



HEALTH PLAN COMMUNITY

Large Group, Small Group, and
High Deductible
Member Handbook

McLaren Health Plan Community

MEMBER HANDBOOK - SMALL GROUP HMO - LARGE GROUP HMO – HIGH DEDUCTIBLE

2016

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Welcome to McLaren Health Plan Community

Welcome to McLaren Health Plan Community (MHP Community). We are happy to have you as a member and look forward to helping you with your health care needs. McLaren Health Plan Community and its entire staff are dedicated to providing our valued members with high quality, cost effective health care.

The information in this handbook will help you understand your benefits and how McLaren Health Plan Community will support your health care needs.

Key Contacts

Customer Service: Available to answer your calls Monday through Friday, 8:30 a.m. to 6 p.m. Call (888) 327-0671 and a Customer Service Representative will help you with questions regarding eligibility, covered benefits, PCP changes and any other questions you may have about McLaren Health Plan Community.

Medical Management: Each member is assigned a personal nurse and is available Monday through Friday, 8:30 a.m. to 5 p.m. Call (888) 327-0671 and ask for “your nurse” to assist with questions related to disease management, health assessments and other questions you may have about your health care. You can call us during normal hours or after hours.

Website: Visit our website at McLarenHealthPlan.org for the most current information, including the provider directory, frequently asked questions, healthy reminders and much more. You may obtain a printed copy of any information on our website by calling Customer Service at (888) 327-0671.

Language Assistance: If you need help understanding any of the written materials, or need interpretation services, call Customer Service at (888) 327-0671. Please note, if a Provider speaks a language besides English, it is listed in the Provider Directory.

If you are deaf, hard of hearing or have speech problems, call 711 and Michigan Relay will assist you. Michigan Relay is available 24 hours a day.

Your Privacy: McLaren Health Plan Community cares about your privacy. We have a privacy notice available to all of our members. We have policies and procedures in place that protect the privacy of your information:

- Every MHP Community employee signs a statement when they are hired that states they are required to keep member information private
- Every MHP Community workforce member receives training every year on keeping information private
- MHP Community only allows workforce members who are authorized with a password to access electronic information

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Your McLaren Health Plan Community Identification Card

You will receive a McLaren Health Plan Community Identification Card. Your ID card will include the following information:

1. Contract number
2. Subscriber name
3. Group number
4. Plan ID
5. Applicable copayments, coinsurance and deductibles.

Always show your McLaren Health Plan Community ID card when you or a covered family member receive services. Do not let anyone who is not covered use your card. If you have questions about your ID card or need to order an additional card, please call Customer Service at (888) 327-0671.

Selecting a Primary Care Physician (PCP)

When you join McLaren Health Plan Community, each family member who is covered by McLaren Health Plan Community must choose a PCP from the provider directory. A member under the age of 18 years may choose a pediatrician as his/her PCP. The provider directory will give you a large list of PCPs to choose from. This list will include Doctors who specialize in Family Practice, Internal Medicine and Pediatrics. Your PCP will work closely with you and coordinate your health care needs. Your PCP will be responsible for sending you to a specialist when it is medically necessary. Your responsibility is to always work with your PCP. If you do not select a PCP, or if your PCP does not coordinate your health care needs, eligible medical services that you receive may not be covered. Use these guidelines as a reference when choosing a PCP:

- Availability; is the doctor accepting new patients? What are the office hours?
- Does the doctor listen well and does he/she spend enough time with you?
- Do you think you could build a good relationship with this doctor?
- What is the doctor's education and experience?

Remember to review the provider directory before choosing your PCP. The provider directory will indicate if the PCP is accepting new patients. As we continually update our provider directory, you may call Customer Service at (888) 327-0671 to verify your PCP's status.

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The Role of Your PCP

Your PCP is an integral part of your health care. Your PCP should understand your health care needs, direct the care you receive, decide the need for a specialist and determine the hospital you should use when needed. Your PCP should be available to you 24 hours a day, 7 days a week. Your PCP will provide you with a “medical home” where the patient care record will be maintained.

Changing Your PCP

If you need to change your PCP, please call Customer Service at (888) 327-0671. They can assist you with your request and verify if the PCP you have chosen is accepting new patients. You may also visit our website at McLarenHealthPlan.org for the current provider directory. The change will be effective the first day of the month following notification to McLaren Health Plan Community. You may start seeing your new PCP when the change becomes effective.

Provider Directory

Many doctors and other providers of health care will be taking care of you. The McLaren Health Plan Provider Directory lists health care providers’ names, addresses, telephone numbers, specialties and board certification. If you want to know more about a provider’s qualifications, such as medical schools attended or residency information call Customer Service at (888) 327-0671. You may also visit our website at McLarenHealthPlan.org for the current provider directory. If you want a printed copy of anything on our website, call Customer Service.

Small Group Plans: Rewards Providers

If you are a member of McLaren Health Plan Community’s Small Group Rewards HMO plan, you are entitled to see McLaren Health Plan Community Rewards Providers with no co-pays, deductibles or coinsurance. For a complete listing of McLaren Health Plan Community Rewards Providers, check the “Rewards Provider Directory” on our website at McLarenHealthPlan.org or call Customer Service at (888) 327-0671. You can still see any McLaren Health Plan Community contracted provider, but you will be responsible for copays, deductibles and coinsurance.

NOTE: Rewards Providers are not a part of the Large Group HMO plan or the Large Group High Deductible plans.

