CERTIFICATE OF COVERAGE

Neighborhood Health Plan of Rhode Island

Neighborhood PREMIER
Small Group Market
HealthSource RI Plan
For Small Employers

WELCOME!

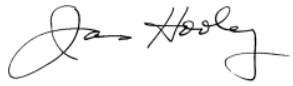
Welcome to Neighborhood Health Plan of Rhode Island (Neighborhood). Thank you for joining us!

This booklet is your Certificate of Coverage. In it, you will find:

- Information regarding your coverage as a Neighborhood member
- Helpful tips
- Phone numbers and other contact information about Neighborhood
- A list of words and their meanings

Neighborhood is a Rhode Island not-for-profit, tax-exempt 501(c)3 corporation formed by Rhode Island's community health centers.

Sincerely,



James A. Hooley
Chief Executive Officer

Legal Notice

This Certificate of Coverage is a legal agreement between you and Neighborhood. You will receive a member ID card and number. Use the card when you get health care services covered under this agreement.

By presenting your member ID card for covered services, you agree to follow the rules and obligations of this agreement.

This agreement is solely between you and Neighborhood.

PLEASE READ AND SAVE THIS DOCUMENT

This booklet is your **Certificate of Coverage** with Neighborhood. It explains the benefits of your plan.

- This booklet gives you the details about your health care for 2015.
- It explains how to get coverage for the health care services you need.
- This is an important legal document. Keep it in a safe place.

Helpful Tips

- Pay attention to the "⇒" symbol. This indicates something important.
- Read this booklet. Get to know what your plan covers and what it does not (see Chapter 4, Covered Medical and Prescription Drug Benefits).
- Many important words are highlighted in **bold** throughout this document. Additionally, a list of health care related words and their meanings are in the Glossary (see Chapter 9). If you need assistance in understanding how these words apply to you or your plan, please call Neighborhood Member Services at 1-855-321-9244.
- Once enrolled with Neighborhood, you will receive a member ID card in the mail. Your member ID card lets your providers, the pharmacy, laboratory, or hospital know that you are a Neighborhood member so that they can help access the care and services you are eligible to receive.
- If you lose your member identification (ID) card, call Neighborhood Member Services at 1-855-321-9244 right away. We will mail a new card to you.
- Do not let anyone use your Neighborhood member ID card or your children's cards.
- Letting someone borrow your member ID card is against the law.
- As a member, you can choose from thousands of providers, specialists, and other health care providers in Rhode Island.
- Always make sure that the health care providers you choose are from our list of network providers. This list can change. To find out which providers are in our network:
  1. Go to www.nhpri.org and search our online directory by clicking on "Find a Doctor."
  2. Call Neighborhood Member Services at 1-855-321-9244 to request a paper copy of our network providers.

⇒ Be an active participant in your health care. Ask providers about treatment plans and their costs. Use the preventive health care services we cover to stay well.

TELEPHONE NUMBERS
AND OTHER CONTACT INFORMATION

Call	**1-855-321-9244** • Member Service Specialists are available Monday through Friday 8:30 am to 5 pm • Free language interpreter services available for non-English speakers • Calls to this number are free
TTY	**Dial 711** • Member Service Specialists are available Monday through Friday 8:30 am to 5 pm • This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking • Calls to this number are free
Fax	**1-401-459-6021**
Write	**Neighborhood Health Plan of Rhode Island** **299 Promenade Street** **Providence, RI 02908**
Website	www.nhpri.org

If you need help understanding this information in your language, please call us at **1-855-321-9244** and ask for Member Services.

Si necesita ayuda para comprender esta información en su idioma, llámenos al **1-855-321-9244** y solicite contactar con el servicio de atención al cliente.

Si vous avez besoin d'aide pour comprendre ces informations dans votre langue, appelez-nous au **1-855-321-9244** et demandez le Service aux membres.

Se necessita de ajuda para compreender esta informações no seu idioma, por favor telefone para **1-855-321-9244** e solicite o Serviço de Apoio ao Cliente.

Чтобы получить информацию на родном языке, обратитесь в отдел по работе с клиентами (Member Services) по телефону **1-855-321-9244.**

ប្រសិនបើអ្នកត្រូវការជំនួយក្នុងការស្វែងយល់ព័ត៌មាននេះជាភាសារបស់អ្នក សូមទូរស័ព្ទមកយើងខ្ញុំតាមរយៈ **1-855-321-9244** ហើយសុំសេវាកម្មសមាជិក (Member Services).

ถ้าท่านต้องการความช่วยเหลือเพื่อให้เข้าใจข้อมูลนี้ในภาษาของท่าน, กรุณาโทรหาเราที่หมายเลข **1-855-321-9244** และขอรับการบริการสมาชิก.

Nếu cần được giúp đỡ để hiểu thông tin này bằng ngôn ngữ của quý vị, xin gọi cho chúng tôi theo số **1-855-321-9244** và yêu cầu được nói chuyện với Dịch Vụ Hội Viên.

IMPORTANT PLAN DETAILS

Emergency Care

Neighborhood covers all medical emergencies. An **emergency** is a situation that is life threatening, involves severe pain, or can cause serious harm to your body or health if you do not receive treatment right away.

Examples of some types of emergencies are: broken bones, poisoning or swallowing a dangerous substance, drug overdose, very bad pain or pressure, bleeding that will not stop, severe trouble breathing, change in level of consciousness, bad head injury, seizures (or a change in pattern of seizures), complications of pregnancy such as persistent bleeding or severe pain, and thoughts of suicide.

What if You Have a Medical Emergency?

- Get help as quickly as possible.
- Call 911 for help or go to the nearest **emergency room** or hospital. Call for an ambulance if you need it.
- You do not need to get approval or a referral first from your PCP.
- The hospital does not need to be part of Neighborhood's network.

Calling Neighborhood Member Services

Call Neighborhood Member Services at 1-855-321-9244 for:

- General questions
- Help in choosing a primary care provider (PCP)
- Benefit questions
- Eligibility questions
- Billing questions
- Available Monday through Friday 8:30 am to 5 pm
- Services for hearing impaired members

For Members Who Have Difficulties with Hearing or Speaking

Dial 711.

Services for Behavioral Health and Substance Use

Neighborhood offers behavioral health benefits, through our partner Beacon Health Strategies, LLC (Beacon). If you have any questions, please call Beacon at 1-800-215-0058. This number is also on your Neighborhood member ID card. Beacon is available 24 hours a day, 7 days a week to help you.

Our Website

Find information about Neighborhood online at www.nhpri.org:

- Provider directory
- What medicines are covered
- Special programs and much more

Grievance and Appeals (see Chapter 6)

If you need to call us about a complaint or appeal, please call Neighborhood Member Services at 1-855-321-9244. To submit a complaint or appeal in writing, please send your letter to:

Grievance and Appeals Unit
Neighborhood Health Plan of Rhode Island
299 Promenade Street
Providence, RI 02908

Interpreter Services

Neighborhood has free language interpreter services available to answer questions from non-English speaking members. For information, please call Neighborhood Member Services at 1-855-321-9244.

Preauthorization

Neighborhood pays for health care services that are deemed medically necessary. If a service is not in this booklet, it is not covered. Any services that need preauthorization are noted in the **Summary of Medical and Prescription Drug Benefits** chart in Chapter 3. Please see Chapter 3 for an explanation of preauthorizations.

HealthSource RI

HealthSource RI is Rhode Island's Health Benefits Exchange established as part of the Patient Protection and Affordable Care Act (ACA). HealthSource RI handles all eligibility determinations for this plan. Neighborhood enrolls members once HealthSource RI has determined they are eligible for coverage by a plan offered through the marketplace. For information about who is eligible to enroll, effective dates of coverage, how to add or remove family members, or how to disenroll, please visit **www.healthsourceri.com** or call HealthSource RI at 1-855-840-HSRI (4774).

TABLE OF CONTENTS

This list of chapters and page numbers is your starting point. For more help in finding information you need, go to the first page of a chapter.

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

SECTION 1 EXPLANATION OF MEMBER COST-SHARING AND BENEFIT LIMITS

This section explains information about cost-sharing and benefit limits for your Neighborhood PREMIER plan. This includes deductibles, co-insurance, co-payments, out-of-pocket maximums, and limitations on the amount of certain services the plan will pay for.

When you see a provider or other health care provider in our network, your Neighborhood PREMIER plan will pay most of the cost and you pay a portion. The portion of the cost that is paid directly to a provider by a member is called **cost-sharing**. All of a member's cost-sharing taken together is called the **out-of-pocket** expenses.

Some services are covered with no out-of-pocket charge to you. Other services may require a meeting a deductible, paying co-insurance, or paying a co-payment. Each benefit year, there is a limit on how much you pay out-of-pocket for services.

For some preventive services and screenings there are no out-of-pocket charges at the time of service.

If a member receives preauthorization for a service received outside of the contracted network, the member may be balanced billed and be responsible for the difference between the amount Neighborhood pays and the provider's billed charge.

⇨ Please see Chapter 4 for details on medical benefits, including what services are not covered.

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

Section 1.1 Deductibles and Co-Insurance

The **deductible** is the amount the member (you) and, if applicable, the enrolled members of your family are required to pay in a benefit year for certain covered services before your Neighborhood PREMIER plan will start paying for them. This amount is paid directly to the provider(s).

The **family plan deductible** applies for all enrolled members of a family. All amounts paid by enrolled members toward their **individual plan deductibles** go toward the family plan deductible. The family plan deductible is met in a benefit year when one or more additional enrolled members in that family have paid toward their individual plan deductibles, a collective amount equal to the balance of the family plan deductible in any combination.

Once the family plan deductible has been met during a benefit year, all enrolled members in a family will thereafter have met their individual plan deductibles for the remainder of the benefit year.

Co-insurance is an amount you are required to pay as your share of the cost for services which are subject to the deductible. Once an individual has met their individual plan deductible, or the family as a whole has met the family plan deductible, you will be responsible for paying the co-insurance for covered services subject to the deductible. Co-insurance is usually a percentage (for example

⇒ Please see Section 2 of this chapter for details on your deductible.

Services subject to the deductible and co-insurance will be indicated in and the Summary of Medical Benefits chart (Section 3) and Summary of Prescription Drug Benefits chart (Section 4 of this chapter).

Your contributions to the deductible, co-insurance and co-payments will go toward the out-of-pocket maximum described in Section 1.3 of this chapter.

Example

You may be required to meet a $1,300 deductible for certain services in a benefit year. Once you meet your deductible, you may be charged 10% of the amount charged by the provider, and Neighborhood will pay the rest of the bill directly to the provider.

Note

The deductible does not apply to preventive services/screenings.

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

Section 1.2 Co-Payments

Under your Neighborhood PREMIER plan, you may be required to pay a **co-payment** for some covered services. A co-payment is a fixed amount you and members of your family pay for a specific service. The co-payment is due at the time of service or your provider may send you a bill.

The co-payment amount is the same every time you visit that provider.

⇒ Please see the Summary of Medical Benefits (Section 3) and the Summary of Prescription Drug Benefits (Section 4) of this chapter for details on co-payments for specific services.

Your co-payments will go toward the **out-of-pocket maximum** described in Section 1.3 of this chapter.

Example

When you see a certain type of specialist provider, you may be asked to pay $40. Neighborhood will pay the rest of the bill directly to the provider. This will be the same for every visit.

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

Section 1.3 Out-of-Pocket Maximum

Your Neighborhood PREMIER plan has individual plan and family plan **out-of-pocket (OOP) maximums**.

An OOP maximum is the most you or another member of your family can be charged for deductibles, co-insurance, and co-payments in a benefit year. Monthly premiums do not count toward the out-of-pocket maximum.

Your Neighborhood PREMIER plan has an individual plan OOP maximum for each person and an overall family plan OOP maximum.

Individual Plan OOP Maximum

Once an individual meets their individual plan OOP maximum, he or she will not have to pay anything more for covered services for the remainder of the benefit year.

Family Plan OOP Maximum

Once the members of your family have reached the family plan OOP maximum, all members will no longer be responsible for deductibles, co-insurance, or co-payments for covered services for the remainder of the benefit year (even if a member has not met their individual plan OOP maximum).

⇒ Please see Section 2 of this chapter for details on your OOP maximum.

Example

You may have a $4,500 OOP maximum. Once you reach your OOP maximum, you will not be charged a deductible, co-insurance, or co-payment for covered services for the remainder of the benefit year.

Section 1.4 Benefit Limits

Benefit Limits

For some services, your Neighborhood PREMIER plan may limit the dollar amount, the duration, or the number of visits for covered health care services. For services beyond this amount you will be required to pay out-of-pocket to the network provider. This is known as a **benefit limit**. You will be responsible for any expenses that exceed the designated benefit limit.

⇒ Please see Section 2 of this chapter for information about which services have benefit limits.

Example

Your plan may pay up to $1,500 for a hearing aid for a member under 19 years of age, which is subject to your deductible and co-insurance. For costs beyond that amount, the member is responsible.

Section 1.5 Preauthorization

Preauthorization

Your Neighborhood PREMIER plan may require you to get permission for certain services before you receive them. This is called **preauthorization.** If you receive preauthorization, it means your plan has decided that a health care service, treatment plan, prescription drug, or durable medical equipment is **medically necessary**. This means that the services, supplies, or drugs needed for the prevention, diagnosis, or treatment of your medical condition, meet accepted standards of medical practice.

⇒ Please see Section 3 of this chapter for information on which benefits require preauthorization.

You may ask for preauthorization by telephone. For covered health care services (other than behavioral health services), call Neighborhood Member Services at 1-855-321-9244.

For behavioral health services, please call our partner Beacon Health Strategies at 1-800-215-0058. We encourage you to contact us at least two working days before you receive any covered health care service for which preauthorization is recommended.

Example

Your provider may decide you need to receive care from a certain type of specialist who requires a preauthorization. You must call Neighborhood in advance of seeing this provider.

Preauthorization is not a guarantee of payment, as the process does not take benefit limits into account.

⇒ For more information on preauthorization, please see Chapter 3, Section 1.

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

SECTION 2 SUMMARY OF MEMBER DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS

Deductibles

You pay the following amounts each benefit year before your Neighborhood PREMIER plan starts to pay toward the cost of services subject to the deductible:

Individual Plan Deductible	$1,300
Family Plan Deductible	$2,600

Out-of-Pocket Maximums

To protect you, your Neighborhood PREMIER plan limits how much you could pay out-of-pocket for health care services.

The following is the most you would pay for deductibles, co-insurance, and co-payments each benefit year:

Individual Plan Out-of-Pocket Maximum	$4,500
Family Plan Out-of-Pocket Maximum	$9,000

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

SECTION 3 SUMMARY OF MEDICAL BENEFITS

The **Summary of Medical Benefits** provides information on what type of member cost-sharing applies (if any) to covered benefits.

Remember that you must use a network provider for covered services unless it is an emergency or an urgent care situation, or preauthorization has been received.

How to Read the Summary of Benefits Chart

Each column of the chart contains important information about the services covered by your plan.

Here is an explanation of each column:

What Are My Benefits? This column names the category of medical services being described.

Subject to Deductible? This column tells you if the category of services requires you to meet the deductible.

What is my Co-Insurance? This column tells you what the coinsurance for this service will be once you have met your deductible.

What is My Co-Payment? This column tells you if this service requires a co-payment at the time of your visit to a provider.

Is Preauthorization Required? This column tells you if you need to receive preauthorization before receiving this service.

Is there a Benefit Limit? This column tells you if there is a limitation on this service.

Where Can I Find More Details? This column tells you where to go in the Certificate of Coverage to find more information about this service.

⇨ Please see Chapter 4 for details on medical benefits, including what services are not covered.

⇨ In the **Summary of Medical Benefits** chart, some items are marked with the phrase "Preauthorization rules may apply**".** This means that, in some instances, a member will need preauthorization before receiving these services. Preauthorization may be dependent upon other criteria like diagnosis, setting, member age etc.

- Please call member services for more details regarding a particular service.
- You may also refer to Chapter 3, Section 1, for more information on preauthorizations.

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

SECTION 3.1 SUMMARY OF MEDICAL BENEFITS CHART

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
EMERGENCY AND URGENT CARE SERVICES						
Ambulance Services and Emergency Transportation	Yes—with $50 maximum per trip	0%—with $50 maximum per trip	Not Applicable	No preauthorization required for emergency transportation. Non-emergency ambulance transportation for medically necessary care is covered when the member's medical condition prevents safe transportation by any other means. Requires preauthorization.		Chapter 4 Section 1.1
Treatment in an Emergency Room (ER)	No	Not Applicable	$200	No		Chapter 4 Section 1.1
Urgent Care Treatment in Urgent Care Centers, Facilities, or Providers Office	No	Not Applicable	$40	No		Chapter 4 Section 1.1
Dental Emergency	No	Not Applicable	$200	No		Chapter 4 Section 1.1
OUTPATIENT CARE AND AMBULATORY PATIENT SERVICES						

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
Allergy Testing	Yes	0%	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.2
Blood and Blood Services	Yes	0%	Not Applicable	No		Chapter 4 Section 1.2
Chemotherapy	Yes	0%	Not Applicable	No		Chapter 4 Section 1.2
Chiropractic Care	No	Not Applicable	$40	Yes	• The benefit is limited to 12 visits per benefit year.	Chapter 4 Section 1.2
Clinical Trials	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.2
Contraceptive Services	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.2
Diabetes Services and Supplies	Yes	0%	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.2
Diagnostic Imaging and Machine Tests	Yes	0%	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.2
Durable Medical Equipment	Yes	0%	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.2
Early Intervention Services	No	Not Applicable	Not Applicable	No	In accordance with Rhode Island General Laws §27-18-64	Chapter 4 Section 1.2

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
Habilitative Services	No	Not Applicable	$40	Yes		Chapter 4 Section 1.2
Hearing Services	No—for examination visits Yes—for screenings	Not Applicable 0%	$40 Not Applicable	Required for Hearing Aids	• In accordance with State of Rhode Island General Laws § 27-41-63: o **Members under age 19:** Coverage limited to $1,500 per individual hearing aid, per ear. o **Members age 19 and over:** Coverage limited to $700 per hearing aid, per ear.	Chapter 4 Section 1.2
Hemodialysis Services	Yes	0%	Not Applicable	No		Chapter 4 Section 1.2
Home Health Care	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.2
Hospice	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.2
Immunizations	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.2
Infertility Services	Yes	0%	Not Applicable	Yes	• Up to eight cycles per lifetime for covered infertility procedures.	Chapter 4 Section 1.2

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
Injectable, Infused, or Inhaled Medications	Yes	0%	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.2
Laboratory Tests	No—when associated with preventive care and occurs within two weeks of visit Yes—when not associated with preventive care visit.	Not Applicable 0%	Not Applicable Not Applicable	Preauthorization rules may apply Preauthorization rules may apply	• Human Leukocyte antigen or histocompatibility locus testing: Coverage limited to establishing member suitability for bone marrow transplant; one test per lifetime for each member.	Chapter 4 Section 1.2
Lead Screenings	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.2
Medical Supplies	Yes	0%	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.2
Nutritional Counseling	Yes No—if associated with obesity screening	0% Not Applicable	Not Applicable Not Applicable	No No		Chapter 4 Section 1.2
Outpatient Surgery	Yes	0%	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.2
Podiatrist Services	No	Not Applicable	$40	No		Chapter 4 Section 1.2

