



Complete HMO *for Individuals and Small Group Employers*

Member Handbook

Effective January 1, 2019





Your AllWays Health Partners Complete HMO Member Handbook

Welcome to AllWays Health Partners.

AllWays Health Partners is a not-for-profit Health Maintenance Organization (HMO) based in Massachusetts. We are pleased to have you as a Member and look forward to working with you and your Primary Care Provider (PCP) to keep you healthy.

Any time you need assistance understanding your AllWays Health Partners benefits or membership, call Customer Service at 866-414-5533 (TTY 711). Our hours of operation are 8:00 a.m. to 6:00 p.m., Monday through Friday, and Thursday from 8:00 a.m. to 8:00 p.m.

This handbook contains important information about your AllWays Health Partners benefits. It also contains some technical terms you may be unfamiliar with. If you need help understanding this handbook, Customer Service Representatives are available to help you. AllWays Health Partners also provides Members with free translation services.

A handwritten signature in black ink that reads "David Segal".

David Segal
President and Chief Executive Officer

A handwritten signature in black ink that reads "Anton B Dodek".

Anton Dodek, MD
Chief Medical Officer



AllWays Health Partners Translation Services

English

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-800-462-5449 (TTY: 711).

Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al. 1-800-462-5449 (TTY: 711).

Português (Portuguese)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-462-5449 (TTY: 711).

Italiano (Italian)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-462-5449 (TTY: 711).

Kreyòl Ayisyen (Haitian/French Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-462-5449 (TTY: 711).

繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-462-5449 (TTY: 711)。

Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-462-5449 (TTY: 711).

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-462-5449 (TTY: 711).

ខ្មែរ (Khmer/Cambodian)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ
ទូរស័ព្ទ 1-800-462-5449 (TTY: 711).

ລາວ (Laotian)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ
1-800-462-5449 (TTY: 711).

λληνικά (Greek)

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται
δωρεάν. Καλέστε 1-800-462-5449 (TTY: 711).

العربية (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-462-5449
(رقم هاتف الصم والبكم: 711).

Français (French)

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement.
Appelez le 1-800-462-5449 (ATS : 711).

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: 1-800-462-5449 (TTY: 711).

Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej.
Zadzwoń pod numer 1-800-462-5449 (TTY: 711).

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-462-5449
(TTY: 711) 번으로 전화해 주십시오.

हिंदी (Hindi)

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-462-5449
(TTY: 711) पर कॉल करें।

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Section 1.

Your AllWays Health Partners Evidence of Coverage

Your AllWays Health Partners Member Handbook and Schedule of Benefits represent your complete AllWays Health Partners Evidence of Coverage.

AllWays Health Partners is a Health Maintenance Organization (HMO) licensed by the Commonwealth of Massachusetts. As an HMO, we have certain requirements that you, as a member, must meet in order to ensure coverage of health care services that you receive. Failure to meet those requirements could jeopardize your coverage.

AllWays Health Partners has certain obligations to you that we must fulfill as part of our agreement with you. These requirements and obligations are described in your Evidence of Coverage (EOC). Your EOC consists of two (2) documents: the *Member Handbook* and the *Schedule of Benefits*. Your *Member Handbook* and your *Schedule of Benefits* are available on AllWays Health Partners' website (www.allwayshealthpartners.org).

If AllWays Health Partners changes any Covered Service, your financial obligations for coverage, or makes any material change to your Evidence of Coverage, we will send you prior notice at least 60 days in advance of the change. AllWays Health Partners will do this by sending you an amendment to your Evidence of Coverage and ask that you keep it with this *Member Handbook*.

Member Handbook

Your *Member Handbook* is an important document and contains the following information:

- A description of benefits and services covered by your AllWays Health Partners plan as well as a listing of services that are not covered
 - A description of how to obtain covered benefits and services from AllWays Health Partners network providers as well as how to obtain emergency services when you are outside of AllWays Health Partners' service area
 - A description of AllWays Health Partners' policies regarding the conditions under which coverage for Out-of-Network providers will be allowed
 - A description of the circumstances under which AllWays Health Partners may terminate or deny your enrollment in our plan
- A description of how AllWays Health Partners will resolve your inquiries and complaints, including a description of the external review process that is available to you
 - A description of eligibility of coverage for dependents, including instructions on how to add dependents to the plan
 - A description of the Office of Patient Protection (OPP), including the types of assistance and information they can provide and how to contact them
 - Information concerning the availability of physician profiling that is available through the Board of Registration in Medicine
 - A description of AllWays Health Partners' utilization management and quality assurance programs, including how we assess new technologies for coverage
 - A description of how to obtain interpreter and translation services from AllWays Health Partners
 - Information regarding your pharmacy benefit including a listing of medications that are not covered by AllWays Health Partners
 - Information concerning continuation of coverage that may be available to you or your dependents should your life circumstances change, such as a loss of job or a divorce
 - Information on how we coordinate with other insurers that may provide you with health coverage

To review a copy of this *Member Handbook* online, please visit www.allwaysmember.org. For assistance, interpretation, or to request a free *Member Handbook* or other documents, please contact AllWays Health Partners:

AllWays Health Partners
Customer Service
399 Revolution Drive, Suite 810
Somerville, MA 02145
1-866-414-5533 (TTY 711)
customerservice@allwayshealth.org

Health Savings Accounts

A Health Savings Account (HSA) is a fund you can establish to pay for medical expenses that come with a High Deductible Health Plan or that you can use to save for your future health needs. Under federal rules, you need to enroll in a High Deductible Health Plan to be able to set up a HSA. If your AllWays Health

Partners plan is a qualified High Deductible Health Plan*, you may be able to set up and contribute to a HSA. Check with your employer to find out whether they have planned for an administrator to manage HSAs, or call AllWays Health Partners Customer Service for information about HSA administrators who can help you understand how you may establish and fund a HSA. Once you set up a HSA, you should contact your HSA administrator to find out how to get the most from your account.

*Your plan is a HSA-compatible High Deductible Health Plan if the product name at the top of your *Schedule of Benefits* contains "HSA."

Dental Care Coverage

This policy includes coverage of pediatric dental services as required under the Federal Patient Protection and Affordable Care Act. For questions about the pediatric dental benefit, please call **1-855-264-7898**.

Vision Care Coverage

This policy includes coverage of pediatric vision services as required under the Federal Patient Protection and Affordable Care Act. For questions about the pediatric vision benefit, please call **1-844-201-3993** (TTY users dial 711).

Words with Special Meaning

Some words in this *Member Handbook* have special meaning. These words will be capitalized throughout the handbook and defined in the Glossary at the end of the handbook. For the purposes of this *Member Handbook*, the word "you" means "Members of AllWays Health Partners."

The AllWays Health Partners Provider Directory

As a licensed HMO, AllWays Health Partners requires Members, with certain exceptions as described in your *Member Handbook*, to obtain services from AllWays Health Partners In-Network Providers (collectively referred to as a AllWays Health Partners Provider Network). Unless explicitly authorized by AllWays Health Partners, services that are obtained from Out-of-Network providers, except in emergencies, may not be covered by AllWays Health Partners.

To determine if a provider is contracted with AllWays Health Partners, please visit www.allwayshealthpartners.org and select "Find a Provider" then select the network option that is appropriate to your AllWays Health Partners health

plan. This will enable you to search for Providers by name, geographic location, specialty, gender, and languages spoken.

AllWays Health Partners' web-based *Provider Directory* contains the most up-to-date information about our Provider Network. It is available to prospective and current members. For assistance, interpretation, or to request a free copy of AllWays Health Partners' *Provider Directory*, please contact AllWays Health Partners Customer Service.

Information about AllWays Health Partners Providers

More information about physicians licensed to practice in Massachusetts is available from the Board of Registration in Medicine. Visit <https://www.mass.gov/orgs/board-of-registration-in-medicine> to find information on your physician's education, hospital affiliations, board certification status, and more. You can find information about nurse practitioners at the Massachusetts Division of Health Professionals Licensure website at www.mass.gov. Information on Physician Assistants can be found at www.mass.gov/eohhs/provider.

The following websites also provide useful information in selecting quality health care Providers:

- **Leapfrog**—www.leapfroggroup.org (for information on health care quality, so you can compare hospitals)
- **Massachusetts Health Quality Partners**—www.mhqp.org (to learn how different medical groups treat the same type of illness, allowing you to make comparisons)
- **Joint Commission for the Accreditation of Healthcare Organizations (JCAHO)**—www.qualitycheck.org (for information that allows you to compare quality of care at many hospitals, homecare agencies, laboratories, nursing homes, and behavioral health programs)

For information about AllWays Health Partners, you may contact the Office of Patient Protection (OPP) at any time:

Office of Patient Protection
1-800-436-7757
Fax 617-624-5046
www.mass.gov/hpc/opp

The following information is available to you from the OPP:

- A list of sources of independently-published information rating insurance plan Members'

satisfaction about the quality of Covered Health Care Services offered by AllWays Health Partners;

- The percentage of physicians who voluntarily and involuntarily ended contracts with AllWays Health Partners during the last calendar year, plus the three most common reasons why they left;
- The medical loss ratio, which is the percentage of Premium revenue spent by AllWays Health Partners for Health Care Services provided to Members for the most recent year for which information is available;
- A report detailing, for the previous calendar year, the total number of filed Grievances, the type of medical or Behavioral Health Treatment at issue where applicable, the number of Grievances that were approved internally, the number of Grievances that were denied internally, and the number of Grievances that were withdrawn before resolution;
- The number of Grievances which resulted from an Adverse Determination, the type of medical or Behavioral Health Treatment at issue, and the outcomes of those Grievances;
- The percentage of Members who filed internal Grievances with AllWays Health Partners;
- The total number of internal Grievances that were reconsidered, the number of reconsidered Grievances that were approved internally, the number of reconsidered Grievances that were denied internally, and the number of reconsidered Grievances that were withdrawn before resolution; and
- The total number of external reviews pursued after exhausting the internal Grievance process and the resolution of all such external reviews.

- Shop, compare and earn incentives

Visit www.allwayshealthpartners.org to register and log in to allwaysmember.org

AllWays Health Partners' Member Portal

Visit www.allwayshealthpartners.org and log into your own secure, Member portal called allwaysmember.org. [Allwaysmember.org](http://allwaysmember.org) has everything you need to manage your plan 24 hours a day, 7 days a week. You can:

- Access your Benefits, coverage, and out of pocket costs
- Select or change your Primary Care Provider
- Manage your pharmacy Benefits
- Order or print a temporary ID card
- Estimate the cost of services

Section 2.

Eligibility and Enrollment

Enrollment

There is no waiting period or pre-existing condition limitation when enrolling with AllWays Health Partners. In addition, AllWays Health Partners does not use the results of genetic testing in making any decisions about enrollment, renewal, payment or coverage of health care services nor does AllWays Health Partners consider any history of domestic abuse or actual or suspected exposure to diethylstilbestrol (DES) in making such decisions.

AllWays Health Partners will accept you into our plan regardless of your income status, source of income, physical or mental condition; age, expected length of life, gender, gender identity, sexual orientation, religion, creed, personal appearance, national origin, English proficiency, ancestry, ethnicity, color, or race; marital status, veteran's status, occupation or political affiliation; claims experience, physical or mental disability, duration of medical cover- age, pre-existing conditions, need for health care services, ultimate payer for your services, or your actual or expected health status as a Member.

Upon receipt of your Enrollment, AllWays Health Partners will mail you a Member ID Card which you should use to access covered services from AllWays Health Partners' In-Network Providers. AllWays Health Partners is not responsible for any services you receive prior to your Effective Date of Enrollment with AllWays Health Partners.

The AllWays Health Partners Service Area

As an Eligible Individual, you may enroll in AllWays Health Partners if you reside within the AllWays Health Partners Service Area. As an Eligible Employee, you may enroll in AllWays Health Partners if you are actively working for an employer who is based in the AllWays Health Partners Service Area and are enrolling in AllWays Health Partners through your employer's group plan.

The AllWays Health Partners Service Area consists of the following counties:

- Barnstable
- Bristol
- Dukes
- Essex
- Hampden

- Middlesex
- Nantucket
- Norfolk
- Plymouth
- Suffolk
- Worcester

Subscriber Eligibility

Eligible Subscribers of AllWays Health Partners include:

- Individuals who have permanent residence in the AllWays Health Partners Service Area
- Employees of a sole proprietorship, firm, corporation, partnership or association actively engaged in a business that is based within the AllWays Health Partners service area. Eligible employees may enroll in AllWays Health Partners through their employer group if they:
 - Are actively employed by a qualified contributing or non-contributing Massachusetts employer, and
 - Meet all employer eligibility requirements.

Dependent Eligibility

The following individuals are eligible for enrollment, as a Dependent of the Subscriber:

- A legally married spouse of a subscriber
- A divorced spouse of a subscriber is eligible to remain covered until they or the subscriber remarries or unless the divorce decree specifies otherwise, the date or event specified in the decree
- A natural child of the subscriber or the subscriber's spouse who is eligible for coverage, is eligible for coverage as a dependent up to the Dependent's 26th birthday
- An adopted child of the subscriber or the subscriber's spouse who is eligible for coverage, is eligible as a dependent up to the Dependent's 26th birthday
- The date of placement in the home for the purpose of adoption is the effective date of the child's coverage; or if the child has been residing in the home as a foster child for whom the beneficiary has received foster care payments, the effective date is the date of the filing of the petition to adopt. The child is eligible for coverage as a dependent up to the Dependent's 26th birthday.

- A person who is under legal guardianship with a subscriber is eligible for coverage as a dependent up to the Dependent's 26th birthday. Documentation must be provided that includes a court document signed by a judge indicating the child's name, the appointed legal guardian(s), the temporary or permanent designation, the effective date and, if temporary legal guardianship, the termination date
- A child of a Dependent of the subscriber is eligible for coverage as a dependent up to the child's 26th birthday. However, when the parent of such child is no longer an eligible Dependent of the subscriber, the child shall no longer be covered.
- Children who are recognized under a qualified medical child support order as having the right to enroll for coverage under the plan are eligible for coverage as dependents up to the Dependent's 26th birthday.

Eligibility Rules for Dependent Children

Eligibility for dependent coverage, including adoptive children and newborns, has been extended to age 26. IRS dependents include the dependents who are claimed on the subscriber's or spouse's federal tax return, are eligible for coverage up to age 26. Non-IRS dependents are eligible for coverage up to two years following loss of IRS dependent status. The date on which your dependent loses dependent status is December 31st of the last federal tax year in which the person was claimed as a dependent on another person's tax return. On an annual basis, AllWays Health Partners will validate the dependent's eligibility.

You must complete the Application for Coverage of Dependents Age 19–26. If you do not complete the form and return it to AllWays Health Partners within 30 days of receipt of the form, your dependent's coverage will end on the 30th day.

- If your dependent age 19 or over is not a handicapped dependent, he or she is eligible for continued coverage under the Massachusetts Health Care Reform Act. IRS dependents are eligible for coverage up to age 26. Non-IRS dependents are eligible for coverage up to two years after losing IRS dependent status according to Internal Revenue Code rules, whichever occurs first.
- The insured must have family plan coverage.
- You must notify AllWays Health Partners when your dependent ceases to be an IRS dependent or becomes disabled. At that time, you can apply

for continued coverage by completing, in full, the Application for Coverage of Dependent Age 19–26.

Handicapped Dependents

A dependent child who is mentally or physically incapable of earning his or her own living and who is enrolled under the subscriber's plan will continue to be covered after he or she would otherwise lose dependent eligibility, so long as the child continues to be mentally or physically incapable of earning his or her own living. Dependents at age 26 who are mentally or physically incapable of earning their own living may be eligible for handicapped dependent coverage.

Please contact AllWays Health Partners for the AllWays Health Partners Handicapped Dependent Application to apply for this coverage. Your dependent's application will be reviewed and if approved, the child's coverage will be continued on either a temporary or permanent basis.

Effective Date and Enrollment Requirements

For individuals enrolling through the Health Connector

The Effective Date for an eligible individual and their dependents is usually the first of the month after AllWays Health Partners receives a completed enrollment application. Enrollment is subject to AllWays Health Partners verification of eligibility. Enrollment applications must be complete, accurate and true to the best of your knowledge. AllWays Health Partners may request more proof to verify your eligibility for enrollment.

For individuals enrolling through a qualified Massachusetts employer

Please see your employer group's Benefit Administrator to confirm your enrollment and Effective Dates of coverage. To be enrolled in AllWays Health Partners through an employer group, your employer must be up-to-date in the payment of applicable premium for coverage. AllWays Health Partners has the right to examine an employer groups records, including payroll records, to verify eligibility and premium payments.

Status Changes

It is your responsibility to notify AllWays Health Partners about any changes that may affect your or your dependents' eligibility for coverage, such as:

- An addition to the family
- The marriage of a Dependent
- An address change
- Death of a Member
- Change in marital status

Please note that AllWays Health Partners must have your current address and telephone number on file so that we can contact you when necessary and to correctly process Claims for care outside the AllWays Health Partners Service Area. Call AllWays Health Partners Customer Service to make any changes or corrections to your address and telephone number.

Eligible employees of a qualified Massachusetts employer group may enroll in AllWays Health Partners within 30 days of losing other coverage if:

- The employee's spouse or eligible Dependent has lost other insurance.
- The employee marries.
- The employee has a newborn or adopts a child.
- The employer's contributions toward the Dependent's coverage are terminated.

For items 1, 2, and 4, the Effective Date must be no later than the first day of the first month after AllWays Health Partners receives the Enrollment request. For item 3, the Effective Date must be the date of birth in the case of a newborn Dependent or in the case of an adoptive Dependent the Effective Date must be the date of adoption or placement for adoption.

Disenrollment

Membership Termination for Cause

AllWays Health Partners may terminate or refuse to renew a Member's coverage only for the following reasons:

- The failure by the Member or other responsible party to make payments required under the contract.
- Making an intentional misrepresentation of a material fact or performing an act, practice, or omission that constitutes fraud.
- The commission of acts of physical or verbal abuse by a Member that pose a threat to Providers, staff at Providers' offices, or other Members and that are unrelated to the Member's physical or mental condition.
- Relocation of an individual, who is not enrolled through an employer group, to outside AllWays Health Partners' designated service area.

- Non-renewal or cancellation of the group contract through which an eligible sub-scriber receives coverage.
- For individuals enrolled through the Health Connector, full premium is due by the first of the month in which coverage is provided. AllWays Health Partners allows a 60 day grace period for any outstanding premium owed. If your premium is not received in full by the end of the month in which your premium is due, you will be notified of your delinquency in writing. If any outstanding premium is not paid in full by the end of the second month in which your premium is due, you will be terminated from coverage. You are responsible for claims incurred following the date of non-payment.
- If an individual Member enrolls and receives an Advance Premium Tax Credit, the Member will have a ninety (90) day grace period for any outstanding premium owed. If your premium is not received in full by the end of the month in which your premium is due, you will be notified of your delinquency in writing. If any outstanding premium is not paid in full by the end of the third month in which your premium is due, you will be terminated from coverage. You are responsible for claims incurred after day 31.
- Termination of Membership for intentional misrepresentation of fraud will be made retroactive to the date of the misrepresentation, act, practice, or omission. You will be provided with written notification 30 days in advance of the retroactive termination taking place. Premiums paid for periods after the effective date of termination will not be refunded until AllWays Health Partners rescinds any payments made on your behalf for covered health care services.
- Termination of Membership for all other causes will be effective fifteen (15) days after you are sent written notification. Premiums paid for periods after the effective date of termination will be refunded.

Voluntary Termination

An individual who is not enrolled through an employer group may elect to cancel their contract at any time and for any reason. You must notify AllWays Health Partners in writing, at least 15 days prior to the requested termination date. If no termination date is requested or if the requested termination date is less than 15 days from the day AllWays Health Partners receives your written request, termination will be effective 15 days after receipt by AllWays Health Partners of the written request.

A Subscriber who is enrolled through an employer group may terminate coverage following your employer group's approval. Your employer group must notify AllWays Health Partners of your termination within sixty (60) days of your termination date.

Termination for Loss of Eligibility

AllWays Health Partners may end or refuse to renew an Individual's or Subscriber's coverage for failing to meet any of the specified eligibility requirements. The AllWays Health Partners Member will be notified in writing if coverage ends for loss of eligibility.

Eligible employees who were covered through a qualified Massachusetts employer group may be eligible for continued Enrollment under state or federal law following their termination from the plan. Eligible employees who were covered through a qualified Massachusetts employer group with 2–19 employees may be eligible for continuation of group coverage under the Massachusetts Small Group Continuation Coverage law. You should contact your employer group for more information about coverage under this law. In addition to the Small Group Continuation Coverage law, there are other state laws which may apply.

If you or your family members are covered by the plan on the day before coverage is lost due to one of the events noted below, coverage may be continued for up to the length of time associated with the event. You should contact your employer group within 60 days of the event for more information if your coverage ends due to:

- Termination of employment (other than for gross misconduct)—18 months
- Reduction of work-hours—18 months
- Dependent child's loss of eligibility—36 months
- Divorce or legal separation—36 months
- Death of covered employee—36 months
- Covered employee's entitlement to Medicare—36 months

If you are a terminated employee or if you lose coverage due to a reduction of work-hours your coverage may be extended from 18 months to 29 months if you become disabled. Notice of your disability must be provided to your employer within 60 days of the event and before the end of the 18 month continuation period. You must also notify your employer if your disability ends within 30 days of the date of a final determination that you are no longer disabled.

You or your covered dependents have 60 days to decide to continue your coverage under the Massachusetts Small Group Continuation Coverage law. The election period runs 60 days from the later of the date on which coverage terminates, or the date the notice of your right to elect coverage is sent. To continue coverage, you or your dependents may be charged up to 102% of the premium cost to your employer. If you are disabled, you may also be charged up to 150% of the premium cost after the initial 18 month continuation period expires.

Instead of continuing coverage through the Massachusetts Small Group Continuation Coverage Law, you also have the right to continue your policy in the following circumstances:

- **Plant Closing**—As a covered employee, you have a 90 day eligibility for continued coverage in the event of a plant closing or partial plant closing. During this continuation period, the cost for your premium should not change.
- **Involuntary Layoff or Death**—You also have a 39-week eligibility for continued coverage if you become ineligible for continued participation in a group plan because of involuntary layoff or death of the subscriber. Coverage will continue for 39 weeks from the date of the ineligibility or until the subscriber, spouse and dependents become eligible for benefits under another group plan, whichever occurs first. During the 39-week continuation period, your premium should not change.
- **Divorced Spouses**—In the event of divorce or legal separation, a former spouse is eligible to keep coverage under the employee's membership. This is the case only until the employee is no longer required by law to provide health insurance for the former spouse or the employee or former spouse remarries, whichever comes first. The former spouse's eligibility for continued coverage will start on the date of divorce, even if he or she continues coverage under the employee's membership. While the former spouse continues coverage under the employee's membership, there is no additional premium. After remarriage, under state and federal law, the former spouse may be eligible to continue coverage under an individual membership for additional premium.

