

Welcome to the *PrimeStep* Plan...

Please read this booklet all the way through.

You will find very important information about what health care services you can get and how to get them.



PrimeStep is a part of the Hoosier Healthwise program. The Hoosier Healthwise program is a health care program for families, pregnant women, and children. There are two Hoosier Healthwise benefit packages for children. Both packages cover a wide range of medical services

Hoosier Healthwise allow you to choose a personal doctor to be your Primary Medical Provider (PMP). You and your personal doctor should work together to decide what care you need. Your doctor then makes sure you get all the care you need.

Table of Contents

How To Get Medical Care	3-5
What Is Preventive Care?.....	3
What If I Need To See A Specialist?.....	3
Why Is Prenatal Care Important?.....	3
When Can I Choose A Doctor For My New Baby?.....	4
What Do I Do In Case Of An Emergency?.....	5
What If I Can't Make My Doctor's Appointment?.....	5
Can I Change My Doctor?.....	5
Member Rights And Responsibilities	6
You Have The Right To.....	6
You Are Responsible To.....	7
Covered Services	8-9
Complaints And Grievances	10
Questions And Answers	11-14
Other Services And Phone Numbers	15
Notes	16

How To Get Medical Care

What Is Preventive Care?

Many services are meant to keep you from getting sick. It is up to you to use these services. As soon as you join the program, call your personal doctor (PMP) for an appointment for each family member in the program. This is important because your personal doctor (PMP) can:

- Get to know you and your health needs
- Show you what you can do to stay healthy
- Check for early signs of health problems such as cancer, high blood pressure or diabetes



What If I Need To See A Specialist?

Your personal doctor (PMP) will be able to take care of most of your medical problems. If your personal doctor thinks you need to see a specialist, he/she will send you to one. Your personal doctor (PMP) is very good at finding out what medical problems you have and will know what kind of doctor is the right kind to treat your problem.



Why Is Prenatal Care Important?

Everything you do when you are pregnant, affects your baby's health. Taking care of your health also takes care of your baby's health.



This means such things as:
following the doctor's advice about....

- Taking medications, even those you can buy without a prescription
- What kind of exercise or daily activities you do
- Not using drugs such as pot, heroin, or cocaine
- What you eat
- Not drinking alcohol
- Not smoking

Your doctor will work with you to make sure you and your baby stay healthy. Call your doctor as soon as you think you are pregnant. Be sure to go to *every* appointment and follow your doctor's advice.

When Can I Choose A Doctor For My New Baby?

Choosing your baby's doctor is very important. If you are pregnant, you need to choose a doctor for your baby now. Your Benefit Advocate or Hoosier Healthwise Helpline Representative can help you do this. You must choose a doctor for your baby that is in the same network as you. When you have chosen your baby's doctor, you **must** tell your Benefit Advocate or call the Hoosier Healthwise Helpline. Package C members must apply for Hoosier Healthwise coverage for the baby as soon as the baby is born to enroll the baby in Hoosier Healthwise.



What Do I Do In Case Of An Emergency?

If you have a true emergency, go to the emergency room or call 911. True emergencies are when a delay in treatment would result in lasting injury or death. Some examples are chest pain, broken bones, bad bleeding that cannot be stopped, or drug overdoses.

Sometimes people go to the emergency room when it is not an emergency. If you do this, you may have to pay a fee and the hospital may not treat you.

If you are not sure whether you have a true emergency, call your personal doctor (PMP) first. If his/her office is closed, use the number your doctor gives you for after office hours. Your doctor, or someone who works with your doctor, will tell you what to do.

What If I Can't Make My Doctor's Appointment?

It is very important for you to go to all appointments you make with your doctor. Call and cancel or reschedule an appointment as soon as you know that you will not be able to make it. This helps your doctor give the best service to you and all of his/her patients.

Can I Change My Doctor?

It is the job of the doctor you chose to work with you to provide the best possible care for you. It is important for you to develop a good relationship with your doctor so that you can get the best care. This takes time and won't happen if you change doctors often. However, if you need to change because you have moved or some other reason, call the Hoosier Healthwise Helpline. If you still are not happy, call your Benefit Advocate or the Hoosier Healthwise Helpline. He or she will help you pick a new doctor if the problem can not be resolved. He or she may not always be able to change the PMP for you.