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
Prevention and Early Detection Services	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.2
Primary Care Services (Including Preventive Care, Gynecologic Exams)	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.2
Primary Care Services to Treat Illness or Injury	No	Not Applicable	$20	No		Chapter 4 Section 1.2
Private Duty Nursing	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.2
Prosthetic and Orthotic Devices	Yes	0%	Not Applicable	Preauthorization rules may apply	• Hair Prosthetic: The scalp hair prosthesis or wig benefit is limited to the maximum benefit of $350 per member per prosthesis when worn for hair loss suffered as a result of cancer treatment in accordance with State of Rhode Island General Laws § 27-18-67.	Chapter 4 Section 1.2
Radiation Therapy	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.2
Rehabilitative Services and Devices	No	Not Applicable	$40	Yes	• Program phase that maintains rehabilitated cardiovascular health is not covered.	Chapter 4 Section 1.2

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
Smoking Cessation Counseling Services	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.2
Special Medical Formulas	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.2
Specialty Care Services	No	Not Applicable	$40	No		Chapter 4 Section 1.2
Vision Care (for members age 19 and over)	No	Not Applicable	$40	Preauthorization rules may apply		Chapter 4 Section 1.2
INPATIENT CARE AND HOSPITALIZATION						
Hospital Services	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.3
Inpatient Rehabilitative Services	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.3
Mastectomy, Reconstructive Surgery, and Procedures	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.3
Skilled Care in a Nursing Facility	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.3
Solid Organ and Hematopoietic Stem Cell Transplants	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.3

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
PRENATAL CARE, MATERNITY CARE, DELIVERY AND POSTPARTUM CARE						
Prenatal Care and Postpartum Care	No	Not Applicable	Not Applicable	Preauthorization rules may apply		Chapter 4 Section 1.4
Maternity Care and Delivery	Yes	0%	Not Applicable	No		Chapter 4 Section 1.4
Well Baby Care and Visits	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.4
Hearing Loss Screening in Newborns	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.4
PEDIATRIC CARE (FOR MEMBERS AGE 18 AND UNDER)						
Pediatric Primary and Preventive Care	No	Not Applicable	Not Applicable	No		Chapter 4 Section 1.5

WHAT ARE MY BENEFITS?	SUBJECT TO DEDUCTIBLE?	WHAT IS MY CO-INSURANCE?	WHAT IS MY CO-PAYMENT?	IS PREAUTHORIZATION REQUIRED?	IS THERE A BENEFIT LIMIT?	WHERE CAN I FIND MORE DETAILS?
Pediatric Vision Care Services	No	Not applicable	$40	Yes Not required for routine annual exam	• One routine eye exam per contract year is covered • One pair of frames and lenses or one pair of contact lenses covered every benefit year • One comprehensive low vision evaluation every 5 years • Low vision aid allowance is $600 per device • Low Vision follow-up care: four visits in any five-year period	Chapter 4 Section 1.5
SERVICES FOR BEHAVIORAL HEALTH AND SUBSTANCE USE CARE						
Outpatient Behavioral Health Services	No	Not Applicable	$20	Yes—after first 12 visits		Chapter 4 Section 1.6
Intermediate Behavioral Health Services	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.6
Inpatient Behavioral Health Services	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.6
Outpatient Substance Use Services	No	Not Applicable	$20	Yes—after first 12 visits		Chapter 4 Section 1.6
Intermediate Substance Use Services	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.6
Inpatient Substance Use Services	Yes	0%	Not Applicable	Yes		Chapter 4 Section 1.6

CHAPTER 1 SUMMARY OF MEDICAL AND PRESCRIPTION DRUG BENEFITS

SECTION 4 SUMMARY OF PRESCRIPTION DRUG BENEFITS

Prescription Drug Coverage

Your Neighborhood PREMIER plan covers prescription drugs and includes both acute care and maintenance drugs. Prescription drugs are covered for up to a 30-day supply. You need to obtain these drugs directly from a Neighborhood network retail pharmacy.

Cost Sharing for Prescription Drugs

Covered prescription medications are divided into four tiers.

	Subject to Deductible?	**Co-Payment** (For 30-Day Supply)	**Description**
Tier 1 Drugs	No	$10	Generic Drugs
Tier 2 Drugs	No	$35	Preferred Brand Drugs
Tier 3 Drugs	No	$60	Non-Preferred Brand Drugs
Tier 4 Drugs	No	$100	Specialty Drugs

Formulary

Neighborhood publishes a list of all the drugs that are covered. This list is called a **formulary**. Our formulary can be found at our website at www.nhpri.org or you can call Neighborhood Member Services at 1-855-321-9244 (XCHG).

⇒ Please see Chapter 4, Section 2 for details on Neighborhood's formulary, pharmacy management programs and other details about your prescription drug benefits.

Generic Incentive Program

Your provider may prescribe a brand-name drug that has a generic equivalent. This can happen in Rhode Island and many other states. In this case, you will receive the generic drug and pay the applicable Tier 1 co-payment.

Contraceptives

Contraceptives covered under the Prescription Drug benefit and have no cost-sharing.

You must fill your prescriptions at a Neighborhood network pharmacy. Most pharmacies in Rhode Island are part of our network. This also includes additional pharmacies nationwide. Mail order is not offered.

How to Fill Prescriptions

When you fill a prescription, be sure to have your member ID. You may need to pay your deductible and co-payment, if applicable.

- The cost of your prescription may be less than your co-payment. In this case, you only need to pay the actual cost of the prescription.
- If you have any problems using this benefit at a Neighborhood network retail pharmacy, please call Neighborhood Member Services.

⇒ Only Neighborhood network retail pharmacies will honor your Prescription Drug Benefit. In cases where you obtained drugs from a pharmacy other than a Neighborhood pharmacy due to an emergency, call Neighborhood Member Services at 1-855-321-9244. They can explain how to submit your prescription drug claims for payment.

Complaints and Appeals Related to Prescription Drugs

Members must follow the complaints and appeals process for any adverse benefit determination related to formulary exceptions/non-covered prescription drugs. Please see Chapter 6 for details.

CHAPTER 2 GETTING STARTED AS A MEMBER

SECTION 1 INTRODUCTION

Welcome to Neighborhood!

We are pleased that you chose us. We want to make sure you understand the information in this Certificate of Coverage. In addition, we want you to be satisfied with the services you receive as a Neighborhood member.

⇒ For any questions, please call Neighborhood Member Services at 1-855-321-9244. You may also visit us online at www.nhpri.org.

Section 1.1 Being Enrolled in a Neighborhood HealthSource RI Plan

Neighborhood offers a plan known as a Health Maintenance Organization (HMO). This is available only through Healthsource RI. This means that Neighborhood arranges for your health care through a network of contracted health care providers and facilities.

⇒ You will need to choose a **primary care provider** (PCP). Your PCP will be responsible for managing your care or Neighborhood will choose one for you. You may change your PCP at any time to another provider in Neighborhood's network. For more information, please see Chapter 3.

Section 1.2 About the Certificate of Coverage Booklet

This **Certificate of Coverage** booklet tells you how to get your health plan benefits covered through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan. This Certificate of Coverage is also referred to as an "agreement" in this document.

When this Certificate of Coverage says "we," "us," or "our," it means Neighborhood. When it says "plan" or "our plan," it means Neighborhood. The words "coverage" and "covered services" refer to the medical care and services available to you as a member of Neighborhood.

Section 1.3 Being a Member of Neighborhood

Please take time to read this booklet. It is important that you know what covered services are available to you. It is also good to know the rules of the plan. For more information, call Neighborhood Member Services at 1-855-321-9244. Please see Chapter 5 for more information on your rights and responsibilities.

Section 1.4 Legal Information About the Certificate of Coverage

This Certificate of Coverage is part of our agreement with you about how Neighborhood covers your health care. Other parts of this agreement include your enrollment form and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are also called "riders" or "amendments."

The agreement is in effect for the time during which you are enrolled with Neighborhood.

SECTION 2 ELIGIBILITY DETERMINATION AND ENROLLMENT

Section 2.1 HealthSource RI

HealthSource RI is Rhode Island's Health Benefits Exchange established as part of the Patient Protection and Affordable Care Act (ACA). HealthSource RI handles all eligibility determinations for this plan. Neighborhood enrolls members once HealthSource RI has determined they are eligible for coverage by a plan offered through the HealthSource RI. For information about who is eligible to enroll, effective dates of coverage, how to add or remove family members, or how to disenroll, please visit **www.healthsourceri.com** or call HealthSource RI at **1-855-840-HSRI (4774).**

Section 2.2 Definition of Dependent

Per Rhode Island General Laws, a **dependent** means a spouse, child under the age of twenty-six (26) years, and an unmarried child of any age who is financially dependent upon the parent and is medically determined to have a physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve (12) months.

Section 2.3 The Plan Service Area is Rhode Island

Neighborhood's Individual Market plan is available only to individuals who live or work in Rhode Island. To remain a member of our plan, you must reside in Rhode Island, unless you are a dependent child living away.

SECTION 3 IMPORTANT MATERIALS

Section 3.1 Your Member ID Card

Neighborhood gives each member a **member identification (ID) card**. While you are a member of our plan, you must use your membership card whenever you get any covered services.

- Please check your member ID card to be sure all of the information is correct.
- Use this card for all covered medical, pharmacy and behavioral health services.
- If any information is wrong, call Neighborhood Member Services at 1-855-321-9244.

Identifying Yourself as a Neighborhood Member

Your Member ID card is important and it identifies you as a Neighborhood member. Please remember to:

- Carry your member ID card at all times.
- Have your member ID card with you for medical, hospital, and other appointments.
- Show you member ID card to any provider before you receive health care services.

Your health care provider may ask for a photo ID to confirm that you are the cardholder.

If Your Member ID is Lost, Damaged, or Stolen

If your plan member ID card is lost, damaged or stolen, call Neighborhood Member Services at 1-855-321-9244 right away and we will send you a new card.

Membership Requirement

You are eligible for benefits if you are a member when you receive care and your membership is not in a pend status.

⇒ A member ID card alone is not enough to get you benefits. If you receive care when you are not a member, you are responsible for the cost.

Section 3.2 Provider Directory

A current **Provider Directory** is available online at www.nhpri.org. You may also request a paper copy of the directory by calling Neighborhood Member Services at 1-855-321-9244.

Search the online directory to find all of the PCPs, specialty providers, behavioral health providers, hospitals, and urgent centers that participate in our network. Both Neighborhood Member Services and the website can give you the most up-to-date information about changes in our network providers.

Network Providers

Network providers are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost-sharing required of members as payment in full. We have arranged for these providers to deliver covered services to members in our plan when your membership is in good standing.

It is important to know which providers are included in our network. You must use network providers to get your medical care and services when you are a member of our plan. The only exceptions are for emergency care and urgently needed care when network providers are unavailable, most often because you are out of the plan area. In some cases, Neighborhood may authorize use of out-of-network providers.

⇒ See Chapter 3 for more information about emergency, out-of-network, and out-of-area coverage.

If you do not have your copy of the provider directory, you can request a copy from Neighborhood Member Services at 1-855-321-9244. You may also ask Neighborhood Member Services for more information about our network providers, including their qualifications.

Neighborhood's Provider Directory is also available online at www.nhpri.org.

SECTION 4 KEEP YOUR MEMBERSHIP RECORD CURRENT

Your **membership record** has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage, including your primary care provider (PCP). Your medical care providers (including doctors, hospitals, and other providers in the plan's network) need to have correct information about you. Your membership record lets providers understand what services are covered by your plan and the correct cost-sharing amounts for you. For this reason, it is very important that you help us keep your information up to date.

Neighborhood Needs to Know

- Changes to your name, your address, or your phone number.
- Changes in any other health insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, Medicare, or Medicaid).
- If you have any liability claims, such as claims from an automobile accident.
- If you receive care in an out-of-area or out-of-network hospital or emergency room.
- If your authorized representative (such as a caregiver) changes.

⇒ If any of this information changes, please let us know by calling Neighborhood Member Services at 1- 8555-321-9244.

SECTION 5 KEEPING YOUR PERSONAL HEALTH INFORMATION SAFE

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

⇒ For more information about how we protect your personal health information, see Chapter 5.

CHAPTER 3 Getting Care and Medicine

SECTION 1 GETTING CARE AND MEDICINE

This chapter explains how to use the plan to get your medical care covered. You will find meanings of terms and rules to follow to get covered services.

⇒ For information on medical care and prescription drug coverage, see **Chapter 4, Covered Medical and Prescription Drug Benefits.**

Section 1.1 Network Providers and Covered Services

Here are some definitions that can help you understand how to get the care and covered services you need as a member of our plan:

- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term providers also includes hospitals and other health care facilities.
- **Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network generally bill us directly for care they give you. When you see a network provider, you usually pay only your share of the cost for their services.
- **Covered services** include all the medical care, health care services, medications, supplies, and equipment that are covered by our plan. For a list of covered services, see Chapter 4.

Section 1.2 Basic Rules for Getting Medical Care Covered

Your plan will generally cover your medical care as long as:

- The care you receive is a covered service included in the plan's **Medical and Prescription Drug Benefits** (see Chapter 4).
- The care you receive is deemed **medically necessary**. This means that the services, supplies, or drugs needed for the prevention, diagnosis, or treatment of your medical condition, meet accepted standards of medical practice.
- You have a network PCP who is providing and overseeing your care. As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter). If you do not choose a PCP, Neighborhood will assign one for you. You may change your assigned PCP to another PCP within Neighborhood's network at any time.

Referrals

In most situations, your network PCP must give you approval in advance before you can use other providers in the plan's network, such as specialists, hospitals, skilled nursing facilities, or home health care agencies. This is called giving you a **referral**. For more information about this, see Section 2.3 of this chapter.

Referrals from your PCP are not required for emergency care or urgently needed care. There are also some other kinds of care you can get without having approval in advance from your PCP (for more information about this, see Section 2.2 of this chapter).

You must receive your care from a network provider. In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. Here are two exceptions:

1. The plan covers emergency care or urgently needed care that you get from an out-of-network provider. Neighborhood will pay a reasonable charge for these services. You may be billed for any remaining charges. For more information about this, and to see what emergency or urgently needed care means, see Section 3 in this chapter.
2. If you need medical care that our plan is required to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. A **preauthorization** must be obtained from Neighborhood prior to seeking care. In this situation, you will pay the same as you would pay if you got the care from a network provider. For information about getting approval to see an out-of-network provider, see Section 2.4 in this chapter.

Section 1.3 Preauthorization

Preauthorization is required for certain covered services. Services that require preauthorization are noted in **Chapter 1, Summary of Medical and Prescription Drug Benefits**.

Neighborhood has a special team of nurses and clinical staff. This team reviews requests for hospital admissions and other treatments. The process is called **utilization management** (UM). Neighborhood's UM decisions are based on what is right for our members and what is covered. Neighborhood does not reward anyone who makes UM decisions with money or other incentives for denying or limiting services to members. Neighborhood does not give financial rewards for UM decisions that result in fewer services or less care. If you have questions about how Neighborhood makes care decisions, please contact Neighborhood Members Service at 1-855-321-9244.

If a preauthorization is required, Neighborhood will make a decision as quickly as your health condition might require, but no later than 15 calendar days from the receipt of the request. This timeframe may be extended by 15 calendar days if you request it or Neighborhood finds there is a need for more information and documents (for example medical evidence) and the delay is in your best interest.

Your network provider is responsible for getting preauthorization for in-network covered services. You must request approval from Neighborhood prior to scheduling an appointment or receiving covered services from out-of-network providers, by calling Neighborhood Member Services at 1-855-321-9244. Neighborhood Medical Management will review your request for services.

Fast (Expedited) Preauthorization Review

You may request a fast preauthorization review. Neighborhood will rush the request based on either of the following conditions:

- We find that applying the standard time for making a determination could hurt your health, life, or ability to recover; or
- Your PCP lets you know either spoken or in writing, that applying the standard time for making a determination could seriously jeopardize your life or ability to regain maximum function.
- Neighborhood will make a decision as expeditiously as your health condition might require, but no later than 72 hours after receipt of the request. This timeframe may be extended by 15 calendar days if you request it or Neighborhood finds there is a need for additional information and documents (for example medical evidence) and the delay is in your best interest.

Prescription Drug Preauthorization

Prescription drugs for which preauthorization is required are marked with "[PA]" on the list of covered drugs on Neighborhood's website at www.nhpri.org.

If your prescribing physician has questions, ask them to call the number listed for the "Pharmacist" on the back of your member ID card. To see if a prescription drug requires preauthorization, call Neighborhood Member Services or visit our website at www.nhpri.org.

Our pharmacist team will review preauthorization requests within 14 calendar days from the date when the request is received. If the preauthorization request is denied, (we say "no") we send you written notification within 14 calendar days from the date when the request is received. If the preauthorization is approved (we say "yes"), we will notify your prescriber and pharmacist via fax.

You may request a fast review if the circumstances are an emergency. Due to the urgent nature of a fast review, your prescribing provider must fax the completed form to1-866-423-0945. If we receive a fast preauthorization review, we will respond to you with a determination within 72 hours following receipt of the request.

SECTION 2 GETTING MEDICAL CARE FROM PLAN PROVIDERS

Section 2.1 Having a Primary Care Provider

What is a Primary Care Provider (PCP)?

Your main provider is called your **primary care provider** or **PCP**. You must choose a PCP when you enroll with Neighborhood. Your PCP's name, office name, and phone number will be on your Neighborhood member ID card.

Neighborhood recognizes the important role of your PCP in administering and coordinating your medical care. Your PCP will help you make decisions when you have a medical condition, provide annual checkups, vaccinations and other visits, coordinate care with specialists or other providers, order prescriptions or tests for you and answer questions you have about your health care.

Neighborhood will automatically assign you a PCP when you enroll with Neighborhood. You do not have to keep the assigned PCP. You can change your PCP at any time to another provider in our network by calling Neighborhood Member Services at 1-855-321-9244.

Several health services are only covered when rendered by your PCP that is on file with Neighborhood. These services include pediatric preventive care visits (including routine visits, well-child check-ups, and sick visits), pediatric development, and autism screenings, pediatric fluoride varnish treatment, adult annual preventive care visits, after hours care in a provider's office, and most immunizations and vaccines.

If you need to change your PCP, it is important that you do so before you go to an appointment with your provider.

⇒ If PCP services are provided by another provider that is not your designated PCP, these services will not be covered. The only exception is if you notify Neighborhood within five days of receiving the services and choose to switch to this provider as your PCP.

Some vaccinations can be provided by any provider. These include influenza (flu) vaccines, diphtheria, tetanus and pertussis vaccines, and rabies vaccines.

You may change your assigned PCP to another PCP within Neighborhood's network at any time.

You can call your PCP's office 24 hours a day, seven days a week. If no one can take your call, there will be an answering service or an answering machine. It will provide instructions for emergencies, for leaving a message, for reaching your provider, and/or a referral to another provider who can help you. Your PCP will put together your care by treating you or referring you to specialty services.

What Does Your PCP Do For You?

- Help you decide what to do when you or your child has a medical problem

- Provide routine care
- Give you annual checkups, vaccinations (shots) and see you for other visits
- Help with your health care services and visits to other providers
- Order prescriptions or tests for you
- Give advice and answer your health care questions

Who Can Be Your PCP?

- **Family medicine doctor**: A family doctor treats patients of all ages. A family doctor provides preventive care (immunizations and check-ups), care for acute and chronic illnesses (such as asthma and diabetes), and health education. Some family doctors also take care of pre-natal patients and deliver babies.
- **Internal medicine doctor**: Internal medicine doctors diagnose and treat the diseases that affect the body's organs or the body as a whole. A doctor who practices internal medicine is also sometimes called an internist. Internal medicine doctors care for adult patients.
- **Pediatrician**: A pediatrician provides care to babies, children, and teenagers.
- **Nurse practitioner**: A registered nurse who is qualified to conduct physical examinations, select plans of treatment, order appropriate laboratory tests/procedures), prescribe medications, coordinate consultations and referrals, and provide health education.
- **Obstetrician/Gynecologist (OB/GYN)**: A doctor who specializes in the care of women. This includes pregnant women, women's reproductive organs, breasts, and sexual function. Your OB-GYN may also offer primary care services.