Eligible employees who were covered through a qualified Massachusetts employer group of 20 or more employees may be eligible for continuation of group coverage under the Federal law known as the

Consolidated Omnibus Budget Reconciliation Act (COBRA). Under COBRA, if you or your family members are covered by the plan on the day before coverage is lost due to one of the events noted below, coverage may be continued for up to the length of time associated with the event. You should contact your employer group within 60 days of the event for more information if your coverage ends due to:

- Termination of employment (other than for gross misconduct) —18 months
- Reduction of work hours—18 months
- Dependent child's loss of eligibility—36 months
- Divorce or legal separation—36 months
- Death of covered employee—36 months
- Covered employee's entitlement to Medicare—36 months

If you are a terminated employee or if you lose coverage due to a reduction of work-hours your coverage may be extended for up to 29 months following a disability determination by the Social Security Administration (SSA) or up to 36 months following a second COBRA qualifying event.

To be eligible for an extension, you or a family member must notify your employer within 60 days of the event date, SSA determination of your disability, or upon receiving notice of the event by your employer. You or your covered dependents have 60 days to decide to continue your coverage under COBRA. The election period runs 60 days from the later of the date of the election notice, or the date you would lose coverage. The cost for continuing coverage is 102% of the premium cost to your employer. If you are disabled, the cost for continuing coverage during your extension period may be increased to 150% of the premium cost to your employer.

Continuation of coverage may not be extended beyond the applicable time allowed under federal law. The size of your employer group will determine whether you select your continuation of coverage rights under state or federal law. Please also note that AllWays Health Partners may not have current information concerning Membership status. Employer groups may notify AllWays Health Partners of Enrollment changes retroactively. As a result, if you are enrolled through your employer, the information we have may not be current. Only your employer group can confirm Membership status.

Your AllWays Health Partners Member Identification Card

AllWays Health Partners will mail you a permanent AllWays Health Partners Member Identification Card (Member ID Card) following receipt of a complete and accurate Enrollment. Your AllWays Health Partners Member ID Card has important information about you and your benefits. It also informs Providers and pharmacists that you are a Member of AllWays Health Partners and how much your Copay for services should be. Be sure to show your AllWays Health Partners Member ID Card whenever you get health care or fill a prescription. Always carry your Member ID card with you so it will be handy when you need care.

Please read your card carefully to make sure all the information is correct. If you have questions or concerns about your AllWays Health Partners Member ID Card, or if you lose it, call AllWays Health Partners Customer Service. Do not let anyone else use your AllWays Health Partners Member ID Card for any purpose, including obtaining health care services.

Section 3.

Your AllWays Health Partners Providers

Your Primary Care Site

When you join AllWays Health Partners, you are asked to choose a Primary Care Provider (PCP) at a Primary Care Site in the AllWays Health Partners Network. For a list of Primary Care Sites and PCPs available under your plan, refer to the AllWays Health Partners Provider Directory. If you need help choosing a PCP, contact AllWays Health Partners Customer Service. The Provider Directory lists those Primary Care Sites available and provides information about each site, such as:

- Location and phone number
- Hours of operation
- Providers' names
- Specialty services
- Languages spoken
- Handicap accessibility

For the most up-to-date information about any AllWays Health Partners Provider in our Network, visit www.allwayshealthpartners.org.

Your Primary Care Provider (PCP)

Your PCP provides or arranges all of your health care. The PCP you select can be a Doctor, Physician Assistant or Nurse Practitioner. You have the right to designate any PCP who participates in our Network and who is available to accept you or your family members. For children, you may designate a pediatrician as a PCP.

To select or change a PCP or Primary Care Site, go to our secure member portal allwaysmember.org or call AllWays Health Partners Customer Service. You should choose a Primary Care Site close to your home or workplace.

Concierge Services

Some physicians charge an annual fee to patients as a condition to be part of the physician's panel of patients and to receive special customer service from the provider (e.g., access to the provider's cellular telephone, more personalized service). Members who use physicians who provide additional customer service for a fee (also known as concierge service)

should be advised that those concierge services are not part of AllWays Health Partners' health plan coverage.

Why It's Best to Call Your Primary Care Site

Calling your Primary Care Site first can save you a needless trip to the Emergency room—and hours of waiting and worrying. You will get the quickest and best advice from people who know you well. For example, your Primary Care Site's doctor or nurse on call may tell you how to treat your problem at home. If the Doctor, Physician Assistant or Nurse thinks that you need to go to the Emergency room, he or she will tell you exactly where to go. The Doctor, Physician Assistant or Nurse can also let the Emergency room know you are coming.

Changing Your PCP

Your PCP can provide better care when he or she knows you and your medical history. For this reason, AllWays Health Partners encourages you to have an ongoing relationship with your PCP. If you ever wish to change your PCP, including changing your PCP to a Physician Assistant or Nurse Practitioner.

To change your PCP, go to our secure member portal allwaysmember.org or call AllWays Health Partners Customer Service. A Customer Service Representative can assist you with your selection and process the change. If you choose a new PCP and/or Primary Care Site, your change(s) are effective the next business day. If your PCP leaves the AllWays Health Partners Provider Network, AllWays Health Partners or your PCP will notify you in writing. When you are notified, call AllWays Health Partners Customer Service to select a new PCP. If Your PCP is Disenrolled from AllWays Health Partners, we will make every effort to notify you at least thirty (30) days before the disenrollment of your PCP.

For the most current information about any AllWays Health Partners Provider in our Network, visit www.allwayshealthpartners.org or call the number on the back of your Member ID card.

Get to Know Your PCP

It is a good idea to meet your new PCP before you need care. To make an appointment, call your Primary Care Site. When you call, be sure to say that you are an AllWays Health Partners Member. You should request that your old PCP send your health records to your new Primary Care Site before this visit.

When you go to your appointment, show your AllWays Health Partners Member ID card. You and your PCP can use this appointment to get to know each other. After this first appointment, call your Primary Care Site whenever you need health care. In an Emergency, seek immediate care at the nearest facility.

Behavioral Health (Mental Health and Substance Use) Providers

AllWays Health Partners Members have access to a full range of Behavioral Health (mental health and substance use) services. Optum is the organization that manages AllWays Health Partners' Behavioral Health program.

Some examples of Behavioral Health services are individual, group, and family counseling and medication management. For a complete listing of Behavioral Health services, refer to "Section 8: Behavioral Health Services" of this handbook. If you need Behavioral Health services, you may choose any Provider in AllWays Health Partners' Behavioral Health Network.

You can make the appointment on your own or call Optum's Clinical Department at 1-844-451-3518 (TTY 711) to help you find a Provider. You may also ask for assistance from your PCP.

For information about AllWays Health Partners' Behavioral Health Network Providers:

- Refer to the "Behavioral Health" section of your AllWays Health Partners Provider Directory in your Member kit.
- Call Optum's Clinical Department at 1-844-451-3518 (TTY 711).
- Call AllWays Health Partners Customer Service at 866-414-5533 (TTY 711).

Specialty Providers

AllWays Health Partners requires Referrals for visits to AllWays Health Partners In-Network Specialists, except for the following services:

- Gynecologist or Obstetrician for routine, preventive, or Urgent Care
- Family planning services
- Outpatient and diversionary Behavioral Health services
- Emergency services
- Routine eye exams

- Physical therapy
- Speech therapy
- Occupational therapy

Before making your appointment with an In-Network Specialist, your PCP can discuss the situation, consider options and help decide where you can get the services you need. Some specialty care providers will require a clinical summary from your doctor before they will see you. For example, a neurologist may want to obtain your PCP's opinion. These specialists require a Referral ID number from AllWays Health Partners prior to rendering services.

Relationship of AllWays Health Partners to AllWays Health Partners Providers

AllWays Health Partners Providers are independent contractors. AllWays Health Partners' relationships with its Providers are governed by separate contracts. Providers may not change the Evidence of Coverage or create or imply any obligation for AllWays Health Partners. AllWays Health Partners is not liable for statements about this agreement made by Providers, their employees, or agents. AllWays Health Partners cannot guarantee the availability of individual Providers or Provider groups. AllWays Health Partners may change arrangements with Providers, including the addition or removal of Providers.

All Providers listed in any of the AllWays Health Partners provider directories were available to AllWays Health Partners members at the time the directories were printed. For the most up-to-date information on AllWays Health Partners Providers, refer to our online Provider Directory located at www.allwayshealthpartners.org.

Continuity of Medical Care

In order to ensure continuity of care, there are some circumstances when AllWays Health Partners will provide coverage for health services from a Provider who is not participating in AllWays Health Partners' Network.

- If you are enrolling in AllWays Health Partners as a new Member and your employer only offered you a choice of Carriers in which your existing PCP or an actively treating Provider was not a participating provider, AllWays Health Partners will provide coverage for up to thirty (30) calendar days from the Effective Date of coverage. With respect to a Member in her second or third trimester of pregnancy, this

provision applies to services rendered through the first postpartum visit by the Provider caring for her pregnancy. With respect to a Member with a terminal illness, this provision applies to services rendered until death.

- If your Provider has been disenrolled from AllWays Health Partners' network, for reasons unrelated to quality of care or fraud, AllWays Health Partners will provide coverage for up to 30 calendar days if the Provider is your PCP or up to 90 calendar days if the Provider, including a PCP, is providing you with active treatment for a chronic or acute medical condition or until that active treatment is completed, whichever comes first. For any pregnant Member who is in her second or third trimester this coverage will continue through the first postpartum visit. For any Member who is terminally ill, this coverage will continue through the Member's death.

To continue care in the above situation, the Provider must adhere to the quality assurance standards of AllWays Health Partners and provide AllWays Health Partners with necessary medical information related to the care provided. The Provider must adhere to AllWays Health Partners' policies and procedures, including procedures regarding prior Authorizations and providing services pursuant to a treatment plan, if any, approved by AllWays Health Partners. In the case of disenrolled Providers, they must also agree to accept reimbursement from AllWays Health Partners at the rates applicable prior to notice of disenrollment as payment in full, and not to impose cost sharing with respect to the Insured in an amount that would exceed the cost sharing that could have been imposed if the Provider had not been disenrolled. Failure of a Provider to agree to these conditions may result in a denial of coverage for the provided service. If you have any questions, please call AllWays Health Partners Customer Service.

Section 4.

Accessing Care

Emergency Care

In an Emergency, go to the nearest Emergency facility, call 911, or call your local Emergency Service Program (ESP). You are always covered for care in an Emergency.

An Emergency is defined as a medical condition, whether physical, behavioral, related to substance use disorder, or a mental disorder, manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of the insured or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part. With respect to a pregnant woman who is having contractions, an emergency also includes having inadequate time to effect a safe transfer to another hospital before delivery or a threat to the safety of the member or her unborn child in the event of transfer to another hospital before delivery. You or your representative (such as another member of your family) must call your Primary Care Site for emergency medical conditions within 48 hours of any Emergency care. Notification by the attending Emergency physician to AllWays Health Partners or to your PCP within 48 hours of receiving Emergency services will also satisfy this requirement. Your PCP will arrange for any follow-up care you may need. You will not be denied coverage for medical and transportation expenses incurred as a result of any such Emergency.

After you have been stabilized for discharge or transfer, AllWays Health Partners may require a Hospital Emergency department to contact a physician on-call designated by AllWays Health Partners, Optum, or its designee for Authorization of post-stabilization services to be provided. The Hospital Emergency department shall take all reasonable steps to initiate contact with AllWays Health Partners, Optum, or its designee within 30 minutes of stabilization. Such Authorization shall be deemed granted if AllWays Health Partners, Optum, or its designee has not responded to said call within 30 minutes. In the event the attending physician and on-call physician do not agree on what constitutes appropriate medical treatment, the opinion of attending physician will prevail and treatment shall be considered appropriate treatment for an Emergency medical condition, provided, that such treatment is consistent with general accepted principles of professional medical

practice and is a Covered Health Care Service under the policy or contract with AllWays Health Partners.

Urgent Care

Urgent Care is care for a health problem that needs medical attention right away but you do not think it is an Emergency. For an Urgent Care visit, call your PCP first as there may be an Urgent Care center at your Primary Care Site. You can contact your Primary Care Site 24 hours a day, seven days a week. Urgent Care does not include care that is elective, Emergency, preventive or health maintenance. Examples of conditions requiring Urgent Care include but are not limited to fever, sore throat, and earache.

Specialty Care

At times, your PCP may suggest that you see a Specialist. Specialists are Doctors who focus on one area of medicine. Examples of Specialists are cardiologists, dermatologists and allergists. AllWays Health Partners requires Referrals for visits to AllWays Health Partners In-network Specialists, except for the following services:

- Gynecologist or Obstetrician for routine, preventive, or Urgent Care
- Family planning services
- Outpatient and Diversionary Behavioral Health Services
- Emergency services
- Routine Eye Exams (ophthalmologist or optometrist)
- Physical Therapy
- Occupational Therapy
- Speech Therapy

Before making your appointment with an In-network Specialist, your PCP can discuss the situation, consider options and help decide where you can get the services you need. Some specialty care providers will require a clinical summary from your doctor before they will see you. For example, a neurologist may want to obtain your PCP's opinion. These Specialists require a Referral ID number from AllWays Health Partners prior to rendering services. When you have an established connection with your PCP, he or she can help you address all aspects of your health care and assist you in coordinating all the services you need. If necessary and your PCP approves, your PCP can authorize a standing Referral for an In-network Provider. A standing approval allows you to continue to see a Specialist without getting a new Referral for each visit once the initial specialty visit is approved by

your PCP. In the event you require a standing Referral, the Specialist must adhere to AllWays Health Partners policies and agree to a treatment plan for you and provide the PCP with all necessary clinical and administrative information on a regular basis. The Specialist must also provide care consistent with the terms of your EOC and the Specialist cannot authorize any additional Referrals to other providers without AllWays Health Partners approval.

It is your responsibility to make sure that the Specialist you wish to see participates with AllWays Health Partners and is available in AllWays Health Partners' Network. When you use In-network Providers, you know that they have been credentialed by AllWays Health Partners and that they will work with our medical staff to help ensure you get the care you need. If you have a medically necessary service at an In-network location but it is performed by an out-of-network provider, you will not be responsible to pay more than the amount required for In-network services.

However, AllWays Health Partners may not cover the service if you had a reasonable opportunity to choose to have the service performed by an In-network Provider. For example, if your In-network Provider refers you to a dermatologist, you must ensure that the dermatologist is in the AllWays Health Partners Network. This process helps AllWays Health Partners ensure that the PCP is coordinating the Member's care. It is the Member's responsibility to ensure they have a Referral prior to seeing a Specialist. It is a good idea after you have received confirmation from your PCP that a Referral was sent to check with the Specialist office at the time of your appointment. If you don't have a Referral you can ask the Specialist's office to contact your PCP's office to send the Referral while you wait. Failure to obtain a Referral can result in you being financially responsible for your appointment.

Sometimes a Specialist will recommend you see another Specialist. Always check with your PCP before seeing a Specialist because your PCP needs to issue the Referral. *A Specialist isn't able to refer you to another Specialist.*

When you use In-network Providers, you know that they have been credentialed by AllWays Health Partners and that they will work with our medical staff to help ensure you get the care you need. You may search our Provider Directory or call AllWays Health Partners' Customer Service at 1-866-414-5533 (TTY 711).

If, at any time, you or your PCP has trouble finding needed medical services in AllWays Health Partners' Network, you or your PCP can call AllWays Health Partners for Referral help.

Out-of-Network Specialty Care

You may visit an Out-of-Network Specialist only if AllWays Health Partners approves it in advance. Services provided by Out-of-Network Specialists require prior Authorization. If there are In-Network providers who offer the service, AllWays Health Partners will usually deny the request to cover services provided by Out-of-Network Specialists. Before you schedule an appointment or seek medical care from Out-of-Network Specialist, ask your Primary Care Physician or treating doctor to send an Authorization request to AllWays Health Partners. After reviewing the request, we will notify you and your doctor of our decision in writing.

If you do not receive written approval from AllWays Health Partners for Out-of-Network specialty care, the plan will not cover the services. If you do receive Authorization for Out-of-Network specialty care, Copays, if any, will remain the same.

Non-Emergency Hospital Care

If you need hospital care and it's not an Emergency, your PCP will make the arrangements for your hospital stay. You must go to the hospital specified by your PCP in order for AllWays Health Partners to cover your hospital care. AllWays Health Partners will cover hospital care only if your PCP or Primary Care Site arranges such care. The only exception is for Emergency care. If you change your PCP, your new PCP must arrange for any further hospital care.

Behavioral Health Hospital Care

If you need Inpatient hospital care for Behavioral Health needs, call 911 or go to the nearest emergency room, or contact the ESP in your area. A Behavioral Health clinician at the ESP or the Emergency room will screen and evaluate you for a potential admission. For a listing of ESPs and Emergency Rooms in all areas of the state, refer to your AllWays Health Partners Provider Directory. You can also call your Primary Care Provider or Optum's Clinical Department at 1-844-451-3518 (TTY 711).

Diversionsary Behavioral Health Services

AllWays Health Partners offers an array of Behavioral Health services to our Members. “Section 8: Behavioral Health Services” provides detailed information on Behavioral Health services that AllWays Health Partners covers and how to access these services.

As an adjunct to traditional outpatient services (which includes individual, couples, family and group counseling as well as medication management), a number of diversionary services are available to AllWays Health Partners Members. Examples of diversionary Behavioral Health Services include: Partial Hospitalization Programs (PHP); and Community Support Services (CSP). PHPs have structured intensive therapeutic services for up to six hours a day, and CSPs offer outreach and support to assist a Member/Family in accessing their mental health or substance use treatment in the community.

Diversionsary services above do not require a Referral, but these services do require a Provider to obtain prior Authorization from Optum. You may learn more about these services by calling Optum at 1-844-451-3518 (TTY 711) or speaking to your outpatient therapist, if you have one.

Structured Outpatient Addiction Programs (SOAPs) provide short-term, clinically-intensive structured day and/or evening addiction treatment services, usually provided in half- or full-day units, up to six or seven days per week. This program is designed to enhance continuity for Members being discharged from Level III or Level IV detoxification programs as they return to their homes and communities. These services do not require a prior Authorization.

After-hours Care

No matter when you are sick—day or night, any day of the year—call your Primary Care Site. All AllWays Health Partners Primary Care Sites have a doctor or nurse on call 24 hours a day, seven days a week. The doctor or nurse on call is there to help with urgent health problems. When you call your Primary Care Site after-hours, the site’s answering service will answer your call. The service will take your name and telephone number and contact the doctor or nurse on call. That doctor or nurse will call you back to talk about your problem and help you decide what to do next.

For Behavioral Health after-hours care, call your Behavioral Health Provider first. You may also call Optum’s clinical department 24 hours a day, seven days a week at 1-844-451-3518 (TTY 711)

If you think your health problem is an Emergency and needs immediate attention, call 911 or the ESP in your area at once, or go to the nearest Emergency room.

Care When Outside the AllWays Health Partners Service Area

When Members are traveling or temporarily residing outside the AllWays Health Partners Service Area, including dependents living outside the AllWays Health Partners Service Area, AllWays Health Partners will cover only Emergency and Urgent Care services. To ensure coverage, be sure to take care of your routine health care needs before traveling outside of the AllWays Health Partners Service Area. If you need Emergency Care or Urgent Care while you are temporarily outside the AllWays Health Partners Service Area, go to the nearest doctor or Emergency room. You do not have to call your PCP before seeking Emergency or Urgent Care while outside the AllWays Health Partners Service Area. You or a family member should call your Primary Care Site within 48 hours of receiving out-of-area care and before receiving any follow-up services related to your urgent or emergent need. Except for Emergency or Urgent Care, failure to obtain prior Authorization for services outside the AllWays Health Partners Service Area may result in Member liability for payment.

AllWays Health Partners will not cover:

- Tests or treatment you receive outside the AllWays Health Partners Service Area that was requested by your PCP before you left the Service Area
- Routine Care or follow-up care that can wait until your return to the Service Area, such as physical exams, flu shots, stitch removal, mental health counseling
- Care that could have been foreseen prior to leaving the Service Area such as elective surgery
- Care for childbirth or problems with pregnancy beyond the 37th week of pregnancy, or after being told that you were at risk for early delivery

A Provider may ask you to pay for care received outside of AllWays Health Partners’ Service Area at the time of service. If you pay for Emergency Care or Urgent Care you received while outside of AllWays Health Partners’ Service Area, you may submit a Claim to AllWays Health Partners for reimbursement. See “If You Receive a Bill in the Mail” in Section 12 for more information and instructions on how to submit a Claim. You may also call AllWays Health Partners Customer Service for help with any bills that you may receive from a health care Provider.

Family Planning Services

Family Planning Services include birth control methods as well as exams, counseling, pregnancy testing, and some lab tests. You call any AllWays Health Partners In-Network Family Planning clinic for an appointment. You may also see your PCP for Family Planning Services. Call AllWays Health Partners Customer Service if you need help finding a Provider for Family Planning Services.

Maternity Care

AllWays Health Partners covers many services to help you have a healthy pregnancy and a healthy baby. If you think you might be pregnant, call your Primary Care Site. Your site will schedule an appointment for a pregnancy test. If you are pregnant, your Primary Care Site will arrange your maternity care with an obstetrician or nurse midwife. You will be scheduled for regular checkups during your pregnancy. It is important to keep these appointments even if you feel well. During these appointments, your obstetrician or nurse midwife will check your baby's progress. He or she will tell you how to take good care of yourself and your baby during your pregnancy. He or she will also take care of you when you have your baby. AllWays Health Partners also has a special program for pregnant Members called For You Two.

For more information about this program, see "Section 11: Care Management Programs." For information on how to enroll your baby in AllWays Health Partners, call AllWays Health Partners Customer Service.

Section 5.

Prior Authorizations

A Prior Authorization is a special approval by AllWays Health Partners or Optum (our designated Behavioral Health Manager) for payment of certain services. Not all services require Prior Authorization. If a service does require a Prior Authorization, such Prior Authorizations must occur before you receive the service in order for the service to be covered. Your In-Network Provider will request a Prior Authorization if it is necessary. However, if you receive care from an Out-of-Network Provider, you are responsible for getting the necessary Prior Authorization.