Member Rights And Responsibilities

Member Rights

The Hoosier Healthwise program provides quality services to all persons without regard to race, gender, religion, national origin, disability, or age, color or ancestry.

As a member in PrimeStep, you have the RIGHT to:

- Be treated with dignity and respect when getting health care services.
- Privacy for you and your medical records.
- Easy to understand explanations of your medical problems and treatment choices.
- Be involved in decisions about your treatment choices.
- Get care 24 hours a day, 7 days a week.
- Get timely answers to your complaints or appeals.
- Appeal decisions made about the health care you receive.
- Buildings and services that meet the standards of the Americans with Disabilities Act (ADA). This means that persons with disabilities or physical problems can get into medical buildings and use important services.
- Get a second opinion from a different doctor.
- Request and receive a copy of your medical records, and to request that they be changed or corrected.
- Be free from being held against one's will or removed from doctor's office by force, punishment, time, or revenge.

Member Responsibilities

The Hoosier Healthwise program provides quality services to all persons without regard to race, gender, religion, national origin, disability, or age, color or ancestry.

As a member in PrimeStep, you are RESPONSIBLE to:

- Tell your personal doctor (PMP) about your medical conditions to the best of your ability.
- Call your personal doctor (PMP) for all your medical care.
- Keep all of your appointments. If you can not keep an appointment, call to cancel or reschedule as soon as you can. Missed appointments are not covered by Package C. Package C members may be charged for non-covered services.
- Tell your doctor if you do not understand what he/she tells you about your condition, care, or what you need to do.
- Get all childhood shots for your children.
- Get regular checkups for you and your children.
- Not go to the Emergency Room unless it is for real emergencies.
- Follow the rules of your doctor's office.
- Package C members may be charged for non-covered services, such as non-emergency transportation, missed appointments, and emergency room visits for non-emergencies. If you disagree with any decisions made about your health care, you have the right to file an appeal. To file an appeal, contact FSSA Office of Hearings and Appeals at (317) 232-4404.

Covered Services

Hoosier Healthwise is a health insurance program which has several benefit packages. There are 3 benefit packages in Hoosier Healthwise.

- **Package A** is a full-service plan for children, pregnant women, and families. For all Package A members, there are no premium payments and for children and pregnant women there are no co-pays.
- **Package B** provides pregnancy limited services for pregnant women. There are no premium payments or co-pays.
- **Package C** is a full-service plan for children who meet the income guidelines. There are some limits and there is a small premium payment and co-pay for some services.

Hoosier Healthwise covers a wide range of medical services as shown in the list on page 9:

Covered Services

The Hoosier Healthwise benefit packages include the following services. Please check with the Hoosier Healthwise Helpline for any changes or updates.

Benefits	Package A	Package C
Hospital Care	Yes	Yes. You may be billed for non-covered services. Emergency room services for non-emergencies are not covered.
Doctor Visits/Checkups	Yes	Yes
Well-child Visits	Yes	Yes
Prescription Drugs	Yes	There is a \$3 co-payment for generic, compound and sole-source drugs. There is a \$10 co-payment for brand name drugs.
Over-the-counter Drugs	Yes, if prescribed	Over-the-counter drugs are not covered by Package C, except Insulin
Lab and X-ray	Yes	Yes
Mental Health Care	Yes	Yes
Substance Abuse Services	Yes	Yes
Medical Supplies and Equipment	Yes	Yes
Home Health Care	Yes	Yes
Nursing Facility Services	Yes	Nursing facility services are not covered by Package C.
Dental	Yes	Yes
Vision Care	Yes	Yes
Therapies	Yes	Yes
Hospice Care	Yes	Yes
Transportation	Yes	Package C covers ambulance transportation for emergencies and between medical facilities. There is a \$10 co-payment for ambulance transportation.
Family Planning Services	Yes	Yes
Nurse Practitioner Services	Yes	Yes
Nurse Midwife Services	Yes	Yes
Foot Care	Yes	Package C covers surgical procedures, lab or x-ray services, and hospitalization.
Chiropractors	Yes	Yes

Complaints And Grievances

If you have a problem that you can't solve on your own, you can:

- Call or visit the Benefit Advocate in the County Office, or
- Call the Hoosier Healthwise Helpline at 1-800-889-9949

Either one will make every effort to help you solve the problem.