How Do You Choose a PCP?

You will need to choose a PCP from the provider directory.

The provider directory is also available online at www.nhpri.org. Here you will find all of the primary care providers, specialty care providers, behavioral health providers, hospitals and urgent centers that participate in the network along with their office and telephone numbers. Our Provider Directory will tell you where the provider's office is located, what languages the office speaks, and what hours the office is open.

If you do not choose a PCP, Neighborhood will assign one. You may change your PCP to another network provider at any time.

When choosing a PCP, consider the following:

- The office is close to your home
- Recommended by a friend
- If you need help choosing a PCP, call Neighborhood Member Services for help. We will help you find a provider that is right for you.

You must let us know as soon as you have chosen a PCP.

One you have chosen your PCP, please contact your new PCP and identify yourself as a new Neighborhood member.

⇒ If you are switching to a new PCP:

- Please ask your former PCP to transfer your medical records to your new PCP
- Make an appointment for a check-up or to meet your PCP

Can You Change to a New PCP?

You may change your PCP or your child's primary care provider for any reason, at any time. In addition, it is possible that your PCP might leave our plan's network of providers and you would have to find a new PCP.

For a list of all primary care providers in the Neighborhood Network, visit our website at www.nhpri.org. You can also request a copy of this information by calling Neighborhood Member Services at 1-855-321-9244.

Please call Neighborhood Member Services for assistance if the primary care provider listed on your member ID card or your child's card is not correct, or if you would like to choose another primary care provider for you or your child.

What Happens if Your PCP Leaves the Neighborhood Network?

If your PCP leaves the Neighborhood network, we will send you a letter. You can choose another PCP from the Neighborhood network or you will be assigned to one near your home. Please call Neighborhood Member Services at 1-855-321-9244 if you need help choosing a new PCP.

Section 2.2 Types of Medical Care that Do Not Need a Referral

A **referral** is when your PCP sends you to another physician for a specific problem. A **self-referral** is when you make an appointment at a specialty care office without talking with your PCP first. If you self-refer to a specialist's office, choose a provider who is in Neighborhood's provider network. Make sure you tell your PCP about the visit.

What Types of Providers Can You See Without Getting Approval in Advance from your PCP or from Neighborhood?

- Emergency services
  - From network providers or out-of-network providers
  - Inside and outside of Rhode Island
- Urgent care services
  - At a facility or walk-in clinic
  - From in-network providers or from out-of-network providers when they are temporarily unavailable or inaccessible.
  - Note: You must contact your PCP for follow-up care after urgent care covered services.
- Obstetric (pregnancy)/gynecological (women's care)
  - Including routine visits, exams and medically necessary follow-up care and services
- Behavioral health and substance use services
- Family planning, counseling, or birth control visits
- Pediatric Care (for members age 18 and under) routine eye exam (every year)
- Childbirth education and parenting classes
- Smoking cessation programs to help you quit
- Sexually transmitted disease (STD) treatment through the Rhode Island Department of Health (HEALTH)

⇒ If you go to emergency room and are admitted as an inpatient, you or someone acting for you should call your PCP or Neighborhood within 48 hours of receiving care.

Section 2.3 Getting Care from Specialists and Other Network Providers

A specialty care provider, or specialist, is a provider who cares for a specific part of the body or for a specific disease. Specialty care providers have extra training or education about that area of the body or that disease. Your PCP is responsible for your regular care and checkups. He or she helps you see a specialist when you need one.

What Types of Providers are Considered Specialists?

Specialists include but are not limited to:

- **Cardiologist:** A doctor who treats the heart.
- **Endocrinologist**: A doctor who treats glands, for example, diabetes or thyroid disorders.
- **Oncologist**: A doctor who cares for patients with cancer.
- **Ophthalmologist**: A doctor who treats diseases of the eye.
- **Optometrist**: A doctor who provides eye care services.
- **Orthopedist**: A doctor who cares for patients with certain bone, joint or muscle conditions.
- **Podiatrist**: A doctor who cares for feet.

When Do You Need a Referral to See a Specialist?

Your PCP or other may decide you should see a specialist. He or she will give you a referral. A **referral** means your provider recommends this specialist to diagnose and treat your condition. Your provider will contact the specialist and let that office know you will be scheduling an appointment. Make sure you give your provider enough time to call the specialist before you make an appointment. Sometimes—but not very often—you will need approval from Neighborhood before seeing a specialist. After your provider recommends a specialist, the specialist will contact Neighborhood to get permission to care for you.

What if Your Specialist Leaves the Plan Network?

Sometimes a specialist, clinic, hospital, or other network provider you are using might leave the plan. Neighborhood Member Services will help you with selecting another provider.

In special cases, Neighborhood will temporarily allow you to still get services and care from your PCP or specialty care provider even if she or he leaves our provider network. Some special cases might be if you are being treated for an ongoing condition or if you are pregnant. This is because your relationship with your provider is important. We will work with you and your provider to ensure a safe and comfortable transition of your health care to another provider. Please call Neighborhood Member Services at 1-855-321-9244 if your provider decides to leave our network and you need to continue to seeing him or her for a while.

Section 2.4 Getting Care from Out-of-Network Providers

Sometimes you may need to receive services from a provider who is not in Neighborhood's network. This is called getting care from an **out-of-network** provider. This may happen because you are experiencing an emergency and are not in Rhode Island. It may also happen because a specialist your PCP wants you to see is not in neighborhood's network.

What if You are Outside of Rhode Island?

You might need health care services when you are outside of Rhode Island. This means you are too far away to receive care from a provider or hospital in Neighborhood's network.

⇒ **Emergency services are always covered when you are outside of Rhode Island.** If you are experiencing an emergency, call 911 immediately or visit the nearest emergency room. Call your primary care provider when you return home to tell them what happened. If you received a bill for emergency services you received out of area, send it to Neighborhood Member Services.

All other covered health care services, care and services provided out-of-network or outside of Rhode Island need to be approved by Neighborhood by first calling Neighborhood Member Services at 1-855-321-9244.

What if a Provider is Not in Neighborhood's Network?

Sometimes you may need care from a local provider who is not in Neighborhood's provider network. This provider is **out-of-network**. To see an out-of-network provider, you need approval from Neighborhood before you make the appointment. To do this call Neighborhood Member Services at 1-855-321-9244. If you do not receive approval to see an out-of-network provider, you will be responsible for the cost of services.

What Do You Need to Do to Receive Approval to See an Out-Of-Network Provider?

Requests for services for non-emergency care from providers who are not in our network are considered if one of the following are met:

- The services requested are not available in Neighborhood's network.
- Providers with the same expertise are not available in Neighborhood's network.
- You are getting treatment for an acute medical condition, a chronic condition, or are in your second or third trimester of pregnancy, and your provider leaves the Neighborhood network.
- You are getting follow up care from emergency services.
- You have an ongoing relationship with a primary care or specialty care provider.

Neighborhood's Medical Management team will make a decision within 15 calendar days from when the request for an out-of-network service is received. If more information is needed to help Neighborhood make a care decision, you will be notified that the decision

timeframe has been extended. Requests for out-of-network services that are urgent are responded to within 72 hours.

How Do I Receive a Fast Preauthorization?

You may request a **fast preauthorization** review for out-of-network services. Neighborhood will rush the request based on either of the following conditions:

- We find that applying the standard time for making a determination could seriously jeopardize your health, life, or ability to regain maximum function; or
- Either your PCP indicates, orally or in writing, that applying the standard time for making a determination could seriously jeopardize your life or ability to regain maximum function.

Neighborhood will make a decision as expeditiously as your health condition might require, but no later than 72 hours after receipt of the request.

What if You Receive Services from an Out-of-Network Provider Without Approval?

If you receive covered services from a provider who is not in our network and you do not get approval from Neighborhood first, you will have to pay for the services. Covered services provided by non-Neighborhood plan providers are not paid for unless approved by Neighborhood before you make the appointment or receive the service. Call Neighborhood Member Services. Our Medical Management team will review your request.

SECTION 3 GETTING EMERGENCY OR URGENTLY NEEDED CARE

Section 3.1 Getting Care for an Emergency

Neighborhood covers all medical emergencies. An **emergency** is a situation that is life threatening, involves severe pain, or can cause serious harm to your body or health if you do not receive treatment right away.

Examples of some types of emergencies are:

- Broken bones
- Poisoning or swallowing a dangerous substance
- Drug overdose
- Very bad pain or pressure
- Bleeding that will not stop
- Severe trouble breathing
- Change in level of consciousness
- Bad head injury
- Seizures (or a change in pattern of seizures)
- Complications of pregnancy such as persistent bleeding or severe pain
- Thoughts of suicide

What if You Have a Medical Emergency?

- Get help as quickly as possible.
- Call 911 for help or go to the nearest **emergency room** or hospital. Call for an ambulance if you need it.
- You do not need to get approval or a referral first from your PCP.
- The hospital does not need to be part of Neighborhood's network.

How Can I Get Emergency Medical Care?

You may get covered emergency medical care whenever you need it, anywhere in the United States and its territories. Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. For more information, see the Medical Benefits description in Chapter 4 of this booklet.

If you have an emergency, we will talk with the providers who are giving you emergency care to help manage and follow up on your treatment. The providers who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

After the emergency is over you are entitled to follow-up care to be sure your condition continues to be stable. Your follow-up care will be covered by our plan. If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

We may not cover continued out of-network services after the emergency condition is treated and stabilized. This may happen if we determine, in coordination with the

member's providers, that the member is safe for transport back into the service area and that transport is appropriate and cost-effective.

What are Post-Stabilization Services?

You may need to receive services in the hospital once your emergency condition has been cared for. These are called **post-stabilization** services or care.

What Should You Do after Getting Emergency Care?

- Call your PCP within 48 hours to tell him/ her about your emergency visit.
- Tell Neighborhood about your emergency. We need to follow up on your emergency care.
- Call Neighborhood Member Services at 1-855-321-9244.
- This call should be made within 48 hours of the emergency room or urgent care facility.

What if it was Not an Emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the provider may say that it was not a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the provider has said that it was not an emergency, we will cover additional care only if you get the additional care in one of these two ways:

1. You go to a network provider to get the additional care, or
2. The additional care you get is considered urgently needed care and you follow the rules for getting this urgent care. For more information about this, see Section 3.2 below.

Section 3.2 Getting Urgent Care

Urgently needed care is when you fall ill and need care right away. You may get care from in-network providers. You may also get care by out-of-network providers if this is your only option.

If you or your child needs urgent care, call your PCP's office. Say you need to schedule a **sick visit**. Your provider should give you an appointment within 24 hours.

In some case, your PCP will direct you to an **urgent care center** in Neighborhood's network. Urgent care sites are helpful when you have a problem that needs to be seen that day but your provider's office cannot give you an appointment.

Here are some examples of problems that need urgent care:

- A sore throat
- Skin rash
- Pink eye
- Low grade fever
- Ear infection
- Mild or moderate trouble breathing
- Runny nose
- Coughing
- Persistent diarrhea

How Do You Get Urgent Care in Rhode Island?

In most situations, if you are in Rhode Island, we will cover urgently needed care. You must get this care from a network provider and follow the other rules described earlier in this chapter. In special conditions, we will cover urgently needed care from an out-of-network provider.

For more information about urgent care centers in your community, search the Neighborhood provider directory online at www.nhpri.org or call Neighborhood Member Services at 1-855-321-9244.

How Do You Get Urgent Care Outside of Rhode Island?

When you are outside the service area and cannot get care from a network provider, our plan will cover urgently needed care that you get from any provider. If this happens, we ask that you or someone acting for you contact your PCP. You need to do this to arrange for any necessary follow-up care.

We may not cover continued services after the urgent condition is treated and stabilized. This may happen if we determine, in working with the providers, that: (1) the member is safe for transport back into Rhode Island and (2) that transport is appropriate and cost-effective.

Our plan does not cover urgently needed care or any other care if you receive the care outside of the United States.

SECTION 4 GETTING A BILL FOR COVERED SERVICES

What if a Provider or Hospital Sends You a Bill for Covered Services?

Neighborhood will help you fix the issue. Neighborhood will pay for the care in accordance with the rules of the plan.

To better help you, please make sure you let Neighborhood know as soon as you receive any bill. You can send the receipts to:

Neighborhood Member Services
Neighborhood Health Plan of Rhode Island
299 Promenade Street
Providence, RI 02908

This includes emergency services received outside Rhode Island.

SECTION 5 WHEN YOU NEED US TO PAY YOU BACK

Section 5.1 When to Ask Us for Reimbursement

What if You Paid for a Covered Service?

We pay network providers directly for covered services. There are times when you may need Neighborhood to pay you back. This is called a **reimbursement**. It is your right to be paid back whenever you have paid more than your share of the cost for covered services.

If you get a bill from a provider for the full cost of medical care, chances are it is ours to pay. If this happens, send us the bill and we will decide who pays. If we need to pay the bill, we will pay the provider directly. For any questions, please call Neighborhood Member Services at 1-855-321-9244.

Our payments to you or the provider fulfill our responsibility under this agreement. Your benefits are personal to you and cannot be given away. We reserve the right to be reimbursed by the member for payments made due to our error.

Here a few examples of when we might need to pay you back:

- You paid a bill in full for a covered service.
- You got a bill in the mail and do not think you owe anything.
- You feel you paid more than your share of the cost of service.

Note:

- Network providers should always bill Neighborhood directly. Providers should only ask you for your cost-sharing payment.
- You only have to pay your cost-sharing amount when you get services covered by our plan. We do not allow providers to add additional extra charges called **balance billing**.
- If you ever need a prescription filled at a pharmacy out of our network, you will need to pay for it and then submit a claim to us.

Section 5.2 Sending Us a Payment Request

You need to tell us right away if you need us to pay a bill. We will review your claim and pay you back, if appropriate.

Please send the following to us:

- Your request for payment in a letter
- Any bill or documentation of payment you have made
- Subscriber's name and address
- Your member ID number

- Patient's name and age
- The name, address and telephone number of the provider who did the service
- The date of service
- A description of the service including the procedure code the provider billed you
- The charge for the service
- A statement that shows that you are or you are not enrolled for coverage under any other health insurance plan and program. If you are enrolled for other coverage, you must include the name of the other carrier(s).

Mail us your request for payment and any bills or receipts to this address:

Neighborhood Member Services
Neighborhood Health Plan of Rhode Island
299 Promenade Street
Providence, Rhode Island 02908

⇒ You must contact us about your bill(s) or send your bill(s) to us within 90 days from the date of the covered service, or as soon as reasonably possible. If you do not, the bill cannot be considered for payment, unless you are deemed legally unfit. In no event, except in cases of legal incapacitation, will bills submitted after more than one year be considered for payment.

For any questions, please call Neighborhood Member Services at 1-855-321-9244.

Section 5.3 We Will Review and Determine What We Owe

When we receive your request for payment, we will let you know if we need any additional information from you.

When We Pay

If we decide that the medical care is covered and you followed all the rules for getting the care, we will pay for our share of the cost.

- If you have already paid for the service: we will mail to you a reimbursement for our share of the cost of the service.
- If you have not yet paid for the service: we will mail the payment for our share of the cost of the covered service directly to the provider.

When We Do Not Pay

If we decide that the medical care is not covered, or you did not follow all the rules, we will not pay for our share of the cost. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

SECTION 6 YOU MUST PAY FOR ANY SERVICES NOT COVERED

What if You Get a Service that is Not Covered by Your Plan?

Neighborhood covers all medical services that are medically necessary and follow the rules of the plan. Find this list in the plan's Medical and Prescription Drug Benefits Description (see Chapter 4).

You are responsible for paying the full cost of services that are not covered by our plan either because they are not plan covered services or they were obtained out-of-network and were not authorized.

You have the right to ask if we will cover services you are considering. You also have the right to question our decision by filing an appeal.

Section 7 MAKING A COMPLAINT OR APPEAL

What if We Make a Decision You Don't Agree With?

If Neighborhood makes a decision that you do not agree with, you have the right to make a complaint or file an appeal.

⇒ Please see Chapter 6 for more information about complaints and appeals.

CHAPTER 4 COVERED MEDICAL AND PRESCRIPTION DRUG BENEFITS

SECTION 1 COVERED MEDICAL BENEFITS

The **medical benefits** on the following pages list the services covered by your plan. Health care services and supplies are covered services only when the requirements listed below are met. They are listed as covered services in this chapter and are consistent with applicable state or federal law. Excluded services are covered in Section 3 of this chapter.

- Your covered services must be provided according to the coverage guidelines established by Neighborhood and in effect when the services or supplies are provided.
- Your services (including medical care, services, medications, supplies, and equipment) must be medically necessary. **Medically necessary** means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- You get care from a **network provider**. In most cases, care you receive from an out-of-network provider will not be covered (see Chapter 3).
- Service area is the State of Rhode Island. Services can only be obtained outside of the service area in an emergency, in an urgent situation, or with prior approval.
- You have a PCP who is providing and overseeing your care. In most situations, your PCP must give you approval in advance before you can see other providers in the plan's network. This is called giving you a **referral** (see Chapter 3).
- Some of the services listed in the Medical Benefits section are covered only if your provider or other network provider gets approval in advance (**preauthorization**) from us. Covered services that need approval in advance are marked in the **Summary of Medical and Prescription Drug Benefits** chart in Chapter 1.
- For all preventive services, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a co-payment will apply for the care received for the existing medical condition.
- We will only pay claims that are for covered services.
- For services you receive from an out-of-network provider, you must get preauthorization by contacting Neighborhood Member Services. The only exceptions are:
  - Emergencies (in or out of the service area)
  - Urgently needed care when the network is not available (generally, when you are out of the service area)

⇒ Please see Chapter 1 Summary of Medical and Prescription Drug Benefits for details on required member cost-sharing.

Section 1.1 EMERGENCY AND URGENT CARE SERVICES

Emergency Care

Emergency care is care that is needed to steady or start treatment for an emergency. These services must be done in an emergency room or in a physician's office to be covered. Benefits include the facility charge, supplies and all professional services. You may receive emergency covered services from an out-of-network provider as explained in Chapter 3. Neighborhood will pay up to the reasonable charge.

The emergency room co-payment is waived if the emergency room visit results in hospitalization within 24 hours. A co-payment may apply if you register in an Emergency Room but leave that facility without getting care. An additional day surgery co-payment may apply if day surgery is performed.

A member should call Neighborhood within 48 hours after emergency care is received. If you are admitted as an Inpatient, we recommend that you or someone acting on your behalf, call your PCP or Neighborhood within 48 hours

Urgent Care

Urgently needed care is when you fall ill and need care right away. You may get care from in-network providers. You may also get care by out-of-network providers if this is your only option.

Ambulance Services and Emergency Transportation

Includes ground, sea, and air ambulance transportation for emergency care. If you refuse to be transported to the hospital or other medical facility, you will be responsible for the costs of this treatment.

Non-emergency ambulance transportation for medically necessary care is covered when the member's medical condition prevents safe transportation by any other means.

Emergency Room

Coverage includes services for an emergency in a hospital emergency room. If your condition requires immediate or urgent care but is not an emergency, contact your provider or go to an urgent care center.

Urgent Care at Urgent Care Centers, Facilities, or Provider's Office

Coverage includes visits to an urgent care center or provider's office.

Dental Emergencies

Coverage includes medically necessary services due to acute accidental injury to sound, natural teeth. An acute accidental injury is an injury caused by unintentional or unanticipated external means, resulting in physical damage. Acute accidental injuries may include conditions requiring immediate treatment to control hemorrhage, relieve acute pain, or eliminate acute infection, pulpal death, or loss of teeth. Coverage is provided in a hospital emergency room or office setting. See Chapter 4, Section 3 for non-covered dental services.

