP). You can change your PCP at any time during the year
 - » See a women's health care provider without a referral
 - » Get your covered services and drugs quickly
 - » Know about all treatment options, no matter what they cost or whether they are covered
 - » Refuse treatment, even if your health care provider advises against it
 - » Stop taking medicine, even if your health care provider advises against it
 - » Ask for a second opinion. HealthPartners MSHO will pay for the cost of your second opinion visit.
 - » Make your health care wishes known in an advance directive
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
 - » Get timely medical care
 - » Get in and out of a health care provider's office. This means barrier free access for people with disabilities, in accordance with the Americans with Disabilities Act.
 - » Have interpreters to help with communication with your health care providers and your health plan
- **You have the right to seek emergency and urgently needed care when you need it.** This means you have the right to:
 - » Get emergency services without prior approval in an emergency
 - » See an out-of-network urgent or emergency care provider, when necessary

- **You have a right to confidentiality and privacy.**

This includes the right to:

- » Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
- » Have your personal health information kept private

- **You have the right to make complaints about your covered services or care.** This includes the right to:

- » File a complaint or grievance against us or our providers
- » Ask for a State Appeal (State Fair Hearing)
- » Get a detailed reason for why services were denied

For more information about your rights, you can read the HealthPartners MSHO *Member Handbook*. If you have questions, you can also call HealthPartners MSHO Member Services.

G. WHAT TO DO IF YOU WANT TO FILE A COMPLAINT OR APPEAL A DENIED SERVICE OR DRUG

If you have a complaint or think HealthPartners MSHO should cover something we denied, call the number at the bottom of the page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the HealthPartners MSHO *Member Handbook*. You can also call HealthPartners MSHO Member Services.

For information about filing a complaint, appeal or grievance, please call Member Services at **952-967-7029, 952-967-7029** or **888-820-4285**, TTY **711**.

H. WHAT TO DO IF YOU SUSPECT FRAUD

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a health care provider, hospital or pharmacy is doing something wrong, please contact us.

- Call HealthPartners MSHO Member Services. Phone numbers are at the bottom of the page.
- Call HealthPartners Claims Fraud Hot Line **952-883-5099**
- Call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, call the Minnesota Fraud Hotline at **800-627-9977**.

If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call HealthPartners MSHO Member Services:

952-967-7029 or 888-820-4285

Calls to this number are free.

Member Services also has free language interpreter services available for non-English speakers.

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From **April 1 to Sept. 30**, call us 8 a.m. to 8 p.m. CT, **Monday through Friday** to speak with a representative. On Saturdays, Sundays and Federal holidays, you can leave a message and we'll get back to you within one business day.

TTY: 711

Calls to this number are free.



8170 33rd Ave S
PO Box 1309
Bloomington, MN 55425

healthpartners.com/msho