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Do I Need a Referral or Preauthorization?

There are some services that require a referral from a PCP and preauthorization by McLaren Health Plan Community. These requests are subject to medical review by McLaren Health Plan Community who will make a preauthorization decision and return the referral to the requesting practitioner. Please refer to your Certificate of Coverage or call Customer Service if you have a question about preauthorization requirements.

Any care received by an out-of-network provider requires preauthorization. Only those services that are approved by McLaren Health Plan Community **prior** to receiving out-of-network care, will be covered. If a preauthorization is denied, you will receive a decision in writing from McLaren Health Plan Community with an explanation for the denial.

Women's Health

McLaren Health Plan Community wants you to stay well. We cover annual well check-ups for all our members. While your PCP is well trained and able to provide you with an annual well check-up, it is your right to choose to receive these services from an in-network OB-GYN physician. A referral for these services is not required as long as they are received from an in-network OB-GYN physician. Remember to include your PCP in your decision to have your annual well visits from an OB-GYN. This will help your PCP and your OB-GYN work together to provide you with the best possible health care.

Laboratory and Radiology Services

McLaren Health Plan covers lab work, x-rays and other radiological exams when provided by a physician, that are medically necessary and are a part of your McLaren Health Plan benefits. This testing must be performed at an in-network facility. Remember to work with your PCP or Specialist to ensure that you will be sent to a McLaren Health Plan Community participating facility.

Emergency Care/Urgent Care

At McLaren Health Plan Community, we realize that emergencies do occur. Emergency care is a covered McLaren Health Plan Community benefit. While these services may require a copayment for each emergency visit, the copayment will be waived if you are admitted to the hospital.

We cover medically necessary emergency services provided by an out-of-network Provider, but if you receive services from an out-of-network Provider, you may have to pay a price difference between the cost of the services and what MHP Community pays the out-of-network Provider for the service (“Balance Bill”). These costs can be significant, which is why it is important to understand your liability when using an out-of-network Provider.

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When you believe that you have a medical emergency, first contact your PCP. He/she will help you determine if the situation requires immediate attention. Your PCP will work with you to make sure you get the care that you need.

If you have a serious medical emergency that you feel is life threatening, go immediately to the nearest emergency room or call 911. As soon as possible after you are treated at an emergency facility, you will need to contact your PCP, so they are aware of the treatment you are receiving.

McLaren Health Plan Community requires notification of all hospital admissions, including emergency admissions. This is required within 24 hours of admission, or as soon as thereafter as possible.

Routine or non-urgent care received outside of the McLaren Health Plan Community service area without preauthorization by McLaren Health Plan Community, will not be covered. If you seek care for non-emergency conditions while you are out of the service area, you may have to pay for these services.

While some illnesses do occur when your PCP's office is closed, you may utilize one of the in-network McLaren Health Plan Community urgent centers. This is when your PCP's office is closed and you need care that cannot wait until the next day. You should still consult with your PCP, through their answering service, for directions regarding urgent care services. For emergency care, go to the nearest hospital or call 911.

Specialty & Hospital Care

Your PCP will provide you with a “medical home,” but sometimes you may need to see a specialist or go to the hospital. It is recommended that you consult with your PCP who can help direct you to the most effective, high quality care and oversee ongoing coordination of your health. If you think you need a second opinion you can get one from an in-network provider. If you want a second opinion from an out-of-network provider, call McLaren Health Plan Community for assistance. All inpatient admissions require preauthorization, other than for maternity or emergency care.

Behavioral Health

McLaren Health Plan Community has in-network Mental Health/Substance Abuse providers available to you. You can find the list of these providers in the McLaren Health Plan Community provider directory by visiting McLarenHealthPlan.org or contact Customer Service for assistance. Among this listing are psychiatrists, psychologists, social workers and counselors. In order for behavioral health services to be covered, you must seek them from an in-network provider. These services will not be covered when provided by an out-of-network provider, unless McLaren Health Plan Community has preauthorized those services.

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Out-of-Area- Care

If you are out of the McLaren Health Plan Community service area, you are covered for emergency care. If you have an emergency, go to the nearest hospital. All other out of area care requires preauthorization by McLaren Health Plan Community.

Prescription Medications

McLaren Health Plan Community administers the pharmacy benefit, in conjunction with our pharmacy benefit manager, 4D. McLaren Health Plan Community, 4D and physicians on our Quality Improvement Committee work closely together to provide you with access to the most clinically appropriate, safe and cost-effective medications. Your pharmacy benefit is based on the Plan you are enrolled in and the McLaren Health Plan Formulary. The Formulary is a listing of preferred prescription medications. It is a useful reference and educational tool, which assists our providers in selecting cost-effective therapies of the highest quality.

When you are prescribed a medication that is available in generic form, McLaren Health Plan Community will cover the generic form of the medication. If you request the brand name instead of the generic alternative, you may be responsible for additional costs or a higher co-pay. If your physician requests a brand name drug when a generic alternative is available, your physician must request a preauthorization by McLaren Health Plan Community. This request will be made to our pharmacy benefit manager, 4D.

There are some medications that are only covered when preauthorized by McLaren Health Plan Community. When a preauthorization is necessary, your physician will fill out a preauthorization form and send it along with the appropriate documentation to our pharmacy benefit manager, 4D. Your provider has a copy of the McLaren Health Plan Community Formulary, so he/she will know when a medication requires preauthorization.