Examples of services that may require Prior Authorization are surgical procedures and elective admissions, Inpatient psychiatric care, etc. AllWays Health Partners and Optum give Authorizations as soon as possible.

For Initial or prior Authorization regarding a proposed elective admission, procedure, or service, Authorization decisions are made within two (2) business days after all necessary information has been received and no longer than 14 calendar days. Once the decision is made, Providers are verbally notified of the decision within 24 hours. The Provider and the Member are sent written notification of the decision within one (1) business day of the verbal notification for denied or reduced Benefits (an "Adverse Determination"), and within two (2) business days for approvals.

Initial Authorization decisions determined by AllWays Health Partners as urgent are made within 72 hours/three (3) calendar days of receipt of the request and Providers are informed of the decision within 24 hours. The Provider and the Member are sent written notification of the decision within one (1) business day of the notification for denied or reduced Benefits (an "Adverse Determination"), and within two (2) business days for approvals.

Emergency care through the hospital Emergency department, Emergency admissions and care that must be provided during non-business hours (such as home skilled nursing) require notification by the next business day.

Concurrent Authorization decisions determined by AllWays Health Partners or Optum as urgent are made within 24 hours.

Concurrent Authorization decisions determined by AllWays Health Partners or Optum as non-urgent are made within one (1) business day of obtaining all necessary information and no longer than 14 calendar days. Providers are verbally informed of an urgent

decision within twenty-four (24) hours and one (1) business day for non-urgent requests. Written or electronic confirmation of approval is sent to the Provider and Member within one (1) business day thereafter. Written or electronic notification includes the number of extended days, visits or service approved in a service date range. In the case of an Adverse Determination, written notification is sent to the Provider and Member within one (1) business day thereafter.

Once AllWays Health Partners or Optum reviews the request for service(s), we will inform your Provider of our decision. If we authorize the service(s), we will send you and your Provider an Authorization letter. When you get the letter, you can call your Provider to make an appointment. The Authorization letter will state the service(s) the plan has approved for coverage. Make sure you have this Authorization letter before any service(s) requiring Authorization are provided to you. If your Provider feels that you need a service(s) beyond those authorized, he or she will ask for Authorization directly from AllWays Health Partners or Optum.

If we approve the request for more service(s), we will send both you and your Provider another Authorization letter.

If we do not authorize any of the services requested, authorize only some of the services requested, or do not authorize the full amount, duration or scope of services requested, AllWays Health Partners or Optum will send you and your Provider a denial letter. AllWays Health Partners will not pay for any services that were not authorized. AllWays Health Partners or Optum will also send you and your Provider a notice if we decide to reduce, suspend, or end previously authorized service(s). If you disagree with any of these decisions, you can file a Grievance. For complete details on filing a Grievance, please refer to "Section 15: Complaint and Grievance Process" of this handbook or contact AllWays Health Partners Customer Service for more information.

It is your responsibility to make sure that you have written Authorization for coverage prior to receiving services that require Authorization. You may confirm the need for Authorization by contacting AllWays Health Partners Customer Service.

Section 6.

AllWays Health Partners' Pharmacy Benefit

AllWays Health Partners is committed to providing a high quality and cost effective pharmacy benefit for our members. Your coverage includes a variety of prescription drug programs that are designed to make paying for your medications and premiums affordable. The AllWays Health Partners pharmacy benefit places all covered drugs into tiers. Depending on your plan, you may have three or four tiers. Described below is how covered drugs are placed in the three and four tier structure. Cost sharing (e.g., Copays, Deductibles and/or Coinsurance) applies to each tier, and is listed in your *Schedule of Benefits*. More information about your financial obligations are included in Section 13 of this handbook.

4 Tier Placement

- Tier 1 (low-cost generic)—This tier includes lower cost generic medications. Generic drugs contain the same active ingredients as their brand name counterparts.
- Tier 2 (generic)—This tier includes higher cost generic medications.
- Tier 3 (preferred brand name)—Tier three includes preferred brand name medications.
- Tier 4 (non-preferred brand name) —This tier includes non-preferred brand name medications.

6 Tier Placement

- Tier 1 (low-cost generic)— includes lower cost generic medications. Generic drugs contain the same active ingredients as their brand name counterparts.
- Tier 2 (generic)— includes higher cost generic medications.
- Tier 3 (preferred brand name)—includes preferred brand name medications.
- Tier 4 (non-preferred brand name) —includes non-preferred brand name medications.
- Tier 5 (preferred specialty)—includes preferred specialty medications.
- Tier 4 (non-preferred specialty) —includes non-preferred specialty medications.

Each tier has a level of cost sharing. Your member cost sharing may include a Copay, Deductible, Coinsurance, or a combination of these. Please refer to your *Schedule of Benefits* for those amounts. In many cases, your cost sharing responsibility represents a fraction of the total cost for a prescription.

AllWays Health Partners' Drug List includes a list of medicines covered by your plan. Doctors and pharmacists have reviewed the medications for safety, quality, effectiveness and cost. You can determine the Tier your drug is in by viewing the searchable Drug Lookup Tool, at www.allwayshealthpartners.org or www.allwaysmember.org.

Copayments

Copayments are fixed dollar amounts you must pay for covered medications. Copayments are paid to the pharmacy at the time of purchase. Your copayment amounts are listed on your *Schedule of Benefits*.

Coinsurance

Coinsurance refers to a percentage of the cost of the drug that you are required to pay. The coinsurance percentage is listed in your *Schedule of Benefits*.

Deductibles

Your plan may have a Deductible. A Deductible is a specific dollar amount that you must pay for certain covered services before any coverage is available for those services. If a Deductible applies to your coverage, you must first pay the Deductible amount for the purchase of prescription drugs before any coverage for drugs begins. The Deductible may apply to drugs on any tier. Please see your *Schedule of Benefits* for the amount of your Deductible and the tiers to which it applies. Once the Deductible is satisfied, the applicable Copay or Coinsurance amount applies.

Out of Pocket Maximum

Your plan includes an out of pocket maximum. It may apply to both medical and pharmacy cost sharing. This is the total amount you are required to pay in cost sharing. Please refer to your *Schedule of Benefits* to determine if you have a combined medical and pharmacy out-of-pocket maximum or a separate pharmacy out-of-pocket maximum.

Filling Prescriptions

To fill a prescription, bring it to one of the pharmacies in the AllWays Health Partners Network. Be sure to show your AllWays Health Partners Member ID Card so the pharmacist will know you are a Member of AllWays Health Partners.

For a listing of pharmacies, refer to www.allwayshealthpartners.org. Some prescription drugs need an Authorization. Your AllWays Health Partners Provider can ask for an Authorization so you can have the prescriptions you need. If you have any questions about which drugs do require Authorization, visit www.allwayshealthpartners.org, or call Pharmacy Customer Service at 866-414-5533 (TTY 711).

Maintenance 90

Maintenance medications are those that treat chronic conditions such as high blood pressure, diabetes, etc. Short-term use medications (i.e., pain medication, antibiotics) do not have this requirement. To save money on your maintenance medications, AllWays Health Partners requires that you receive maintenance medications in a 90-day supply. To see if you must fill your medication with a 90-day supply, visit the Drug Lookup Tool on www.allwayshealthpartners.org.

In order to switch to 90-day supplies of your medication, you must ask your medication prescriber to write you a new prescription to allow 90 days of medication to be dispensed at a time.

Besides the convenience of filling prescriptions less often, you may benefit from a reduced cost for most medications. Members can opt out of the 90-day program for one or more of their medicines. This can be done for twelve months at a time. If needed, a member can use a one-time deferral until they get a new prescription from their provider for a 90-day supply. For a 30-day deferral or to opt-out for more than 30 days a member should call Pharmacy Customer Service.

If a Provider feels that it is Medically Necessary for a member to get just a 30-day supply at a time, opting out of 90-day prescription would be based on a provider request to reduce the duration and medication(s). This process would require information from the provider: the medication(s) listed; the proposed time frame for exclusion; and the reason for only a 30-day supply.

If you have any questions about the mandatory 90-day supply, please call Pharmacy Customer Service.

Mail Order Pharmacy

For members who prefer the convenience of receiving prescriptions through the mail, certain maintenance medications (such as drugs used for asthma, blood pressure, high cholesterol, and arthritis) are available through AllWays Health Partners' pharmacy vendor. This service provides members with a 90-day supply of

prescription medicines at a reduced cost. To find out your cost sharing, please see your *Schedule of Benefits*. To order your prescriptions through the mail, please visit www.allwayshealthpartners.org. Click on the Benefits tab and then Pharmacy to download the registration form. Members only need to complete the form once. Refills can be ordered by calling Pharmacy Customer Service at 866-414-5533 (TTY 711).

Access90

Access90 provides members with a 90-day supply of certain maintenance medications when purchased through participating pharmacies. For a list of pharmacies, refer to www.allwayshealthpartners.org. This service provides members with a 90-day supply of most prescription medicines at a reduced cost.

Over-the-Counter Drug Benefit

Some over-the-counter (OTC) medications (including cough, cold, and allergy) are covered by your AllWays Health Partners pharmacy benefit with a valid prescription from your doctor. Some may be available up to a 90-day supply. Cost sharing may vary depending on drug prescribed.

For a complete listing of the OTC drugs and applicable cost sharing amounts, please visit: www.allwayshealthpartners.org

Quantity Limit

AllWays Health Partners may limit the number of units for a specific medication you may receive in a given time period to ensure safe and appropriate use. These limits are based on recommended dosing schedules, and the availability of several strengths of the medication. Quantity limits automatically apply at the time the prescriptions are purchased.

Mandatory Generic Policy

AllWays Health Partners' mandatory generic policy requires a generic version of a medication be tried before the brand name medication is considered for coverage. A generic drug is the same medication and works in the same way as the brand name medication. Generic medications are approved by the US Food and Drug Administration (FDA) as safe and are the equivalent of the original brand name medication. In addition, there are usually multiple manufacturers of a generic medication that may result with a lower cost compared to the branded alternative. Prior Authorization is required for exception to AllWays Health Partners' mandatory generic medication pharmacy benefit.

If you have already tried a generic equivalent, and wish to appeal the mandatory generic policy, you may call Pharmacy Customer Service.

Prior Authorization

Prior Authorization is a process in which a clinical review is required before a specific medication may be dispensed to a covered AllWays Health Partners member. The review entails the application of criteria approved by AllWays Health Partners' Pharmacy and Therapeutics Committee of physicians and pharmacists and is designed to assure the safe, effective and appropriate use of a medication. These criteria are based on clinical studies and standards of care. The prior Authorization process may entail a delay in your ability to fill the prescription until the clinical review based on all required information provided by your physician (or his/her designee) has occurred. The clinical review process may take up to 48 hours after complete information has been received.

Exception Requests for Non-Formulary Drugs

AllWays Health Partners Members, their authorized representative on file, or Provider may request AllWays Health Partners to perform a review process (within 72 hours) in order to make a coverage determination for a non-covered/non-formulary drug. AllWays Health Partners will provide the Member, his/her authorized representative, and Provider notification of the coverage determination for the non-covered/non-formulary drug within 72 hours. If an expedited review process is requested due to an exigent (emergent) circumstance, AllWays Health Partners will provide the coverage determination for the non-covered/non-formulary drug within 24 hours.

To initiate the review process, a AllWays Health Partners Member, his/her authorized representative, or Provider must call Pharmacy Customer Service at 866-414-5533 (TTY 711) and provide the following information:

- Member Name
- Member Contact Information
- Diagnosis
- Provider Name
- Provider Contact Information
- Medication Requested

AllWays Health Partners has a number of online tools to help you understand your prescription drug benefits. Please visit www.allwayshealthpartners.org. Click on the Benefits tab and then Pharmacy for detailed information

about your pharmacy coverage and information on each medication, including a list of covered drugs, and whether any tier, restrictions, or limitations that applies.

Grievance Review for Coverage of Non-Formulary Drugs

If your initial request for coverage of a non-covered/non-formulary drug is denied, you have the right to submit a Grievance to AllWays Health Partners. You may request in your Grievance that a coverage determination be performed by AllWays Health Partners or an Independent Review Organization (IRO). To submit a Grievance, you or your authorized representative on file or your Provider must contact AllWays Health Partners and state if you wish to have AllWays Health Partners or an IRO render a decision on your Grievance.

AllWays Health Partners will provide notification of the coverage determination for the non-covered/non-formulary drug within 72 hours of your request. If an expedited review process is requested due to an exigent (emergent) circumstance, AllWays Health Partners will provide notification of the coverage determination for the non-covered/non-formulary drug within 24 hours of your request.

If you choose to have your Grievance performed by AllWays Health Partners, and AllWays Health Partners denies coverage, you have the right to request a second review by an IRO.

Step Therapy

AllWays Health Partners automates the prior Authorization criteria for some medications. AllWays Health Partners members who qualify for this program are provided immediate coverage without the requirement of a clinical review based on the prescriptions already filled through AllWays Health Partners. For more information, call Pharmacy Customer Service.

Specialty Pharmacy Program

The AllWays Health Partners Specialty Pharmacy Program offers a less costly method to purchase expensive medications that are used to treat complex medical conditions. Certain medications are covered only when obtained from AllWays Health Partners' preferred list of Specialty Pharmacies.

A complete list of prescriptions included in the Specialty Pharmacy program, along with the list of participating specialty pharmacies, are available at www.allwayshealthpartners.org. You may also

determine if your drug is included in the program through the searchable Drug Lookup Tool, at www.allwayshealthpartners.org or www.allwaysmember.org.

Your prescribing Provider can help you with the purchase of the covered specialty medications. AllWays Health Partners

Specialty Pharmacies have expertise in the delivery of the medications they provide, and offer special services not available at a traditional retail pharmacy, including:

- All necessary medication and supplies needed for administration (at no extra charge)
- Convenient delivery options to your home or office with overnight or same day delivery available when Medically Necessary
- Access to nurses, pharmacists and care coordinators specializing in the treatment of your condition, who are available 24 hours a day, seven days a week, to provide support and educational information about your medications
- Compliance monitoring, adherence counseling and clinical follow-up
- Educational resources regarding medication use, side effects, and injection administration

If you need help or have questions about AllWays Health Partners' Specialty Pharmacy Program, please call Pharmacy Customer Service.

Limitations

There are a number of prescription drugs that are either not covered or for which coverage is limited. AllWays Health Partners only covers drugs that are Medically Necessary for Preventive Care or for treating illness, injury, or pregnancy.

Exclusions

AllWays Health Partners' prescription drug benefit features a Preferred Drug List, in which the following drugs or services are excluded:

- Dietary supplements*
- Therapeutic devices or appliances (except where noted)*
- Biologicals, immunization agents or vaccines that are obtained through the medical benefit
- Blood or blood plasma**
- Medications which are to be taken by or administered to an individual, in whole or in part, while he or she is a patient in a licensed

Hospital, nursing home, or similar institution which operates on its premises or allows to be operated on its premises, a facility for dispensing pharmaceuticals**

- Charges for the administration or injection of any drug**
- If an FDA approved generic drug is available, the brand name equivalent is not covered
- Drugs that are not FDA approved
- Anabolic steroids
- Progesterone supplements
- Fluoride supplements/vitamins for members over age 13 except for prenatal vitamins
- Drugs whose sole purpose is to promote or stimulate hair growth or for cosmetic purposes only
- Drugs labeled "Caution-limited by federal law to investigational use," or experimental drugs, even though a charge is made to the individual
- Medications for which the cost is recoverable under Worker's Compensation or Occupational Disease Law or any state or Governmental Agency, or medication furnished by any other Drug or Medical service for which no charge is made to the Member
- Any prescription refilled in excess of the number of refills specified by the physician, or any refill dispensed after one year from the physician's original order
- Schedule 1 controlled substances (e.g. marijuana)

For more information about AllWays Health Partners' Preferred Drug List call Pharmacy Customer Service or visit www.allwayshealthpartners.org.

*Covered in certain circumstances under the Durable Medical Equipment (DME) benefit.

**Covered in certain circumstances under medical benefit.

Section 7.

Your AllWays Health Partners Covered Health Care Services

The Affordable Care Act ensures Americans have access to quality, affordable health insurance. To achieve this, AllWays Health Partners offers a core package of items and services, known as Essential Health Benefits (EHB). Under the statute, AllWays Health Partners covers at a minimum the following 10 categories:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

To be covered by AllWays Health Partners, all Health Care Services and supplies must be:

- Provided by or arranged by the Member's PCP or AllWays Health Partners In-Network Specialist, unless noted otherwise in this handbook
- Authorized by AllWays Health Partners when Authorization is required. For more information on Authorization requirements, check with your PCP, your AllWays Health Partners Network Provider or call AllWays Health Partners Customer Service. You should always check with your PCP or treating Provider to make sure that any required Referrals or prior Authorizations have been obtained before the services are performed or the supplies are provided. Failure to obtain necessary Referrals or prior Authorizations may result in Member liability for payment. You do not need a Referral for: a Gynecologist or Obstetrician for routine, preventive, or urgent care; family planning services; outpatient and diversionary Behavioral Health Services; Emergency services; physical therapy, speech therapy, and occupational therapy; and routine eye exams.

- Medically Necessary, as defined in this handbook
- Listed as a Covered Health Care Service in this handbook
- Provided by an AllWays Health Partners Network Provider, unless prior Authorization has been obtained from AllWays Health Partners to see an Out-of-Network Provider
- Provided to an eligible Member enrolled in AllWays Health Partners. AllWays Health Partners is not responsible for payment of any services provided prior to a Member's Eligibility date or after your AllWays Health Partners disenrollment date

If you have questions about your AllWays Health Partners Benefits, please call AllWays Health Partners Customer Service.

Abortion

AllWays Health Partners covers abortion when services are obtained from an AllWays Health Partners Provider. You do not need a Referral from your PCP for abortion services that are performed in a contracted Reproductive Health Service Facility. A Referral from your PCP is required for abortions performed in an acute hospital setting.

Acupuncture

Acupuncture may be covered depending upon your specific plan. See your *Schedule of Benefits* or call AllWays Health Partners Customer Service.

Acute Hospital Care

AllWays Health Partners covers acute care Hospital services when Medically Necessary. Your PCP must arrange acute care Hospital services.

Ambulance Transportation

Emergency ambulance transportation, including air ambulance, is covered. AllWays Health Partners covers such ambulance transport to the nearest Hospital that can provide the care you need. Ambulance calls for transportation that is refused is not covered. Except in an Emergency, ambulance transportation is covered only when arranged by an AllWays Health Partners Provider. We also cover Medically Necessary transfer from one health care Facility to another.

Ambulatory/Day Surgery

AllWays Health Partners covers Medically Necessary Outpatient surgical and related diagnostic and medical services. Your PCP must arrange Ambulatory/ Day Surgery services.

Autism

AllWays Health Partners covers the Diagnosis and Treatment of Autism Spectrum Disorders (ASD) when Medically Necessary. Diagnosis includes Medically Necessary assessments, evaluations including neuropsychological evaluations, genetic testing, or other tests to diagnose whether an individual has ASD. Autism Spectrum Disorders are defined as any of the pervasive developmental disorders as defined in the most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders*, including autistic disorder, Asperger's Disorder, and pervasive developmental disorders not otherwise specified.

Treatment for autism includes habilitative or rehabilitative care, pharmacy care, psychiatric care, psychological care, and therapeutic care. Services for autism are provided by AllWays Health Partners Autism Service Providers.

Habilitative or rehabilitative care includes professional, counseling, and guidance services and treatment programs, including, but not limited to, Applied Behavior Analysis supervised by a Board Certified Behavior Analyst, that are necessary to develop, maintain, and restore, to the maximum extent practicable, the functioning of an individual. Applied Behavior Analysis includes the design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences to produce socially significant improvement in human behavior including in the use of direct observation, measurement, and functional analysis of the relationship between environment and behavior.

Pharmacy care is defined as medications prescribed by a licensed physician and health-related services deemed Medically Necessary to determine the need or effectiveness of the medications, to the same extent that pharmacy care is provided by the policy for other medical conditions.

Therapeutic care is defined as services provided by licensed or certified speech therapists, occupational therapists, physical therapists, or social workers. AllWays Health Partners coverage for the treatment of Autism Spectrum Disorder does not affect an obligation to provide services to an individual under an individualized family service plan, an individualized education program, or an individualized service plan.

AllWays Health Partners coverage excludes services provided by school personnel under an individualized education program.

Behavioral Health Services

Please see "Section 8: Behavioral Health Services" of this handbook.

Blood and Blood Products

AllWays Health Partners covers administrative fees, supplies for administration, and self-donations for whole blood and its derivatives, including Factor 8, Factor 9, and immunoglobulin.

Cardiac Rehabilitation Coverage

AllWays Health Partners covers outpatient cardiac rehabilitation when Medically Necessary. Cardiac rehabilitation is defined as multidisciplinary, Medically Necessary treatment of persons with documented cardiovascular disease, which is provided in either a Hospital or other setting which meets the standards set by the Commissioner of the Department of Public Health. Your PCP and/or AllWays Health Partners Treating Provider must arrange for cardiac rehabilitation.

Chiropractic Care

Chiropractic care is covered. Refer to your *Schedule of Benefits* or contact AllWays Health Partners Customer Service for visit limitations that apply.

Cleft Lip and Cleft Palate Treatment for Children

AllWays Health Partners provides coverage of cleft lip and cleft palate treatment for children under the age of 18, including oral and maxillofacial surgery, plastic surgery, speech therapy, audiology, and nutrition services as Medically Necessary. We also cover preventative and restorative dentistry and orthodontic treatment related to the treatment of cleft lip or palate. When dental and orthodontic services are covered by both AllWays Health Partners and a Member's dental plan, AllWays Health Partners and the dental plan may elect to coordinate benefits. (See "Section 10: When You Have Other Coverage" for more information on coordination of benefits.)

Clinical Trials

If you participate in an approved clinical trial while you are a Member of AllWays Health Partners, AllWays Health Partners will cover the medically necessary Covered Health Services listed in this Section 7 during the period of the clinical trial that you are a Member of AllWays Health Partners as long as you meet certain requirements.

Members must qualify to participate in an approved clinical trial for the treatment of cancer or other life-threatening medical condition and have been referred to the clinical trial by a Network Provider or have provided medical and scientific information to AllWays Health Partners proving they meet the conditions for participation in the clinical trial.

