



Member Handbook

MinnesotaCare

January 1, 2025

This booklet contains important information about your health care services.

South Country Health Alliance, 6380 West Frontage Road, Medford, MN 55049

Member Services: 1-866-567-7242 (toll free) This call is free.

TTY users call: 1-800-627-3529 or 711 This call is free.

Hours of Service: 8 a.m. to 5 p.m., Monday - Friday

Visit our website: www.mnscha.org

Attention. If you need free help interpreting this document, call the above number.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

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請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ပပ်သျှပ်ပပ်သးဘဉ်တက့ၢ်. ဖဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလီၤလၢတၢ်ကက့ၢ်:ထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်,ကိးဘဉ် လီၤတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງ ໂທໂປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

Civil Rights Notice

Discrimination is against the law. South Country Health Alliance (South Country) does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by South Country. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

Civil Rights Coordinator
 South Country Health Alliance
 6380 West Frontage Road, Medford, MN 55049
 Toll Free: 866-567-7242 TTY: 800-627-3529 or 711 Fax: 507-444-7774
 Email: grievances-appeals@mnscha.org

Auxiliary Aids and Services: **South Country** provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. **Contact** Member Services at members@mnscha.org or call 866-567-7242, TTY 800-627-3529 or 711.

Language Assistance Services: **South Country** provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. **Contact** Member Services at members@mnscha.org or call 866-567-7242, TTY 800-627-3529 or 711.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by South Country. You may also contact any of the following agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the **OCR** directly to file a complaint:

Office for Civil Rights, U.S. Department of Health and Human Services
 Midwest Region
 233 N. Michigan Avenue, Suite 240 Chicago, IL 60601
 Customer Response Center: 800-368-1019, TTY: 800-537-7697
 Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights

540 Fairview Avenue North, Suite 201, St. Paul, MN 55104

651-539-1100 (voice), 800-657-3704 (toll-free), 711 or 800-627-3529 (MN Relay), 651-296-9042 (fax)

Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- religion (in some cases)
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator

Minnesota Department of Human Services

Equal Opportunity and Access Division

P.O. Box 64997

St. Paul, MN 55164-0997

651-431-3040 (voice) or use your preferred relay service

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

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Welcome to South Country Health Alliance!

We are pleased to welcome you as a member of South Country Health Alliance's MinnesotaCare Program (referred to as "plan" or "the plan").

South Country Health Alliance (referred to as "we," "us," or "our") is part of MinnesotaCare. We coordinate and cover your medical services. You will get most of your health services through the plan's network of providers. When you need health care or have questions about your health services, you can call us. We will help you decide what to do next and which qualified health care provider to use.

If you are new to South Country Health Alliance, you will be receiving a new enrollee screening to complete by mail. This is a voluntary screening. It will take only a few minutes to fill out. We encourage you to complete this screening. The screening will help us connect you to health care services or other services available to you as a member. Based on your answers, we may contact you for additional information. If you have questions about this screening, please call Member Services.

This Member Handbook is our contract with you. It is an important legal document.

This Member Handbook includes:

- Contact information
- Information on how to get the care you need
- Your rights and responsibilities as a member of the plan
- Information about cost sharing
- A listing of covered and not covered health care services
- When to call MinnesotaCare
- Using the plan coverage with other insurance or other sources of payment
- Information on what to do if you have a grievance (complaint) or want to appeal a plan action, as defined in Section 13
- Definitions

The counties in the plan service area are as follows: Brown, Dodge, Goodhue, Sibley, Steele, Wabasha, and Waseca.

Please tell us how we're doing. You can call, email, or write to us at any time. (Section 1 of this Member Handbook tells how to contact us.) Your comments are always welcome, whether they are positive or negative. From time to time, we do surveys that ask our members to tell about their experiences with us. If you are contacted, we hope you will participate in a member satisfaction survey. Your answers to the survey questions will help us know what we are doing well and where we need to improve.

Section 1. Telephone Numbers and Contact Information

How to contact our Member Services

If you have any questions or concerns, call, email, or write to Member Services. We will be happy to help you. Member Services hours of service are Monday through Friday from 8 a.m. to 5 p.m..

CALL: Toll Free 1-866-567-7242. This call is free.

TTY: 1-800-627-3529 or 711. This call is free.