Section 1.2 OUTPATIENT CARE AND AMBULATORY PATIENT SERVICES

Allergy Testing

Allergy testing (including antigens) and treatment, and allergy injections are covered.

Blood and Blood Services

- Blood processing
- Blood administration
- Factor products (monoclonal and recombinant) for Factor VIII deficiency (classic hemophilia), Factor IX deficiency (Christmas factor deficiency), and von Willebrand disease (preauthorization is recommended for these services)
- Intravenous immunoglobulin for treatment of severe immune disorders, certain neurological conditions, infectious conditions, and bleeding disorders (preauthorization is recommended for these services)

Chemotherapy

Coverage includes hospital services, provider's services, administration, supplies and devices associated with treatment planning and therapy. In accordance with State of Rhode Island General Laws § 27-18-80, orally administered anticancer medications are covered on a basis no less favorable than covered intravenously-administered or injected cancer medications. Also, see below for clinical trial coverage.

Chiropractic Care

Chiropractic treatment is covered to restore or improve motion, reduce pain, and improve function in a neuromusculoskeletal condition.

Clinical Trials

Coverage is provided for members with cancer or other life-threatening diseases participating in approved clinical trials, in accordance with Rhode Island General Law § 27-18-74.

Members interested in participating in an approved clinical trial must meet the following qualifications for review:

- You must be an eligible participant, based on the trial protocol
- A network Provider has determined that your participation would be appropriate
- The organization administering the treatment by means of a trial is qualified to do so
- You or your Provider provides medical and scientific information that establishes your participation is appropriate in this trial

Coverage includes routine patient costs for health-related items and services furnished in connection with participation in the approved trial to the extent of which the health-related items and services would be covered for a member not enrolled in the approved trial. If a network Provider is participating in the approved trial, then you may be required to participate in the trial through the network Provider.

Coverage does not include:

- The investigational item, device or service itself
- Items and services provided solely to satisfy data collection and analysis needs and not used in the direct clinical management of the member
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis
- Lodging and transportation
- Any expenses that the approved trial covers
- Non covered items or services

An approved clinical trial means a phase I, phase II, phase III or phase IV clinical trial that is conducted in relation to the prevention, detection or treatment of cancer or a life-threatening disease or condition and is described in any of the following investigation approved or funded by one or more of the following:

- The federal National Institutes of Health
- The federal Centers for Disease Control and Prevention
- The federal Agency for Health Care Research and Quality
- The federal Centers for Medicare & Medicaid Services
- A cooperative group or center of any of the entities described above or the U.S. Department of Defense or the U.S. Department of Veterans' Affairs
- A qualified non-governmental research entity identified in the guidelines issued by the federal National Institutes of Health for center support grants
- A study or investigation conducted by the U.S. Department of Veterans' Affairs, the U.S. Department of Defense, or the U.S. Department of Energy, if the study or investigation has been reviewed and approved through a system of peer review that the Secretary of U.S. Department of Health and Human Services determines:

- Is comparable to the system of peer review of studies and investigations used by the federal National Institutes of Health; and
- The study or investigation is conducted under an investigational new drug application reviewed by the federal Food and Drug Administration (FDA); or
- The study or investigation is a drug trial that is exempt from having such an investigational new drug application.

Contraceptive Services

Coverage is provided for outpatient contraceptive services, in accordance with Rhode Island General Laws § 27-18-57. This includes consultations, procedures and medical services. These services must be related to the use of all contraceptive methods approved by the FDA.

Covered services include:

- Medical examinations
- Birth control counseling
- Consultations
- Genetic counseling
- Sterilization procedures

Covered contraceptives include:

- Cervical caps
- Implantable contraceptives (e.g., Implanon® (etonorgestrel), and levonorgestrel implants)
- Intrauterine devices (IUDs)
- Depo-Provera or its generic equivalent
- Any other medically necessary contraceptive device approved by the USFDA.

Note: We cover certain contraceptives under the Prescription Drug Benefit (See Section 2 in this chapter). Those contraceptives include oral contraceptives and diaphragms.

Diabetes Services and Supplies

In accordance with State of Rhode Island General Laws § 27-18-38, coverage is provided for the following services and supplies for the treatment of insulin treated diabetes, non-insulin treated diabetes, or gestational diabetes, when medically necessary and prescribed by a physician:

- Insulin pumps and related supplies.
- Diabetes self-management education, including medical nutrition therapy is also covered. This coverage for self-management education and education relating to medical nutrition therapy is limited to medically necessary visits upon the diagnosis of diabetes, where a physician diagnoses a significant change in the member's symptoms or conditions that necessitate changes in a member's self-management,

or where reeducation or refresher training is needed. This education, when medically necessary and prescribed by a physician, may be provided only by the physician or, upon his or her referral to an appropriately licensed and certified health care provider and may be conducted in group settings.

- Coverage for self-management education and education relating to medical nutrition therapy may also include home visits when medically necessary.
- Medical eye examinations (dilated retinal examinations).
- Preventive foot care for members with diabetes as well as therapeutic molded shoes.
- Insulin, oral agents for controlling blood sugar, insulin syringes, insulin needles, insulin pens, glucometers, glucometer test strips, lancets, alcohol wipes, and that are included on our list of covered drugs are covered under your Prescription Drug Benefit.

Upon the approval of the FDA, new or improved diabetes equipment and supplies will be covered when medically necessary and prescribed by a physician.

Diagnostic Imaging and Machine Tests

Coverage includes general imaging (such as X-rays and ultrasounds) and MRI/MRA, CT/ CTA, and PET tests and nuclear cardiology.

Durable Medical Equipment

Durable Medical Equipment (DME) is a device or instrument of a durable nature that is:

- Reasonable and necessary to sustain a minimum threshold of independent daily living
- Made primarily to serve a medical purpose
- Not useful in the absence of illness or injury
- Able to withstand repeated use
- Can be used in the home

In order to be eligible for coverage, the equipment must also be the most appropriate available supply or level of service for the member in question considering potential benefits and harms to that individual.

Neighborhood may decide that equipment is: (1) non-medical in nature and (2) used primarily for non-medical purposes. This may occur even though that equipment has some limited medical use. In this case, the equipment will not be considered DME and will not be covered under this benefit.

Early Intervention Services

In accordance with Rhode Island General Laws § 27-18-64, preventive and primary services for a dependent child younger than three years of age who is certified by the Rhode Island Department of Human Services (DHS) as eligible for early intervention services are covered in full. Early intervention services must be provided by a licensed provider designated by DHS as an "early intervention provider" and who works in early intervention programs approved by HEALTH.

Covered services include but are not limited to:

- Evaluation and case management
- Nursing care
- Occupational therapy
- Physical therapy
- Speech and language therapy
- Nutrition
- Service plan development and review
- Assistive technology approved by HEALTH

Habilitative Services

Habilitative health care services that help a person keep, learn or improve skills and functioning for daily living are covered. An example is therapy for a child who is not walking or talking at the expected age. These services include:

- Occupational therapy
- Physical therapy
- Speech therapy
- Other services for people with disabilities

Services may be provided in a variety of inpatient and/or outpatient settings.

Hearing Services

Coverage includes:

- Hearing exam – Medically necessary hearing exams are covered
- Hearing screening – Diagnostic hearing screenings such as audiometry and tympanometry tests are covered
- Hearing aids – In accordance with Rhode Island General Law § 27-41-63, coverage for hearing aids is provided for covered members up to the maximum benefit limit listed in the Summary of Medical Benefits.

Hemodialysis Services

Outpatient hemodialysis and peritoneal dialysis, including home dialysis, are covered.

Home Health Care

Covered home health care is a medically necessary program to reduce the length of a hospital stay or to delay or eliminate an otherwise medically necessary hospital admission.

Coverage includes:

- Home visits by a physician
- Skilled nursing care and physical therapy
- Speech therapy
- Occupational therapy
- Medical/psychiatric social work
- Nutritional consultation

Homemaker services are not covered.

Hospice

The following services are covered for members who are terminally ill. Terminally ill means having a life expectancy of 6 months or less:

- Physician services
- Nursing care provided or supervised by a registered professional nurse
- Social work services
- Volunteer services
- Counseling services
    - Including bereavement counseling services for the member's family for up to one year after the member's death

Hospice services can be provided in a home setting, on an outpatient basis; and on a short-term inpatient basis, for the control of pain and management of acute and severe clinical problems which cannot, for medical reasons, be managed in a home setting.

Immunizations

We cover preventive vaccinations and immunizations in accordance with current guidelines as required by the Affordable Care Act (ACA). These guidelines are subject to change. Our allowance includes the administration and the vaccine. If any of the above immunizations are provided as part of an office visit to treat an illness or injury, only your office visit co-payment will be applied.

We cover additional immunizations only when rendered before travel. Immunizations are covered only to the extent that such immunizations are recommended for adults and

children by the Centers for Disease Control and Prevention (CDC). Recommendations are subject to change by the CDC.

Infertility Services

In accordance with State of Rhode Island General Laws § 27-18-30, coverage is provided for medically necessary diagnosis and treatment of infertility. We only cover these services for a woman who is:

- Between the ages of 25 and 42
- Married, in accordance to the laws of the state in which she resides
- Unable to conceive or sustain a pregnancy during a period of one year
- A presumably healthy individual

Procedures are covered for the diagnosis and treatment of infertility to the extent that they are used in the diagnosis or treatment of conditions other than infertility. Oral and injectable drug therapies may be used to treat infertility. These therapies are covered under your Prescription Drug Benefit.

Covered infertility procedures are covered up to eight cycles per lifetime.

Injectable, Infused, or Inhaled Medications

Coverage is provided for injectable, infused or inhaled medications that are:

- Required for and an essential part of an office visit to diagnose and treat illness or injury
- Received at home with drug administration services by a home infusion provider

Medications may include, but are not limited to:

- Total parenteral nutrition therapy
- Chemotherapy
- Antibiotics

Coverage includes the components required to administer these medications. This includes but is not limited to:

- DME
- Supplies
- Pharmacy compounding
- Delivery of drugs and supplies

There are designated home infusion providers for a select number of specialized pharmacy products and drug administration services. These providers offer clinical management of drug therapies, nursing support, and care coordination to member with acute and chronic conditions. Medications offered by these providers include, but are not limited to, medications used in the treatment of hemophilia, pulmonary arterial hypertension, immune deficiency, and enzyme replacement therapy.

Medications listed on our website as covered under a Neighborhood Prescription Drug Benefit are not covered under this Injectable, Infused, or Inhaled Kedications Benefit.

Laboratory Tests

Covered laboratory tests include but are not limited to:

- Blood tests
- Urinalysis
- Throat cultures
- Glycosylated hemoglobin (A1c) tests
- Genetic testing
- Urinary protein/microalbumin and lipid profiles
- Human leukocyte antigen testing or histocompatibility locus antigen testing
    - In accordance with Rhode Island General Laws § 27-18-49, testing is covered when it is necessary to establish a member's bone marrow transplant donor suitability. Coverage includes the costs of testing for A, B or DR antigens. Testing must be performed at a facility accredited by the American Association of Blood Banks or its successors. At the time of the testing, the tested person must complete and sign an informed consent form that also authorizes use of the results of the test for participation in the National Marrow Donor Program. Coverage limited to one test per lifetime for each member.

Laboratory tests must be ordered by a physician, physician assistant, or nurse practitioner. The lab tests must be performed at a licensed laboratory.

Covered laboratory tests have no cost-sharing when associated with preventive care occurring within two weeks of a preventive care visit.

Lead Screenings

Lead screening related services, and diagnostic evaluations for lead poisoning are covered in accordance with Rhode Island law.

Lyme Disease

Medically necessary diagnostic testing and long-term antibiotic treatment of chronic Lyme disease are covered when ordered by a physician after a thorough evaluation of the patient's symptoms, diagnostic test results and response to treatment. Treatment otherwise eligible for benefits will not be denied solely because it may be considered as unproven, experimental, or investigational, in accordance with State of Rhode Island General Laws § 27-18-62.

Medical Technology Review

New technology, services, and treatments are evaluated by a committee of Neighborhood staff and medical professionals. After review, this committee makes recommendations about covering the new technology, services, and treatment. Requests to consider new technology or new applications of existing technology may be made by members, member's family, network providers, and Neighborhood staff on behalf of a member. Requests are researched and reviewed within 90 days. Faster review can be requested for medical emergencies.

Medical Supplies

We cover the cost of certain types of medical supplies including but not limited to:

- Ostomy, tracheostomy, catheter, and oxygen supplies
- Insulin pumps and related supplies

Nutritional Counseling

Nutritional counseling is covered when prescribed by a physician and performed by a registered dietitian/nutritionist. Nutritional counseling visits may be covered for healthy individuals seeking nutritional information or for the purpose of treating an illness.

Outpatient Surgery at a Free-Standing Ambulatory Surgery Center or in a Physician's Office

Outpatient surgery done under anesthesia in an operating room of a facility licensed to perform surgery is covered. You must be expected to be discharged the same day. You must be shown as an outpatient.

Pediatric Services

Please see Section 1.5 of this chapter.

Podiatrist Services

Office visits to the podiatrist are covered.

- Corrective or orthopedic shoes and orthotics used in with footwear are only covered for the treatment of diabetes.
- The treatment of flat feet is not covered unless it is surgical.

Prevention and Early Detection Services

Preventive care services include the following as required under applicable law:

- Evidence-based items or services that have in effect a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force.
- Immunizations urged from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- With respect to infants, children and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.
- With respect to women, such additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.
- Preventive screenings for colon and colorectal cancer. Examples include colonoscopy and sigmoidoscopy screenings.
- Routine Pap smears including coverage for one annual screening for women age 18 and older in accordance with guidelines established by the American Cancer Society.
- Routine mammograms in accordance with guidelines established by the American Cancer Society.
- Two screening mammograms per year are covered when recommended by a physician for women who have been treated for breast cancer within the last five years or are at high risk of developing breast cancer due to genetic predisposition (BRCA gene mutation or multiple first degree relatives), high risk lesion on prior biopsy (lobular carcinoma in situ), or atypical ductal hyperplasia.
- Prostate and colorectal examinations and laboratory tests for cancer for any non-symptomatic member, in accordance with the current American Cancer Society guidelines.
- Additional services including but not limited to: annual physical (adult and pediatric), breast cancer screenings; contraceptive services and treatments, immunizations, primary care for preventive service, and smoking cessation counseling services.
- Obesity screening and counseling and nutritional counseling as part of an obesity screening.

Primary Care Services

Primary care services include:

- Preventive services, including annual physical exams, immunizations and lab tests as recommended by a provider.
- Routine sick visit and services to treat an injury or illness.
- Routine annual gynecological exam, including any medically necessary follow-up obstetric or gynecological care based on that exam.
- House calls.

Private Duty Nursing

Covered when medically necessary.

Prosthetic and Orthotic Devices

Coverage is provided in accordance with Rhode Island General Laws § 27-18-67. Prosthetic and orthotic devices are subject to medical guidelines and may include the following:

- Artificial medical device that is used to replace a missing limb, appendage, or other external human body part including an artificial limb, hand, foot, eye, breast and larynx.
- Breast prosthetics in accordance with federal and Rhode Island General Law § 27-18-39.
- Scalp hair prosthesis or wig in accordance with Rhode Island General Law § 27-18-68 for hair loss suffered as a result of cancer treatment
- Devices, accessories, and supplies necessary for attachment and operation of a covered prosthetic or orthotic
- Repair or replacement of a covered prosthetic or orthotic when malfunction is not due to misuse, neglect, stolen device or loss of device. Replacement of a covered, working device will be considered when there is a change in medical condition.
- Orthopedic devices when prescribed for treatment of diabetes

Coverage is provided for the most appropriate model that meets the member's needs, as determined by the treating Provider. Coverage is provided up to the maximum benefit limit listed in the Summary of Medical Benefits.

Radiation Therapy

Coverage includes but is not limited to radiation oncology therapy, dosimetry services, and brachytherapy.

Rehabilitative Services and Devices

Coverage includes:

- Occupational therapy
- Physical therapy
- Respiratory or pulmonary rehabilitation services
- Speech therapy
- Cardiac rehabilitation services including:
  - Treatment of noted cardiovascular disease
  - Convalescent phase of the rehabilitation program following hospital discharge
  - Multiple risk reduction, adjustment to illness, and therapeutic exercise

  Note: Program phase that maintains rehabilitated cardiovascular health is not covered.

Rehabilitation services must be performed by a physician or by a licensed therapy provider.

Smoking Cessation Counseling Services

Coverage is provided for individual, group, and telephonic smoking cessation services that:

- Are provided in accordance with current guidelines established by the United States Department of Health and Human Services
- Meet the requirements of State of Rhode Island Office of the Health Insurance Commissioner (OHIC) Regulation 14 and in accordance with State of State of Rhode Island General Laws § 27-18-66

Coverage is also provided for prescription and over-the-counter smoking cessation agents. See Section 2 of this chapter for more details.

Special Medical Formulas

Coverage includes low protein foods when given to treat inherited diseases of amino acids and organic acids.

Non-prescription enteral formulas are covered for home use treatment of malabsorption caused by:

- Crohn's disease
- Ulcerative colitis
- Gastroesophageal reflux
- Chronic intestinal pseudo-obstruction; and Inherited diseases of amino acids and organic acids
- Inherited Metabolic Disorder

A provider must prescribe the formula or food for these treatments.

Specialty Care Services

- Gynecology exam
  - Routine annual gynecological exam, including any medically necessary follow-up obstetric or gynecological care based on that exam.
- House calls
  - Coverage includes provider's visits rendered in your home if you have an injury or illness that prohibits you from going to your provider's office.
- Specialty Care
  - Includes services provided by a specialist.
  - Under most circumstances your provider will refer you to a specialist if medically necessary.
  - See Chapter 3, Section 2 for services not requiring a referral from your provider.

Treatment for Temporomandibular Joint Disorders

Includes coverage for:

- Specialist exam
- Devices
- Physical therapy
- Surgery

Vision Care for Member age 19 and over

One routine eye exam per benefit year is covered. This includes:

- Routine ophthalmologic exam with refraction for new or established patient.
- Medically necessary exams are covered.

Section 1.3 INPATIENT CARE / HOSPITALIZATION

Hospital Services

Coverage is provided for unlimited days at general hospital or at a specialty hospital.

Covered services include:

- Anesthesia
- Diagnostic tests and lab services
- Dialysis
- Drugs
- Inpatient rehabilitation services
- Intensive care/coronary care
- Nursing care
- Physical, occupational, speech, and respiratory therapies
- Surgery
- Provider's services while hospitalized
- Radiation therapy
- Semi-private room (private room when medically necessary)

Mastectomy, Reconstructive Surgery, and Procedures

The following services are covered in connection with a mastectomy, in accordance with State of Rhode Island General Laws § 27-18-39:

- Surgical procedures known as a mastectomy.

- Axillary node dissection.
- Reconstruction of the breast affected by the mastectomy.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications of all stages of mastectomy (including lymphedema).
- A minimum of 48 hours following a surgical procedure known as a mastectomy.
- A minimum of 24 hours following an axillary node dissection.

Note: Any decision to shorten this minimum coverage shall be made by the attending physician in consultation with and upon agreement by the member. If the member agrees to an early discharge, coverage shall also include a minimum of one home visit conducted by a physician or registered nurse.

Breast prostheses are covered as described under Prosthetic and Orthotic Devices in Section 1.2.

Removal of a breast implant is covered when:

- The implant was placed post-mastectomy.
- There is documented rupture of a silicone implant.
- There is documented evidence of autoimmune disease.