An approved clinical trial is defined as (a) having been funded or approved by at least one of the following entities: National Institutes of Health (NIH); Center for Disease Control and Prevention; Agency for Health Care Research and Quality; Centers for Medicare & Medicaid Services; a cooperative group or center of any of the above or the Department of Defense, Veterans Affairs or the Department of Energy; or a qualified non-governmental research entity identified in NIH guidelines for grants; or (b) a study or trial under a Food and Drug Administration approved investigational new drug application; or (c) a drug trial that is exempt from investigational new drug application requirements.

AllWays Health Partners coverage during approved clinical trials *excludes* the investigational item, device or service; items and services solely for data collection and analysis; and services that are clearly inconsistent with widely accepted and established standards of care for a particular diagnosis. Coverage is provided when services are rendered by Network Providers; prior authorization must be obtained in order to receive coverage of services rendered by Out-of-Network Providers.

Cytological Screening (Pap smears)

AllWays Health Partners covers cytological screening for women as recommended by your provider.

Dental Services (Emergency)

AllWays Health Partners covers Emergency dental care and oral surgery within 72 hours of an accidental injury to the mouth and natural sound teeth only when performed in a facility such as a hospital.

Go to the nearest Emergency facility or call 911 or the Emergency phone number in your area.

Dental Services (Other)

The extraction of impacted wisdom teeth is only covered when AllWays Health Partners determines that the Member has a serious medical condition that makes it essential for the Member to be admitted to an acute care hospital or to a surgical day care setting in order for wisdom teeth to be extracted safely. Prior Authorization is required.

Diabetic Services and Supplies

AllWays Health Partners will provide coverage for Medically Necessary services and supplies used in the treatment of insulin-dependent, insulin-using, gestational and non-insulin dependent diabetes. Services and supplies must be prescribed by an authorized health care professional. The following services and supplies are covered for a minimum 30-day supply (with the exception of an insulin pump) within the following categories of benefits:

- Outpatient diabetes self-management training and education, including medical nutrition therapy
- Lab tests and urinary profiles
- Blood glucose monitors
- Blood glucose monitoring strips, urine glucose strips, ketone strips, lancets, syringes, pumps and pump supplies, insulin pens, insulin and oral medications
- Voice-synthesizers for blood glucose monitors
- Visual magnifying aids for use by the legally blind
- Therapeutic/molded shoes and shoe inserts

Refer to your *Schedule of Benefits* for applicable Copays and limitations for Durable Medical Equipment and applicable Copays and limitations for Pharmacy. When diabetic medications, such as insulin, are obtained through the prescription drug benefit, applicable cost sharing applies.

Dialysis

AllWays Health Partners covers kidney dialysis on an Inpatient or Outpatient basis, or at home. You must apply for Medicare when federal law permits Medicare to be the primary payor for dialysis. You must also pay any Medicare premium. When Medicare is primary (or would be primary if the Member were timely enrolled) AllWays Health Partners will pay for services only to the extent payments would exceed what would be payable by Medicare.

Your PCP must arrange dialysis services. If you are temporarily outside the Service Area, AllWays Health Partners covers limited dialysis services. *You must make prior arrangements with your Primary Care Provider, who must obtain AllWays Health Partners approval for this coverage except in an Emergency.*

Disposable Medical Supplies

AllWays Health Partners covers disposable medical supplies that are necessary to meet a medical or surgical purpose and are non-reusable and disposable. This includes hypodermic syringes or needles. Your PCP must order disposable medical supplies.

Durable Medical Equipment (DME)

AllWays Health Partners covers Durable Medical Equipment that is: used to fulfill a medical purpose; generally not useful in the absence of illness or injury; can withstand repeated use over an extended period of time; and is appropriate for home use.

Coverage includes but is not limited to the purchase of medical equipment, replacement parts, and repairs. Your PCP must order Durable Medical Equipment. Examples of equipment not covered includes but is not limited to: assisted listening devices, exercise equipment that is appropriate for a professional setting, but is not medically necessary for home use and includes Functional Electrical Stimulation, physiotherapy equipment and foot orthotics except for children 15 and under with symptomatic flat feet and pronation.

Early Intervention Services

AllWays Health Partners covers Early Intervention services for Members under the age of three (3) when the Member meets established criteria. Such Medically Necessary Services may be provided by early intervention Specialists who are working in early intervention programs approved by the Massachusetts Department of Public Health. You do not need a Referral from your PCP for Early Intervention services. You may go to any AllWays Health Partners Early Intervention Provider for these services.

AllWays Health Partners reimburses for Medically Necessary Applied Behavioral Analysis provided as part of an Early Intervention plan—Applied Behavior Analysis (EI-ABA) for commercially insured children, up to age three years, who have a clinically determined diagnosis within the Autism Spectrum Disorders and are currently receiving services through an Early Intervention provider. EI-ABA services must be rendered by a qualified

Massachusetts Department of Public Health (MDPH) Specialty Services Program (SSP). ABA services beyond age three may be covered through Optum (the organization that manages AllWays Health Partners' Behavioral Health program) and may require Prior Authorization.

Emergency Services

AllWays Health Partners covers Emergency services including ambulance services needed for transportation. If you need Emergency care, AllWays Health Partners will cover those services even when they are furnished by a Provider who is not an In-Network provider. You also do not need a Referral from your PCP for Emergency Services. Simply go to the nearest Emergency facility or call 911 or the emergency phone number in your area.

An Emergency is defined as a medical condition, whether physical, behavioral, related to substance use disorder, or mental, manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of the insured or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part or, with respect to a pregnant woman, as further defined in section 1867(e)(1)(B) of the Social Security Act, 42 U.S.C. section 1395dd(e)(1)(B). You do not need a Referral from your Primary Care Provider for Emergency Services. Go to the nearest Emergency facility or call 911 or the emergency phone number in your area.

Eye Care/Examinations (Vision Care)

AllWays Health Partners covers routine eye exams for Members; please refer to your *Schedule of Benefits* for benefit limits. You may use any AllWays Health Partners Network ophthalmologist or optometrist for routine eye exams, and you do not need a Referral from your PCP. For all other non-routine eye care services (difficult vision, blurry vision, loss of vision), you must see your PCP who will arrange a Referral to an ophthalmologist (eye care specialist). There is no coverage for eyeglasses or contact lenses (except when Medically Necessary for certain eye conditions such as treatment of keratoconus and following cataract surgery), low vision aids (except for visual magnifying aids used by legally blind members with diabetes), or ocular prostheses.

Family Planning Services

AllWays Health Partners covers consultations, examinations, procedures and other medical services provided on an outpatient basis and related to the use of all FDA approved contraceptive methods including but not limited to lab tests, birth control counseling, pregnancy testing, voluntary sterilization, IUDs, diaphragms, and Norplant. You can obtain services from your Primary Care Provider, OB/GYN, Planned Parenthood, or any other AllWays Health Partners Provider who offers these services. All FDA-approved prescription contraceptive methods are covered.

Fitness Programs

Fitness programs may be covered depending upon your specific plan. See your *Schedule of Benefits* or call AllWays Health Partners Customer Service.

Gynecologic/Obstetric Care

AllWays Health Partners covers Medically Necessary Gynecological and Obstetrical services. You are not required to obtain a Referral or prior Authorization for Gynecological or Obstetric care provided by an obstetrician, gynecologist, certified nurse midwife or family practitioner participating in AllWays Health Partners' Provider Network. However, the health care professional may be required to obtain prior Authorization for certain services and to follow procedures for making Referrals. AllWays Health Partners does not require higher Copays, Coinsurance, Deductibles, or other cost-sharing arrangements for these services.

Habilitation Services

AllWays Health Partners covers Medically Necessary habilitation services for qualified members with certain conditions. See your *Schedule of Benefits* for benefit limits.

Hearing Aids for Children

AllWays Health Partners provides coverage of hearing aids for children 21 years old or younger, including the initial hearing aid evaluation, fitting and adjustments, and supplies, including ear molds, when prescribed by an AllWays Health Partners Provider. Please refer to your *Schedule of Benefits* for limitations. If you choose a higher-priced hearing aid, you must pay the difference between the cost and the AllWays Health Partners coverage limit. Batteries and assistive listening devices are not covered.

Hearing Examinations

AllWays Health Partners covers comprehensive exams and evaluations performed by a hearing Specialist. You may use any AllWays Health Partners Provider for these services. AllWays Health Partners Services also provides coverage for the cost of a newborn hearing-screening test performed before the infant is discharged from the hospital or birthing center.

HIV-Associated Lipodystrophy Treatment

AllWays Health Partners covers medically necessary medical or drug treatments to correct or repair disturbances of body composition related to HIV-associated lipodystrophy syndrome when prior authorized. Coverage includes, but not limited to, reconstructive surgery, such as suction assisted lipectomy, approved medically necessary restorative procedures and dermal injections or fillers for reversal of facial lipoatrophy syndrome. Your AllWays Health Partners treating provider must arrange for these services.

Home Health Care

AllWays Health Partners covers home health care according to a physician-approved home health care plan when such care is an essential part of medical treatment and there is a defined goal. Home health care services are provided in a patient's residence by a public or private home health agency. Services include, but are not limited to, nursing and Physical Therapy; Occupational Therapy, Speech Therapy, medical social work, and nutritional consultation, the services of a home health aide and the use of Durable Medical Equipment (DME) and supplies if medically necessary. No limits other than medical necessity and being part of a physician approved home health services plan are placed on home care services (e.g., a policy may have an annual or life-time cap on Durable Medical Equipment (DME); however, if the equipment is prescribed as part of a physician-approved home health services plan, its use is not subject to limit). Your PCP or AllWays Health Partners Treating Provider must arrange services.

Home Infusion

AllWays Health Partners covers home infusion services. Your PCP or AllWays Health Partners treating Provider must arrange home infusion services.

Hormone Replacement Therapy

AllWays Health Partners provides coverage for hormone replacement therapy services including outpatient prescription drugs for pre and post-menopausal women under the same terms and conditions as for other outpatient services and prescription drugs (refer to “Section 6: AllWays Health Partners’ Pharmacy Benefit” for more information).

Hospice

AllWays Health Partners covers hospice care for terminally ill Members with a life expectancy of six months or less, provided such services are determined to be appropriate and authorized by the Member’s PCP and are equivalent to those services provided by a licensed hospice program regulated by the Department of Public Health.

House Calls

AllWays Health Partners covers house calls within the AllWays Health Partners Service Area when Medically Necessary. Providers include Physicians, Nurse Practitioners, and Physician Assistants. Your PCP must arrange for house calls.

Immunizations and Vaccinations

AllWays Health Partners covers immunizations and vaccinations.

Infertility Treatment

AllWays Health Partners defines Infertility as the condition of an individual who is unable to conceive or produce conception during a period of one year if the female is age 35 or younger or during a period of 6 months if the female is over the age of 35. For purposes of meeting the criteria for Infertility, if a person conceives but is unable to carry that pregnancy to live birth, the period of time she attempted to conceive prior to achieving that pregnancy shall be included in the calculation of the 1 year or 6 month period, as applicable. AllWays Health Partners will cover Medically Necessary expenses for the diagnosis and non-experimental treatment of Infertility to the same extent that benefits are provided for other Medically Necessary services and prescription medications. The following procedures are covered, but are not limited to:

- Artificial Insemination (AI) and Intrauterine Insemination (IUI)
- In Vitro Fertilization and Embryo Transfer (IVF-ET)
- Gamete Intrafallopian Transfer (GIFT)

- Sperm, egg, and/or inseminated egg procurement and processing, and banking of sperm or inseminated eggs, to the extent such costs are not covered by the donor's insurer, if any (insurers may not limit Coverage to sperm provided by the spouse)
- Intracytoplasmic Sperm Injection (ICSI) for the treatment of male factor infertility
- Zygote Intrafallopian Transfer (ZIFT)
- Assisted Hatching
- Cryopreservation of embryos, eggs, and sperm when the Member is undergoing authorized infertility services.
- Cryopreservation of eggs and sperm is covered when authorized for a Member undergoing a medical treatment that may result in infertility.

AllWays Health Partners does *not* provide coverage for:

- Any experimental infertility procedure
- Surrogacy/gestational carrier
- Reversal of voluntary sterilization
- Fees associated with obtaining egg donors such as screenings, agency fees, and donor compensation

Laboratory Services

AllWays Health Partners covers services that are Medically Necessary for the diagnosis, treatment, and prevention of disease and for the maintenance of the health of the Member, when ordered by a provider from an in-network laboratory.

Long-Term Antibiotic Therapy for the Treatment of Lyme Disease

AllWays Health Partners provides coverage for long-term antibiotic therapy for a member with Lyme disease. Your AllWays Health Partners treating provider must arrange for this coverage.

Mammographic Examination (Mammogram)

AllWays Health Partners covers baseline Mammograms for women per clinical guidelines and as recommended by your provider

Maternity Services (General Coverage)

Member cost is based on type of service and treating provider.

AllWays Health Partners provides inpatient and

outpatient maternity benefits for prenatal care, childbirth, and post-partum care to the same extent as is provided for medical conditions not related to pregnancy. AllWays Health Partners provides coverage for services rendered by an obstetrician, pediatrician, or certified nurse midwife attending the mother and child.

Maternity Services (Inpatient)

AllWays Health Partners covers inpatient maternity care provided by an attending obstetrician, pediatrician, or certified nurse midwife for a mother and newborn child for at least 48 hours following a vaginal delivery or 96 hours following a cesarean delivery. If the mother and physician agree to an early discharge, Covered Health Care Services include one home visit by a registered nurse, physician, or certified midwife, and additional home visits when Medically Necessary and provided by an AllWays Health Partners Provider. There is no coverage for delivery outside the Service Area within 30 days of the expected delivery date, or after the Member has been told that she is at risk for early delivery. Your PCP, obstetrician, or certified nurse midwife must arrange for services.

Maternity Services (Outpatient)

AllWays Health Partners covers prenatal and postpartum care for Members when care is received from an AllWays Health Partners Provider. Services include: prenatal exams; diagnostic tests; prenatal nutrition; health care counseling; risk assessment; and postpartum exams. Routine prenatal care includes your visits to the provider managing your pregnancy and a postpartum visit. These routine prenatal care services have cost sharing as outlined on your Schedule of Benefits. All other services provided may be subject to cost sharing including labs, obstetrical ultrasounds and other diagnostic tests.

There is no coverage for obstetrical care outside the AllWays Health Partners Service Area within thirty (30) days of expected delivery date. Your PCP, obstetrician, or certified nurse midwife must arrange for outpatient maternity services.

Newborn Care

AllWays Health Partners covers all Medically Necessary newborn care. Your PCP must arrange newborn care.

Non-Durable Medical Equipment and Supplies

Non-durable Medical Equipment and supplies are

covered only when used in the course of diagnosis or treatment in a medical facility or in the course of authorized home care.

Nutritional Formulas

AllWays Health Partners provides coverage for nutritional formula in the following situations:

- Formulas, approved by the Commissioner of the Department of Public Health, for the treatment of infants and children with specific inborn errors of metabolism of amino acids and organic acids such as phenylketonuria (PKU), tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia and methylmalonic acidemia
- Formulas, approved by the Commissioner of the Department of Public Health as Medically Necessary to protect the unborn fetuses of pregnant women with phenylketonuria
- Formulas for the treatment of malabsorption caused by disorders affecting the absorptive surface, functional length, gastrointestinal tract motility, such as Crohn's disease, ulcerative colitis, gastroesophageal reflux, gastrointestinal motility and chronic intestinal false-obstruction
- Formulas for the treatment of members with an anatomic or structural problem that prevents food from reaching the stomach (e.g., esophageal cancer), or a neuromuscular problem that results in swallowing or chewing problems (e.g., muscular dystrophy)
- Formulas for the treatment of members with a serious medical condition that either directly or indirectly impacts their ability to normally ingest regular foods and places them at substantial risk of malnutrition (e.g., cancer, AIDS, organ failure, etc.)
- Formulas for the treatment of pediatric members diagnosed with failure to thrive
- Coverage for inherited diseases of amino acids and organic acids includes food products modified to be low protein

Obstetrical Services

See "Gynecologic/Obstetric Care" above.

Off-label Use of Drugs for the Treatment of Cancer

AllWays Health Partners provides coverage for use of off-label drugs in the treatment of cancer as it would for any covered prescription drug. The drug must be

recognized for treatment of cancer in one of the standard reference compendia, or in the medical literature, or by the Commissioner of Insurance. In addition, AllWays Health Partners will provide coverage for a drug indicated for the treatment of cancer within the Association of Community Cancer Centers Compendia-Based Drug Bulletin. Your PCP or AllWays Health Partners Specialist must arrange for this service.

AllWays Health Partners provides coverage for prescribed, orally administered anticancer medication used to eliminate or slow the growth of cancerous cells on a basis no less favorable than intravenously administered or injected cancer medications that are covered as medical benefits.

Off-label Use of Drugs for the Treatment of HIV/AIDS

AllWays Health Partners provides coverage for use of off-label drugs in the treatment of HIV/AIDS as it would for any covered prescription drug. The drug must be recognized for treatment of HIV/AIDS in one of the standard reference compendia, or in the medical literature, or by the Commissioner of Insurance. Your PCP or AllWays Health Partners Specialist must arrange for this service.

Off-Label Use of Drugs for the Treatment of Lyme Disease

AllWays Health Partners provides coverage for off-label use of drugs in the treatment of Lyme disease if the drug has been approved by the FDA. Your AllWays Health Partners treating provider must arrange for this coverage.

Optometric/Ophthalmologic Care

(See “Eye Care/Examinations” above.)

Oral Cancer Therapy

AllWays Health Partners provides coverage for prescribed, orally-administered anticancer medication used to eliminate or slow the growth of cancerous cells on a basis no less favorable than intravenously administered or injected cancer medications that are covered as medical Benefits.

Orthotics

AllWays Health Partners covers non-dental braces and other mechanical or molded devices when Medically

Necessary to support or correct any defects of form or function of the human body due to surgery, disease or injury. Your PCP must arrange these services.

Orthotics/Support Devices for Feet: Support devices for the feet and corrective shoes are only covered for children fifteen (15) and under with certain medical conditions such as pronation or when prescribed by the Member’s PCP and authorized by AllWays Health Partners.

Outpatient Surgery

AllWays Health Partners covers Medically Necessary surgical procedures in an outpatient surgical setting. These services are subject to outpatient surgery cost sharing. AllWays Health Partners also covers Medically Necessary outpatient surgery that occurs in an office setting; these services would be subject to cost sharing associated with the office in which it was performed (PCP or Specialty).

Oxygen Supplies and Therapy

AllWays Health Partners covers oxygen therapy for Members when Medically Necessary. Coverage includes oxygen and equipment rental and supplies required to deliver the oxygen. Your treating Provider must arrange oxygen therapy services.

Pediatric Specialty Care

AllWays Health Partners provides Coverage of pediatric specialty care, including mental health care, by persons with recognized expertise in providing specialty pediatric care. Your PCP must arrange for specialty care.

Pharmacy

Please refer to “Section 6: AllWays Health Partners’ Pharmacy Benefit” of this handbook.

Physician and Physician Assistant Services

AllWays Health Partners covers diagnosis, treatment, consultation, nutrition counseling, health education, and minor surgery when provided by the Member’s PCP or AllWays Health Partners In-Network Specialist.

Podiatry Services

AllWays Health Partners covers Medically Necessary podiatry services performed by a physician or duly licensed podiatrist.

Preventive Care Services and Tests

AllWays Health Partners covers select preventive care services and tests for adults, women (including pregnant women) and children, including coverage for annual physical exams as appropriate for the Member's age and gender, immunization visits, well child visits and annual gynecological exams. Routine cytological screening (Pap smears) and mammographic examinations are covered as Preventive Care. You may use any AllWays Health Partners Provider for these services.

For a complete list of eligible Preventive Care services, please visit www.allwayshealthpartners.org or contact AllWays Health Partners Customer Service.

Covered preventive services reflect the United States Preventive Services Task Force (USPSTF) grade "A" and "B" recommendations, the Advisory Committee on Immunization Practices (ACIP) recommendations, the Women's Preventive Task Force, and the Health Resources and Services Administration for Infants, Children and Adolescents. Preventive service descriptions have been adopted from content on the healthcare.gov website.

AllWays Health Partners will cover the following services for a Dependent from their date of birth through age six (6): physical examinations; history, measurement, sensory screening, neuropsychiatric evaluations and development screening, and assessment at the following intervals: six times during the child's first year after birth, three (3) times during the next year, and annually until age six (6). Covered services include: hereditary and metabolic screening at birth; appropriate immunizations; tuberculin test, hematocrit, hemoglobin, or other appropriate blood tests and urinalysis, as recommended by the physician; and lead screening.

Prosthetic Devices

AllWays Health Partners covers prosthetic devices, including evaluation, fabrication, and fitting. Coverage includes prosthetic devices which replace in whole or in part, an arm or leg, and includes repairs. Your PCP must arrange prosthetic device services.

Radiation and Chemotherapy

AllWays Health Partners covers radiation and chemotherapy. AllWays Health Partners also provides coverage for prescribed, orally administered anticancer medication used to eliminate or slow the growth of cancerous cells on a basis no less favorable than intravenously administered or injected cancer medications that are covered as medical benefits.

Radiology

AllWays Health Partners covers all Medically Necessary radiological services including x-rays, MRIs and CAT scans. Your PCP must arrange radiology services.

Reconstructive/Restorative Surgery

Reconstructive surgery is any procedure to repair, improve, restore or correct bodily function caused by an accidental injury, congenital anomaly or a previous surgical procedure or disease. AllWays Health Partners covers surgery for post-mastectomy coverage including:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce symmetrical appearance
- Prostheses and physical complications for all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient

Your PCP must arrange reconstructive/restorative surgery services.

Registered Nurse or Nurse Practitioner

AllWays Health Partners covers services rendered by a registered nurse, nurse practitioner, nurse midwife, or nurse anesthetist if such services are within the nurse's scope of practice. Your PCP must arrange these services.

Rehabilitation Hospital Care (Including Physical, Occupational, and Speech Therapy)

AllWays Health Partners covers rehabilitative care on an Inpatient basis. Coverage is provided only when you need rehabilitative care that must be provided in an Inpatient setting. Rehabilitative care includes physical, speech, and occupational therapies. See your *Schedule of Benefits* for limitations on Inpatient rehabilitation hospital care.

Rehabilitation Therapy—Outpatient (Including Physical, Occupational, and Speech Therapy)

AllWays Health Partners covers evaluation and restorative, short term treatment when needed to improve the ability to perform activities of daily living and when there is likely to be significant improvement

in the Member's level of function after illness or injury. See your *Schedule of Benefits* for limitations on physical or occupational therapy Benefits.