Most covered medications can be dispensed in a 90-day supply by mail-order. Most generic medications can be dispensed in a 90-day supply at a retail pharmacy. You must obtain a prescription for a 90-day supply from your physician in order to participate.

If you have any questions regarding your prescription benefit, you may call Customer Service at (888) 327-0671.

Tobacco Cessation Treatment – Small Group HMO

If you are enrolled in a small group Rewards HMO plan, you are entitled to a free Stop Smoking Quit Line. Call (800) 784-8669 to get enrolled. You should also talk to your doctor for more information on how to quit smoking.

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Medical Management Overview

Medical Management, along with the PCP, will work with our members to ensure they receive high quality, cost-effective services. This will also help ensure consistent communication between your PCP and any specialists you have been referred to.

In order to reach this goal, we have many tools available to us, such as:

- Provider Referral Process/Form
- Member Health Assessments: “Staying In Touch” welcome survey
- Case Management: Individualized member contact and follow up
- Disease Education and Support: Asthma, Diabetes, Depression, ADHD, Hypertension, Stroke and Pregnancy
- Pharmacy Services: Formulary maintenance

There may also be instances when the McLaren Health Plan Community’s Chief Medical Officer will review a service requested by your PCP. If that review results in a decision that deems the service not medically necessary, you will receive notification in writing of the denial and the reason or criteria on which the decision was based. If you disagree with the decision of the Medical Director, you have the right to appeal this decision.

To make these decisions in a fair and consistent manner, we use nationally recognized guidelines and criteria. Our Quality Improvement Committee reviews these guidelines. The physicians and nurses involved in the Medical Management process do so based only on the appropriateness of care. They are not rewarded for issuing denials and are not compensated in any way that would motivate them to make inappropriate coverage decisions or encourage underutilization of services.

Preventive education is extremely important to McLaren Health Plan Community as we strive to help you get the best care available to you. We support member preventive education by distributing Preventive Health Guidelines to our members and our PCPs. We have established Call Programs in which we contact our members and assist them in getting appropriate screenings scheduled. Members enrolled in the Small Group HMO Rewards plans have access to a Stop Smoking Quit Line. We also send Healthy Reminder cards and semi-annual newsletters to our members highlighting preventive health information.

Disease Management is also offered to our members with chronic illnesses such as Asthma and Diabetes. This program will offer our members help in developing a customized program to meet their health care needs. We provide education, monitor clinical outcomes, evaluate member health status and teach our members self-management to help improve their health status. If you have any questions about any of Medical Management’s services, call us at (888) 327-0671.

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Diabetes services:

- Benefits for equipment, supplies and educational training for the treatment of diabetes, are covered, when medically necessary and ordered by or under the direction of your PCP. These include:
- Blood glucose monitors and blood glucose monitors for the legally blind.
- Test strips for glucose monitors, visual reading and urine testing strips, lancets and spring-powered lancet devices.
- Syringes
- Insulin pumps and medical supplies required for the use of an insulin pump.
- Diabetes self-management training to ensure that persons with diabetes are trained on proper self-management and treatment of their diabetic condition.

Benefits are available for diabetes equipment that meets the minimum specifications for your needs. If you choose to purchase diabetes equipment that exceeds these minimum specifications, we will pay only the amount that we would have paid for equipment that meets the minimum specifications, and you will be responsible for paying any difference in cost.

Benefits are available for diabetes self-management training when it is provided by an in-network provider that has appropriate certification to receive reimbursement for these services.

Covered Benefits and Exclusions from Coverage

For a complete listing of your covered benefits and exclusions from coverage, please refer to your Certificate of Coverage and applicable riders. You can also call Customer Service at (888) 327-0671 for questions regarding covered and non-covered services.

Benefit Interpretation & New Technology Evaluation

McLaren Health Plan Community realizes that medical technology is constantly advancing and improving. In order to do our best for our members, we have developed a process to evaluate new medical procedures, medications and devices, taking into consideration existing technology. This process includes reviewing information from government agencies, published information and findings from studies. Our Quality Improvement Committee is also involved in this review process. Some factors they utilize are patient safety, clinical contraindications, experimental services, clinical efficacy and cost effectiveness. Any benefit changes made as a result of this review will be communicated as appropriate to our members and providers.

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Copayments and Coinsurance

Some of your covered benefits have a copayment or coinsurance for which you are responsible. A copayment is a fixed dollar amount and a coinsurance is a percent of charges. Your copayment amount is due when services are received. Please refer to your Certificate of Coverage and applicable riders to determine your copayment or coinsurance amounts for certain covered benefits.

Eligibility

If you have questions regarding eligibility, you need to contact your Employer's Human Resources or Personnel Department. Employers have various eligibility requirements concerning who you may enroll in your McLaren Health Plan Community coverage.

Enrolling New Dependents

To enroll new dependents, you must apply within 30 days of a qualifying event, such as birth, marriage or adoption. Enrollment is done through your Employer's Human Resources or Personnel Department. Failure to enroll a new dependent may result in non-payment for services.

If You Have Other Health Care Coverage

You or other family members may be covered under another health care plan. McLaren Health Plan Community needs to know this information to work with the other insurance to coordinate your benefits to ensure that maximum payments are made by each carrier for all allowable expenses. We will also work with automobile and worker's compensation carriers. We reserve the right to recover all costs of services to treat conditions covered by any other insurer. If you did not indicate other coverage on your enrollment form, you may utilize the form attached in the back of this handbook or call Customer Service at (888) 327-0671.