FAX: 1-507-431-6328

WRITE: South Country Health Alliance
Attn: Member Services
6380 West Frontage Road
Medford, MN 55049

WEBSITE: <http://www.mnscha.org>

EMAIL: members@mnscha.org

Our plan contact information for certain services

Appeals and grievances	1-866-567-7242 (toll free), TTY 1-800-627-3529 or 711 (These calls are free); or write to South Country Health Alliance, Attn: Grievance & Appeals Department, at the address below; or Fax to: 1-507-444-7774 Refer to Section 13 for more information.
Chiropractic services	Call Member Services
Dental services	Delta Dental Customer Service: 1-866-398-9419 (This call is free) or 1-651-348-3222 TTY: 711
Durable medical equipment coverage criteria	Call Member Services.
Health questions phone line	24-hour Nurse Advice: Refer to number on back of your Member ID
Interpreter services	American Sign Language (ASL): 711 or 1-800-627-3529 (TTY) This call is free. Spoken Language: 1-866-567-7242 (toll free) This call is free.
Mental health services	Call Member Services or write to South Country Health Alliance at the address below.
Prescriptions	Call Member Services.
Substance Use Disorder services	Call Member Services or write to South Country Health Alliance at the address below.
Transportation	Call Member Services.
Write to South Country	South Country Health Alliance 6380 West Frontage Road Medford, MN 55049

Other important contact information

People with hearing loss or a speech disability may call the following numbers to access the resources listed in this Member Handbook: 711, Minnesota Relay Service at 800-627-3529 (TTY, Voice, ASCII, Hearing Carry Over), or 877-627-3848 (speech to speech relay service). Calls to these numbers are free.

For information and to learn more about health care directives and how to exercise an advance directive, contact Member Services at the phone number in Section 1. More information about health care directives can be found: www.mnscha.org. You may also visit the Minnesota Department of Health (MDH) website at: <https://www.health.state.mn.us/facilities/regulation/infobulletins/advdir.html>

To report fraud and abuse contact Member Services at the phone number in Section 1. If you suspect fraud or abuse by someone receiving benefits, health care providers working with the Minnesota Health Care Programs, or childcare providers receiving childcare assistance funds, you can report it to Minnesota Department of Human Services (DHS) by:

- submitting the Program Integrity Oversight hotline form (recommended) at <https://mn.gov/dhs/general-public/office-of-inspector-general/report-fraud/>,
- calling the Program Integrity Oversight Hotline at 651-431-2650 or 800-657-3750 or 711 (TTY), or use your preferred relay services (this call is free),
- sending your report via email to OIG.Investigations.DHS@state.mn.us,
- sending a letter via US Mail to the Office of Inspector General – Program Integrity Oversight Division – P.O. Box 64982, St. Paul, MN 55164-0982.

Minnesota Department of Human Services

The Minnesota Department of Human Services (DHS) is a state agency that helps people meet their basic needs. It provides or administers health care, financial help, and other services. DHS administers the MinnesotaCare program. If you have questions about your eligibility for MinnesotaCare, contact MinnesotaCare at 651-297-3862 or 800-657-3672 or 711 (TTY), or use your preferred relay services. This call is free.

Ombudsperson for Public Managed Health Care Programs

The Ombudsperson for Public Managed Health Care Programs, at the Minnesota Department of Human Services, helps people enrolled in a health plan in resolving access, service and billing problems. They can help you file a grievance or appeal with us. The Ombudsperson can also help you request a State Appeal (Fair Hearing with the state). Call 651-431-2660 or 800-657-3729 or 711 (TTY), or use your preferred relay services. This call is free. Hours of service are Monday through Friday, 8:00 a.m. to 4:30 p.m.

Section 2. Important information on getting the care you need

Each time you get health services, check to be sure that the provider is a plan network provider. In most cases, you need to use plan network providers to get your services. Members have access to a [Provider Directory](#) that lists plan network providers. The Provider Directory can tell you information about providers such as name, address, phone number, professional qualifications, specialty, and languages spoken by the provider. Call Member Services if you would like information about board certification, medical school attendance, residency program, and board certification status. You may ask for a print copy of the Provider Directory at any time. To verify current information, you can call the provider, call Member Services at the phone number in Section 1, or visit our website listed in Section 1.

When you are a member or become a member of South Country you chose or were assigned to a primary care clinic (PCC). Your primary care clinic (PCC) can provide most of the health care services you need and will help coordinate your care. You may change your primary care clinic (PCC). Call Member Services at the phone number in Section 1 if you want to change your PCC. You can use any primary care clinic that's listed in our Provider Directory or our online provider search at www.mnscha.org.

You do not need a referral to use a plan network specialist. However, your primary care clinic can provide most of the health care services you need and will help coordinate your care.