Second Opinions

AllWays Health Partners covers second opinions when provided by another AllWays Health Partners Provider. A Referral from your PCP is needed when seeking a Second Opinion from another AllWays Health Partners Provider. Second opinions from Out-of-Network Providers are covered only when the specific expertise requested is not available within the Network. Prior Authorization from AllWays Health Partners is required. If you have selected a PCP that is affiliated with Harvard Vanguard Medical Associates (HVMA), you are required to obtain a Referral if you choose to receive a Second Opinion from an AllWays Health Partners Specialist who is not affiliated with HVMA.

Skilled Nursing Facility Care

AllWays Health Partners covers admissions to a skilled nursing facility. Coverage is provided only when you need daily skilled nursing care or rehabilitative services that must be provided in an inpatient setting. Services must be arranged through your PCP. Please see your *Schedule of Benefits* for limitations on Skilled Nursing Facility Care.

Specialty Care

AllWays Health Partners covers Specialty Care when arranged by a Member's PCP. A Referral is required for Specialty Care; without a Referral, AllWays Health Partners will not reimburse for the Specialist visit and you could be liable for the cost. You are not required to obtain a Referral or Prior Authorization for the following care provided by an obstetrician, gynecologist, certified nurse midwife, or family practitioner participating in AllWays Health Partners' Provider Network:

- Annual Preventive gynecologic health examinations
- Medically Necessary follow-up
- Maternity care
- Acute or Emergency gynecologic examinations
- Routine eye exams
- Physical therapy
- Speech therapy
- Occupational therapy

Speech, Hearing and Language Disorders

AllWays Health Partners provides coverage for the diagnosis and treatment of speech, hearing, and language disorders by individuals licensed as speech-language pathologists or audiologists. Coverage is provided if services are rendered within the lawful scope of practice for such speech-language pathologists or audiologists, regardless of whether the services are provided in a hospital, clinic, or a private office. Coverage does not extend to the diagnosis or treatment of speech, hearing, and language disorders in a school-based setting. Benefits provided are subject to the same terms and conditions established for any other Health Care Service covered by AllWays Health Partners. You may use any AllWays Health Partners Provider for these services.

Surgery

AllWays Health Partners provides coverage for Medically Necessary surgery including related anesthesia. Surgery, including oral maxillofacial and reconstructive may require prior Authorization.

Telemedicine

AllWays Health Partners provides audiovisual visits through a national network of U.S. board-certified doctors 24/7 to discuss non-emergency conditions accessed by smartphone, mobile device, or online via computer. Your provider may also offer this type of service. Doctors can diagnose and treat many common illnesses. Member cost will depend on the types of services provided as noted in your Schedule of Benefits. Telephone (voice only), facsimile or email communications with your provider are not considered telemedicine. To find a Telemedicine provider visit www.allwayshealthpartners.org or talk with your provider directly.

Temporomandibular Joint Dysfunction (TMD) Services, also known as TMJ

Member cost will be associated with the service and where it occurs. For example, Diagnostic imaging will take cost sharing associated with Diagnostic Laboratory and X-ray as it appears on your Schedule of Benefits.

AllWays Health Partners Covers Medically Necessary TMD services, coverage is limited to medical services only. AllWays Health Partners covers the following services:

- Surgical consultation
- Surgery
- Diagnostic imaging

- Physical therapy, subject to the visit limit for outpatient physical therapy

AllWays Health Partners does not cover: services of a dentist for TMD, services associated with orthodontic care, oral appliances, or Arthroscopy for diagnostic purposes only.

Transplants

AllWays Health Partners covers transplants as follows:

- Bone marrow transplants are covered when provided within the AllWays Health Partners network and approved by AllWays Health Partners. Coverage includes but is not limited to Members with breast cancer that has progressed to metastatic disease, provided that the Member meets criteria established by the Department of Public Health.
- Human organ transplants are covered.
- Transplants must be non-experimental surgical procedures provided within the AllWays Health Partners Network. Coverage includes donor's costs for both living and nonliving transplant donors to the extent that another insurer does not cover the charges. Your provider will contact AllWays Health Partners.
- Coverage for human leukocyte antigen testing for certain individuals and patients. AllWays Health Partners will provide for all Members or enrollees coverage for the cost of human leukocyte antigen testing or histocompatibility locus antigen testing that is necessary to establish such Member's or enrollee's bone marrow transplant donor suitability. The coverage includes the cost of testing for A, B, or DR antigens, or any combination thereof, consistent with rules, regulations and criteria established by the Department of Public Health. Your PCP must arrange all services.

Urgent Care

AllWays Health Partners covers Urgent Care inside and outside the AllWays Health Partners Service Area. Urgent Care does not include care that is provided in an emergency room or care that is elective, Emergency, preventive or health maintenance. Examples of Urgent Care conditions include but are not limited to fever, sore throat, earache, and acute pain.

Vision Care

See "Eye Care/Examinations."

Weight Loss Programs

Weight loss programs may be covered depending upon your specific plan. See your *Schedule of Benefits* or call AllWays Health Partners Customer Service.

Wigs (Scalp Hair Prosthesis for Cancer Patients)

For hair loss suffered as a result of the treatment of any form of cancer or leukemia, a written statement by the treating physician that the wig is Medically Necessary is required.

Section 8.

Behavioral Health Services

Behavioral Health (General)

AllWays Health Partners' Behavioral Health treatment benefits includes non-custodial, inpatient, intermediate and outpatient services based on medical necessity criteria for treatment in the least restrictive, clinically appropriate setting for both mental health and substance use services. AllWays Health Partners does not apply any Copays, Deductibles, Coinsurance or maximum lifetime benefits to Behavioral Health services that are not equally applied to other Covered health care Services. Please see your *Schedule of Benefits* for more information on your Behavioral Health benefits, or call AllWays Health Partners Customer Service.

Optum is AllWays Health Partners' delegated Managed Behavioral Health Organization (MBHO). Any decisions to deny Behavioral Health services are made only by licensed mental health professionals. Optum has established contracts with a network of clinicians, groups, clinics, and practices to provide Behavioral Health treatment services within the AllWays Health Partners service area.

All Behavioral Health services must be provided by an AllWays Health Partners /Optum In-Network provider within the Network. You may call Optum for immediate information and assistance in locating the services you are seeking. You can also ask your PCP to refer you to an AllWays Health Partners/ Optum participating provider.

AllWays Health Partners Members can call Optum at 1-844-451-3518 (TTY 711). You can also find information at www.allwayshealthpartners.org.

AllWays Health Partners provides benefits for the diagnosis and treatment of Behavioral Health disorders described in the most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM). The amount and type of treatment provided under the AllWays Health Partners benefits are determined by medical necessity and may be subject to Authorization requirements. All Copays and coverage limits are described in your *Schedule of Benefits*.

AllWays Health Partners provides coverage for the diagnosis and treatment of:

- Biologically-based mental, behavioral or emotional disorders including schizophrenia, schizoaffective disorder, major depressive

disorder, bipolar disorder, paranoia, panic disorder, obsessive-compulsive disorder, delirium and dementia, affective disorders, eating disorders, post traumatic stress disorder, substance use disorders, autism, and other psychotic disorders or other biologically-based mental disorders appearing in the DSM that are scientifically recognized.

- Rape-related mental or emotional disorders among victims of rape or victims of assault with intent to commit rape. Rape-related mental health treatment is based on medical need for the service without any predetermined annual or lifetime dollar or unit limitation.
- Non-biologically-based mental, behavioral or emotional disorders, in children and adolescents under the age of 19, which substantially interfere with or substantially limit the functioning and social interactions of such a child or adolescent; provided, that said interference or limitation is documented by and the Referral for said diagnosis and treatment is made by the Primary Care Physician, primary pediatrician or a licensed mental health professional of such a child or adolescent or is evidenced by conduct, including, but not limited to: an inability to attend school as a result of such a disorder; the need to hospitalize the child or adolescent as a result of such a disorder; or a pattern of conduct or behavior caused by such a disorder which poses a serious danger to self or others. AllWays Health Partners will continue to provide such benefits to any adolescent who is engaged in an ongoing course of treatment beyond the adolescent's nineteenth birthday until said course of treatment is completed and while the benefit contract under which such benefits first became available remains in effect, or subject to a subsequent benefits contract which is in effect. Treatment is based on medical need for the service without any predetermined annual or lifetime dollar or unit limitation.
- All other non-biologically-based mental health conditions.

Psychopharmacological and neuropsychological assessments are covered when Medically Necessary.

Behavioral Health Services (Outpatient)

AllWays Health Partners Members may directly seek outpatient mental health and substance use counseling or medication services from any clinician in the AllWays Health Partners/Optum statewide Network. The Network includes physicians with a specialty in psychiatry, a licensed alcohol and drug

counselor I, licensed psychologists, licensed independent clinical social workers, licensed marriage and family therapists, licensed mental health clinical nurse specialists or licensed mental health counselors. Members may directly contact in network providers of these services for treatment. A Referral from your PCP is not required. Please see your *Schedule of Benefits* for specific benefit information.

Your mental health provider is required to contact Optum for any Authorizations needed. All Authorizations are based on Medical Necessity and the Member's clinical needs. All Copays for outpatient mental health or substance use services, if applicable, are included in your *Schedule of Benefits*. Biologically-based mental health services are provided without annual, lifetime or visit/unit/day limitations. No other limitations, Coinsurance, Copay, Deductible or other cost-sharing may be applied toward these benefits except as are applied to covered medical services within the plan.

Services may be provided in a licensed hospital; a mental health or substance use clinic licensed by the Department of Mental Health or Public Health; a community mental health center; a professional office or home-based service, provided, however, services are rendered by a licensed mental health professional acting within the scope of his or her license.

Behavioral Health Services (Intermediate)

AllWays Health Partners covers Medically Necessary Intermediate Behavioral Health services. Services include:

- Partial hospitalization
- Day Treatment
- Acute and other residential treatment programs
- Clinically manage detoxification services
- Crisis stabilization
- Intensive Outpatient Programs (IOP)
- In-home Therapy services

You or your Behavioral Health Provider may need to get prior Authorization from Optum or provide notification to Optum for these services except for SOAP, community based detoxification, addiction day treatment program for pregnant women.

To obtain services, call Optum at 1-844-451-3518 (TTY 711). You may also contact your PCP for help.

Behavioral Health Services (Inpatient)

Services may be provided in a general hospital licensed to provide such services; in a facility under the direction and supervision of the Department of Mental Health; in a private mental hospital licensed by the Department of Mental Health; or in a substance use facility licensed by the Department of Public Health. Inpatient services are a 24-hour service, delivered in a licensed hospital setting for mental health or substance use treatment.

To obtain services, call Optum at 1-844-451-3518 (TTY 711). You may also contact your PCP or ESP for assistance. You or your Behavioral Health Provider must obtain prior Authorization from Optum for inpatient mental health services. Inpatient substance use services do not require prior Authorization. Biologically-based inpatient services are provided without annual, lifetime or day limitations.

Federal and State Mental Health Parity Laws

Federal and state laws require that all managed care organizations, including AllWays Health Partners, provide mental health and substance use services to members in the same way they provide medical/surgical health services. This is what is referred to as "mental health parity." Mental health parity laws are important because in the past, patients who require mental health and substance use treatment may have faced higher deductibles, office visit limits, and other treatment limitations in comparison to patients who require medical/surgical treatments. The federal and state parity laws help limit these differences. The federal law is known as the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act.

Below is information regarding your rights and AllWays Health Partners' obligations under the mental health parity laws as well as information on how to submit a formal complaint if you believe that AllWays Health Partners has not complied with these laws.

Your Rights and AllWays Health Partners' Obligations According to the Mental Health Parity Laws

- AllWays Health Partners must provide you with the same level of benefits for mental health and substance use problems you have as for other medical/surgical problems you may have.

- AllWays Health Partners must have similar Prior Authorization requirements and treatment limitations for mental health and substance use services as we do for medical/surgical services.
- Upon you or your Provider's request, AllWays Health Partners must provide you or your Provider with a copy of the Medical Necessity criteria used by AllWays Health Partners for Prior Authorization.
- Within a reasonable time frame AllWays Health Partners must provide you with written notice regarding any denial of Authorization for mental or substance use services. See Section 17: Utilization Review and Quality Assurance for more information.
- You have the right to receive a second medical opinion on a mental health or substance use problem when you are given a diagnosis or treatment option.
- Copayments, Coinsurance, Deductibles, unit of service limits (e.g., hospital days, outpatient visits), and/or annual or lifetime maximums are not greater for mental disorders than those required for physical conditions.
- Office visit Copayments are not greater than those required for primary care visits.

Also remember that you can access outpatient mental health and substance use services from a Optum Behavioral Health Provider without obtaining a Referral from your PCP.

Submitting a Complaint About a Mental Health Parity Issue

If you believe that AllWays Health Partners has not complied with federal or state mental health parity laws, you may submit a complaint to AllWays Health Partners and/or to the Massachusetts Division of Insurance's Consumer Services Section.

Submitting a Complaint to AllWays Health Partners

To submit a complaint about a mental health parity issue to AllWays Health Partners, follow the instructions shown in Section 15: Complaint and Grievance Process.

Submitting a Complaint to the Massachusetts Department of Insurance

Complaints alleging a Carrier's non-compliance with the mental health parity laws may be submitted verbally or in writing to the Division's Consumer Services Section for review. A written submission may be made using the Division's Insurance Complaint Form. A copy of the form may be requested by telephone or by mail, and the form can also be found

on the Division's webpage at:

<http://www.mass.gov/ocabr/insurance/consumer-safety/file-a-complaint/>

Consumer complaints regarding alleged non-compliance with the mental health parity laws may also be submitted by telephone to the Division's Consumer Services Section by calling 1-877-563-4467 or 617-521-7794. All complaints that are initially made verbally by telephone must be following up by a written submission to the Consumer Services Section, which must include but is not limited to the following information requested on the Insurance Complaint Form:

- The complainant's name and address
- The nature of the complaint
- The complainant's signature authorizing the release of any information regarding the complaint to help the Division with its review of the complaint

AllWays Health Partners and the Division of Insurance will attempt to resolve all consumer complaints regarding non-compliance with the mental health parity laws in a timely fashion.

Development of Behavioral Health Clinical Guidelines and Utilization Review Criteria

Behavioral Health Clinical Guidelines and Utilization Review Criteria are developed with input from practicing physicians and Optum in accordance with standards adopted by national accreditation organizations. Guidelines are evidence-based wherever possible, are applied in a manner that considers the individual's Behavioral Health needs and are otherwise compliant with applicable state and federal law.

Section 9.

Benefit Exclusions

AllWays Health Partners does not cover the following services or supplies.

Acupuncture

AllWays Health Partners does not cover services that are not in the scope of acupuncture care.

Ambulance

No benefits are provided for ambulance costs to transport you to a Facility of your choice or to return you to the United States from another Country, also referred to as repatriation or medical evacuation.

Benefits from Other Sources

Benefits from other sources are health care services and supplies to treat an illness or injury for which you have the right to benefits under government programs. These include the Veterans Administration for an illness or injury connected to military service. They also include programs set up by other local, state, federal or foreign laws or regulations that provide or pay for health care services and supplies or that require care or treatment to be furnished in a public facility. In addition, no benefits are provided if you could have received governmental benefits by applying for them on time. Services for which payment is required to be made by a Workers' Compensation plan or an employer under state or federal law are also considered benefits from other sources.

Biofeedback

Blood and Related Fees

Blood or blood products except as specified in this handbook under "Section 7: Your AllWays Health Partners Benefits."

Charges for Missed Appointments

No coverage is provided for charges for missed appointments.

Concierge Services

Some physicians charge an annual fee to patients as a condition to be part of the physician's panel of patients and to receive special customer service from the Provider (e.g., access to the Provider's cellular

telephone, more personalized service). Members who use physicians who provide additional customer service for a fee (also known as concierge service) should be advised that those concierge services are not part of AllWays Health Partners' health plan coverage.

Cosmetic Services and Procedures

Cosmetic Services that are performed solely for the purpose of making you look better, whether or not these services are meant to make you feel better about yourself or treat a mental condition, such as surgery to treat acne lesions or remove tattoos, and medications for cosmetic purposes to treat hair loss or wrinkles.

Reconstructive surgery is covered; please refer to "Section 7: Your AllWays Health Partners Benefits" for details.

Custodial Care or Rest Care

This is care that is furnished mainly to help a person in the activities of daily living and does not require day-to-day attention by medically-trained persons.

Dental Care

Dentures

Diet Foods

No benefits are provided for the purchase of special foods to support any type of diet, except for those nutritional supplements/formulas specifically listed as a Covered Health Care Service in this handbook.

Educational Testing and Evaluations

No benefits are provided for educational services or testing except such services covered under the Early Intervention Services and Outpatient Mental Health and Substance Use benefit. No benefits are provided for educational services intended solely to enhance educational achievement (e.g., subject achievement testing) or to resolve problems regarding school performance.

Exams Required by a Third Party

Physical, psychiatric and psychological examinations or testing required by a third party, including but not limited to employment; insurance; licensing and court-ordered or school-ordered exams and drug testing

that are not Medically Necessary or are considered evaluations for work-related performance.

Experimental Services and Procedures

The benefits described in this *Member Handbook* are provided only when covered services are furnished in accordance with AllWays Health Partners' medical technology assessment guidelines. No benefits are provided for health care charges that are received for, or related to, care that AllWays Health Partners considers experimental services or procedures. The fact that a treatment is offered as a last resort does not mean that benefits will be provided for it. There are exceptions to this exclusion. As required by law, AllWays Health Partners does provide benefits for:

- One or more stem cell (bone marrow) transplants for a member who has been diagnosed with breast cancer that has spread. The member must meet the eligibility standards that have been set by the Massachusetts Department of Public Health.
- Certain drugs used on an off-label basis. Examples are drugs used to treat cancer and drugs used to treat HIV/AIDS.
- Coverage of patient care services furnished pursuant to qualified clinical trials intended to treat cancer.
- Services, procedures, devices, biologic products, drugs (collectively "treatment") and programs when there is sufficient scientific evidence to support their use.

Eyewear/Laser Eyesight Correction

No benefits are provided for eyeglasses or contact lenses. Benefits are also not provided for eye surgery to treat conditions which can be corrected by means other than surgery. An example of eye surgery that is excluded is laser surgery for conditions such as nearsighted vision.

There is an exception to this exclusion. AllWays Health Partners does provide benefits for contact lenses when Medically Necessary for certain eye conditions, such as use for post-cataract surgery and the treatment of keratoconus.

Foot Care

Routine foot care services such as trimming of corns, trimming of nails and other hygienic care, except when your care is Medically Necessary due to systemic circulatory diseases (such as diabetes).

Hearing Aids for Adults Aged 22 and Older

Long-term Care

No Benefits are provided for long-term care.

Massage Therapy

Other Non-covered Services

Any service or supply that is not described as a Covered Benefit in this *Member Handbook* is excluded. Including, but not limited to:

- Any service or supply that is not Medically Necessary
- All institutional charges over the semi-private room rate, except when a private room is Medically Necessary
- A Provider's charge for shipping and handling or taxes
- Medications, devices, treatments and procedures that have not been demonstrated to be medically effective
- Routine care, including routine prenatal care, when the Member is traveling outside the AllWays Health Partners Service Area
- Services for which there would be no charge in the absence of insurance
- Special equipment needed for sports or job purposes.
- No coverage for delivery of a baby outside the AllWays Health Partners Service Area within thirty (30) days of the expected delivery date, or after the Member has been told that she is at risk for early delivery
- Work rehabilitation

Out-of-Network Providers

Any service provided, arranged, or approved by a Provider other than the Member's PCP or another AllWays Health Partners Provider. Also Medications or supplies prescribed by Providers not authorized to provide care by AllWays Health Partners, except as covered outside the AllWays Health Partners Service Area.

Personal Comfort Items

No benefits are provided for personal comfort or convenience items or services that are furnished for

your personal care or for the convenience of your family. Some examples of non-covered items or services include telephones, radios, televisions, and personal care services. The following items are generally deemed convenience items:

- Air conditioners
- Air purifiers
- Chair lifts
- Dehumidifiers
- Dentures
- Elevators
- “Spare” or “back-up” equipment
- Bath/bathing equipment such as aqua massagers and turbo jets
- Whirlpool equipment generally used for soothing or comfort measures
- Home type bed baths requiring installation (such as Schmidt or Century Bed Bath).
- Non-medical equipment otherwise available to the member that does not serve a primary medical purpose
- Bed lifters not primarily medical in nature
- Beds and mattresses, non-hospital type
- Bed, hospital type in full, queen and king sizes
- Cushions, pads and pillows except those described as covered
- Pulse tachometers

Planned Home Births

No benefits are provided for planned home births.

Private-duty Nursing

No benefits are provided for private-duty nursing.

Reversal of Voluntary Sterilization

No benefits are provided for the reversal of voluntary sterilization.

Self-monitoring Devices

No benefits are provided for self-monitoring devices, except:

- Blood glucose monitoring devices used by members with insulin-dependent, insulin-using, gestational, or non-insulin dependent diabetes

- Certain devices that AllWays Health Partners decides would give a member having particular symptoms the ability to detect or stop the onset of a sudden life-threatening condition
- Peak flow meters used in the monitoring of asthma control

Wilderness Therapy

AllWays Health Partners covers services, procedures, devices, biologic products, drugs (collectively “treatment”) and programs when there is sufficient scientific evidence to support their use or when the treatment is required by regulation.

Section 10.

When You Have Other Coverage

The following information explains how benefits under this policy will be coordinated with other insurance benefits available to pay for health services that a Member has received. Benefits are coordinated among insurance Carriers to prevent duplicate payment for the same service.

Nothing in this section should be interpreted to provide coverage for any service or supply that is not expressly covered under this handbook or to increase the level of coverage provided.

Coordination of Benefits

Benefits under this Evidence of Coverage will be coordinated to the extent permitted by law with other plans covering health benefits including but not limited to homeowner's insurance, motor vehicle insurance, group and/or non-group health insurance, Hospital indemnity benefits that exceed \$100 per day, and governmental benefits.

Coordination of Benefits will be based upon the Massachusetts Regulation 211 CMR 38.00 for a service that is covered at least in part by any of the plans involved. AllWays Health Partners reimbursement shall not exceed the maximum allowable under the Plan.