No coverage is provided for the removal of ruptured or intact saline breast implants or intact silicone breast implants except as specified above.

Reconstructive surgery and procedures to treat a functional deformity or impairment, other than those relating to a mastectomy, are covered when the following conditions are met:

- The functional deformity is due to a previous, covered therapeutic treatment or procedure; or
- The documented functional impairment was caused by trauma, congenital anomaly or disease

Functional indications for surgical treatment do not include psychological, psychiatric or emotional conditions.

When medically necessary, some surgical procedures to treat functional impairments are covered. These procedures may include but are not limited to the following:

- Panniculectomy
- Blepharoplasty and Ptosis repair
- Gastric Bypass or Gastric Banding
- Nasal reconstruction and Septorhinoplasty
- Orthognathic surgery including Mandibular and Maxillary Osteotomy
- Reduction Mammoplasty
- Removal of Breast Implants
- Treatment of Varicose Veins

- Removal or Treatment of Proliferative Vascular Lesions or Hemangiomas

Cosmetic surgery is not covered.

Skilled Care in a Nursing Facility

Care in a skilled nursing facility is covered if:

- Your condition needs skilled nursing services, skilled rehabilitation services or skilled nursing observation;
- The services are required on a daily basis; and
- This care can be provided only in a skilled nursing facility.

Solid Organ and Hematopoietic Stem Cell Transplants

Coverage is provided for solid organ transplants and hematopoietic stem cell transplants including heart, lung, kidney, kidney-pancreas (for members with Type 1 Diabetes only), liver, intestinal, bone marrow and stem cell for members who are the solid organ or stem cell recipients. When the recipient is a member, the following services related to the procurement of the stem cells or solid organ from the donor are covered, but only to the extent that such services are not covered by any other plan of health benefits or health care coverage:

- Evaluation and preparation of the donor
- Obtaining donated organs for the member receiving a transplant
- Donor costs including surgical intervention and recovery services related directly to donating the stem cells or solid organ to the member
- A member's donor search expenses for donors related by blood
- The member's donor search expenses for up to 10 searches for donors not related by blood
- A member's human leukocyte antigen (HLA) testing
- Transport of donated organs for the member receiving a transplant

We do not cover donor charges for a member who donates stem cells or solid organs to a non-member.

Section 1.4 Prenatal Care, Maternity Care, Delivery and Postpartum Care

Prenatal Care, Maternity Care, Delivery, and Postpartum Care

Prenatal care services are covered. This includes exams, tests and postpartum care provided in a physician's office.

Laboratory tests associated with routine maternity care are covered in full.

Hospital and delivery services and newborn in hospital child care are covered. Coverage includes the services of licensed midwives for services within the licensed midwives' area of professional competence as defined by State of Rhode Island General Laws § 23-13-9 and are currently reimbursed when rendered by any other licensed health care provider. Payment for licensed midwives will be made for services provided in a licensed health care facility and in accordance with department of health rules and regulations.

Coverage includes inpatient care in hospital for mother and newborn child for at least 48 hours following a vaginal delivery and 96 hours following a caesarean delivery.

The attending health care provider will make any decision to shorten the minimum coverage. In addition, this decision must be in consultation with the mother. The decision must be in accordance with the standards for guidelines for perinatal care published by the American College of Obstetrics and Gynecology and the American Academy of Pediatrics.

In the case of early discharge, covered post-delivery care will include home visits, parent education, assistance and training in breast or bottle-feeding and the performance of any needed tests or services consistent with the guidelines in this subsection.

Well Baby Care and Visits

The newborn child's coverage consists of coverage of injury or sickness. This coverage includes the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities, as well as routine well-baby care services. Coverage of the newborn child will continue for 31 days after birth. For coverage to continue beyond this 31-day period, you must enroll the child.

Inherited Metabolic Disorder- PKU

Includes:

- Screening
- Special medical formulas

Hearing Loss Screening in Newborns

⇒ See Section 1.5 Pediatric Care.

SECTION 1.5 PEDIATRIC CARE (For Members Age 18 and Under)

Pediatric Primary and Preventive Care

Pediatric preventive care coverage for a child from birth to age 18 is provided in accordance with the American Academy of Pediatrics guidelines and as required by State of Rhode Island General Laws § 27-38.1. All preventive care services shall also follow

Neighborhood's prevention and early detection services. Covered pediatric services include:

- Preventive services
- Services to treat an injury or illness
- House calls

Pediatric Vision Care Services

- Eye exam (one routine eye exam per year). This includes:
    - Routine ophthalmologic exam with refraction for new or established patient
    - Instead of a complete exam, we will cover retinoscopy (when applicable) which includes objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.
- Eyeglass lenses (one pair of lenses is covered every benefit year) including:
    - Single vision lenses
    - Conventional (lined) bifocal lenses
    - Conventional (lined) trifocal lenses
    - Lenticular lenses
    - Lenses include choice of glass or plastic lenses, all lens powers (single vision, bifocal, trifocal, and lenticular), fashion and gradient tinting, oversized and glass-grey #3 prescription sunglass lenses
    - Polycarbonate lenses are covered in full for children
    - All lenses include scratch resistant coating with no additional cost-sharing amount
    - Optional covered lenses and lens treatments:
        - Ultraviolet protective coating
        - Polycarbonate lenses
        - Blended segment lenses
        - Intermediate vision lenses
        - Standard progressives
        - Premium progressives (Varilux®, etc.)
        - Photochromic glass lenses
        - Plastic photosensitive lenses (Transitions®)
        - Polarized lenses
        - Standard anti-reflective (AR) coating
        - Premium AR coating
        - Ultra AR coating
        - Hi-Index lenses

- Eyeglasses frames are covered once every benefit year
- Contact Lenses are covered once every benefit year in lieu of eyeglasses. Additional coverage is provided for the cost of evaluation, materials, fitting, and follow-up care.
- Contact lenses may be determined to be medically necessary in the treatment of the following conditions:
    - Keratoconus
    - Pathological myopia
    - Aphakia
    - Anisometropia
    - Aniseikonia
    - Aniridia
    - Corneal disorders
    - Post-traumatic disorders
    - Irregular astigmatism
- Low vision services. Low vision is a significant loss of vision but not total blindness. Ophthalmologists and optometrists specializing in low vision care can evaluate and prescribe optical devices, and provide training and instruction to maximize the remaining usable vision for our member with low vision. Covered low vision services are in addition to Pediatric Vision Care Services and include:
    - One comprehensive low vision evaluation every 5 years.
    - Low vision aid allowance is $600 per device.
    - Up to four follow-up visits for low vision care in any five-year period, in addition to an annual routine exam.

⇒ You are eligible to select only one of either eyeglasses (eyeglass lenses and/or eyeglass frames) or contact lenses, including medically necessary contact lenses. If you select more than one of these vision care services, we will pay benefits for only one vision care service.

Section 1.6 BEHAVIORAL HEALTH AND SUBSTANCE USE CARE

Neighborhood provides covered behavioral health and substance use treatment services in parity with all other covered services. There are no limitations on the number of treatment episodes, visits, or days of coverage for inpatient, intermediate or outpatient treatment, as long as the member is meeting medical necessity criteria. Services may be obtained outside of the network in an emergent/urgent situation or with prior approval. Neighborhood's provider network includes all hospital and community-based facilities.

Outpatient Behavioral Health and Substance Use Services

Services to diagnose and treat behavioral health disorders in an outpatient setting are covered. These services include:

- Methadone maintenance or methadone treatment related to substance use disorders
- Electroconvulsive Therapy (ECT) will be covered when performed and billed by a psychiatrist
- Outpatient Treatment

Preauthorization required after the initial 12 visits in a benefit year for outpatient treatment only.

Intermediate Behavioral Health and Substance Use Services

- Crisis Stabilization Unit (CSU)
- Substance Abuse Acute Residential Treatment (SA ART)
- Substance Abuse Residential
- Partial Hospitalization Program (PHP)
- Intensive Outpatient Program (IOP)
- Intensive Outpatient Program (IOP) and Enhanced Outpatient Service (EOS)
    - IOP and EOS are treatment and case management services provided by licensed behavioral health therapists and/or paraprofessional in the members, home, school and/or community setting. Neighborhood has Behavioral Health outpatient clinicians that provide treatment in the community or a member's home.

Inpatient Behavioral Health and Substance Use Services

Inpatient treatment including:

- Inpatient services for behavioral health disorders in a general hospital or a behavioral health hospital.
- Inpatient detoxification and treatment services in a general hospital or substance use facility

SECTION 2 PRESCRIPTION DRUG BENEFITS

Section 2.1 Your Prescription Drug Benefits

How are Your Prescription Drugs Covered?

Neighborhood publishes a list of all the drugs that are covered. This list is called a **formulary**. Our formulary can be found at our website at www.nhpri.org or you can call Neighborhood Member Services at 1-855-321-9244.

Drugs listed are covered only if they comply with the Neighborhood Pharmacy Management Programs explained in the next section are:

- Used to treat an injury, illness, or pregnancy; and
- Are medically necessary.

For details on member cost-sharing for covered prescription drugs, please see Chapter 1 Summary of Medical and Prescription Drug Benefits at the beginning of this document.

Formulary Coverage

We cover the following under this Prescription Drug Benefit:

- Insulin, oral agents for controlling blood sugar, insulin syringes, insulin needles, insulin pens, glucometers, glucometer test strips, lancets, alcohol wipes, and that are included on our list of covered drugs
- Specific oral contraceptives and diaphragms, and other hormonal contraceptives that by law require a prescription
- Fluoride for children
- In accordance with State of Rhode Island General Laws § 27-55-2, specific off-label use of FDA -approved prescription drugs used in the treatment of cancer which have not been approved by the FDA for that indication; provided, however, that such a drug is recognized for such treatment in one of the standard reference compendia, or in the medical literature.
- Compounded medications are only covered if at least one active ingredient requires a prescription by law
- Specific over-the-counter (OTC) drugs. Find list online at www.nhpri.org
- Specific prescription and OTC smoking cessation agents prescribed by a plan provider; this benefit is subject to preauthorization

Specialty Drugs

Drugs that are typically high-cost agents that may be administered orally, by inhalation, implantation or injection and possess any of the following characteristics:

- Are used to treat or diagnosis rare or complex diseases

- Require close clinical supervision or monitoring of side effects
- Require special handling
- Have limited access or restricted distribution channels

Certain prescription drug products may be subject to a Neighborhood Pharmacy Management Program which is described in the next section.

Section 2.2 Pharmacy Management Programs

What are Pharmacy Management Programs?

Neighborhood has a set of **Pharmacy Management Programs**. These programs help to keep the medications in our Prescription Drug Benefit safe, suitable and affordable.

Quantity Limits Program

Some medications have limits on the amount you can get.

Preauthorization Program

Some medications have limits place on our coverage of them. If a provider wants to prescribe these for you, we need them to give us prior approval. These limits help with cost and safety issues.

Step Therapy

Step therapy is a program where you try other medications first before "stepping up" to drugs that cost more.

New-to-Market Drug Evaluation Process

Neighborhood Pharmacy and Therapeutics (P&T) Committee reviews new-to-market drug products for safety, clinical effectiveness, and cost. The review is generally completed within the six-month period following the marketing launch of the drug. We then make a coverage determination based on the P&T's advice. Drugs not reviewed and approved by P&T are subject to our preauthorization policy. These drugs may not be covered.

Section 2.3 Non-Covered Drugs

What Drugs are Not Covered by Your Prescription Drug Benefit?

A small number of drugs are not covered. Drugs not covered include:

- Drugs and/or drug therapies for cosmetic purposes including but not limited to treatment of facial wrinkles, "fungal" nails not confirmed by laboratory results, hair restoration (except as an adjunct to chemotherapy, hair removal, or vitiligo).
- Drugs and/or drug therapies used for the treatment of erectile dysfunction.
- Experimental drugs and/or drug therapies, with the exception of those required by federal or Rhode Island law

If your provider wants you to take a medication that is not on the formulary or restricted by us, they may submit a preauthorization. We will approve the request if it meets our guidelines for coverage. For more information, call Neighborhood Member Services at 1-855-321-9244.

Section 2.4 Questions

What if You Have Questions About a Prescription or Your Prescription Drug Benefit?

For all prescription drug benefit questions please call Neighborhood Member Services at 1-855-321-9244. You may also visit our website at www.nhpri.org.

SECTION 3 SERVICES NOT COVERED BY THE PLAN

This section tells you what services are **excluded**. This means that the plan does not cover these benefit or services, or if they are covered, you do not meet the medical necessity criteria to receive them. If you get benefits that are not covered or without prior approval in non-emergent situation, you must pay for them yourself. You have the right to appeal a decision for non-coverage of benefits. Please see Chapter 6.

Alternative, Holistic, Naturopathic, and/or Functional Health

Alternative medicine services, supplies or procedures are not covered, such as acupuncture. Biofeedback is not covered except for the treatment of urinary incontinence. Hypnotherapy is not covered.

Circumcision

Circumcisions will not be covered if they are performed in any setting other than a hospital, day surgery, or a physician's office.

Cosmetic Services

Except for covered services described in this agreement, services, supplies or medications to change or improve appearance are not covered. This includes but is not limited to:

- Cervicoplasty (plastic surgery on the neck or on the cervix of the uterus)
- Chemical exfoliations, peels, abrasions (or dermabrasions or planing for acne, scarring, wrinkling, sun damage, or other conditions)
- Correction of variations in normal anatomy including augmentation mammoplasty, mastopexy, and correction of congenital breast asymmetry (modifying the size, contour, and elevation of breasts)
- Drugs, biological products, hospital charges, pathology, radiology fees and charges for surgeons, assistant surgeons, attending physicians, and any other incidental services which are related to cosmetic surgery
- Excision of excess skin or subcutaneous tissue including brachioplasty (arm lift) or abdominoplasty (tummy tuck) (except Panniculectomy as described in this agreement)
- Genioplasty (reduction and addition of material to the chin)
- Gynecomastia surgery, including but not limited to mastectomy and reduction mammoplasty
- Hair removal (including electrolysis epilation)
- Hair transplants
- Inverted nipple surgery
- Laser treatment for acne and acne scars

- Liposuction/suction assisted lipectomy (remove fatty deposits in the thighs, neck, arms, and stomach)
- Medically necessary surgery performed at the same time as a cosmetic procedure is also not covered
- Osteoplasty (facial bone reduction)
- Otoplasty (ear plastic surgery)
- Removal or destruction of skin tags
- Repeated cauterizations or electrofulguration methods used to remove growths on the skin
- Rhinoplasty (nose plastic surgery)
- Rhytidectomy (facelift)
- Scalp hair prostheses made specifically for an individual, or a wig, and provided for hair loss due to alopecia areata, alopecia totalis, or permanent loss of scalp hair due to injury
- Scar revision, regardless of symptoms
- Sclerotherapy/treatment for spider veins
- Subcutaneous injection of filling material
- Tattooing or tattoo removal (except tattooing of the nipple/areola related to a mastectomy)
- Testicular prosthesis surgery
- Treatment of vitiligo (white patches on your skin)

Custodial Care

Custodial care, rest care, day care, or non-skilled care in any facility is not covered. This includes care in convalescent homes, nursing homes, homes for the aged, halfway houses, or other residential facilities.

Dental Care

Preventive and restorative services, treatments, and supplies are not covered. Please see Section 1.5 of this chapter for coverage of pediatric dental services.

Devices, Appliances, and Prosthetics

Non-covered services include, but are not limited to:

- Devices used specifically as safety items or to affect performance in sports-related activities
- Orthotic appliances that straighten or re-shape a body part such as foot orthotics and cranial banding
- Repair or replacement of device, appliance or prosthetic that is still under warranty

- Some types of braces, including over-the-counter orthotic braces
- Devices and procedures intended to reduce snoring. Exclusions include, but are not limited to, laser- assisted uvulopalatoplasty, somnoplasty, and snore guards
- Electric hospital grade breast pump purchases

Eyeglasses, Lenses, or Frames

Except as described in this agreement as covered, exclusions include refractive eye surgery (including radial keratotomy) for conditions that can be corrected by means other than surgery, contact lenses, or contact lens fittings.

Experimental or New Services, Supplies, or Medications

Except as otherwise required by federal and Rhode Island law, Neighborhood Health Plan of Rhode Island (Neighborhood) does not cover experimental or investigative treatment or drugs. This applies to medications, procedures, devices, diagnostic modalities, supplies, services, facilities, and protocols. Through a formal review process, Neighborhood will make a determination as to whether a medication, procedure, device, diagnostic modality, supply, service, facility, or protocol will not be covered because the measure is experimental or investigational. If a member disagrees, the member has the right to appeal this decision.

Home Births

Costs associated with the services provided by a doula are not covered.

Homemaker Services

These services are incidental to a person's health needs and include but are not limited to such services as making a person's bed, cleaning a person's living areas such as bedroom and bathroom, and performing other daily living tasks such as laundry and shopping.

Human Organ Transplants

Non-covered services for human organ transplants include but are not limited to:

- Experimental or Investigational transplant procedures except those required by federal or Rhode Island law
- Services or supplies related to an excluded procedure
- Services or supplies for a donor that are not directly related to the organ transplant
- Expenses for donor searches
- Services relating to collection, preservation and potential future use of umbilical cord blood

- Donor related medical or other expenses of a transplant when the recipient is not a member

Infertility Services

Infertility treatment is not covered for:

- Members who do not meet the definition of infertility
- Experimental infertility procedures
- The costs of surrogacy, including all costs incurred by a fertile woman to achieve a pregnancy as a surrogate or gestational carrier for an infertile member. These costs include, but are not limited to:
    - Costs for drugs needed for implantation, embryo transfer, and cryopreservation of embryos
    - Use of donor egg and a gestational carrier
    - Costs for maternity care if the surrogate is not a member.
    - A surrogate is a person who carries and delivers a child for another either through artificial insemination or surgical implantation of an embryo.
    - A gestational carrier is a surrogate with no biological connection to the embryo/child.
- Long-term (longer than 90 days) sperm or embryo cryopreservation unless the member is in active infertility treatment
- Costs associated with donor recruitment and compensation
- Infertility services which are necessary for conception as a result of voluntary sterilization or following an unsuccessful reversal of a voluntary sterilization
- Donor sperm and associated laboratory services in the absence of diagnosed male factor infertility in the partner
- Drugs for anonymous or designated egg donors that are directly related to a stimulated Assisted Reproductive Technology (ART) cycle, unless the member is the sole recipient of the donor's eggs. Preauthorization is required for these services.

Note: We may authorize short-term (less than 90 days) cryopreservation of sperm or embryos for certain medical conditions that may impact a member's future fertility. Preauthorization required for these services.

Items for Personal Care, Comfort, or Ease

This list includes:

- Television, telephone and beauty/ barber service or guest services
- Charges gained when the member, for his or her convenience, chooses to remain an inpatient beyond the discharge hour
- Supplies, equipment, and services and supplies primarily for personal comfort

Lodging

Lodging is not covered even when related to receiving any medical service.

Network Restrictions

Services must be rendered by network providers unless it is an emergency or preauthorization has been received.

Services outside the United States are not covered with the exception of emergency services.

Non-Conventional Settings

This includes any services, programs, supplies or procedures provided in a non-conventional setting are excluded. Non-conventional settings include, but are not limited to, spas/resorts, educational, vocational, or recreational settings, Outward Bound, or wilderness, camp, or ranch programs. This is the case even if the services, programs, supplies or procedures are performed or provided by licensed providers, such as behavioral health professionals, nutritionists, nurses or physicians. Some examples of services that may be excluded if they are performed in a non-conventional setting are psychotherapy, ABA services, and nutritional counseling.