If you are not happy with the answer to your complaint or problem, the Benefit Advocate (BA), will accept a written grievance or help you write one.



If you can't visit the Benefit Advocate, send the grievance to:



**Quality Improvement
Hoosier Healthwise
P.O. Box 1484
Indianapolis, IN 46206**

You must send the grievance within 60 days of finding the problem. Hoosier Healthwise staff will work with you to resolve your complaint. You will get a letter to let you know how your complaint was resolved.

If you still are not happy, you have the right to file an appeal. To file an Appeal, contact the FSSA Office of Hearings and Appeals at (317) 232-4404.

Questions And Answers

Q. Who do I call if I have a question about Hoosier Healthwise?

A. Talk to your Benefit Advocate or call the Hoosier Healthwise Helpline at 1-800-899-9949.

Q. My doctor is not on the list, what should I do?

A. The Benefit Advocate or Helpline staff will help you.

Q. What dentist can I see?

A. You can use any dentist who is in the program. Call the Hoosier Healthwise Helpline at 1-800-889-9949 to get a list of dentists in your area.

Q. Why should I call the doctor before I go to the emergency room?

A. You can call your personal doctor 24 hours a day, 7 days a week for help. Your doctor knows you and what care you need. That means you get better care than going to the ER where the doctor does not know your medical needs. If you are a Package C member and you go to the ER when it is not a true emergency (see page 5), services will not be covered. All members may be charged for non-covered services.

Q. What do I do if I lose my health care card?

A. You will need to call the Helpline at 1-800-889-9949 or contact a representative at the Division of Family and Children for a new card.

Questions And Answers

- Q. How can I find out if a specific procedure or service is covered?
- A. You can ask your PMP or other provider if the procedure or service is covered.
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- Q. My doctor's office told me I'm not on Hoosier Healthwise. What should I do?
- A. Call the Hoosier Healthwise Helpline at 1-800-889-9949. The staff will check to see if you are eligible for Hoosier Healthwise. You may be told to contact a representative at the Division of Family and Children. You must renew your Hoosier Healthwise eligibility at least once per year (more often for adults).
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- Q. If my child gets sick at night, how do I get help?
- A. Call your doctor's office or the number your doctor gives you for after office hours. Your doctor or someone who works with your doctor, will tell you what to do. You should **always** be able to reach someone.



Q. When can I make an appointment with my doctor?

A. You will get a letter in the mail when you are enrolled in the program. It will tell you who your doctor is and when you can start seeing this doctor. On that day, you should call your doctor to set up an appointment.



Q. When do I need to see or talk to my Benefit Advocate?

A. See or talk to your Benefit Advocate:

- when you first enroll
- when you have questions
- when you have problems
- when you re-enroll in Hoosier Healthwise
- when your address or telephone number changes
- if you have a baby, please call as soon as possible to add your baby to Hoosier Healthwise.

Q. The pharmacist says I am not covered under Hoosier Healthwise. What do I do?

A. Call the Hoosier Healthwise Helpline at 1-800-889-9949. The staff will check to see if you are covered. If you are, he/she will tell the pharmacist that you are eligible.

Q. What are some of the covered services that do not require me to see or call my doctor before getting care?

A. Covered services NOT needing a Doctor's ok are:

- Dental Care
- Podiatrist Care
- Chiropractic Care
- Eye Care (except surgery)
- Family Planning Services
- Mental Health Services
- Pharmacy Services
- Substance Abuse Services
- Transportation Services
- Emergency services (for true emergencies)

Other Services And Phone Numbers

You must see your personal doctor for all your basic medical care. For any kind of care that you do not need your personal doctor (PMP) to OK, you may see any provider who accepts Hoosier Healthwise. (See page 9).



One way to find providers for covered services listed at the bottom of page 9, is to use the Yellow Pages.

You may call the Hoosier Healthwise Helpline for a list of dentists or cab companies in your area.

HOOSIER HEALTHWISE

1-800-889-9949



NOTES