Primary vs. Secondary Coverage

When a Member is covered by two or more health benefit plans, one plan will be "primary" and the other plan (or plans) will be "secondary." The benefits of the primary plan are determined before those of the secondary plan(s) and without considering the benefits of the secondary plan(s). The benefits of the secondary plan(s) are determined after those of the primary plan and may be reduced because of the primary plan's benefits.

In the case of health benefit plans that contain provisions for the Coordination of Benefits, the following rules shall decide which health benefit plans are primary or secondary based upon the Massachusetts Regulation 211 CMR 38.00:

Dependent/Non-Dependent

- The benefits of the plan that covers the person as an employee or Subscriber are determined before those of the plan that covers the person as a Dependent.

A Dependent Child Whose Parents/Guardians are Not Separated or Divorced

The order of benefits is determined as follows:

- The benefits of the plan of the parent/guardian whose birthday falls earlier in a year are determined before those of the plan of the parent or guardian whose birthday falls later in that year. If both parents or guardians have the same birthday, the plan covering the parent or guardian for the longer time is primary.
- When the other plan does not have the same rules of priority as those listed above, but instead has a rule based upon the gender of the parent, and if, as a result, the plans do not agree on the order of benefits, the rule of the other plan will determine order of benefits.

A Dependent child whose parents are separated or divorced

Unless a court order, of which AllWays Health Partners has knowledge, specifies one of the parents as responsible for the health care benefits of the child, the order of benefits is determined as follows:

1. First, the plan of the parent with custody of the child
2. Then, the plan of the spouse of the parent with custody of the child
3. Finally, the plan of the parent not having custody of the child

Active/inactive employee

The benefits of the plan that covers the person as an active employee are determined before those of the plan that covers the person as a laid-off or retired employee.

Longer/shorter length of coverage

If none of the above rules determines the order of benefits, the benefits of the plan that covered the employee, Member or Subscriber longer are determined before those of the plan that covered that person for the shorter time.

Provider Payment When AllWays Health Partners Coverage is Secondary

When a Member's AllWays Health Partners coverage is secondary to a Member's coverage under another health benefit plan, AllWays Health Partners may

suspend payment to a Provider of services until the Provider has properly submitted a Claim to the primary plan and the Claim has been processed and paid, in whole or in part, or denied by the primary plan. AllWays Health Partners may recover any payments made for services in excess of AllWays Health Partners' liability as the secondary plan, either before or after payment by the primary plan.

Worker's Compensation/ Government Programs

If AllWays Health Partners has information indicating that services provided to a Member are covered under Worker's Compensation, employer's liability, or another program of similar purpose, or by a federal, state or other government agency, AllWays Health Partners may suspend payment for such services until a determination is made whether payment will be made by such program. If AllWays Health Partners provides or pays for services for an illness or injury covered under Worker's Compensation, employer's liability, or another program of similar purpose, or by a federal, state or other government agency, AllWays Health Partners will be entitled to recovery of its expenses from the Provider of services or the party or parties legally obligated to pay for such services.

Subrogation

If you are injured by any act or omission of another person, the coverage under this contract will be subrogated. This means that AllWays Health Partners may use your right to recover money from the person(s) who caused the injury or from any insurance company or other party. If you recover money, you must reimburse AllWays Health Partners up to the amount of the payments that it has made. This is true even if you do not recover the total amount of your claim against the other person(s).

This is also true if the payment you receive is described as payment for other than health care expenses. The amount you must reimburse AllWays Health Partners will not be reduced by any attorneys' fees or expenses you incur.

You must give AllWays Health Partners information and help. This means you must complete and sign all necessary documents to help AllWays Health Partners get this money back.

This also means that you must give AllWays Health Partners notice before settling any claim arising out of injuries you sustained by an act or omission of another person(s) for which AllWays Health Partners provides coverage. You must not do anything that might limit

AllWays Health Partners' right to full reimbursement. The subrogation and recovery provisions in this Evidence of Coverage apply whether or not the Member recovering money is a minor. To enforce its subrogation rights under this policy, AllWays Health Partners will have the right to take legal action, with or without the Member's consent, against any party to secure recovery of the value of services provided or paid for by the Plan for which such party is, or may be, liable.

Member Cooperation

As a Member of AllWays Health Partners, you agree to cooperate with AllWays Health Partners in exercising its rights of subrogation and coordination of benefits under the Evidence of Coverage. Such cooperation will include, but not be limited to:

- The provision of all information and documents requested by AllWays Health Partners
- The execution of any instruments deemed necessary by AllWays Health Partners to protect its right
- The prompt assignment to AllWays Health Partners of any monies received for services provided or paid for by AllWays Health Partners
- The prompt notification to AllWays Health Partners of any instances that may give rise to AllWays Health Partners' rights

The Member further agrees to do nothing to prejudice or interfere with AllWays Health Partners' rights to subrogation or coordination of benefits. Failure of the Member to perform the obligations stated in this section shall render the Member liable to AllWays Health Partners for any expenses AllWays Health Partners may incur, including reasonable attorneys' fees, in enforcing its rights under this Plan. Nothing in this *Member Handbook* may be interpreted to limit AllWays Health Partners' right to use any means provided by law to enforce its rights to subrogation or coordination of benefits under this plan.

Members Eligible for Medicare

When you receive Covered Benefits that are eligible for coverage by Medicare as the primary payer, the claim must be submitted to Medicare before payment by AllWays Health Partners. The Plan will be liable for any amount eligible for coverage that is not paid by Medicare. You shall take such action as is required to assure payment by Medicare.

If you are eligible for Medicare by reason of End Stage Renal Disease, the Plan will be the primary payor for Covered Benefits during the “coordination period” specified by federal regulations at 42 CFR Section 411.62. Thereafter, Medicare will be the primary payor. When Medicare is primary (or would be primary if you were timely enrolled) the Plan will pay for services only the extent payments would exceed what would be payable by Medicare.

When the plan provides benefits to a Member for which the Member is eligible under Medicare, the Plan shall be entitled to reimbursement from Medicare for such services. The member shall take such action as is required to assure this reimbursement.



Section 11.

Care Management and Disease Management Programs

Our Care Management Programs

If you have a complex health concern, AllWays Health Partners has care managers who can support you and your health care Provider during treatment. Our care managers are nursing and therapy (e.g., physical, respiratory, etc.) professionals who have expertise helping individuals with a range of health care needs. Telephonic care management can be provided for physical problems, Behavioral Health (mental health and substance use), complex care needs, injuries requiring rehabilitation, organ transplants, and chronic illnesses.

Members may join any of the care management programs, listed below. For more information on these or other programs, contact:

- AllWays Health Partners Customer Service at 866-414-5533 (TTY 711).
- www.allwayshealthpartners.org.

Behavioral Health Care Management Program

AllWays Health Partners provides care for members who may have mental health and substance use concerns. AllWays Health Partners' Behavioral Health Care Management program is managed by Optum. In addition, AllWays Health Partners offers a complex care management program focusing on members with complex, comorbid Behavioral Health and medical conditions.

They can help find a counselor near you, make recommendations, and explain your treatment options. For more information about Behavioral Health care management, contact:

- Optum at 1-844-451-3518 (TTY 711)
- AllWays Health Partners Customer Service at 866-414-5533 (TTY 711)
- www.allwayshealthpartners.org.

Clinical Care Partners

If you have complex care needs, or the potential for complex care needs, care managers work with you on developing health and wellness action plans, coaching and education and collaborate with your Providers to coordinate your health care needs.

Pediatric Care Management

AllWays Health Partners' Pediatric Care Management program focuses on Members under age 19 who may have special health care needs. As a service to parents, this program coordinates a child's medical and Behavioral Health care and other needs.

Health Coaching

AllWays Health Partners' Health & Wellness Coaches provide telephonic health coaching to help members gain the knowledge, skills, tools, and self-efficacy to achieve their health goals using strategies such as motivational interviewing and goal planning.

Motivational Interviewing is a member-centered and collaborative method to help members explore and resolve ambivalence about behavior change. Health coaches are trained to assist members in a variety of health and wellness topics including: healthy eating/weight management, physical activity, and stress management. Health Coaches also perform outreach calls to members that have gaps in care, as identified by HEDIS data and our interactive text messaging service, Health Crowd.

Our Disease and Condition Management Programs

Our specialized Disease and condition management programs provide comprehensive support, education and outcomes measurement for a number of conditions and diseases that frequently affect our Members. Members with these conditions are identified and offered the opportunity to participate in unique programming to meet the needs of individuals living with these conditions. AllWays Health Partners Clinicians with expertise in these programs work to develop tools and materials to help Members achieve improved health status and quality of life. These programs include the following:

Asthma Management Program

AllWays Health Partners' Asthma Program helps you better manage your asthma by making sure you get all the care you need. An Asthma Care Manager will work with you and your health care Provider to come up

with a treatment plan that works for you. A respiratory therapist can also visit you at home to help you understand how to use your medication, and help you identify what could be triggering asthma episodes. Educational books, videos, and computer games that help children understand asthma are also available.

Diabetes Management Program

If you have diabetes, you may benefit from the extra care and education our Diabetes Care Management Program provides. Diabetes care managers reach out to Members considered to be at-risk for diabetes-related complications by providing education and support.

Maternal & Child Health Clinical Nurse Specialist

If you are pregnant, AllWays Health Partners' Maternal & Child Health Clinical Nurse Specialist provides you with information about pregnancy, plus educational material and extra support for moms-to-be. The program is free and offers you:

- Help from an AllWays Health Partners care manager
- Rental or purchase of an electric breast pump
- Access to AllWays Health Partners' Tobacco Treatment Specialist
- Access to mental health or substance use services
- Immunization information, schedules, and reminders

Childbirth education classes are available to you and your partner or support person free of charge at many primary care sites and hospitals. Speak to the Provider caring for you during your pregnancy or the facility where you plan to deliver, about enrolling. If they do not offer a childbirth education program, AllWays Health Partners will reimburse you for the cost of these classes up to \$130 per pregnancy. For more information, call AllWays Health Partners Customer Service.

Cardiovascular Disease (CVD) Program

AllWays Health Partners offers a CVD Program to all AllWays Health Partners Members. Members with documented CVD are potentially eligible for this program to help participants with condition management and reduction of Secondary Cardiovascular risk factors through education, coaching and lifestyle changes. For more information on the CVD program, please call AllWays Health

Partners Customer Service.

The Quit for Life Tobacco Cessation Program

AllWays Health Partners provides support for Members trying to quit tobacco. Research shows that a combination of counseling and use of tobacco cessation medications doubles your chances of quitting successfully.

A Certified Tobacco Treatment Specialist (CTTS) can help you create a quit plan, discuss treatment options, choose a quit day, deal with cravings and live with other tobacco users in your life who are not ready to quit. The CTTS is available to call your Provider with you to discuss obtaining a prescription for a tobacco cessation medication. AllWays Health Partners' pharmacy benefit covers certain over the counter and prescription cessation medications at \$0 cost with a prescription from your provider. The program also includes free educational materials.

For more information about quitting tobacco, contact:

AllWays Health Partners' Certified Tobacco Treatment Specialist
857-282-3096

quitsmoking@www.allwayshealthpartners.org

Massachusetts Quitline
800-TRY-TO-STOP

Section 12.

Member Rights and Responsibilities

Your Rights as an AllWays Health Partners Member

As a valued Member of AllWays Health Partners, you have the right to:

- Receive information about AllWays Health Partners, our services, our providers and practitioners, your covered Benefits, and your rights and responsibilities as a Member of AllWays Health Partners
- Receive documents in alternative formats and/or oral interpretation services free of charge for any materials in any language.
- Have your questions and concerns answered completely and courteously.
- Be treated with respect and with consideration for your dignity.
- Have privacy during treatment and expect confidentiality of all records and communications.
- Discuss and receive information regarding your treatment options, regardless of cost or benefit coverage, with your Provider in a way which is understood by you.
- Be included in all decisions about your health care, including the right to refuse treatment.
- Change your PCP.
- Access Emergency care 24 hours/day, seven days a week.
- Access an easy process to voice your concerns, and expect follow-up by AllWays Health Partners.
- File a Complaint or Appeal if you have had an unsatisfactory experience with AllWays Health Partners or with any of our In-Network Providers or if you disagree with certain decisions made by AllWays Health Partners.
- Make recommendations regarding AllWays Health Partners' Member rights and responsibilities.
- Create and apply an Advance Directive, such as a will or health care proxy, if you are over 18 years of age.
- Be free from any form of restraint or seclusion

used as a means of coercion, discipline, convenience or retaliation.

- Freely apply your rights without negatively affecting the way AllWays Health Partners and/or your Provider treats you.
- Ask for and receive a copy of your medical record and request that it be changed or corrected, as explained in the Notice of Privacy Practices.
- Receive the Covered Health Care Services you are eligible for as outlined in this handbook.

Your Responsibilities as an AllWays Health Partners Member

As an AllWays Health Partners member, you also have responsibilities. It is your responsibility to:

- Choose a PCP, the Provider responsible for your care.
- Call your PCP when you need health care.
- Tell any health care Providers who are treating you that you are an AllWays Health Partners Member.
- Give complete and accurate health information that AllWays Health Partners or your Provider needs in order to provide care.
- Understand the role of your PCP in providing your care and arranging other medical services that you may need.
- As much as possible, understand your health problems and take part in making decisions about your health care and in developing treatment goals with your Provider.
- Follow the plans and instructions agreed to by you and your Provider.
- Understand your benefits—what's covered and what's not covered.
- Call your PCP within forty-eight (48) hours of any Emergency or out-of-area treatment. If you experienced a Behavioral Health (mental health and substance use) Emergency you should contact your Behavioral Health Provider, if you have one.
- Notify AllWays Health Partners and your employer of any changes in personal information such as address, telephone, marriage, additions to the family, eligibility of other health insurance coverage, etc.

Reporting Health Care Fraud

If you know of anyone trying to commit health care fraud, please call our confidential Compliance Helpline at 1-844-556-2925. You do not need to identify yourself.

Examples of health care fraud include:

- Receiving bills for health care services you never received
- Individuals loaning their health insurance ID card to others for the purpose of receiving health care services or prescription drugs
- Being asked to provide false or misleading health care information

Member Satisfaction

Our Customer Service Representatives want you to get the most from your AllWays Health Partners membership. Call us if you:

- Have any questions about your AllWays Health Partners benefits
- Need help choosing a PCP
- Receive a bill from a Provider, Primary Care Site, or hospital
- Lose your AllWays Health Partners Member ID Card
- Want to file a Grievance or make a Complaint

Please also notify AllWays Health Partners Customer Service if you:

- Move/relocate
- Get a new telephone number
- Have any changes to your policy (e.g., marriage, new baby, etc.)

If You Receive a Bill in the Mail or If You Paid for a Covered Service

AllWays Health Partners Providers should not bill you for any service included in the description of Covered Health Care Services that exceeds deductibles, copayments or coinsurance specified in your *Schedule of Benefits*. Your *Summary of Payments*, which is a monthly statement that AllWays Health Partners mails you, shows what AllWays Health Partners has paid the provider and what your cost-sharing obligations to the provider are for Covered Services. If you believe you have overpaid or received a bill from an AllWays Health Partners Provider in error for any service included on the Covered Health Care Services list, you should contact AllWays Health

Partners Customer Service.

If you need Emergency or Urgent Care while traveling abroad or out-of-state, AllWays Health Partners will pay the Provider directly. Ask the Provider to contact AllWays Health Partners to discuss payment if the Provider asks you for money. If you do pay for Emergency or Urgent Care while traveling abroad or out-of- state, please send a copy of the bill and proper receipts to AllWays Health Partners at:

AllWays Health Partners
Attn: Customer Service
399 Revolution Drive, Suite 810
Somerville, MA 02145

Be sure to include the following information:

- Member's full name
- Member's date of birth
- Member's AllWays Health Partners Member identification number
- Date the health care service was provided
- A brief description of the illness or injury

For pharmacy items, you must include:

- A dated drug store receipt stating the name of the drug or medical supply, the prescription number, and the amount paid for the item

Limits on Claims

AllWays Health Partners will pay or reimburse you only for services that are Emergency or Urgent Care benefits. You must send any bills or receipts to AllWays Health Partners within twelve (12) months of the Date of Service. AllWays Health Partners is not required to pay bills or reimburse you for Claims received later than twelve (12) months after the Date of Service. AllWays Health Partners will pay or reimburse you only for services that are Covered Health Care Services and that are obtained in accordance with AllWays Health Partners policies.

Section 13.

Financial Obligations

As part of your contract, you have certain financial obligations with respect to paying for covered health services in addition to your premium.

In some cases, you will be asked to pay a Copay when receiving a covered health care benefit, such as a visit to the doctor, or a prescription. Copays are fixed dollar amounts that are due at the time the service is received or when billed by the provider. Your *Schedule of Benefits* identifies what your Copay should be for various health care benefits. Unless you have a Deductible, you should not be asked to pay more than your Copay amount for a covered health care benefit when it is provided by an AllWays Health Partners In-Network provider.

Some plans require you to pay a Deductible. Your *Schedule of Benefits* indicates if you have any Deductible amounts and how that Deductible amount is calculated. A Deductible is a specific annual dollar amount you must pay each benefit year for certain services. You may have a Deductible for medical expenses, and a separate Deductible for pharmacy expenses. Once you meet your Deductible, you may still be responsible for Copays and any applicable Coinsurance responsibilities.

Some plans also provide coverage with Coinsurance. If your coverage requires payment of Coinsurance, the applicable Coinsurance percentages are listed in your *Schedule of Benefits*. After you have met any applicable Deductible amount, you will be responsible for a specified percentage of the cost of a covered health care benefit you receive and AllWays Health Partners will be responsible for the remainder of the cost.

All AllWays Health Partners Complete HMO plans have an Out-of-Pocket Maximum dollar amount. Your *Schedule of Benefits* indicates the amount of your Out-of-Pocket Maximum amount and details how your Out-of-Pocket Maximum amount is calculated. The Out-of-Pocket Maximum represents the most you are required to pay each year.

In order to ensure that you are not held responsible for amounts in excess of your Copays, Deductibles, Coinsurance, or Out-of-Pocket Maximum, your health care services (except as specified in this Handbook) must be provided by an AllWays Health Partners network provider; arranged by your PCP; authorized by AllWays Health Partners, if prior Authorization is required, and that the services must be received

during your active enrollment with AllWays Health Partners.

Failure to ensure that all of these requirements have been satisfied may result in you being held financially responsible for the total cost of the service provided to you.

When seeing an AllWays Health Partners network provider you should never be asked to pay more than your Copay, Deductible or Coinsurance limits allow, as specified by your *Schedule of Benefits*. If you receive a bill from an AllWays Health Partners network provider that exceeds these allowed amounts please call AllWays Health Partners Customer Service.

If your Plan has a Deductible, you will receive a monthly *Summary of Payments* (SOP) in the mail from AllWays Health Partners which indicates what a provider has billed, what AllWays Health Partners has paid, and what you are responsible for paying (i.e., for Deductible, Co-pays and Coinsurance) based on Claims recently received by AllWays Health Partners. Please retain all SOPs for your records, and contact AllWays Health Partners Customer Service if you have any questions about the information shown in the SOP.

Medical Cost Estimator

AllWays Health Partners can help you estimate your Cost-Sharing obligations before you receive a Covered Service from an In-Network Provider. To get an estimate, log into allwaysmember.org and under the "My Coverage" tab, select the link "Request Cost Estimate for Medical Services". The tool will allow you to select the name of your doctor or facility as well as the medical service you want to estimate. A real time estimate will be provided to you for the service specific to the site and/or provider you selected.

If you are unable to request it on-line then please call the Customer Service number on the back of your Member ID card, or for the hearing impaired, 711.

If you request an estimate for a medical procedure that is not located in the tool, then complete the form provided and click submit to obtain the cost.

You will receive a response to the submitted form within 48 hours.

The information provided is an estimate based on the information supplied to AllWays Health Partners at the time of the request. It represents best efforts to assist Members in anticipating Cost-Sharing prior to services

being rendered and/or facilitating a dialogue between Members and Providers as to financial responsibilities and treatment options. This estimate does not guarantee coverage and/or pre-approval. The estimated amount may change due to several factors, including but not limited to: changes to your plan design; additional Claims received for processing subsequent to this estimate being provided; other services rendered in conjunction with these procedures; and changes to a Provider's contract with AllWays Health Partners.

Section 14.

Your Confidentiality and Privacy of Information

Confidentiality

AllWays Health Partners takes our obligation to protect your personal and health information seriously. To help in maintaining your privacy, we have instituted the following practices:

- AllWays Health Partners employees do not discuss your personal information in public areas.
- Electronic information is kept secure through the use of passwords, automatic screen savers and limiting access to only those employees with a “need to know.”
- Written information is kept secure by storing it in locked file cabinets, enforcing “clean-desk” practices and using secured shredding bins for its destruction.
- All employees, as part of their initial orientation, receive training on our confidentiality and privacy practices. In addition, as part of every employee’s annual performance appraisal, they are required to sign a statement affirming that they have reviewed and agree to abide by AllWays Health Partners’ confidentiality policy.
- All providers and other entities with whom we need to share information are required to sign agreements in which they agree to maintain confidentiality.
- AllWays Health Partners only collects information about you that we need to have in order to provide you with the services you have agreed to receive by enrolling in AllWays Health Partners or as otherwise required by law.

In accordance with state law, AllWays Health Partners takes special precautions to protect any information concerning mental health or substance use, HIV status, sexually transmitted diseases, pregnancy or termination of pregnancy.

Notice of Privacy Practices

This section describes how health information about you may be used and disclosed, and how you can get access to this information. Please review it carefully. AllWays Health Partners provides health insurance coverage to you. Because you get health benefits from AllWays Health Partners, we have personal health information

(PHI) about you. By law, AllWays Health Partners must protect the privacy of your health information.

This section explains:

- When AllWays Health Partners may use and share your health information
- What your rights are regarding your health information

AllWays Health Partners may use or share your health information:

- When the U.S. Department of Health and Human Services needs it to make sure your privacy is protected
- When required by law or a law enforcement agency
- For payment activities, such as checking if you are eligible for health benefits, and paying your health care Providers for services you get
- To operate programs, such as evaluating the quality of health care services you get, providing care management and disease management services, and performing studies to reduce health care costs
- With your health care Providers to coordinate your treatment and the services you get
- With health-oversight agencies, such as the federal Centers for Medicare and Medicaid Services, and for oversight activities authorized by law, including fraud and abuse investigations
- For research projects that meet specific privacy requirements
- With government agencies that give you benefits or services
- With plan sponsors of employer group health plans, but only if they agree to protect that information;
- To prevent or respond to an immediate and serious health or safety emergency
- To remind you of appointments, benefits, treatment options or other health-related choices you have
- With entities that provide services or perform functions on behalf of AllWays Health Partners (Business Associates), provided that they have agreed to safeguard your information

Please also note:

- When a federal or state privacy law provides for stricter safeguards of your PHI, AllWays Health Partners will follow the stricter law. Except as described above, AllWays Health Partners cannot use or share your health information with anyone without your written permission. You may cancel your permission at any time, as long as you tell us in writing. Please note: We cannot take back any health information we used or shared when we had your permission.
- For purposes of underwriting, AllWays Health Partners is prohibited from using or disclosing any genetic information.
- AllWays Health Partners does not use your health information for any marketing purposes and will not sell your health information to anyone.