Member Reimbursement

There is no reason for you to pay a provider for covered services under your Certificate (other than copayments, coinsurance and deductible), but if circumstances require that you do, and you can prove that you have, MHP Community will reimburse you for those covered services.

- You must provide written proof of the payment within 12 months of the date of service and complete a MHP Community Direct Member Reimbursement form. You can find the form on our website at McLarenHealthPlan.org or you can obtain the form by calling Customer Service at (888) 327-0671.

NOTE: The proof of payment documentation must include the procedure code, diagnosis code, charges, the amount you paid and the Provider Tax ID number.

- Claims submitted more than 12 months after the date of service will not be paid

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When Coverage Terminates

Your McLaren Health Plan Community coverage will terminate if:

1. The member no longer meets eligibility requirements
2. A contract is cancelled for non-payment
3. McLaren Health Plan Community exits the applicable market or the plan is terminated pursuant to applicable federal and state laws or decertified
4. A member provides false or misleading information or withholds material information
5. A member commits fraud or misuses the McLaren Health Plan Community ID card
6. The Group moves outside of the McLaren Health Plan Community service area or the Group ceases to be a member of an association through which the Group has achieved eligibility
7. Members fail to pay copayments or coinsurance or other fees within 90 days of their due date or members do not make and comply with acceptable payment arrangements with the provider to correct the situation
8. The Group's coverage is cancelled for a reason other than nonpayment, including change of products

Option to Continue Group Coverage (COBRA)

COBRA is the continuation of group coverage, but at the member's expense, for members who lose eligibility. If you are eligible for this option and choose it, you must make regular monthly payments. Most groups with over 20 employees are required by federal law to offer this coverage. If you have questions about COBRA coverage, contact your Human Resource or Personnel Department.

Converting to an Individual Plan

If your group coverage ends, you may be eligible to purchase an individual plan from either McLaren Health Plan Community or another carrier. You can either purchase the individual plan directly from the carrier or through the Marketplace/Exchange at [HealthCare.gov](https://www.healthcare.gov). In most cases, you must apply within 30 days after your group coverage ends.

Member's Rights and Responsibilities

McLaren Health Plan Community Members have the right to:

- Confidentiality
- Be treated with respect and with recognition of their dignity and the right to privacy, including to be free from restraint and seclusion used as a means of coercion, discipline, convenience or retaliation.
- Have access to a primary care provider or provider designee 24 hours a day, 365 days a year for urgent care.
- Receive culturally and linguistically appropriate services.
- Obtain a current provider directory of participating providers and access to a

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choice of specialists within the network who are experienced in treatment of chronic disabilities. Preauthorization by McLaren Health Plan is required for some services to be covered.

- Obtain OB-GYN and pediatric services from network providers without a referral.
- Continue receiving services from a provider who has been terminated from the Plan's network, through the episode of care, as long as it remains medically necessary to continue treatment with this provider, including pregnant female members who have the right to continue coverage from a terminated provider that extends to the postpartum evaluation of the member, up to 6 weeks after delivery.
- Receive covered benefits consistent with the member's contract and state and federal regulations.
- Have no "gag rules" from the Plan. Doctors are free to discuss all medical treatment options, even if they are not covered services
- Participate in decision-making regarding their health care, including the right to refuse treatment, to obtain a second opinion, and express preferences about treatment options. Receive a copy of their medical record upon request, and request those to be amended or corrected.
- Know how the Plan pays its doctors, allowing Members to know if there are financial incentives or disincentives tied to medical decisions; and the right to be provided with a telephone number and address to obtain additional information about compensation methods, if desired.
- Voice complaints or appeals about McLaren Health Plan Community, the care provided or a decision to deny or limit coverage without penalty.
- Receive information about the structure and operation of McLaren Health Plan Community, including the services provided, the practitioners and providers and the members' rights and responsibilities.
- Make recommendations regarding McLaren Health Plan Community member's rights and responsibilities.
- Have their protected health information kept confidential by McLaren Health Plan Community and the PCP.
- Be free from other discrimination prohibited by state and federal regulations.

McLaren Health Plan Community Members have the responsibility to:

- Schedule appointments in advance, arrive on time; and cancel an appointment with the doctor's office as soon as possible.
- Use the hospital emergency room only for acute or emergency care, not for routine care. This means following the protocol and using the emergency room only when medically necessary and contacting the PCP prior to a visit to the emergency room.

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- Become a partner with the PCP in planning individual health care and completing treatments, including supplying the information (to the extent possible), to practitioners, providers and the health plan that is needed to deliver the services needed.
- Follow plans and instructions for care that the member has agreed upon with all of their treating health care providers and practitioners.
- Understand their health problems and participate in developing mutually agreed upon treatment goals to the degree possible.
- Notify McLaren Health Plan Community’s Customer Service immediately for any change in address or telephone number.
- Allow McLaren Health Plan Community to assist with health care and services to which a member is entitled, and of notify the Plan of any problem related to health care, benefits, etc.
- Forward suggestions to McLaren Health Plan Community in writing or contact Customer Service for assistance.
- Carry the McLaren Health Plan Community Member ID card at all times.