Pediatric Vision Care Services, Treatments, and Supplies Limitations

Pediatric vision care services exclude:

- Services and materials not meeting accepted standards of optometric practice
- Special lens designs or coatings other than those described as covered services
- Replacement of lost or stolen eyewear
- Non-prescription (Plano) lenses
- Two pairs of eyeglasses in lieu of bifocals
- Insurance of contact lenses

Prescription Drug Benefit Limitations

Excluded prescription drug services include:

- Compounded medications, if no active ingredients require a prescription by law
- Drugs dispensed in an amount or dosage that is higher than our set limits
- Drugs for the treatment of erectile dysfunction
- Drugs not listed on the "Neighborhood Formulary." Please see the list online at www.nhpri.org.
- Experimental drugs: drugs that cannot be marketed lawfully without the approval of the FDA and such approval has not been granted at the time of their use or proposed use or such approval has been withdrawn

- Non-drug products such as therapeutic or other prosthetic devices, appliances, supports, or other non-medical products. These may be provided as described earlier in this chapter.
- OTC drugs that by law do not require a prescription except those that are included on our formulary.
- Prescription and OTC homeopathic drugs
- Prescriptions filled at pharmacies other than Neighborhood network retail pharmacies, except for emergency care
- Prescription drugs once the same active ingredient or a modified version of an active ingredient is available over-the-counter. In this case, the specific medication may not be covered. In addition, the entire class of prescription medications may also not be covered. For more information, call Neighborhood Member Services. You can also check our website at www.nhpri.org.
- Prescription drugs when packaged with non-prescription products
- OTC drugs/products are not covered unless they are listed on our formulary on our website at www.nhpri.org.

Services, Supplies, or Drugs

- Services, supplies, or medications required by a third party which are not otherwise medically necessary. Examples of a third party are an employer, an insurance company, a school, or a court.
- Services for which you are not legally obligated to pay, including services for which no charge would be made if you had no plan
- Services provided to a non-member, except as described in this agreement
- Care for conditions that are already covered under federal, state, or local laws. This list includes workers' compensation, no-fault auto insurance, or other government programs
- Care for conditions that state or local law requires to be treated in a public facility
- Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you
- Health services while on active military duty.
- Any additional fee a provider may charge

Sexual Reassignment, Reversal of Voluntary Sterilization, or OTC Contraceptive Agents

Medical or surgical procedures for sexual reassignment or reversal of voluntary sterilization or over-the-counter contraceptive agents are not covered.

Transportation

Exclusions include, but are not limited to, transportation by chair car, wheelchair van, or taxi.

Other General Exclusions

- Any provider charges for missing an appointment
- Charges for copies of your records, charts or X-rays, or any costs associated with forwarding/mailing copies of your records, charts or X-rays
- Electrolysis
- Examinations, evaluations or services for educational or developmental purposes including vocational rehabilitation and retraining services
- Exercise classes
- Office infection control charges
- Personal trainer
- Relaxation and massage therapies
- Services to treat learning disabilities, behavioral problems, and developmental delays and services to treat speech, hearing and language disorders in a school-based setting
- State or territorial taxes on services performed
- TENS units or other neuromuscular stimulators and related supplies
- Weight loss programs and clinics

CHAPTER 5 YOUR RIGHTS AND RESPONSIBILITES

SECTION 1 YOUR RIGHTS AS A MEMBER OF THE PLAN

Section 1.1 Your Rights as a Member

We support your rights as a member of Neighborhood. We want to work with you so that you receive the highest quality health care and services that you deserve. Please read your rights and responsibilities as a member of Neighborhood carefully.

You have the right:

- To get information from us in a way that works for you. Our plan has people and translation services to answer questions from non-English speaking members. We can also give you information in Braille or other formats, if needed. Call Neighborhood Member Services at 1-855-321-9244.
- To get information about Neighborhood, its services, providers, and members' rights and responsibilities.
- To be treated with respect and dignity.
- To join with your practitioners in decision-making regarding your health care.
- To privacy of all records and communications to the extent required by law.
- To respectful, personal attention without regard to a person's race, ethnicity, national origin, religion, gender, gender identity, sexual orientation, age, behavioral health or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, geographic location within the service area or any other category protected by law.
- To get a second medical opinion for medical and surgical concerns.
- To open talks of medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- To voice complaints or appeals about Neighborhood or the care from its providers.
- To suggest changes to our rights and responsibilities policies.

Section 1.2 Your Right to Getting Information

As a member of Neighborhood, you have the right to get many kinds of information from us.

Information about Our Network Providers

You have the right to get information from us about the providers in our network.

- For a list of the providers in the plan's network, please see the provider directory.
- For more information, call Neighborhood Member Services or visit our website at www.nhpri.org.

In Chapters 3 and 4 of this booklet, we explain what medical services are covered for you, any restrictions to your coverage, and what rules you must follow to get your covered medical services. If you have questions about the rules or restrictions, please call Neighborhood Member Services.

Information About Why Something is Not Covered or Has a Limit

If a medical service is not covered or has limited coverage and you want to know why, you have the right to ask us. We will reply with a written explanation. You have the right to an explanation even if the medical service was from an out-of-network provider.

If you do not agree with our decision, you have the right to ask us to review the issue again. You can ask us to change our decision by making an appeal (See Chapter 6). If you need us to pay a share of a bill, see Chapter 3.

Section 1.3 Your Right to Respect, Dignity and Privacy

Our plan must obey laws that protect you from discrimination or unfair treatment. We do not discriminate based on a person's race, ethnicity, national origin, religion, gender, gender identity, sexual orientation, age, behavioral health or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, geographic location within the service area or any other category protected by law.

If you want more information or have concerns about discrimination or unfair treatment, please call the U.S. Department of Health and Human Services' Office for Civil Rights at 1-800-368-1019 (TTY 1-800-537-7697) or your local office for civil rights.

For complaints and problems about getting care, Neighborhood Member Services can help. Call 1-855-321-9244.

Section 1.4 Your Right to Make Decisions About Your Health Care

You have the right to make decisions about your health care. You can refuse treatment or procedures. If you are unable to voice your decisions, there are documents that can help.

Living Will

This set of instructions says what should happen if you become seriously ill and cannot communicate.

Durable Power of Attorney

This lets another person make health care decisions for you. You choose who this person will be. It could be your spouse, a family member, or a friend.

Advance Directives

This explains the treatment you want if you become seriously ill or injured. Advance directives can be written or spoken.

Ask your PCP about these options. You also can find related forms at the HEALTH website at www.health.ri.gov/lifestages/death/about/livingwill.

Section 1.5 Your Right to Privacy

Personal Health Information

Federal and state laws protect the privacy of your medical records and **personal health information (PHI)**. We protect your PHI as required by these laws. Your PHI includes the information you gave us when you enrolled in this plan. You will get a paper from us called the "Notice of Privacy Practice". This notice explains how we keep your PHI safe.

Please review the information below very carefully. It tells how your PHI may be used and shared. It also explains how you can get this information.

There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.

We have the right to share your PHI to:

- Help in your treatment by talking with providers in your plan of care to decide what is best
- Decide if a health care service is medically necessary
- Make sure we are meeting quality standards
- Help public health authorities for the purpose of controlling disease

- Help authorities as allowed by law to get reports of abuse, violence, or neglect
- Help in disaster relief efforts
- Help agencies that do health care inspections
- Help a person who may have exposed you to a communicable disease
- Report medication issues, like bad reactions, to the federal Food and Drug Administration
- Help with legal matters. In the course of any legal action, in response to a court order or in response to a subpoena, as long as you have been duly notified or attempts to notify you have been made according to law and the subpoena has not been withdrawn
- Help law enforcement authorities, as long as all applicable legal requirements are met
- Help a medical examiner, such as for identification purposes or determining the cause of death
- Stop or lower a serious threat to the health or safety of a person or the public if we believe that the information is needed
- Comply with workers' compensation laws and like programs
- Help with compliance issues
- Help in an emergency

In most cases, Neighborhood will not share your information without your written approval. If you change your mind on an approval to share information, it must be in writing.

Your Health Information Rights

You have the right to:

- Get a paper copy of this notice if you ask for it
- Ask us to limit the way we share your information, although we are not required to agree to what you ask
- Look at and get a copy of the health information we have about you, as provided by law
- Ask us to change information we have about you in our member file. You must ask us in writing and tell us why you are asking for the change, although we are not required to agree to the change
- Ask us to contact you in a different way. For example, you may ask us to contact you at work only
- Take back your approval that we share your information. However, you can only do that if the information has not been shared already

- Get a list of when we shared your information, except if it was for payment, treatment or operations, or with your approval

Our Duties

Neighborhood uses many methods to protect your oral, written and electronic health information from illegal use or disclosure.

We are required by law to:

- Keep your health information private
- Provide you with this notice and follow these rules
- Let you know if we cannot agree to limit how we share your information
- Agree to reasonable requests on how and where to contact you
- Get your written approval to share your health information for reasons other than those listed above and permitted by law

At Neighborhood, we make sure that anyone who comes in contact with your health information keeps it private. This includes providers, employees and vendors. We keep information safe by training our employees on how to do so. We also have our vendors sign contracts.

Neighborhood reserves the right to change its privacy practices. The new practices would apply to all of the health information we have, including the health information we already have about you.

What if You Have Questions About Your Rights and Privacy?

If you need help understanding this notice or you want to use any of your rights stated within this notice, please call Neighborhood Member Services at 1-855-321-9244.

If you think Neighborhood has shared your information incorrectly, you can file a complaint with us by contacting our Compliance Department. You can call 1-800-963-1001 and ask for the Privacy Official. If you prefer to send us a letter, address it to:

Privacy Official
Compliance Department
Neighborhood Health Plan of Rhode Island
299 Promenade Street
Providence, Rhode Island 02908

You also have the right to complain to the Secretary of the United States Department of Health and Human Services. You must do so in writing.

Office for Civil Rights
United States Department of Health and Human Services
JFK Federal Building, Room 1875
Boston, MA 02203

Please ask us if you need help with filing a complaint. It will not harm or change your benefits.

⇒ If you suspect a problem, please call Neighborhood's Compliance Hotline at 1-800-826-6762.

Our ability to release information about you is regulated by law. Please see the Rhode Island Confidentiality of Health Care Communications and Information Act, §§ 5-37.3-1 et seq. of the State of Rhode Island General Laws, the Health Insurance Portability and Accountability Act Final Privacy Regulations, 45 CFR §§ 160.101 et seq., the Gramm-Leach-Bliley Financial Modernization Act, 15 USC §§ 6801-6908, and Regulation 100 adopted by OHIC.

Section 1.6 Your Right to a Second Opinion

As a Neighborhood member, you have the right to receive a **second opinion**. This means you want another provider's opinion.

If the provider you would like to see is not in our network, you will need approval from Neighborhood first. This is called a preauthorization. Preauthorization is not required when you seek a second or third opinion from a provider in our network.

For information on getting a second or third opinion, please call Neighborhood Member Services at 1-855-321-9244.

Section 1.7 Your Right to Discuss Your Treatment Option

You have the right to get full information from your providers and other health care providers when you go for medical care. Your network providers are required to explain your medical condition and your treatment choices in a way that you can understand. You also have the right to share in decisions about your health care.

Your rights help you make decisions with your providers about what treatment is best for you. You have the right to:

- **Know all of your choices**. This means that you have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan.
- **Know about the risks**. You have the right to be told about any risks involved in your care. You must be told in advance if any medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **Say "no" and refuse any recommended treatment.** This includes the right to leave a hospital or other medical facility, even if your provider advises you not to

leave. If you refuse treatment, you accept full responsibility for what happens to your body as a result.

- **Learn from us if a provider has said no to care that you think you should have.** To get this explanation, you will need to ask us for a coverage decision (see Chapter 6).

Section 1.8 Your Right to Make Complaints and Appeals

If you have any problems or concerns about your covered services or care, please see the information on making a complaint or appeal in Chapter 6.

Section 1.9 Your Right to Make Suggestions to Us

You can make recommendations about our policies by calling Neighborhood Member Services 1-855-321-9244.

SECTION 2 MEMBER'S RESPONSIBILITIES

You have responsibilities as a member of Neighborhood. If you have any questions, please call Neighborhood Member Services.

When you enroll in a Neighborhood plan, you agree to:

- Choose a primary care provider (PCP). Your PCP will coordinate all of your medical care. If you do not choose a PCP, Neighborhood will assign one to you. You may change your PCP at any time by calling Neighborhood Member Services 1-855-321-9244.
- Have all of your medical care provided by or arranged by providers who participate in Neighborhood's network.
- Carry your Neighborhood member ID card with you and show it whenever you seek medical care.
- Pay network providers the deductible, co-insurance, co-payment, and the difference between the maximum benefit and our allowance (if any) that may apply to covered health care services.
- Help your providers and other providers help you by giving them information, asking questions, and following through on your care.
- Talk with your PCP about all specialty care. If you need a specialist, your PCP will work with you to make sure you get quality care.
- Call your PCP first for help if you have an urgent medical condition. If an emergency is life threatening, go immediately to the nearest Emergency Room or call 911. You (or a friend or relative) should contact your PCP the next day. Please see Chapter 3 for more details.
- Let Neighborhood know about changes to your name, home address, telephone number, marital status, number of dependents or if you have other insurance coverage.
- Pay your premiums.
- Pay the cost of all excluded services and items.

CHAPTER 6 COMPLAINTS AND APPEALS

SECTION 1 INTRODUCTION

Neighborhood wants you to have quality health care services. These services should meet your needs. They should happen in a timely and respectful manner. We are committed to solving any concerns you may have about the plan. To serve you better, Neighborhood has ways or "processes" to handle different problems.

The following sections will help you to find the correct process for your issue:

- Member Inquiry Process
- Member Complaint Process
- Internal (Neighborhood) Appeals Process (including Fast Appeals)
- External (outside of Neighborhood) Appeals Process

Authorization to Release of Medical Records

We may request a signed **Authorization to Release Medical Records** form. This form lets providers give medical information to us. It must be signed and dated by you or someone who represents you, like a family member.

If you have someone be your **authorized representative** it must be recorded in writing so that we know you approve. If an Authorization to Release Medical Records form is not with your complaint, Neighborhood Member Services will send you a blank form.

It is very important that you fill out and send us this form. This allows us to get medical information we will need to address your complaint. If we do not receive this form within 30 calendar days of the date we received your complaint, we may respond to your complaint without having all the facts needed. In addition, if we receive the form from you but your provider does not give us your medical records in a timely fashion, we will ask you to agree to extend the time limit for us to respond to your complaint. If we cannot reach agreement with you on a timeline extension, we may respond to your complaint without having reviewed relevant medical information.

SECTION 2 MEMBER INQUIRY PROCESS

Section 2.1 What is an Inquiry?

An **inquiry** is when you are seeking information of a general nature about Neighborhood and its network such as:

- Plan action
- Policy
- Procedure

An inquiry is not for quality of care or coverage questions. For these types of issues, you will need to file an **appeal**.

Section 2.2 How Do I Make an Inquiry?

How Do I Make an Inquiry?

- Call Neighborhood Member Services at 1-855-321-9244 to discuss your concern.
- We will make every effort to fix the problem.
- We will respond to the issue as soon as possible but not longer than three business days.
  - If you tell us that you are not pleased with our answer or we were not able to fix your issue, you may choose to file a complaint or appeal.
- The process we use depends on the type of inquiry that you made.
- For quality of care complaints and grievances, we will follow-up in writing in a timely manner.

SECTION 3 MEMBER COMPLAINT PROCESS

Section 3.1 What is a Complaint? What is a Grievance?

What is a Complaint?

A **complaint** (informal complaint) is an oral or written expression of dissatisfaction from a provider or a member, or a member's authorized representative, to review an actual or an alleged circumstance that gives the customer cause for protest, causes a disruption of care, creates a level of anxiety, or leads to dissatisfaction with the plan.

The member complaint process does not apply to requests for a review of a denial of coverage. If you are seeking such a review, please see the Section 4 of this chapter for information about member appeals.

Complaints could be about benefits, services, access to medical services, incorrect bills receive or other issues. Request to file a complaint can be in writing or over the phone.

Examples of complaints include the following:

- Privacy issues
- Member services
- Access to care
- Cleanliness or condition of a clinic, hospital, or provider's office
- Written materials
- Quality of care

What is a Grievance?

A **grievance** (formal complaint) is a member's expression of dissatisfaction with any aspect of their care other than the appeal of actions (which is an appeal). If you are not satisfied with the outcome of a complaint, you may file a grievance. You may be asked to provide additional information.

Section 3.2 How Do I File a Complaint or a Grievance?

Complaint and Grievance Process

It is important that you contact us as soon as possible to explain your concern. Complaints and grievances may be filed either verbally (spoken) or in writing. To record your concerns exactly, you may want to put your complaint or grievance in writing.

Send written complaints and grievances to:

Grievance and Appeals Unit
Neighborhood Health Plan of Rhode Island

299 Promenade Street
Providence, RI 02908

Your explanation should include:

- Your name and address
- Your member ID number
- Daytime home phone number
- Details such as important dates, any applicable medical information, and provider names
- Any helpful papers

If you choose to file a complaint or grievance verbally (spoken), please call Neighborhood Member Services at 1-855-321-9244. A Neighborhood Member Services Specialist will document your concern and forward it to an analyst in the Grievance and Appeals Unit.

Complaint and Grievance Resolution

If your complaint or grievance requires us to review your medical records, the review does not begin until we receive from you a signed Authorization to Release Medical Records form. We have a sixty 60-day review period from receipt of your medical information. If your complaint does not require us to review your medical records, we have a 30-day review period from the date your complaint or grievance was received.

The time limits in this process may be waived or extended beyond this time. This would be done by mutual written agreement between you and Neighborhood.

RIREACH (Rhode Island Insurance Resource, Education, and Assistance Consumer Helpline)

Separate from Neighborhood, you may also contact the State of Rhode Island Office of the Health Insurance Commissioner's consumer resource program, the Rhode Island Insurance Resource, Education, and Assistance Consumer Helpline (RIREACH), for assistance in resolving a compliant. RIREACH can be reached at 1-855-747-3224 or www.rireach.org.

SECTION 4 INTERNAL APPEALS PROCESS

Section 4.1 What is an Internal Appeal?

Internal Appeals

An **internal appeal** is a request for a review of an adverse benefit determination, a benefit denial, or a retroactive termination of coverage. Your appeal may be a medical appeal or an administrative appeal.

A **medical appeal** is a request from a member or a provider to change or reconsider an adverse benefit determination/benefit denial made by Neighborhood Medical Management.

An **administrative appeal** is a request to change a decision regarding a submitted claim or other type of administrative complaint. The request may come from the member or by a provider on behalf of the member.

Adverse Benefit Determination

An **adverse benefit determination** is any of the following:

- Denial of a benefit (in whole or in part)
- Reduction of a benefit
- Termination of a benefit
- Failure to provide or make a payment (in whole or in part) for a benefit
- Denial, reduction, termination, or failure to make a payment based on the imposition of a preexisting condition exclusion, source of injury exclusion, or other limitation on covered benefits
- A rescission of coverage, even if there is no adverse effect on any benefit

Benefit Denial

A **benefit denial** is a plan decision, made before or after you have obtained services, to deny coverage for a service, supply or drug that is specifically limited or excluded from coverage in this agreement; or a plan decision to deny coverage for a service, supply or drug because you are no longer eligible for coverage under the plan. This means you no longer meet the plan's eligibility criteria.

Retroactive Termination of Coverage

Retroactive termination of coverage is a retroactive stop or end of enrollment because of the plan's finding that you have done an act, practice or omission that constitutes fraud; or you have intentionally misrepresented a material fact with regard to the terms of the plan.

Section 4.2 When Should I File an Internal Appeal?