You have the right to:

- See and get a copy of your health information that is contained in a “designated record set.” You must ask for this in writing. To the extent your information is held in an electronic health record, you may be able to receive the information in electronic form. In some cases, we may deny your request to see and get a copy of your health information. AllWays Health Partners may charge you to cover certain costs, such as copying and postage.
- Ask AllWays Health Partners to change your health information that is in a “designated record set” if you think it is wrong or incomplete. You must tell us in writing which health information you want us to change, and why. If we deny your request, you may file a statement of disagreement with us that will be included in any future disclosures of the disputed information.
- Ask AllWays Health Partners to limit its use or sharing of your health information. You must ask for this in writing. AllWays Health Partners may not always be able to grant this request.
- Ask AllWays Health Partners to get in touch with you in some other way, if by contacting you at the address or telephone number we have on file, you believe you would be harmed.
- Get a list of when and with whom AllWays Health Partners has shared your health information. You must ask for this in writing.
- Be notified in the event that we or one of our Business Associates discovers a breach of your unsecured protected health information.

- Get a paper copy of this notice at any time.

These rights may not apply in certain situations. By law, AllWays Health Partners must give you notice explaining that we protect your health information, and that we must follow the terms of this notice. This notice took effect on March 26, 2013, and will remain in effect until we change it. This notice replaces any other information you have previously received from AllWays Health Partners about the privacy of your health information. AllWays Health Partners can change how we use and share your health information. If AllWays Health Partners does make important changes, we will send you a new notice and post an updated notice on our website. That new notice will apply to all of the health information that AllWays Health Partners has about you. AllWays Health Partners takes your privacy very seriously.

If you would like to exercise any of the rights we describe in this notice, or if you feel that AllWays Health Partners has violated your privacy rights, contact AllWays Health Partners’ Privacy Officer in writing at the following address:

AllWays Health Partners
Privacy Officer
399 Revolution Drive, Suite 810
Somerville, MA 02145

Filing a Complaint or exercising your rights will not affect your benefits. You may also file a Complaint with the U.S. Secretary of Health and Human Services:

The U.S. Department of Health and
Human Services
200 Independence Avenue
SW Washington, DC 20201
1-877-696-6775
202-619-0257

AllWays Health Partners will not retaliate against you if you file a complaint either with AllWays Health Partners or the U.S. Secretary of Health and Human Services. For more information, or if you need help understanding this notice, call AllWays Health Partners Customer Service.

Section 15.

Complaint and Grievance Process

AllWays Health Partners tries to meet and go beyond what our Members expect of us. If a AllWays Health Partners experience did not meet with your expectations, we want to know about it so we can understand your needs and provide better service.

Complaints

Members have the right to voice concerns and file Complaints. If you file a Complaint, AllWays Health Partners staff will be courteous and professional, and all information about the Complaint will be kept confidential. Filing a Complaint will not affect your AllWays Health Partners coverage in a negative way.

To file a Complaint, call, write, or fax AllWays Health Partners:

AllWays Health Partners
Member Appeals and Grievance Department
399 Revolution Drive, Suite 940
Somerville, MA 02145
Fax: 617-526-1985

AllWays Health Partners Customer Service
866-414-5533 (TTY 711)
Monday–Friday, 8 a.m.– 6 p.m.
Thursday 8 a.m.– 8 p.m.

How the Complaint Process Works

A Customer Service Representative will ask for information about the Complaint, and, if possible, solve the problem over the telephone at the time of your call. If the Customer Service Representative cannot resolve the situation to your satisfaction at the time of your call, we will make every effort to resolve your Complaint within three (3) business days (called the “internal inquiry period”). If we are unable to satisfactorily resolve your Complaint within three (3) business days, we will, at your request, continue to investigate and resolve the matter through our internal Grievance process.

Grievances

If you are not satisfied with the way AllWays Health Partners responded to your Complaint or with any decision made by AllWays Health Partners about your health care or service, you have the right to file a Grievance. A Grievance is a request that AllWays Health Partners reconsider a decision or investigate a

Complaint regarding the quality of care or services that you have received or any aspect of AllWays Health Partners’ administrative operations.

If your Grievance is about a decision AllWays Health Partners has made to deny coverage of health care or services, you must file your Grievance within 180 calendar days of your being notified of the decision. Filing a Grievance will not affect your AllWays Health Partners coverage in a negative way. The time period for AllWays Health Partners to resolve your Grievance will begin either on the day after the Internal Inquiry Period, or at any time during the Internal Inquiry Period if you notify AllWays Health Partners that you are not satisfied with the response thus far to your inquiry. Time limits may only be waived or extended by mutual written agreement between you or an authorized representative and AllWays Health Partners. Any such agreement shall state the additional time limits, which shall not exceed fifteen (15) business days from the date of the agreement.

You may designate an authorized representative (a friend, relative, health care Provider, etc.) to act as your representative during the Grievance process. The authorized representative has the same rights and responsibilities as the Member.

Frequently Asked Questions About the Grievance Process

How do I file a Grievance?

You may file a Grievance by telephone, in person, by mail or by fax.

AllWays Health Partners will send you a written acknowledgement of receipt of your Grievance within one business day. If you telephone us or stop by in person, your Grievance will be transcribed by AllWays Health Partners and a copy forwarded to you or your authorized representative within 24 hours (except where this time limit is waived or extended by mutual written agreement between you or your authorized representative and AllWays Health Partners). We request that you read, sign and return to AllWays Health Partners this written transcription of your oral Complaint. This helps to ensure that we fully understand the nature of your complaint.

You may contact AllWays Health Partners in writing or by phone to initiate the Grievance process. (See address, tele- phone, and fax number above in “Complaints.”)

How do I designate an Authorized Representative?

An Authorized Representative is anyone you choose to act on your behalf in filing a Grievance with AllWays Health Partners. An Authorized Representative can be a family member, a friend, a Provider or anyone else you choose. Your Authorized Representative will have the same rights as you do in filing your Grievance. If you wish to choose an Authorized Representative, you must sign and return a Designation of Authorized Representative Form to AllWays Health Partners. To get this form, please contact AllWays Health Partners Customer Service.

What if my Grievance is about my health care or services?

If your Grievance pertains to a decision AllWays Health Partners has made about your health care or services, you or your authorized representative may be asked to sign and return a release of medical information to AllWays Health Partners. After receipt of all necessary releases, your medical information will be requested by AllWays Health Partners. You or your authorized representative will have access to any medical information and records relevant to the Grievance which are in the possession of AllWays Health Partners. If we requested that you provide us with a signed authorization and you (or your authorized representative) do not provide the signed authorization for release of medical information within thirty (30) calendar days of the receipt of the Grievance, AllWays Health Partners, may issue a resolution of the Grievance without review of some or all of the medical records.

What if my Grievance is about a behavioral health care service?

AllWays Health Partners has delegated the management of Grievances involving behavioral health or substance use services to Optum. To initiate a Grievance with Optum you may contact them in writing or by phone:

Optum
Attn: Grievance/Complaints
425 Market Street
San Francisco, CA 94105
Fax: 877-384-1179

1-844-451-3518 (TTY 711)

If you prefer, you can request that AllWays Health Partners, instead of Optum, review your grievance regarding a behavioral health or substance use service.

What if my Grievance is about a pediatric dental service?

To initiate a Grievance regarding pediatric dental services, you can call:

Phone: **1-855-264-7898**

or write:
Complaints, Grievances, & Appeals Department
P.O. Box 969
Boston, MA 02129

What if my Grievance is about a pediatric vision service?

To initiate a Grievance regarding pediatric vision services, you can call:

Phone: **1-844-201-3993**
Fax: **1-513-492-3259**

or write:
FAA/EyeMed Vision Care
Attn: Quality Assurance Dept.
4000 Luxottica Place
Mason, OH 45040

What if resolution of my Grievance does not require review of my medical records?

If resolution of your Grievance does not require review of your medical records, the Grievance resolution process will begin on the day immediately after the internal inquiry period or sooner if you notify AllWays Health Partners that you are not satisfied with AllWays Health Partners' response during the internal inquiry period.

Who will review my Grievance?

Grievances are reviewed by an individual or individuals who are knowledgeable about the matters at issue in the Grievance. Grievances of Adverse Determinations will be reviewed by an individual or individuals that did not participate in any of the prior decisions regarding the matter of the Grievance. These individuals are actively practicing health care professionals in the same or similar specialty who typically treat the medical condition, perform the procedure, or provide the same treatment that is the subject of the Grievance.

How will the decision on my Grievance be explained?

When AllWays Health Partners sends you a written decision on your Grievance, we will include complete identification of the specific information considered and an explanation of the basis for the decision. In the case of a Grievance that involves an Adverse Determination, the written resolution will include a

substantive clinical justification that is consistent with generally accepted principles of professional medical practice, and will, at a minimum:

- State the date of service, treating provider, diagnosis and treatment codes and their meanings.
- Identify the specific information upon which the adverse determination was based.
- Discuss the presenting symptoms or condition, diagnosis and treatment interventions, and the specific reasons such medical evidence fails to meet the relevant medical review criteria.
- Specify alternative treatment options covered by AllWays Health Partners, if any.
- Reference and include applicable clinical practice guidelines and review criteria.
- Notify you (or your authorized representative) of the procedures for requesting external review, including an expedited review and the opportunity to request continuation of services.

When will I hear from AllWays Health Partners about my Grievance?

AllWays Health Partners will contact you in writing within thirty (30) calendar days with the outcome of your Grievance review, unless you and AllWays Health Partners agreed to an extension.

Continuation of Services During the Grievance Process

If the subject matter of the Grievance involves the termination of ongoing services, the disputed coverage or treatment will remain in effect, without liability to you, until you or your authorized representative have been informed of AllWays Health Partners' decision provided that you have filed your grievance on a timely basis. This continuation of coverage or treatment applies only to those services which, at the time of their initiation, were approved by AllWays Health Partners and which were not terminated pursuant to an exhaustion of your benefit coverage.

Reconsideration

AllWays Health Partners may offer you (or your Authorized Representative) the opportunity for reconsideration of a Final Adverse Determination where relevant medical information was:

- Received too late to review within the thirty (30) calendar day time limit,

- Not received, but is expected to become available within a reasonable time period following the written resolution, or
- For other good cause offered by the Member or Member's Authorized Representative.

If you choose to request reconsideration, AllWays Health Partners must agree in writing to a new time period for review, but in no event greater than thirty (30) calendar days from the agreement to reconsider the Grievance. The time period for requesting external review begins the date of resolution of the reconsidered Grievance

Expedited Grievance Review for Special Circumstances

If you or your health care Provider believe your health, life, or ability to regain maximum functioning may be put at risk by waiting thirty (30) calendar days, you or your doctor can request an expedited Grievance review.

An expedited Grievance will be reviewed and resolved as soon as possible consistent with the medical requirements involved but in no event later than seventy-two (72) hours. You have the right to apply for an expedited external review at the same time you apply for an expedited internal review.

AllWays Health Partners will provide an automatic reversal of the denial for services or durable medical equipment, pending the outcome of the expedited internal appeal, within forty-eight (48) hours of receiving written certification by the Member's physician which states the service or durable medical equipment is: (1) Medically Necessary; (2) that a denial of coverage would create substantial risk of serious harm; and (3) that the risk of such harm is so immediate that services or durable medical equipment should not await the outcome of the normal appeal process. For durable medical equipment, the treating physician must further certify as to the specific, immediate, and severe harm that will result to the Member if such equipment is not provided within forty-eight (48) hours.

Expedited Grievance Review for Persons Who are Hospitalized

A Grievance made while a Member is hospitalized will be resolved as expeditiously as possible, taking into consideration the medical and safety needs of the Member. A written resolution will be provided before the Member's discharge from the hospital. During a Member's hospitalization, and only during

hospitalization, a health care professional or a representative of the hospital may act as the Member's Authorized Representative without written authorization by the Member.

Expedited Grievance Review for Persons with Terminal Illness

When a Grievance is submitted by a Member with a terminal illness, or his or her Authorized Representative, resolution will be provided to the Member or Authorized Representative within five (5) business days from the receipt of the Grievance, except for Grievances regarding urgently needed services, which will be resolved within seventy-two (72) hours. If the Expedited Review process affirms the denial of coverage or treatment to a Member with a terminal illness, AllWays Health Partners will provide the Member or the Member's Authorized Representative, within five (5) business days of the decision:

- A statement, setting forth the specific medical and scientific reasons for denying coverage or treatment, and
- A description of alternative treatment, services, or supplies covered or provided by AllWays Health Partners, if any.

If the Expedited Review process affirms the denial of coverage or treatment to a Member with a terminal illness, AllWays Health Partners will allow the Member, or the Member's Authorized Representative to request a conference. The conference will be scheduled within ten (10) days of receiving a request from a Member; provided however that the conference shall be held within five (5) business days of the request if the treating physician determines, after consultation with AllWays Health Partners' medical director or his designee, and based on standard medical practice, that the effectiveness of either the proposed treatment, services, or supplies or any alternative treatment, services, or supplies covered by AllWays Health Partners would be materially reduced if not provided at the earliest possible date.

At the conference AllWays Health Partners will permit attendance of the Member, the Authorized Representatives of the Member, or both, as well as the Member's treating health care professional or other Providers. A representative of AllWays Health Partners, who has authority to determine the disposition of the Grievance, will conduct the review.

AllWays Health Partners' Obligation to Timely Resolution of Grievances

If AllWays Health Partners does not act upon your Grievance within the prescribed timeframes or the agreed upon extended time frame, the Grievance will be decided in your favor. Any extension deemed necessary to complete the review of your Grievance must be authorized by mutual written agreement between you or your authorized representative and AllWays Health Partners.

Independent External Review

If you are not satisfied with the final outcome of the Grievance review you receive, you have the right to apply for an independent external review with the Massachusetts Health Policy Commission's Office of Patient Protection. The Office of Patient Protection provides an independent review of Grievances not resolved at the health plan level to your satisfaction. The External Review Organization will review the Grievance to determine if the service or treatment in question is Medically Necessary and a Covered Benefit. The decisions of the External Review Organization are final and binding.

You or your Authorized Representative is responsible to activate the External Review Process. To activate the review:

- Complete and submit the required application to the Health Policy Commission within four (4) months of receipt of AllWays Health Partners' final Grievance decision.
- Submit applicable filing fees (\$25.00) to the Health Policy Commission (The Office of Patient Protection may waive the fee in cases of extreme financial hardship). You will not be required to pay more than \$75.00 in fees for external review requests per plan year, regardless of the number of external review requests submitted.

For non-expedited reviews, a final decision will be issued within forty-five (45) calendar days from the receipt of the appeal at the Office of Patient Protection. For expedited reviews, a final decision will be issued within seventy-two (72) hours from the receipt of the appeal at the Office of Patient Protection. The Office of Patient Protection shall screen all requests for external reviews to determine if they:

- Comply with the requirements of 958 CMR 3.404

- Do not involve a service or Benefit that has been explicitly excluded from coverage by AllWays Health Partners in the Member Handbook or *Schedule of Benefits*
- Result from AllWays Health Partners' issuance of a final decision of a Grievance, provided, however, that no Final Adverse Determination is necessary where AllWays Health Partners has failed to comply with timelines for the internal Grievance process, AllWays Health Partners has waived the internal Grievance process in writing, or if the Member or his or her Authorized Representative is requesting an expedited external review at the same time that the Member is requesting an expedited internal review.

If the external review agency overturns AllWays Health Partners' decision in whole or in part, AllWays Health Partners shall issue a written notice to the Member within five (5) business days of receipt of the written decision from the OPP.

Such notice shall:

- Acknowledge the decision of the OPP
- Advise the Member of any additional procedures for obtaining the requested coverage or services
- Advise the Member of the date by which the payment will be made or the Authorization for services will be issued by AllWays Health Partners
- Advise the Member of the name and phone number of the person at AllWays Health Partners who will assist the Member with final resolution of the Grievance

For more information about your Grievance rights as a resident of the Commonwealth of Massachusetts, contact:

Massachusetts Office of Patient Protection
1-800-436-7757
Fax 617-624-5046
www.mass.gov/hpc/opp

Any request for an expedited external review must contain a certification, in writing, from your physician, that a delay in the providing or continuation of health care services that are the subject of a Final Adverse Determination would pose a serious and immediate threat to your health. If the subject matter of the external review involves the termination of ongoing services, you may apply to the external review panel to seek continuation of coverage for the terminated service during the period the review is pending.

Any such request must be made by the end of the second business day following receipt of the Final Adverse Determination.

The review panel may order the continuation of coverage or treatment where it determines that substantial harm to your health may result in the absence of such continuation or for such other good cause, as the review panel shall determine. Any such continuation of coverage will be at AllWays Health Partners' expense regardless of the final external review determination.

For more information about your Grievance rights as a resident of the Commonwealth of Massachusetts, contact:

Massachusetts Office of Patient Protection
1-800-436-7757
Fax 617-624-5046
www.mass.gov/hpc/opp

Expedited External Review and Continuation of Coverage

You or your authorized representative may request to have your request for review processed as an expedited external review. You have the right to apply for independent expedited external review at the same time a request for an internal expedited review is requested.

Section 16.

Advance Directives: Planning for Future Health Care

If you become unable to make decisions about your health care, a document called an “Advance Directive” can help. An Advance Directive is a statement, written by you, which tells your health care Provider what to do if you are not able to make decisions about your care. Advance Directives can be in several forms.

Health Care Agents and Proxies

In Massachusetts, if you are at least eighteen (18) years old, and of sound mind (can make decisions for yourself), you may choose someone as your Health Care Agent (also called your Health Care Proxy). Your Health Care Agent is a person that can act for you if your health care Provider states in writing that you are unable to make your own health care decisions. You may choose a Health Care Agent by filling out a Health Care Proxy form. You can get a Health Care Proxy form from the Commonwealth of Massachusetts. Write to the following address and send a self-addressed, stamped envelope:

Commonwealth of Massachusetts
Executive Office of Elder Affairs
1 Ashburton Place, Room 517
Boston, MA 02108

Living Wills

A “living will” is the popular term for a document in which you describe the kinds of medical treatment you would agree to—or not agree to—if you were unable to make or communicate those choices yourself. A living will can help your Health Care Agent, Providers, or a court make decisions about your health care. However, a living will is not “binding” in Massachusetts. This means that your Health Care Agent and Providers are not required to follow the instructions in your living will. If you decide to write a living will, be as clear and specific as you can about your preferences for health care, and be sure that it expresses your wishes accurately and completely. For more information about living wills, please consult an attorney.

Organ Donation Cards

You can also write down your wishes about organ and tissue donation by filling out an organ donor card. If you want to know more about organ/tissue donation, contact:

Organ Bank
One Gateway Center
Newton, MA 02158-2803

1-800-446-NEOB (1-800-446-6362)

Major Disasters

AllWays Health Partners will try to provide or arrange for services in the case of major disasters. Major disasters might include war, riot, epidemic, public emergency or natural disaster. Other causes include the partial or complete destruction of AllWays Health Partners facilities or the disability of service Providers. If AllWays Health Partners cannot provide or arrange services due to a major disaster, AllWays Health Partners is not responsible for the costs or outcome of its inability.

Section 17.

Utilization Review and Quality Assurance

Utilization Review

The mission of the Utilization Review (UR) program at AllWays Health Partners is to ensure the provision of the highest quality of health care to its Members. This is accomplished through a multidisciplinary team approach to advocate for optimum standards of patient health, education, and safety. Our commitment to providing quality care is consistently integrated with our goal to promote appropriate resource utilization.

The Utilization Review program promotes the continuity of patient care through the facilitation and coordination of patient services to ensure a smooth transition for Members as they obtain the appropriate level and intensity of services, across the continuum of health care. The Utilization Review program continually evaluates the needs of AllWays Health Partners' Members and promotes enhancements and improvements to the program as well as to the care delivery system.

AllWays Health Partners recognizes that under-use of medically appropriate services can harm our Members' health and wellness. For this reason, AllWays Health Partners promotes appropriate use of services. AllWays Health Partners' UR decisions are based only on appropriateness of care and service and existence of coverage. AllWays Health Partners does not specifically reward practitioners or other individuals conducting Utilization Review for issuing denials of coverage or service, nor does AllWays Health Partners provide financial rewards to UR decision makers to encourage decisions that cause underutilization.

Adverse Determinations

Decisions made by AllWays Health Partners or a designated Utilization Review organization to deny, reduce, modify, or terminate an admission, continued Inpatient stay, or the availability of any other services, for failure to meet the requirements for coverage based on Medical Necessity, appropriateness of health care setting and level of care or effectiveness are considered Adverse Determinations. Written notification of Adverse Determinations will include a substantive clinical justification that is consistent with generally accepted principles of professional medical practice, and will, at a minimum:

- Identify the specific information upon which the adverse determination was based.
- Discuss the presenting symptoms or condition, diagnosis and treatment interventions, and the specific reasons such medical evidence fails to meet the relevant medical review criteria.
- Specify alternative treatment options covered by AllWays Health Partners, if any.
- Reference and include applicable clinical practice guidelines and review criteria.
- Notify you (or your authorized representative) of our internal grievance process and the procedures for requesting external review.

AllWays Health Partners engages in prospective review, concurrent review with discharge planning, and care management of Health Care Services as part of its Utilization Review Program.

Initial Determination (also known as Prospective Review or Prior Authorization)

Prior Authorization is required on certain services to ensure the efficient and appropriate use of covered health care services. Prior authorization is obtained by the provider before you receive the service. Decisions are made by AllWays Health Partners or a designated Utilization Review organization within two (2) working days of obtaining all necessary information, including any necessary evaluations and/or second opinions. Providers are notified of the decision within twenty-four (24) hours. Both providers and members are sent written notification of prospective approvals within two (2) working days of the initial notification and within one (1) working day for prospective denials.