Patient Bill of Rights Notification

As a member of McLaren Health Plan Community, you have certain rights as specified by a Michigan law called the Patient Bill of Rights. This notice will explain those rights and will help you understand the health coverage provided by McLaren Health Plan Community:

McLaren Health Plan Community Service Area – As a state licensed HMO, McLaren Health Plan Community is licensed to enroll individuals within the McLaren Health Plan Community “Service Area” as defined by the Department of Insurance and Financial Services.

1. McLaren Health Plan Community Certificate of Coverage – In order for you to understand your health care benefits, you will be provided with a copy of the applicable McLaren Health Plan Community Certificate of Coverage and Rider(s). These documents will contain information regarding covered benefits, prescription drug coverage, with specifications regarding requirements for the use of generic drugs, a description of emergency health coverage and benefits, out of area coverage and benefits. It will also detail your financial responsibility, if any, for copayments, coinsurance, deductibles and any other out-of-pocket expenses. It will also tell you how to file an appeal.

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2. Continuity of Treatment – If an in-network provider terminates from the McLaren Health Plan Community network, McLaren Health Plan Community will do either of the following; arrange for the continuation of treatment by that provider or assist the member in selecting a new provider to continue with the treatment.
3. As a member of McLaren Health Plan Community, you have the right to request and receive additional information about McLaren Health Plan Community, which would include:
 - Provider Information – You are entitled to receive a copy of the McLaren Health Plan Community Provider Directory, which will give you information about our Network physicians – names, locations, telephone numbers and specialty. It will also specify which physicians are accepting new patients.
 - Physician Credentials – You are entitled to receive information about Network physicians, including; degrees received, professional qualifications, board certification status, certification date, if applicable, medical school attended, residency completion and identification of the affiliated facilities where the physician has privileges for any treatment, illness or procedure you identify.
 - Physician Status/Discipline – If you have questions about disciplinary actions taken against your doctor or want to know about any formal complaints against your doctor, please visit the Office of Financial and Insurance Regulation website at www.7.dleg.state.mi.us/free/.

Specific Benefits – You are entitled to information concerning any requirements, limitations, restrictions or exclusions including, but not limited to, information regarding the McLaren Health Plan Community drug formulary, as may be applicable by type of service, benefit or provider, or if applicable, by specific service, benefit or type of drug.

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Patient Advocate

Many people today are worried about the medical care they will receive should they become terminally ill and are unable to communicate. You may now state your wishes regarding your health care in writing while you are still healthy and able to make such decisions. We are giving you this information to tell you about your right to make your own decisions about your medical treatment. As a competent adult, you have the right to accept or refuse any medical treatment. “Competent” means you have the ability to understand your medical condition and the medical treatments for it, to weigh the possible benefits and risks of each such treatment, and then decide whether you want to accept treatment or not.

As long as you are competent, you are the only person who can decide what medical treatment you want to accept or reject. You will be given information and advice about the pros and cons of different kinds of treatment and you can ask questions about your options. But only you can say “yes” or “no” to any treatment offered. You can say “no” even if the treatment you refuse might keep you alive longer and even if others want you to have it.

If you are not able to make your own decisions about medical care, someone else will have to make those decisions for you. If you haven’t stated your wishes in writing, no one will know what you would want. There may be difficult questions that will need to be answered and when your wishes are not known, your family or the courts may have to decide what to do.

While you are competent, you can name someone to make medical treatment decisions for you should you ever be unable to make them for yourself. To be certain that the person you name has the legal right to make those decisions, you must fill out a form called either a Durable Power of Attorney for health care or a Patient Advocate Designation. By completing this form, you are giving this person the right to give your written or spoken instructions about what medical treatment you want and don’t want to receive. You can choose anyone to be your Patient Advocate, who is at least 18 years old. You may pick a family member or a friend or any other person you trust. But you should make sure that person is willing to serve by signing an acceptance form. It’s a good idea to have a backup choice in case the first person is unwilling or unable to act when the time comes.

You can get a Patient Advocate Designation form from a hospital, nursing home, hospice or home health care agencies. These are available to people free of charge. Many lawyers also prepare Patient Advocate Designations for their clients. The forms are not all alike, so you should pick the one that best suits your situation.

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All you have to do is fill in the name of the advocate and sign the form in front of two witnesses; however, under this law there are some people who cannot be your witnesses. Your family members cannot witness your signature, neither can anyone who could be your heir or who is named to receive something in your will or who is an employee of a company who insures your life or health. Friends or co-workers are often good people to ask to be witnesses, since they see you often and can, if necessary, wear that you acted voluntarily and were of sound mind when you made out the form.

You should give copies of the completed forms to your doctor and/or health care facility so that it can be placed in your medical records.

It is also a good idea to have your wishes in writing to give to your Patient Advocate. This will help in case it is necessary for these decisions to be made. If you want your Patient Advocate to be able to refuse treatment and let you die, you have to say so specifically in the Patient Advocate Designation form. Remember, it is the Patient Advocate's job to follow your instructions.

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Advance Directive

If you do not want to name a Patient Advocate, you can write what is called an “Advance Directive”. This is a written statement of your choices about medical treatments. This could be a very valuable document, because it will help those taking care of you pay more attention to what you have written about your treatment choices. Your PCP may also have an Advance Directive form. It will give written notice to health care workers who may be treating you, should you become unable to make your own decisions regarding medical treatment.