When to Make an Internal Appeal

Examples of situations when to use the internal appeals process include the following:

- You are not getting certain medical care you want, and you believe that this care is covered by our plan.
- Our plan will not approve the medical care your provider or other medical provider wants to give you, and you believe that this care is covered by the plan.
- You have received medical care or services that you believe should be covered by the plan, but we have said we will not pay for this care.

The Neighborhood Grievance and Appeals Unit will coordinate a review of all of the information submitted upon appeal. That review will consider your benefits as detailed in this agreement. You are entitled to two levels of internal review.

Section 4.3 How Do I File an Internal Appeal?

Internal Appeals Process

It is important that you contact us as soon as possible to explain your concern. You have 180 days from the date you were notified of the denial of benefit coverage, claim payment, to file an appeal. Internal appeals may be submitted either verbally (spoken) or in writing. To record your concerns exactly, you may want to put your appeal in writing.

Send written medical and administrative appeals to:

Grievance and Appeals Unit
Neighborhood Health Plan of Rhode Island
299 Promenade Street
Providence, RI 02908

Your explanation should include:

- Your name and address
- Your member ID number
- Daytime home phone number
- Details such as important dates, any applicable medical information, and provider names
- Any helpful papers

To file a verbal (spoken) appeal, call Neighborhood Member Services at 1-855-321-9244. A specialist will note your concern and forward it to an analyst in the Grievance and Appeals Unit.

For appeals related to behavioral health or substance use, you must call 1-800-215-0058. If you file a spoken appeal, we will write a summary and send you a copy within 48 hours of receipt.

Reply from Neighborhood

We will acknowledge receipt of your appeal in writing within five calendar days of getting your medical or administrative appeal.

Section 4.4 What is an Authorization to Release of Medical Records?

Authorization to Release Medical Records

We may request a signed **Authorization to Release Medical Records** form. This form authorizes providers to release medical information to us. It must be signed and dated by you or your authorized representative. When signed by an authorized representative, appropriate proof of authorization to release medical information must be provided.

Section 4.5 How Does the Medical Appeal Process Work?

Medical Appeal Process

We will review your medical appeal and make a decision, within 15 calendar days from of getting your appeal. We will notify you by sending you a decision letter.

First-Level Appeals

This must be received within 180 days of an adverse benefit determination. Medical necessity determinations will be reviewed by a licensed provider with the same licensure status as the ordering provider or a licensed provider or a licensed dentist and who did not participate in any of the prior decisions on the case.

Second-Level Appeals

If you disagree with the decision made on your first level appeal, you may request a second level appeal. The second-level appeal must be requested within 60 days of the first-level appeal decision. The second-level appeal will be reviewed by a licensed provider in the same or similar specialty as typically treats the medical condition, procedure or treatment under review who did not participate in the first level appeal review.

Medical Appeal Response Letters

The letter you receive from Neighborhood will include identification of the specific information considered for your appeal and an explanation of the basis for the decision. The letter will include information on the steps for the next level of internal appeal or an external review by an External Appeals Agency, designated by HEALTH.

Section 4.6 What is the Fast (Expedited) Appeal Process?

Fast Appeals

There are times when a decision needs to be made right away. Decisions made quickly are called **fast appeals** and are also known as **expedited appeals**. This can only be used for services that have not happened. Examples of when we would rush a decision are:

- An ongoing service is about to end
- Waiting for a decision or service could harm your health

Additionally, we will expedite your appeal if a medical professional determines it involves emergency health care services. This is defined as medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in a condition:

- Placing the health of the individual, or with respect to a pregnant woman her unborn child in serious jeopardy
- Constituting a serious impairment to bodily functions
- Constituting a serious dysfunction of any bodily organ or part

How and Where to File a Fast (Expedited) Appeal

If you feel your request meets the criteria cited above, you or your attending provider should call Neighborhood Member Services at 1-855-321-9244. Neighborhood will make a decision as expeditiously as your health condition might require, but no later than two business days or 72 hours, whichever is shorter, after the receipt of the request.

Section 4.7 How Does the Administrative Appeals Process Work?

Administrative Appeal Process

We will make a decision on your administrative appeal within 30 calendar days of getting it. We will notify you in writing of our decision.

First Level Appeals

Must be received within 365 days of the initial claim remittance advice.

Second Level Appeals

If you disagree with the decision made on your first level appeal, you may request a second level appeal. The second level appeal must be requested within 60 days of the first level appeal decision.

For appeals related to behavioral health or substance use, you must call 1-800-215-0058. If you file a spoken appeal, we will write a summary and send you a copy within 48 hours of receipt.

Administrative Appeal Response Letters

The letter you receive from Neighborhood will include identification of the specific information considered for your appeal and an explanation of the basis for the decision.

SECTION 5 EXTERNAL APPEAL PROCESS

Section 5.1 What is an External Review?

External Review

HEALTH has an external review agency that performs reviews of final medical necessity decisions. This agency is not connected to Neighborhood in any way.

Please note that appeals for coverage of services excluded from coverage under your plan are not eligible for external review. This external review is voluntary. This means you may choose to participate in this level of appeal, or you may file suit in an appropriate court of law.

Section 5.2 How Do I Request an External Review?

External Review Process

To request an external review, you must send a letter to us within 60 days of the receipt of your second-level adverse determination letter. You must exhaust Neighborhood's internal appeal process before requesting an external review. Neighborhood does not restrict the minimum dollar amount of a claim in seeking at external appeal.

Send your written external review request to:

Grievance and Appeals Unit
Neighborhood Health Plan of Rhode Island
299 Promenade Street
Providence, RI 02908

In that letter, you must include any extra information that you would like the external review agency to consider.

Your Share of the Fee

Your share of the filing fee will be no greater than $25 per external review and no greater than $75 cumulatively per benefit year.

Other costs of the appeal will be paid by Neighborhood

Within five days of receipt of your written request and your share of the fee, Neighborhood will forward the complete review file, including the criteria used in making our decision, along with the balance of the fee to the external appeal agency.

External Review Response

For standard appeals, the external appeal agency will complete its review and make a final determination within 10 business days. For appeals determined to be for an emergent health care service, the external appeal agency will complete a review and make a final determination within two business days of receipt.

The external appeal agency will let you and your provider of record know the final answer of the appeal in writing.

The external review will be based on the following:

- The review criteria used by Neighborhood to make the internal appeal determination
- The medical necessity for the care, treatment or service for which coverage was denied
- The appropriateness of the service delivery for which coverage was denied.

The decision of the external appeals agency is binding. However, any person who is not satisfied by a final decision of the external appeals agency is entitled to judicial review in a court of competent jurisdiction.

If the external appeals agency overturns Neighborhood's internal appeal decision, Neighborhood will reimburse you for your share of the appeal fee within 60 days of the notice of the decision. In addition, we will send you a written notice within five business days of receipt of the written decision from the appeal agency. This notice will:

- Include an acknowledgement of the decision of the agency.
- Advise of any procedures that you need to take in order to obtain the requested coverage or services.
- Advise you of the date by which the payment will be made or the authorization for services will be issued by Neighborhood.
- Include the name and phone number of the person at Neighborhood who will assist you with final resolution of your appeal.

SECTION 6 LEGAL ACTION

If you are unhappy with the decision on your claim, and have complied with applicable state and federal law, you are entitled to seek judicial (legal) review. This review will take place in an appropriate court of law.

Note

Once a member or provider receives a decision at one of the several levels of appeal (level 1, level 2, external, and legal action), the member or provider may not ask for an appeal at the same level again, unless additional information that could affect such decisions can be provided.

Under state law, you may not begin court proceedings before the end of 60 days after the date you filed your claim. In no event may legal action be taken against Neighborhood later than three years from the date you were required to file the claim.

SECTION 7 OUR RIGHT TO WITHHOLD PAYMENTS

We have the right to withhold payment during the period of investigation on any claim we receive that we have reason to believe might not be eligible for coverage. We will also conduct pre-payment review on a claim we have reason to believe has been submitted for a service not covered under this agreement. We will make a final decision on these claims within 60 days after the date you filed the claim.

We also have the right to perform post-payment reviews of claims. If we determine misrepresentation was used when you filed the claim, or if we determine that a claim should not have been paid for any reason, we may take all necessary steps (including legal action) to recover funds paid to you or a provider.

CHAPTER 7 ENDING YOUR MEMBERSHIP IN THE PLAN

SECTION 1 INTRODUCTION

HealthSource RI is Rhode Island's Health Benefits Exchange established as part of the Patient Protection and Affordable Care Act (ACA). HealthSource RI handles all eligibility determinations for this plan. Neighborhood enrolls members once HealthSource RI has determined they are eligible for coverage by a plan offered through the HealthSource RI. For information about who is eligible to enroll, effective dates of coverage, how to add or remove family members, or how to disenroll, please visit **www.healthsourceri.com** or call HealthSource RI at **1-855-840-HSRI (4774).**

Section 1.1 Ending Your Membership in Our Plan

Ending your membership in Neighborhood plan may be voluntary (your own choice) or involuntary (not your own choice). This means:

- You might leave our plan because you have decided that you want to leave.
- There are also limited situations where you do not choose to leave, but we may end your membership. Section 3 tells you about situations when we may end your membership.
- If you are leaving our plan, your coverage through our plan will continue until your membership ends.

SECTION 2 WHEN YOU CAN END YOUR MEMBERSHIP IN OUR PLAN

If you decide to discontinue coverage, we must receive your notice to Neighborhood or HealthSource RI to end this agreement within 14 days prior to the requested date of cancellation. If we do not receive your notice prior to the requested date of cancellation, you may be responsible for paying another month's member premium. This agreement will end for a covered dependent if the dependent no longer qualifies as an eligible dependent.

An enrolled dependent's coverage ends when the subscriber's coverage ends, or when the dependent no longer meets the definition of a dependent, whichever occurs first. See Chapter 2, Section 2.3 for more information or call Neighborhood Member Services at 1-855-321-9244.

SECTION 3 WHEN NEIGHBORHOOD MAY END YOUR MEMBERSHIP IN THE PLAN

Section 3.1 When We May End Your Membership in the Plan

HealthSource RI and Neighborhood may end your membership in the plan if any of the following happen:

- Failure to pay premiums or contributions in accordance with the terms of the health insurance coverage
- Failure to make timely premium payments

If you are a member who receives Advance Premium Tax Credits (APTCs) you will have a three-month grace period and HealthSource RI will provide you with advance notice that your payments are late. All claims incurred during the first month of the grace period will be paid by Neighborhood. After the first month of the grace period:

- Claims will be denied pending disposition of your membership status
- Providers will be notified that your membership is in a pended status and may or may not honor your membership at their discretion
- If HealthSource RI notifies Neighborhood that your active membership status is reinstated, all denied claims during the grace period will be paid.

If you do not make payment by the end of the grace period, HealthSource RI and Neighborhood will terminate your membership in the plan, effective as of the last day of the grace period.

If you are a member who does not receive APTCs, you will have a one-month grace period and HealthSource RI will provide you with advance notice that your payments are late. All claims incurred during the one-month grace period will be paid by Neighborhood. If you do not make payment by the end of the grace period, HealthSource RI and Neighborhood will terminate your membership in the plan, effective as of the last day of the grace period.

Except for fraud or intentional misrepresentation of material fact, we may not rescind the policy. We will not contest this policy after it has been in force for a period of two years from the later of the agreement effective date or latest reinstatement date.

Section 3.2 What to Do if You Move Out of Rhode Island

If you are a member and you move out of or stop working in Rhode Island, coverage ends on the date you move. Children are not required to maintain primary residence in Rhode Island. However, care outside of Rhode Island is limited to emergency or urgent care only.

Before you move, call Neighborhood Member Services to notify us as of your move date. You may have kept a residence in Rhode Island but been out of Rhode Island for more than 90 days. If this happens, coverage ends 90 days after the date you left Rhode Island.

Section 3.3 Membership Termination for Acts of Physical or Verbal Abuse

We may terminate your coverage if you commit acts of physical or verbal abuse which:

- Are unrelated to your physical or mental condition; or
- Pose a threat to any provider, any Neighborhood member, or employee.

Section 3.4 Membership Termination for Misrepresentation or Fraud

We may terminate your coverage for misrepresentation or fraud. If your coverage ends for misrepresentation or fraud, we may not allow you to re-enroll for coverage with us under any other plan (such as an employer's plan) or type of coverage (for example, coverage as a dependent or spouse).

Examples of **misrepresentation** or **fraud** include:

- False or misleading information on your application
- Enrolling as a spouse someone who is not your spouse
- Receiving benefits for which you are not eligible
- Keeping for yourself payments made by Neighborhood that were intended to be used to pay provider
- Allowing someone else to use your member ID card

Date of Termination

If we terminate your coverage for misrepresentation or fraud, your coverage will end as of a later date chosen by us. We reserve the right to revoke coverage and deny payment of claims retroactive to your effective date for any false or misleading information on your application.

Should Healthsource RI Neighborhood decide to end your enrollment, HealthSource RI will provide notice of termination at least 30 days prior to termination that includes the reason for termination.

We will pay for all covered services you received between: your effective date; and your termination date, as chosen by us. We may retroactively terminate your coverage back to a date no earlier than your effective date. We may use any premium you paid for a period after your termination date to pay for any covered services you received after your termination date. The premium may not be enough to pay for that care. In this case, Neighborhood, at its option, may pay the provider for those services and ask you to pay us back; or not pay for those services. In this case, you will have to pay the provider for the services.

SECTION 4 HIPAA CERTIFICATE OF CREDITABLE COVERAGE

When your coverage ends, we will send to you a **HIPAA Certificate of Creditable Coverage** to provide evidence of your prior health coverage. The information in the certificate lets your new health plan know how long you have had coverage, so you can receive credit for it. This information may help you obtain a special enrollment under a new plan or get certain types of individual health coverage even if you have a health condition. We will also send to you a HIPAA Certificate of Creditable Coverage upon request.

SECTION 5 CONTINUATION OF COVERAGE

Coverage is guaranteed renewable and Neighborhood may non-renew or cancel coverage only for non-payment of premiums, fraud, market exit, movement outside of service area, or if the member is no longer eligible.

CHAPTER 8 OTHER PLAN PROVISIONS

SECTION 1 GENERAL LEGAL PROVISIONS

Section 1.1 Subrogation

Subrogation means we can use your right to recover money from a third party that caused you to be hurt or sick. We may also recover from any insurance company including uninsured and underinsured motorist clauses and no-fault insurance or other party.

You may have a legal right to recover some or all of the costs of your health care from someone else, known as a third party. A **third party** means any person or company that is, or could be, responsible for the costs of injuries or illness to you. This includes such costs to any dependent covered under this plan.

Neighborhood may cover health care costs for which a third party is responsible. In this case, we may require that third party to repay us the full cost of all such benefit provided by this plan. Our **rights of recovery** apply to any recoveries made by you or on your behalf from any source.

This includes, but is not limited to:

- Payments made by a third party
- Payments made by any insurance company on behalf of the third party
- Any payments or rewards under an uninsured or underinsured motorist coverage policy
- Any disability award or settlement
- Medical payments coverage under any automobile policy
- Premises or homeowners' medical payments coverage
- Premises or homeowners' insurance coverage
- Any other payments from a source intended to compensate you for third party injuries

We have the right to recover those costs in your name. We can do this with or without your consent, directly from that person or company. Our right has priority, except as otherwise provided by law. We can recover against the total amount of any recovery, regardless of whether all or part of the recovery is for medical expenses or the recovery is less than the amount needed to reimburse you fully for the illness or injury.

Personal Injury Protection/Medical Payment Benefits

You may be entitled to benefits under your own or another individual's automobile coverage, regardless of fault. These benefits are called Personal Injury Protection (PIP) and Medical Payments (MedPay) benefits. To the extent permitted under applicable state law,

our coverage is secondary to both PIP and MedPay benefits. If we pay benefits before PIP or MedPay benefits have run out, we may recover the cost of these benefits as noted above.

Neighborhood's Right of Reimbursement

Reimbursement means our right to be paid back any payments, awards or settlements that you receive from a third party. We can collect up to the amount of any benefit or any payment we made.

This provision applies in addition to the rights described above. You may recover money by suit, settlement, or otherwise. If this happens, you are required to reimburse us for the cost of health care services, supplies, medications, and expenses for which we paid or will pay.

This right of reimbursement starts when: (1) we have provided health care benefits for expenses where a third party is responsible, and (2) you got any amounts from any sources. This includes, but is not limited to:

- Payments made by a third party
- Payments made by any insurance company on behalf of the third party
- Any payments or awards under an uninsured or underinsured motorist coverage policy.
- Any disability award or settlement
- Medical payments coverage under any automobile policy
- Premises or homeowners' medical payments coverage
- Premises or homeowners' insurance coverage
- Any other payments from a source intended to compensate you, where a third party is responsible

We have the right to be paid by you up to the amount of any payment received. This is regardless of whether: (1) all or part of the payment to you was designated, allocated, or characterized as payment for medical expenses or (2) the payment is for an amount less than that necessary to compensate you fully for the illness or injury.

Member Cooperation

You further agree:

- To notify us promptly and in writing when notice is given to any third party or representative of a third party of the intention to investigate or pursue a claim to recover damages or obtain compensation
- To cooperate with us and provide us with requested information
- To do whatever is necessary to secure our rights of subrogation and reimbursement under this plan
- To assign us any benefits you may be entitled to receive from a third party. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury.

- To give us a first priority lien on any recovery, settlement, or judgment or other source of compensation which may be had by any third party. You agree to do this to the extent of the full cost of all benefits associated with third party responsibility.
- To do nothing to prejudice our rights as described above. This includes, but is not limited to, refraining from making any settlement or recovery which specifically attempts to reduce or exclude the full cost of all benefits provided by this plan.
- To serve as a constructive trustee for the benefit of the plan over any settlement or recovery funds received as a result of third party responsibility.
- That we may recover the full cost of all benefits provided by this plan without regard to any claim of fault on your part, whether by comparative negligence or otherwise
- That no court costs or attorney fees may be deducted from our recovery
- That we are not required to pay or contribute to paying court costs or attorney's fees for the attorney hired by you to pursue your claim or lawsuit against any third party without our prior express written consent
- That in the event you or your representative fails to cooperate with Neighborhood, you will be responsible for all benefits provided by this plan in addition to costs and attorney's fees incurred by Neighborhood in obtaining repayment

Workers' Compensation

Employers provide **workers' compensation insurance** for their employees. Employers do this to protect them in case of work-related illness or injury.

If you have a work-related illness or injury, you and your employer must ensure that all medical claims related to the illness or injury are billed to your employer's workers' compensation insurer. We will not provide coverage for any injury or illness for which it is determine that the member is entitled to benefits pursuant to: (1) any workers' compensation statute or equivalent employer liability or (2) indemnification law. This is the case whether or not the employer has obtained workers' compensation coverage as required by law.

We may pay for costs of health care services or medications for any work-related illness or injury. If we do this, we have the right to recover those costs from you, the person, or company legally obligated to pay for such services, or from the provider. If your provider bills services or medications to us for any work-related illness or injury, please call Neighborhood Member Services at 1-855-321-9244.

Subrogation Agent

We may contract with a third party to run subrogation recoveries. In such cases, that subcontractor will act as our agent.

Constructive Trust

By accepting benefits from Neighborhood, you agree that if you receive any payment from any responsible party because of an injury, illness, or condition, you will serve as a constructive trustee over the funds that constitute such payment. This is the case whether the payment of such benefits is made to you directly or made on your behalf (for example, to a provider). Failure to hold the funds in trust will be deemed a breach of your fiduciary duty to Neighborhood.