Concurrent Review

Decisions are made within one working day of obtaining all necessary information, including any necessary evaluations and/or second opinions. Providers are notified of the decision within 24 hours. Both providers and members are sent written notification (including number of extended days/visits, next review date, total number of days/visits approved, and date of service initiation) of concurrent approvals and denials within one working day of the initial notification. Services subject to concurrent review are continued without liability to the member until the member has been notified of the decision.

Reconsideration

AllWays Health Partners offers a treating provider an opportunity to discuss reconsideration of an Adverse Determination from a clinical peer reviewer in any case involving a prospective or concurrent review. The treating provider is informed of this opportunity within the written denial letter. The reconsideration process will occur within one working day of the provider's request and will be conducted between the Provider and an AllWays Health Partners clinical peer reviewer. If the reconsideration process does not reverse the Adverse Determination, the Member or provider, on behalf of the member, may pursue AllWays Health Partners' grievance process. The reconsideration process is not a prerequisite to AllWays Health Partners' grievance process or an expedited appeal. Members can call AllWays Health Partners Customer Service to determine the status or outcome of Utilization Review decisions.

Care Management

Care Management allows for coordination of quality Health Care Services to meet an individual's specific health care needs while facilitating care across agencies and organizations (home health, skilled nursing, hospitals are examples) and creating cost effective alternatives for catastrophic, chronically ill or injured Members on a case by case basis. Examples of circumstances where care management may be beneficial include organ transplantation, asthma, congestive heart failure, diabetes, smoking or major traumatic injury such as burns.

Quality Assurance Program

AllWays Health Partners is committed to improving the health of its Members by providing the highest quality health care through the design, implementation and continuous improvement of the most appropriate and effective delivery systems. The scope of AllWays Health Partners' Quality Assurance Program includes:

- Member satisfaction
- Access to care and services
- Continuity of care
- Provider credentialing
- Preventive health services
- Patient safety
- Health care outcomes

If you have a concern about the quality of care you have received by an AllWays Health Partners Network Provider or the Service provided by AllWays Health Partners, please contact the AllWays Health Partners

Quality Services Department at 1-800-433-5556.

Development of Clinical Guidelines and Utilization Review Criteria

Clinical guidelines and Utilization Review criteria at AllWays Health Partners are developed with input from practicing physicians in AllWays Health Partners' Network and in accordance with standards adopted by national accreditation organizations. AllWays Health Partners guidelines are evidence-based wherever possible, are applied in a manner that considers the individual's health care needs, and otherwise compliant with applicable state and federal law. AllWays Health Partners guidelines are reviewed biennially or more often as new drugs, treatments, and technologies are adopted as generally accepted medical practice.

AllWays Health Partners or Optum makes their Utilization Review criteria available online at alwayshealthpartners.org under Clinical Resources in the Provider Tab, or by request. To make a request, call 1-866-414-5533 and please be sure to include the specific diagnosis and treatment in question. AllWays Health Partners will provide applicable criteria and protocols within thirty (30) days of your request.

Evaluation of New Technology

AllWays Health Partners strives to ensure that our Members have access to safe and effective medical care. With the rapid advancement of technology and pharmaceuticals, AllWays Health Partners has a process to evaluate new technology on a case-by-case basis as well as on a benefit level.

Decisions to approve the use of a new technology are based on the highest benefit and lowest risk to the Member.

AllWays Health Partners reviews and evaluates new and emerging technologies, including diagnostics, surgical procedures, medical therapies, equipment and pharmaceuticals to determine their safety and effectiveness. AllWays Health Partners uses information gathered from varied sources including peer reviewed scientific literature, policy statements from professional medical organizations, national consensus guidelines, FDA reviews, and internal and external expert consultants in its evaluation efforts. AllWays Health Partners may also analyze market trends and legal and ethical issues in its evaluations as appropriate. Technologies are selected for review based on actual or potential demand.

The Chief Medical Officer or Medical Director is responsible for making medical necessity decisions on urgent requests for new technologies that have not been evaluated and approved through AllWays Health Partners' technology assessment process. In making this decision, the Chief Medical Officer or Medical Director reviews any available literature and consults with internal and external expert consultants as needed.

New technologies are incorporated into the AllWays Health Partners benefit structure based upon the strength of the safety and efficacy evidence, market analysis and the relevance to the AllWays Health Partners membership.

Access and Utilization

AllWays Health Partners is accessible to Members seeking information about the Utilization Review process and Authorization requests and decisions from 8:30 a.m. to 5:30 p.m., Monday through Friday. You may call 866-414-5533 (TTY 711) or fax 617-772-5512. For after-hours Utilization Review issues, you may leave a message or fax; these lines are available 24/7. All requests and messages left after-hours will be retrieved the next business day.

In cases regarding behavioral health or substance use services, AllWays Health Partners has delegated Utilization Review to Optum; Pharmacy to AllWays Health Partners' Pharmacy Vendor; and Harvard Vanguard Medical Associates for all HVMA Members.

Glossary

Advance Directive

A written statement that tells a Provider what to do if an illness or accident takes away the Member's ability to make decisions about his or her health care.

Adverse Determination

A determination, based upon a review of information provided by AllWays Health Partners or its designated Utilization Review organization, to deny, reduce, modify, or terminate an admission, continued Inpatient stay, or the availability of any other services, for failure to meet the requirements for coverage based on Medical Necessity, appropriateness of health care setting, and level of care or effectiveness, including a determination that a requested or recommended Health Care Service or treatment is experimental or investigational.

AllWays Health Partners

A Massachusetts licensed, not-for-profit Health Maintenance Organization (HMO) founded in 1986 by the Massachusetts League of Community Health Centers and the Greater Boston Forum for Health Action. AllWays Health Partners' mission is to provide accessible health care delivery systems, which are Member-focused, quality-driven, and culturally responsive to our Members' needs.

AllWays Health Partners Provider

A Provider who, under contract with AllWays Health Partners or a delegated entity, has agreed to provide health care services to insureds with an expectation of receiving payment, other than Coinsurance, Copays or Deductibles, directly or indirectly from AllWays Health Partners.

AllWays Health Partners Treating Provider

See "AllWays Health Partners Provider" above.

Applied Behavior Analysis (ABA)

The design, implementation and evaluation of environment modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement and functional analysis of the relationship between environment and behavior.

Authorization

An Authorization is a special approval by AllWays Health Partners for payment of certain services.

Authorized Representative

A Member's guardian, conservator, power of attorney, health care agent, family member, or other person authorized by the Member that AllWays Health Partners can document has been authorized by the Member in writing to act on the Member's behalf with respect to a Complaint or Grievance.

Autism Services Provider/Networks

A person, entity, or group that provides treatment of Autism Spectrum Disorders. This includes: board certified behavior analysts, psychiatrists and psychologists, licensed or certified speech therapists, occupational therapists, physical therapists, social workers, and pharmacies.

Autism Spectrum Disorders

Any of the pervasive developmental disorders as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autistic disorder, Asperger's disorder and pervasive developmental disorders not otherwise specified.

Behavioral Health Manager

A company organized under the law of the Commonwealth or organized under the laws of another state and qualified to do business in the Commonwealth that has entered into a contractual arrangement with a carrier to provide or arrange for the provision of behavioral, substance use disorder, and mental health services to voluntarily enrolled member of the carrier.

Optum is AllWays Health Partners' delegated Behavioral Health Manager.

Behavioral Health Treatment

Mental health and substance use treatment.

Benefit

A specific area of plan coverage, such as outpatient visits or hospitalization, that make up the range of medical services available to members. Also, a contractual agreement, specified in an Evidence of Coverage, determining covered services provided by insurers to members.

Benefit Period

If you have non-group coverage with AllWays Health Partners, your benefit period resets on January 1. If you are enrolled through employer sponsored group coverage with AllWays Health Partners, your benefit period resets on your employer's anniversary date.

Board Certified Behavior Analyst

A behavior analyst credentialed by the behavior analyst certification board as a board certified behavior analyst.

Claim

An invoice from a Provider that describes the services that have been provided for a Member or a request that qualifies as a claim under applicable law. All claim determinations (including but not limited to: claim appeal decisions) by AllWays Health Partners and/or Optum shall be final and binding in the absence of clear and convincing evidence that the determination was arbitrary and capricious.

Coinsurance

A percentage of the medical or pharmacy cost that the member is financially responsible for instead of a fixed dollar amount.

Complaint

Any Inquiry made by, or on behalf of a Member, to AllWays Health Partners or one of AllWays Health Partners' Utilization Review designees that is not explained or resolved to the Member's satisfaction within three (3) business days of the Inquiry including any matter concerning an Adverse Determination.

Connector

"Connector", the commonwealth health insurance connector, established by chapter 176Q

Copayment (Copay)

A fixed amount paid by a AllWays Health Partners Member for applicable services or for prescription medications. A Copayment is paid to a Provider at the time Covered Services are rendered. A Covered Service may require other member cost-sharing (such as a Deductible and/or Coinsurance) before or after a Copayment is required.

Cost Sharing

The general term that refers to the share of costs for services covered by a plan or health insurance that you must pay out of your own pocket (sometimes called "out-of-pocket costs").

Some examples of types of cost sharing include copayments, deductibles, and coinsurance. Other costs, including your premiums, penalties you may have to pay or the cost of care not covered by a plan or policy are usually not considered cost sharing.

Coverage Date

The date medical coverage becomes effective for a AllWays Health Partners Enrollee.

Covered Benefits/Covered Services

The services and supplies covered by AllWays Health Partners described in this handbook.

Day

A calendar day (unless business day is specified).

Deductible

The amount you are required to pay to Providers for covered health care services before AllWays Health Partners begins to pay for these services. Please refer to your *Schedule of Benefits* to determine if your plan has a Deductible.

Diagnosis of Autism Spectrum Disorders

Medically necessary assessments, evaluations including neuropsychological evaluations, genetic testing or other tests to diagnose whether an individual has 1 of the Autism Spectrum Disorders.

Disenrollment

The process by which a Member's AllWays Health Partners coverage ends.

Effective Date

The date on which an individual becomes a Member of AllWays Health Partners and is eligible for Covered Benefits.

Eligible Individuals

Eligible Individuals are individuals who have permanent residence in the AllWays Health Partners

Service Area or are employees of a sole proprietorship, firm, corporation, partnership or association actively engaged in a business that is based within the AllWays Health Partners Service Area. See “Section 2: Eligibility and Enrollment” for what qualifies an Individual as eligible.

Emergency Medical Condition

A medical condition, whether physical, behavioral, related to substance use disorder, or mental, manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of the insured or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part. With respect to a pregnant woman who is having contractions, an emergency also includes having an inadequate time to effect a safe transfer to another hospital before delivery or a threat to the safety of the member or her unborn child in the event of transfer to another hospital before delivery. For further information, refer to section 1867(e)(1)(B) of the Social Security Act, 42 U.S.C. section 1395dd(e)(1)(B).

Emergency Services Program (ESP)

A program in Massachusetts through which emergency mental health and/or substance use services are available in designated community locations 24 hours per day, 7 days per week, 365 days per year. ESPs provide an alternative to receiving emergency mental health and substance use services in hospital emergency rooms. ESPs provide crisis assessment, intervention and stabilization, either at your home or another community location such as schools and homes, or at the ESP’s community-based location.

Enrollee

An Eligible Individual or subscriber enrolled in a health insurance plan offered by a contracted MCO (such as AllWays Health Partners), either by choice of the Eligible Individual or through an employer group.

Enrollment

The process by which AllWays Health Partners registers eligible Individuals and Employees for membership.

Enrollment Date

The first day on which AllWays Health Partners is responsible for providing Covered Services to an Enrollee.

Essential Community Provider

An Essential Community Provider (ECP) is a health care provider that serves high-risk, special needs and underserved individuals.

Essential Health Benefits (EHBs)

A set of health care service categories that must be covered by certain plans. Please see Section 7 for a list of EHBs.

Evidence of Coverage

The legal document, made up of this *Member Handbook* and your *Schedule of Benefits*, that sets forth the services covered by AllWays Health Partners, the exclusions from coverage, and the conditions of coverage for Members.

Facility

A licensed institution providing Health Care Services or a health care setting, including, but not limited to, hospitals and other licensed inpatient centers, ambulatory surgical or treatment centers, skilled nursing centers, residential treatment centers, diagnostic, laboratory and imaging centers, and rehabilitation and other therapeutic health settings.

Family Planning Services

Services directly related to the prevention of conception. Services include: birth control counseling, education about Family Planning, examination and treatment, laboratory examinations and tests, medically approved methods and procedures, pharmacy supplies and devices, sterilization, including tubal ligation. (Abortion is not a Family Planning Service.) Vasectomies are considered a family planning service but will apply appropriate cost sharing depending on where the service is performed.

Final Adverse Determination

An adverse determination made after an Enrollee has exhausted all remedies available through AllWays Health Partners’ internal Grievance process.

Formulary

The schedule of prescription drugs approved for use which will be covered by the plan and dispensed through participating pharmacies.

Grievance

Any oral or written Complaint submitted to AllWays Health Partners or one of AllWays Health Partners' Utilization Management designees that has been initiated by a Member, or the Member's Authorized Representative, concerning any aspect or action of AllWays Health Partners relative to the Member, including, but not limited to, review of Adverse Determinations regarding scope of coverage, denial of services, rescission of coverage, quality of care and administrative operations.

Habilitation Services

Health care services that help a person keep, learn, or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

Health Care Agent

The individual responsible for making health care decisions for a person in the event of that person's incapacitation.

Health Care Services

Services for the diagnosis, prevention, treatment, cure, or relief of a physical, behavioral, substance use disorder or mental health condition, illness, injury, or disease.

Health Savings Account (HSA)

A Health Savings Account is a fund you can establish to pay for medical expenses associated with a High Deductible Health Plan or invest for your future health needs. AllWays Health Partners does not administer these accounts, so please contact your employer for more information.

Hearing Aid

A wearable aid or device, typically worn in the ear, which improves a member's ability to hear sound. A hearing aid may include parts, attachments, accessories, and supplies. Hearing aid batteries are not part of the hearing aid.

High Deductible Health Plan

A High Deductible Health Plan is a health insurance plan that meets certain government requirements with respect to Deductibles and Out-of-Pocket Maximums. The Deductibles are generally higher and the Premiums are generally lower compared to a standard health insurance plan.

HMO

A health maintenance organization licensed pursuant to M.G.L. c. 176G.

In-Network Provider

A Provider who is contracted with AllWays Health Partners to provide services to members. All covered services must be with In-Network Providers.

Inpatient

Care in a hospital that requires admission and requires at least one overnight stay. As overnight stay in an observation bed is considered outpatient.

Inquiry

Any communication by or on behalf of an Enrollee to AllWays Health Partners that has not been the subject of an Adverse Determination and that requests redress of an action, omission or policy of AllWays Health Partners.

Licensed Mental Health Professional

Includes a licensed physician who specializes in the practice of psychiatry, a licensed alcohol and drug counselor I, a licensed psychologist, a licensed independent clinical social worker, a licensed marriage and family therapist, a licensed mental health counselor or a licensed nurse mental health clinical specialist.

Managed Care

A system of health care delivery that is provided and coordinated by a PCP. The goal is a system that delivers value by providing access to quality, cost-effective health care.

Managed Care Organization

A carrier subject to M.G.L. c. 176O.

Medically Necessary Services

Medically Necessary or Medical Necessity describes health care services that are consistent with generally accepted principles of professional medical practice as determined by whether: (a) the service is the most appropriate available supply or level of service for the Enrollee in question considering potential benefits and harms to the individual; (b) is known to be effective, based on scientific evidence professional standards and expert opinion, in improving health outcomes; or (c) for services and interventions not in widespread use, is based on scientific evidence.

Member

Any Individual actively enrolled with AllWays Health Partners.

Member Financial Responsibility

The member's financial responsibility, if any, for any Premiums, Coinsurance, Copays, or Deductibles.

Member ID Card

The card that identifies an individual as a Member of AllWays Health Partners. The Member ID Card includes the Member's identification number, Primary Care Site and information about the Member's coverage. The Member ID Card must be shown to Providers prior to receipt of services.

Network

The group of Providers contracted by AllWays Health Partners to provide health care services to Members.

Non-discriminatory Basis Coverage

AllWays Health Partners' coverage policies do not contain any annual or lifetime dollar or unit of service limitations imposed on coverage for care provided by Nurse Practitioners that are less than any annual or lifetime dollar or unit of service limitation imposed on coverage for the same services by other providers.

Nurse Practitioner

A registered nurse who holds authorization in advance nursing practice as a nurse practitioner under M.G.L. c. 112, 80B and regulations promulgated thereunder.

Office of Patient Protection

The office within the Health Policy Commission established by M.G.L. c. 6D, § 16, responsible for the administration and enforcement of M.G.L. c.176O, §§

13, 14, 15 and 16

Optum

Optum is the organization contracted by AllWays Health Partners to work in collaboration with the AllWays Health Partners Behavioral Health Department to administer AllWays Health Partners' Behavioral Health program.

Out-of-Network Provider

A Provider who is not contracted with AllWays Health Partners to provide services to Members. Services with Out- of-Network Providers are not covered.

Out-Of-Pocket Maximum

The amount a member is required to pay during a benefit period before AllWays Health Partners begins to pay 100% of the allowed amount. The limit does not include your premium or a service your plan does not cover.

Premium

The amount of money paid to AllWays Health Partners by the Member (or on the subscriber's behalf by an employer) to cover the cost of health insurance.

Physician Assistant

A health care professional who meets the requirements for registration as set forth in M.G.L. c. 112 § 9I and who may provide medical services appropriate to his or her training, experience and skills and under the supervision of a registered physician.

Premium

The amount of money paid to AllWays Health Partners by the Member (or on the subscriber's behalf by an employer) to cover the cost of health insurance.

Preventive Care

Care such as annual physical exams, immunizations, mammograms and other screening tests which are generally provided by your PCP.

Primary Care Provider (PCP)

A health care professional qualified to provide general medical care for common health care problems who: supervises, coordinates, prescribes, or otherwise provides or proposes health care services; initiates Referrals for Specialist care; and maintains continuity of care within the scope of practice.

Primary Care Site

The location where a PCP provides care to AllWays Health Partners Members. A Primary Care Site may be a health center, an outpatient department of a hospital, or a physician group practice.

Prior Authorization

A process that AllWays Health Partners requires in order to (1) verify that certain Covered Services are and continue to be Medically Necessary and provided in an appropriate and cost-effective manner, and (2) to arrange for the payment of Benefits. In-Network Providers are responsible for obtaining Prior Authorization on behalf of the Member. Before a Member receives services from an Out-of-Network Provider, the Member is responsible for obtaining Prior Authorization from AllWays Health Partners. Otherwise, the Member may have to pay higher Cost-sharing amounts and a Penalty.

Provider

A health care professional or facility licensed as required by state law. Providers include doctors, hospitals, laboratories, pharmacies, skilled nursing facilities, nurse practitioners, registered nurses, physician assistants, psychiatrists, social workers, licensed marriage and family therapists licensed mental health counselors, clinical Specialists in psychiatric and mental health nursing, and others. AllWays Health Partners will only cover services of a Provider if those services are Covered Benefits and within the scope of the Provider's license.

Provider Directory

A list of AllWays Health Partners' In-Network medical facilities and professionals, including PCPs, Specialists, hospitals and Urgent Care centers. The AllWays Health Partners Provider Directory is available online at www.allwayshealthpartners.org (select "Find a Doctor").

Referral

A recommendation by a PCP for a Member to receive care from a different Provider. In most cases, AllWays Health Partners requires Referrals for specialist services provided by In-Network AllWays Health Partners Providers. Please see "Section 4: Accessing Care" for more information.

Rehabilitation Services

Health care services that help a person keep, get back, or improve skills and functioning for daily living that have been lost or impaired because a person was sick,

hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

Schedule of Benefits

The *Schedule of Benefits* is a general description of your AllWays Health Partners coverage. It also lists the Deductible, Copayment (Copay), Coinsurance, and Out-of-Pocket Maximum amounts, where applicable, on services your policy covers. The *Schedule of Benefits* is not the same as the Member ID Card (see Member ID Card).

Service Area

The geographical area where AllWays Health Partners has developed a Network of Providers to provide adequate access to Covered Services. AllWays Health Partners' Service Area includes most communities in Massachusetts.

Specialist

A Provider who is trained and certified by the state of Massachusetts to provide specialty services. Examples include but are not limited to cardiologists, obstetricians and dermatologists.

Summary of Payments (SOP)

An Summary of Payments (SOP) is a statement sent by AllWays Health Partners to members which explains what medical treatments and/or services were paid for on their behalf. The SOP also contains information on member cost-sharing amounts such as deductible, copay and coinsurance amounts. AllWays Health Partners makes these statements available on www.allwaysmember.org or mails these statements to members once a month.

Telemedicine

A visit through the use of interactive audio, video or other electronic media for a diagnosis, consultation or treatment of a patient's physical or mental health. Telemedicine does not include audio-only telephone, facsimile machine, online questionnaires, texting or text-only e-mail.

Treatment of Autism Spectrum Disorders

Includes the following care prescribed, provided or ordered for an individual diagnosed with 1 of the Autism Spectrum Disorders by a licensed physician or a licensed psychologist who determines the care to be

medically necessary; habilitative or rehabilitative care; pharmacy care; psychiatric care; and therapeutic care.

Urgent Care

Care for an illness, injury or condition serious enough that a person would seek immediate care, but not so severe as to require Emergency room care.

Utilization Review

A set of formal review techniques designed to monitor the use of—or evaluate the clinical necessity, appropriateness or efficiency of— Covered Health Care Services, procedures, or settings.

Such review techniques may include, but are not limited to, ambulatory review, prospective review/prior authorization, second opinion, certification, concurrent review, care management, discharge planning or retrospective review.

Utilization Review Organization

An entity that conducts Utilization Review under contract with or on behalf of a carrier, but does not include a carrier performing Utilization Review for its own health benefit plans. A behavioral health manager is considered a Utilization Review organization.

Workers Compensation

Insurance coverage maintained by employers under federal law to cover employees' injuries and illnesses under certain conditions.

AllWays Health Partners Customer Service

Whenever you have a question or concern about your AllWays Health Partners Membership or Benefits, our highly trained Customer Service Representatives are available to help you.

Just call **866-414-5533** (TTY 711) and a representative will assist you. Our hours of operation are Monday–Friday 8 a.m.–6 p.m., and Thursday 8 a.m.–8 p.m.

Underwritten by AllWays Health Partners, Inc.

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