You don't have to fill out a Patient Advocate Designation or Advance Directive form and you don't have to tell anybody your wishes about medical treatment. No one can force you to fill out these forms. You will still get the medical treatment you choose now, while you are competent. If you become unable to make decisions, but you've made sure that your family and friends know what you want, they will be able to follow your wishes. Without instructions, family and friends may still be able to agree on your medical treatment. If they don't agree, the court may have to name a guardian to make those decisions for you.

If you do fill out these forms, you may change them at any time in writing or orally.

You should review your Patient Advocate Designation form or Advance Directive at least once a year to make sure it still accurately states how you want to be treated and includes the name of the person you want to make decisions for you.

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Notice of Privacy Practices for McLaren Health Plan, Inc. and MHP Community

MCLAREN HEALTH PLAN, INC. AND MCLAREN HEALTH PLAN COMMUNITY ARE AFFILIATED COVERED ENTITIES. THIS NOTICE DESCRIBES HOW PERSONAL AND MEDICAL INFORMATION ABOUT MEMBERS OF THOSE PLANS MAY BE USED AND DISCLOSED AND HOW A MEMBER CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Understanding the Type of Information We Have. We get information about you when you enroll in our health plans that is referred to as Protected Health Information or PHI. It includes your date of birth, gender, ID number and other personal information. We also get bills and reports from your doctor and other data about your medical care which are also PHI.

Our Privacy Commitment to You. We care about your privacy. The PHI we use or disclose is private. We are required to give you this Notice of Privacy Practices and describe how your PHI may be used and disclosed. Only people who have both the need and the legal right may see your PHI. Many uses and disclosures require your permission or authorization. For example, most uses and disclosures of psychotherapy notes (where appropriate), uses and disclosures of PHI for marketing purposes and disclosure that constitute a sale of PHI require your authorization. Other uses and disclosures not described in this Notice of Privacy Practices will be made only with your permission or authorization.

Uses and Disclosures That Usually Do Not Require Your Authorization:

- **Treatment.** We may disclose medical information about you to coordinate your health care. For example, we may notify your doctor about care you get in an emergency room.
- **Payment.** We may use and disclose information so the care you get can be properly billed and paid for. For example, we may ask an emergency room for details before we pay the bill for your care.
- **Health Care Operations.** We may need to use and disclose information for our health care operations. For example, we may use information for enrollment purposes or to review the quality of care you get.
- **As Required by Law.** We will release information when we are required by law to do so. Examples of such releases would be for law enforcement or national security purposes, subpoenas or other court orders, communicable disease reporting, disaster relief, review of our activities by government agencies, to avert a serious threat to health or safety or in other kinds of emergencies.

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With Your Permission. In most cases, if you give us permission in writing, we may use and disclose your personal information to the extent you have given us authorization. If you give us permission, you have the right to change your mind and revoke it. This must be in writing, too. We cannot take back any uses or disclosures already made with your **permission**.

Note: We are prohibited from and will not use your genetic information for underwriting purposes even with your permission or authorization.

Your Privacy Rights

You have the following rights regarding your PHI that we maintain.

Your Right to Inspect and Copy. In most cases, you have the right to look at or get copies of your records. You may be charged a fee for the cost of copying your records.

Your Right to Amend. You may ask us to change your records that are in our possession if you feel that there is a mistake. We can deny your request for certain reasons, but we must give you a written reason for our denial.

Your Right to a List of Disclosures. You have the right to ask for a list of disclosures made after April 14, 2003. This list will not include the times that information was disclosed for treatment, payment or health care operations. The list will not include information provided directly to you or your family or information that was disclosed with your authorization.

Your Right to Request Restrictions on Our Use or Disclosure of your PHI. You have the right to ask for limits on how your PHI is used or disclosed. We are not required to agree to such requests.

Your Right to Receive Notification of a Breach. If our actions result in a breach of your unsecured PHI we will notify you of that breach.

Your Right to Request Confidential Communications. You have the right to ask that we share information with you in a certain way or in a certain place. For example, you may ask us to send you information at your work address instead of your home address.

Genetic Information. Genetic information is health information. We are prohibited from and do not use or disclose your genetic information for underwriting purposes.

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Who to Contact. To exercise any of your rights, to obtain additional copies of this Notice or if you have any questions about this Notice please write to:

ATT: Privacy Officer
McLaren Health Plan
P.O. Box 1511
Flint, MI 48501-1511

Additional Information:

Find the Notice on Our Website: You can also view this Notice of Privacy Practices on our website at McLarenHealthPlan.org.

Changes to this Notice. We reserve the right to revise this Notice. A revised Notice will be effective for PHI we already have about you as well as any information we may receive in the future. We are required by law to comply with whatever Notice is currently in effect. Any changes to our Notice will be published on our website at McLarenHealthPlan.org.

[Notice of Privacy Practices - MHPCC20151106 - Rev. 12/2015]

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How to Use Your Rights Under This Notice

If you want to use your rights under this notice, you may call us or write to us. Your request must be in writing, and we will help you prepare your written request, if you wish.

Complaints to the Federal Government. If you believe that your privacy rights have been violated, you have the right to file a complaint with the federal government. You may write to:

Office of Civil Rights
Dept. of Health and Human Services
200 Independence Avenue,
S.W. Washington, D.C. 20201
Phone: (866) 627-7748
TTY: (886) 788-4989

Email: ocrprivacy@hhs.gov

You will not be penalized for filing a complaint with the federal government.