Section 1.2 Amendments to this Agreement

We reserve the right, without your approval, to change, interpret, modify, withdraw, or add benefits or terminate the agreement. Any provision of the agreement which is in conflict with the requirements of state or federal statutes or regulations (of the jurisdiction in which the agreement is delivered) is amended to conform to the minimum requirements of such statutes and regulations. No other change may be made to the agreement unless it is made by an amendment or rider signed by one of our officers. All of the following conditions apply:

- Amendments to the agreement are effective 31 days after we send written notice.
- Riders are effective on the date we specify.
- No agent has the authority to change the agreement or to waive any of its provisions.
- No one has authority to make any oral changes or amendments to the agreement.

Section 1.3 Genetic Information

We do not limit your coverage based on genetic information. We will not:

- Adjust premiums based on genetic information.
- Request or require an individual or family member of an individual to have a genetic test.
- Collect genetic information from individual or family member of an individual before, in connection with enrollment, or at any time for underwriting purposes.

Section 1.4 Our Rights to Make Payments and Recover Overpayments

If payments which should have been made by us according to this provision have actually been made by another organization, we have the right to pay those organizations the amounts we decide are necessary to satisfy the rules of this provision. These amounts are as benefits under this agreement and we are not liable for them.

If we have made payments for allowable expenses which are more than the maximum amount needed to satisfy the conditions of this provision, we have the right to recover the

excess amounts from: the person to or for whom the payments were made, any other insurers, and/or any other organizations (as we decide). As the subscriber, you agree to pay back any excess amount, provide information and assistance, or do whatever is necessary to recover this excess amount.

Section 1.5 Limitation of Action

You cannot bring any legal action against us to recover reimbursement prior to the expiration of 60 days after a request for benefits has been filed and no such action can be brought at all unless brought within three years from the expiration of time to submit a request for benefits.

Section 1.6 Circumstances Beyond Neighborhood's Control

Neighborhood will not be responsible for a failure or delay in arranging for the provision of services in cases of circumstances beyond the reasonable control of Neighborhood. Such circumstances include, but are not limited to major disaster, epidemic, strike, war, riot, and civil insurrection. In such circumstances, we will make a good faith effort to arrange for the provision of services. In doing so, we will take into account the impact of the event and the availability of network providers.

Section 1.7 Patient Protection Disclosure

You do not need preauthorization from Neighborhood or from any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining preauthorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specializes in obstetrics or gynecology, call Neighborhood Member Services at 1-855-321-9244 or visit our website at www.nhpri.org.

SECTION 2 YOUR RELATIONSHIP WITH US

We do not provide medical services or make treatment decisions. This means:

- We do not decide what care you need or will receive. You and your physician make those decisions.
- We communicate to you decisions about whether the plan will cover or pay for the health care that you may receive.
- The plan may not pay for all treatments you or your physician may believe are necessary. If the plan does not pay, you will be responsible for the cost.

SECTION 3 OUR RELATIONSHIP WITH NETWORK PROVIDERS

The relationships between us and our providers are solely contractual relationships between independent contractors. Network providers are not our agents or employees. We and our employees are not agents or employees of network providers. We do not provide health care services or supplies. We do not practice medicine. We arrange for health care providers to be part of a network and we pay benefits. Network providers are independent providers who run their own offices and facilities. Our credentialing process confirms public information about the providers' licenses and other credentials. It does not ensure the quality of the services provided. They are not our employees and we do not have any other relationship with network providers. We are not liable for any act or omission of any provider.

SECTION 4 YOUR RELATIONSHIP WITH NETWORK PROVIDERS

The relationship between you and any provider is that of provider and patient.

- You are responsible for choosing your own provider.
- You are responsible for paying, directly to your provider, any deductible, co-insurance, co-payment, and any amount that exceeds eligible expenses.
- You are responsible for paying, directly to your provider, the cost of any non-covered service.
- You must decide if any provider treating you is right for you. This includes network providers you choose and providers to whom you have been referred.
- You must decide with your provider what care you should receive.
- Your provider is solely responsible for the quality of the services provided to you.

SECTION 5 HOW WE COORDINATE YOUR BENEFITS WHEN YOU ARE COVERED BY MORE THAN ONE PLAN

Section 5.1 Introduction to Coordination of Benefits (COB)

This **coordination of benefits (COB)** provision applies when you or your covered dependents have health care benefits under more than one plan.

We follow the COB rules of payment issued by the National Association of Insurance Commissioners. OHIC has adopted the COB rules. From time to time, these rules may change before we issue a revised Certificate of Coverage. We use the COB regulations in effect at the time of coordination to determine benefits available to you under this agreement.

If this provision applies, the order of benefit determination rules as stated in this section will determine whether we pay benefits before or after the benefits of another plan.

Section 5.2 Definitions

The following definitions apply to Section 5:

- **Allowable Expense**: The necessary, reasonable and customary item of expense for health care, which is covered at least in part under one or more plans covering the person for whom the claim is made; and incurred while this agreement is in force. When a plan provides health care benefits in the form of services, the reasonable cash value of each service is both an allowable expense and a benefit paid.
- **Benefits**: Any treatment, facility, equipment, drug, device, supply or service for which you receive reimbursement under a plan.
- **Claim**: A request that benefits of a plan be provided or paid.
- **Plan**: Any health care insurance benefit package.
- **Primary Plan**: A plan whose benefits for a person's health care coverage must be determined without taking the existence of any other plan into consideration.
- **Secondary Plan**: A plan which is not a primary plan.

Section 5.3 When You Have More Than One Agreement with Neighborhood

If you are covered under more than one agreement with us, you are entitled to covered benefits under both agreements. If one agreement has a benefit that the other(s) does not, you are entitled to coverage under the agreement that has the benefit. The total payments you receive will never be more than the total cost for the services you receive.

Section 5.4	How We Manage Your Benefits When You are Covered by More Than One Plan

When You are Covered by More Than One Insurer

Covered benefits provided under any other plan will always be paid before the benefits under our plan if that insurer does not use a similar coordination of benefits rule to determine coverage. The plan without the coordination of benefits provision will always be the primary plan.

Benefits under another plan include all benefits that would be paid if claims had been submitted for them.

If more you are covered by more than one plan and both use similar coordination of benefits rules to determine coverage, we use the following conditions to determine which plan covers you first:

- Whether you are the main subscriber or a dependent.
- If married, whether you or your spouse was born earlier in the year or length of time each spouse has been covered.
- Non-Dependent/Dependent: If you are covered under a plan and you are the main subscriber, the benefits of that plan will be determined before the benefits of a plan, which covers you as a dependent. If, however, you are a Medicare beneficiary, then, in some instances, Medicare will be secondary and the plan, which covers you as the main subscriber or as a dependent, will provide the benefits first.
- If one of your dependents covered under this agreement is a student, the benefits of any other coverage available because of student enrollment (except accident-only type coverage) will be determined before the benefits under this agreement.
- Dependent Child/Parents Not Separated or Divorced: If dependent children are covered under separate plans of more than one person (i.e., parents or individuals acting as parents), the benefits of the plan covering the parent born earlier in the year will be determined before those of the parent whose birthday falls later in the year. If both parents have the same birthday, the benefits of the plan that covered the parent longer are determined before those of the plan, which covered the other parent for a shorter period of time. The term “birthday” only refers to the month and day in a calendar year, not the year in which the person was born. If the other plan does not determine benefits according to the parents' birth dates, but by parents' gender instead, the other plan's gender rule will determine the order of benefits.
- Dependent Child/Parents Separated or Divorced:
    - If two or more plans cover a person as a dependent child of divorced or separated parents, the plan responsible to cover benefits for the child will be determined in the following order:
        - First, the plan of the parent with custody of the child;
        - Then, the plan of the spouse of the parent with custody of the child; and

        - Finally, the plan of the parent without custody.
    - If the terms of a court decree state that one of the parents is responsible for the health care expenses of the child, and the entity obligated to pay or provide the parent's benefits under that parent's plan has actual knowledge of those terms, the benefits of that plan are determined first and the benefits of the plan of the other parent are the secondary plan.
    - If the terms of a court decree state that the parents share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering the child will follow the order of benefit determination rules outlined in the section above.
- Active/Inactive Employee: If you are covered under another health plan as an employee (not laid off or retired), your benefits and those of your dependents under that plan will be determined before benefits under this plan.
- Longer/Shorter Length of Coverage: If none of the above rules determines the order of benefits, the benefits of the plan, which covered a member or subscriber longer, are determined before those of the plan, which covered that person for the shorter term.

In general, if you use more benefits than you are covered for during a benefit period, the following formula is used to determine coverage:

- The insurer covering you first will cover you up to its allowance. Then, the other insurer will cover any allowable benefits you use over that amount. It will never be more than the total amount of coverage that would have been provided if benefits were not coordinated.
- Maximum benefits paid by first insurer plus any remaining allowable expense paid by other insurer equals total benefits paid.

CHAPTER 9 DEFINITIONS OF IMPORTANT WORDS

Appeal: When you make an appeal, you are asking Neighborhood to reconsider a decision.

Balance Billing: When a provider bills you for the difference between their charge and the allowed amount. For example, if the provider's charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30. Your Neighborhood plan does not allow providers to balance bill.

Benefit Limit: For some services, your plan may limit the dollar amount, the duration, or the number of visits for covered health care services. For services beyond this amount you will be required to pay out-of-pocket to the network provider. This is known as a benefit limit. You will be responsible for any expenses that exceed the designated benefit limits. Please see Chapter 1 Summary of Medical and Prescription Drug Benefits for details on benefit limits for specific services.

Benefit Year: For members of an individual market plan: a 12-month calendar year or the remainder of a 12-month calendar year if you enroll later than January 1 of that year. For members of a small group market plan: a 12-month period beginning upon enrollment effective date.

Certificate of Coverage (COC): This document and any future amendments, which describes the benefits under this benefit year.

Charges: The amount billed by any health care provider (e.g., hospital, provider, laboratory, etc.) for health care services without the application of any discount or negotiated fee arrangement.

Claim: A request that benefits of a plan be provided or paid.

COBRA: The Consolidated Omnibus Budget Reconciliation Act passed by Congress in 1986. This law provides continuation of individual health plan coverage that would otherwise have ended. COBRA gives certain former employees, retirees, spouses, and dependents the right to temporary continuation of health coverage at individual rates.

Co-Insurance: An amount you may be required to pay as your share of the cost for services. Co-insurance is usually a percentage.

Complaint: A type of complaint you make about us or one of our network providers, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes (see Chapter 6).

Co-Payment: An amount you may be required to pay as your share of the cost for a covered service or supply, like a provider's visit, hospital outpatient visit, or a prescription. A co-payment is usually a set amount, rather than a percentage.

Cost-Sharing: The cost you pay for covered services. This amount may consist of deductibles, co-insurance, and/or co-payments.

Covered Service: The services and supplies for which we will pay. They must be described in Chapter 4 of this agreement and be medically necessary. Covered services do not include any tax, surcharge, assessment, or other similar fee imposed under any state or federal law or regulation on any provider, member, service, supply, or medication.

Deductible: The amount that you must pay each benefit year before our plan begins to pay for certain covered health care services. The deductible may not apply to all services.

Developmental Services: Therapies, typically provided by a qualified professional using a treatment plan intended to lessen deficiencies in normal age appropriate function. The therapies used to limit deficiencies related to injury or disease that have been present since birth. This is true even if the deficiency was detected during a later developmental stage. The deficiency may be the result of injury or disease during the developmental period. Developmental services are applied for sustained periods of time to promote acceleration in developmentally related functional capacity. This agreement does not cover developmental services unless specifically listed as covered.

Durable Medical Equipment (DME): Equipment and supplies your provider (for example, a provider or hospital) orders for your everyday or extended use. DME can withstand repeated use. Examples include oxygen equipment, wheelchairs, crutches or blood testing strips. DME is used in the home.

Effective Date: The date, according to our records, when you become a member and are first eligible for covered services

Experimental or Investigative: A service, supply, treatment, procedure, device, or medication (collectively "treatment") is considered experimental or investigative if any of the following apply:

- The drug or device cannot be lawfully marketed without the approval of the FDA. Approval for marketing has not been given at the time the drug or device is furnished or to be furnished.
- The treatment, or the "informed consent" form used with the treatment, was reviewed and approved by the treating facility's institutional review board or other body serving a similar function, or federal law requires such review or approval.
- Reliable evidence shows that the treatment is under study to determine its safety, efficacy, toxicity, maximum tolerated dose, or its efficacy as compared with a standard means of treatment or diagnosis.
- Evaluation by an independent health technology assessment organization has determined that the treatment is not proven safe and/or effective in improving health outcomes or that appropriate patient selection has not been determined.

- The peer-reviewed published literature regarding the treatment is predominantly non- randomized, historically controlled, case controlled or cohort studies or there are few or no well-designed randomized, controlled trials.

Family Coverage: Coverage for a subscriber and his or her dependents.

Freestanding Ambulatory Surgery Center: A state licensed facility equipped to surgically treat patients on an outpatient basis.

Habilitative Services: Habilitative health care services that help a person keep, learn or improve skills and functioning for daily living are covered. An example is therapy for a child who is not walking or talking at the expected age. These services include:

- Occupational therapy
- Physical therapy
- Speech therapy
- Other services for people with disabilities

Home Health Aide: A home health aide gives services that do not need the skills of a licensed nurse or therapist. Services include help with personal care (bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Inpatient: A patient admitted to a hospital or other health care facility. The patient must be admitted at least overnight.

Out-of-Pocket (OOP) Maximum: The most that you pay out-of-pocket during the calendar year for covered services.

Medical Necessity: Means services or supplies which, under the provisions of this Agreement, are determined to be:

- Appropriate and necessary for the type, amount, frequency, level, setting, and duration of the member's diagnosis or condition
- Informed by generally accepted medical or scientific evidence and consistent with generally accepted practice parameters
- Provided for preventative care, or for diagnosis or direct care and treatment of a member's medical condition or mental health status
- Not primarily for the convenience of the member, the member's physician, or another health care provider
- The most appropriate supply or level of service that can be provided safely

For inpatient hospital services, this means that acute care as an inpatient is necessary due to the kind of services the member is receiving or the severity of the member's condition, and that safe and adequate care cannot be received as an outpatient or in a less intensive medical setting.

We will make a determination whether a health care service is medically necessary. You have the right to appeal our determination or to take legal action as described in Chapter 6. We review medical necessity on a case-by-case basis.

Member: A person who is eligible for covered a service and has enrolled in our plan.

Neighborhood Member Services: The department responsible for answering member questions about your membership, benefits, complaints, and appeals.

Network Provider: A provider that has entered into an agreement with us.

Out-of-Network Provider or Facility: A provider that has not entered into an agreement with us.

Out-of-Pocket (OOP) Costs: See the definition for cost-sharing above. A member's cost-sharing requirement to pay for a portion of services received is also referred to as the member's out-of-pocket cost requirement.

Outpatient: A patient receiving ambulatory care at a hospital or other health care facility. The patient is not admitted overnight.

Preauthorization: A decision that a health care service, treatment plan, prescription drug, or durable medical equipment is medically necessary. Preauthorization is not a guarantee of payment, as the process does not take benefit limits into account.

Network providers are responsible for getting preauthorization for all applicable covered health care services. You are responsible for getting preauthorization when the provider is out-of-network. If you do not get preauthorization and the services are determined to be not medically necessary or the setting in which the services were received is determined to be inappropriate, we will not cover these services/facilities.

You may ask for preauthorization by telephone. For covered health care services (other than behavioral health services), call Neighborhood Member Services at 1-855-321-9244.

For behavioral health services, please call our partner Beacon Health Strategies 1-800-215-0058. We encourage you to contact us at least two working days before you receive any covered health care service for which preauthorization is recommended. Services for which preauthorization is required are noted in the Summary of Medical and Prescription Drug Benefits chart in Chapter 1.

Premium: The total monthly cost of individual or family coverage that the subscriber pays to Neighborhood.

Preventive Care Services: Covered health care services performed to prevent the occurrence of disease.

Primary Care Provider (PCP): A network provider who provides primary care services (including family practice, general practice, internal medicine, obstetrics and gynecology, and/or pediatrics), manages routine health care needs, and is the primary care provider for one or more members.

Provider: An individual or entity licensed under the laws of the State of Rhode Island or another state to furnish health care services. For purposes of this agreement, the term provider includes a provider and a hospital. It also means individuals whose services we must cover under Title 27, Chapters 19 and 20 of the State of Rhode Island General Laws, as amended from time to time

Rehabilitative Services: Acute (serious) short-term therapies that can only be provided by a qualified professional. The therapies are used to treat functional deficiencies that are the result of injury or disease. Short-term therapies are services that result in measurable and meaningful functional improvements within 60 days. Services must be:

- Consistent with the nature and severity of illness.
- Be considered safe and effective for the patient's condition.
- Be used to restore function.
- The rehabilitative services must be provided as part of a defined treatment plan for an acute illness, injury, or an acute exacerbation of a chronic illness with significant potential for functional recovery.

Semi-Private Room: A hospital room with two or more patient beds.

Skilled Nursing Facility Care: Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a Skilled Nursing Facility. Examples of Skilled Nursing Facility care include physical therapy or intravenous injections that can only be given by a registered nurse or provider.

Skilled: A type of care that is medically necessary. This care must be provided by, or under the direct supervision of, licensed medical personnel. Skilled care is provided to achieve a medically desired and realistically achievable outcome.

Spouse: The subscriber's legal spouse, according to the law of the state in which you reside. Spouse also includes the spousal equivalent of the subscriber who is the registered civil union partner, domestic partner, or other similar legally recognized partner of the subscriber who resides in a state or municipal jurisdiction that provides such legal recognition/spousal equivalent rights.

Subscriber: A subscriber is the person who signs and submits an application for health care coverage for him/herself and any dependents.

Substance Use: Ongoing abuse of alcohol or other drugs. The term "substance" includes alcohol and addictive drugs. It does not include caffeine or tobacco.

Substance Use Treatment Facility: A hospital or facility which is licensed by HEALTH as a hospital or as a community residential facility for substance use or substance use treatment, unless we can establish through a pre-admission certification process that services are not available at a facility that meets these requirements

Urgent Care Center: A health care center physically separate from a hospital or other institution with which it is part. It may also mean an independently operated and owned health care center. These centers are also called walk-in centers.

TELEPHONE NUMBERS
AND OTHER CONTACT INFORMATION

Call	**1-855-321-9244** • Member Service Specialists are available Monday through Friday 8:30 am to 5:00 pm • Free language interpreter services available for non-English speakers • Calls to this number are free
TTY	**Dial 711** • Member Service Specialists are available Monday through Friday 8:30 am to 5 pm • This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking • Calls to this number are free
Fax	**1-401-459-6021**
Write	**Neighborhood Health Plan of Rhode Island** **299 Promenade Street** **Providence, RI 02908**
Website	www.nhpri.org

If you need help understanding this information in your language, please call us at **1-855-321-9244** and ask for Member Services.

Si necesita ayuda para comprender esta información en su idioma, llámenos al **1-855-321-9244** y solicite contactar con el servicio de atención al cliente.

Si vous avez besoin d'aide pour comprendre ces informations dans votre langue, appelez-nous au **1-855-321-9244** et demandez le Service aux membres.

Se necessita de ajuda para compreender esta informações no seu idioma, por favor telefone para **1-855-321-9244** e solicite o Serviço de Apoio ao Cliente.

Чтобы получить информацию на родном языке, обратитесь в отдел по работе с клиентами (Member Services) по телефону **1-855-321-9244.**

1-855-321-9244 (Member Services).

1-855-321-9244

Nếu cần được giúp đỡ để hiểu thông tin này bằng ngôn ngữ của quý vị, xin gọi cho chúng tôi theo số **1-855-321-9244** và yêu cầu được nói chuyện với Dịch Vụ Hội Viên.