Complaints and Communication to Us. If you want to exercise your rights under this notice or if you wish to communicate with us about privacy issues or if you wish to file a complaint, you can write to:

ATT: Privacy Officer
McLaren Health Plan Community
P.O. Box 1511
Flint, MI 48501-1511

You will not be penalized for filing a complaint. You have the right to receive an additional copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. Please call Customer Service at (888) 327-0671 or write to us to request a copy.

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Janet's Law

On October 21, 1998, President Clinton signed into law the “Women’s Health & Cancer Rights Act of 1998.” This Act is also known as Janet’s Law.

Your McLaren Health Plan Community Certificate of Coverage explains the medical and surgical benefits in connection with a mastectomy as provided by this Act. If you have had a mastectomy and wish to elect breast reconstruction in connection with the mastectomy, please note that the following coverage is available to you:

Reconstruction of the breast on which the mastectomy has been performed

1. Surgery and reconstruction of the other breast to produce a symmetrical appearance
2. Prosthesis, if prosthetic devices are listed as a covered benefit in your Benefit Rider
3. Care for physical complications from all stages of the mastectomy including lymph edemas.

The above-described coverage must be provided in a manner determined in consultation with you and your attending physician. Please note that the above-described coverage is subject to any applicable annual deductibles, coinsurance provisions and copayments as provided in your Certificate of Coverage, Schedule of Copayments and Deductibles and Rider(s). If you have any questions call Customer Service at (888) 327-0671.

Fraud, Waste and Abuse: What You Should Know

Fraud is defined as doing something intentionally that may cause harm to McLaren Health Plan Community. Examples of member fraud would include giving wrong information to a doctor on purpose or filing a claim that contains any false or misleading information.

Abuse is when something is done that causes unnecessary cost to McLaren Health Plan Community. Examples of member abuse would be using the Emergency Room for routine or non-emergent care or requesting services or equipment that are not medically necessary.

Waste is asking for services and medications that are not needed and result in extra costs, such as when you have a cold and want your doctor to prescribe an antibiotic.

Health care providers can also commit fraud. Examples would include doctors who provide services or prescribe drugs that are not medically necessary or send out bills for services that they did not provide.

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If you think another person or a medical provider might be committing fraud or abuse, call McLaren Health Plan Community's Fraud & Abuse Hotline at (866) 866-2135. You may also do so in writing (anonymous notification is also acceptable) to:

ATT: Compliance Office
McLaren Health Plan Community
P.O. Box 1511
Flint, MI 48501-1511

OR by email at: MHPcompliance@mclaren.org

Member Complaint/Grievance and Appeals Procedure

At MHP Community, we want to hear your comments so that we can make our services better for our members. We want you to be able to receive answers to any questions that you have about MHP Community. We also want to provide you ways of reaching fair solutions to any problems that you may have with MHP Community. When you have any comments or concerns, please call Customer Service at (888) 327-0671. You can also send your comments or concerns in writing to:

ATT: Member Grievance
McLaren Health Plan Community
G-3245 Beecher Road
Flint, MI 48532

Customer Service will assist you in documenting your complaint/grievance. We have 30 calendar days to complete our investigation and resolution to your complaint/grievance. You will receive notification in writing within three (3) calendar days of the determination of the complaint/grievance.

Regular Internal Appeals

An appeal or grievance is the process used to handle a complaint. A grievance may be due to a denial of payment or an adverse determination. An adverse determination means health care services have been reviewed and denied, reduced or terminated. An untimely response to a request may become an adverse determination. Members may also appeal rescissions of Coverage. Members or their authorized representative have 180 days from the date of the notification letter to file a written appeal. You can send your appeal request along with any additional information to:

ATT: Member Appeals
McLaren Health Plan Community
G-3245 Beecher Road
Flint, MI 48532

(888) 327-0671

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Covered Benefits continue pending resolution of the appeal. If you wish to have someone else act as your authorized representative to file your appeal, you will need to complete MHP Community's authorized representative form which can be found on our website at McLarenHealthPlan.org or you may call Customer Service at (888) 327-0671 for a copy to be mailed to you.

You may request copies of information relevant to your appeal, free of charge, by contacting Customer Service at (888) 327-0671. If you request such information, MHP Community will provide you with any additional information that it may later consider relevant to your appeal without requiring you to make a separate request. We will also provide you with additional rationale for a denial or your claim or appeal. You will be given a reasonable opportunity to respond to such new information or rationale.

Members have the right to ask MHP Community to arrange meeting with the appeal review committee. Members or an authorized representative may attend the meeting in person or by telephone. A person not involved in the initial decision can review the appeal. The person who reviews the appeal will be of similar specialty.

MHP Community has 30 calendar days to complete the internal appeal process. You will receive written notification of the final determination within three (3) calendar days after the decision is made. We may also notify you orally.

Expedited Complaint/Grievance and Appeals

If your treating physician advises us that he or she believed that due to your medical status, resolution of your complaint/grievance and/or appeal within MHP Community's normal time frames would seriously jeopardize your life or health or ability to regain maximum function, the expedited complaint/grievance or appeals process may be utilized.

A request for an expedited complaint/grievance or appeal should be made by telephoning MHP Community at (888) 327-0671.

MHP Community will make a determination concerning your expedited complaint/grievance or appeal and communicate that to you and your physician as expeditiously as the medical condition requires, but no later than seventy-two (72) hours after receipt. Most MHP Community decisions for an expedited complaint/grievance or appeal will be communicated to you and/or your physician by telephone. If so, you and your physician will be provided with written confirmation of this decision within two (2) calendar days after the telephone notification.

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If your physician substantiates either orally or in writing that you have medical condition where the time frame for completion of an MHP Community expedited internal appeal would seriously jeopardize your life or health or would jeopardize your ability to regain maximum function, you or your authorized representative may file a request for an expedited external review at the same time you or your authorized representative files a request for an expedited MHP Community complaint/grievance or appeal. You will need to follow the procedure explained below under the heading, “Expedited External Appeals.”

External Appeals

If after your appeal we continue to deny payment, Coverage or the service requested, or you do not receive a timely decision, you can ask for an external appeal with the State of Michigan, Department of Insurance and Financial Services (DIFS). You must do this within sixty (60) days of receiving MHP Community’s appeal decision. MHP Community will provide the form required to file an external appeal. These requests should be mailed to:

Office of General Counsel – Health Care Appeals Section
Department of Insurance and Financial Service
PO Box 30220
Lansing, MI 48909-7720

Delivery service:

Office of General Counsel – Health Care Appeals Section
Department of Insurance and Financial Services
530 W. Allegan Ste., 7th Floor
Lansing, MI 48933-1521

Toll Free Telephone: (877) 999-6442
FAX: 517-284-8838
www.michigan.gov/difs
Phone: (877) 999-6442

When appropriate, DIFS will request a recommendation by an independent review organization. The independent review organization is not part of MHP Community. DIFS will issue a final order.

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Expedited External Appeals

If after your expedited complaint/grievance or appeal we continue to deny Coverage or the service requested, you can ask for an expedited external appeal with the State of Michigan, Department of Insurance and Financial Services (DIFS). You must do this within ten (10) days of receiving MHP Community's appeal decision. MHP Community will provide the form required to file an expedited external appeal. These requests should be mailed or faxed to:

Office of General Counsel – Health Care Appeals Section
Department of Insurance and Financial Service
PO Box 30220
Lansing, MI 48909-7720

Delivery service:

Office of General Counsel – Health Care Appeals Section
Department of Insurance and Financial Services
530 W. Allegan Ste., 7th Floor
Lansing, MI 48933-1521

Toll Free Telephone: (877) 999-6442
FAX: (517) 284-8838
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Coordination of Benefits Form

| SECTION 1: OTHER GROUP HEALTH COVERAGE | | | | |
|--|--|----------------------------|---|--------------------|
| Are you or any of your covered dependents also covered by another group health plan? Yes <input type="checkbox"/> No <input type="checkbox"/> | | | | |
| Another group health plan is defined as one that is generally an employer provided health plan though the employee may be sharing costs. Medicare is not an employer provided health plan. However, if you have Medicare, indicate NO , but complete section 5. | | | | |
| SECTION 2: OTHER GROUP HEALTH CARE PLAN OR PROGRAM INFORMATION (If Medicare, go to Section 5) | | | | |
| Employer | Street Address | City | State | Zip Code |
| Insurance Company | Street Address | City | State | Zip Code |
| Contract Number | Policy Number | Effective Date | | Cancellation Date |
| Name of Subscriber | Sex M F | Relationship to Subscriber | | Birth Date |
| Type of Coverage Single <input type="checkbox"/> Two Person <input type="checkbox"/> Family <input type="checkbox"/> | Type of Plan (check all that apply) Hospital <input type="checkbox"/> Surgical/Medical <input type="checkbox"/> Prescription Drug <input type="checkbox"/> Vision <input type="checkbox"/> Hearing <input type="checkbox"/> Dental <input type="checkbox"/> Other <input type="checkbox"/> (please describe): _____ | | | |
| SECTION 3: DEPENDENT INFORMATION | | | | |
| Members (other than Subscriber above) covered under the contract above. If there are more than five, list them on the other side. | | | | |
| <u>Name</u> | <u>Self</u> | <u>Spouse</u> | <u>Child</u> | <u>Birth Date</u> |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | _____ |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | _____ |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | _____ |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | _____ |
| SECTION 4: DIVORCE/CUSTODY INFORMATION | | | | |
| Fill out this section only if you have children and/or step-children covered by other health care coverage through court order (i.e. divorce, separation, etc.) List the covered children below. If there are more than three, list them on the other side. | | | | |
| <u>Name</u> | <u>Responsible Parent</u> | | | <u>Birth Date</u> |
| | <u>Father</u> | <u>Mother</u> | <u>Other</u> | |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | _____ |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | _____ |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | _____ |
| If no court order exists, which parent has custody? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | | | | |
| Name of Insured Person for Child's Coverage (First & Last) | | | | Birth Date |
| Employer | Street Address | City | State | Zip Code |
| Insurance Company | Street Address | City | State | Zip Code |
| Group Policy Number: | | Effective Date: | | Cancellation Date: |
| SECTION 5: MEDICARE INFORMATION | | | | |
| Name of Member Covered by Medicare (self) | | | Name of Member Covered by Medicare (spouse if applicable) | |
| Medicare ID Number | Sex M F | Medicare ID Number | | Sex M F |
| Effective Date of Medicare Part A: _____ Part B: _____ Part D: _____ | | | Effective Date of Medicare Part A: _____ Part B: _____ Part D: _____ | |
| Please return this form to McLaren Health Plan/Health Advantage Recovery Department: P.O. Box 1511, Flint MI 48501-1511 Or Fax to (810) 733-9652 | | | | |

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