Contact your primary care clinic for information about the clinic's hours, prior authorizations, and to make an appointment. If you cannot keep your appointment, call your clinic right away.

You may change your primary care provider or clinic. To find out how to do this, call Member Services at the phone number in Section 1.

Transition of care

If you are a newly enrolled member who is currently receiving care from a provider who is not a plan network provider, we will help you transition to a network provider.

If a drug you are currently taking is not covered under your new plan, you may be able to receive up to a 90-day temporary supply. For more information, call Member Services.

Utilization management

South Country wants you to get the right amount of quality care. We want to make sure that the health care services provided are medically necessary, right for your condition and are provided in the best care facility. We also need to make sure that the care you get is a covered benefit. The process to do this is called utilization management (UM). We follow policies and steps to make decisions about approving medical services. We do not reward providers or staff for denying coverage. We do not give incentives for UM decisions. We do not reward anyone for saying no to needed care.

Prior authorizations

Our approval is needed for some services to be covered. This is called prior authorization. The approval must be obtained before you get the services or before we pay for them. Many of these services are noted in Section 7. Work with your qualified health care provider to get a prior authorization when required. In urgent situations, we will make a decision within 72 hours after we receive the request from your doctor. For more information, call Member Services at the phone number in Section 1.

In most cases, you need to use plan network providers to get your services. If you need a covered service that you cannot get from a plan network provider, you must get a prior authorization from us to use an out-of-network provider. Exceptions to this rule are:

- Open access services: family planning, diagnosis of infertility, testing and treatment of sexually transmitted diseases (STDs), and testing for acquired immune deficiency syndrome (AIDS) or other human immunodeficiency virus (HIV) related conditions. You can use any qualified health care provider, clinic, pharmacy, or family planning agency, even if it is not in our network, to get these services.
- Emergency and post-stabilization services

For more information, call Member Services at the phone number listed in Section 1.

If we are unable to find you a qualified plan network provider, we must give you a standing prior authorization for you to use a qualified specialist for any of the following conditions:

- A chronic (on-going) condition
- A life-threatening mental or physical illness
- A degenerative disease or disability
- Any other condition or disease that is serious or complex enough to require treatment by a specialist

If you do not get a prior authorization from us when needed, the bill may not be paid. For more information, call Member Services at the phone number in Section 1.

If a provider you choose is no longer in our plan network, you must choose another plan network provider. You may be able to continue to use services from a provider who is no longer a part of our plan network for up to 120 days for the following reasons:

- An acute condition
- A life-threatening mental or physical illness
- A physical or mental disability defined as an inability to engage in one or more major life activities. This applies to a disability that has lasted or is expected to last at least one year, or is likely to result in death.
- A disabling or chronic condition that is in an acute phase

If your doctor certifies that you have an expected lifetime of 180 days or less, you may be able to continue to use services for the rest of your life from a provider who is no longer part of our network.

For more information, call Member Services at the phone number in Section 1.

At South Country Health Alliance, we have staff who can help you figure out the best way to use health care services. If you have questions about things like where to get services, getting authorization for services, or restrictions on prescription drugs, we can help. Call us at 1-866-567-7242, hours are 8 a.m. to 5 p.m., Monday – Friday. This call is free. If you need language assistance to talk about these issues, South Country Health Alliance can give you information in your language through an interpreter. For sign language services, call 711 or 1-800-627-3529. For other language assistance, call 1-866-567-7242. This call is free.

Covered and not covered services

Enrollment in the plan does not guarantee that certain items are covered. Some prescription drugs or medical equipment may not be covered. This is true even if they were covered before.

Some services and supplies are not covered. All health services must be medically necessary for them to be covered services. Read this Member Handbook carefully. It lists many services and supplies that are not covered. Refer to Sections 7 and 8.

Some services are not covered under the plan but may be covered through another source. Refer to Section 9 for more information. If you are not sure whether a service is covered, call our Member Services at the phone number in Section 1.

We may cover additional or substitute services under some conditions.

Requests to cover new medical procedures, devices, or drugs are reviewed by our utilization management team. This group includes doctors and other health care experts. They use national guidelines and medical and scientific evidence to decide whether South Country should approve new equipment, procedures, or drugs.

Cost sharing

You may be required to contribute an amount toward some medical services. This is called cost sharing. You are responsible to pay your cost sharing amount to your provider. Refer to Section 6 for more information.

Payments to providers

We cannot pay you back for most medical bills that you pay. State and federal laws prevent us from paying you directly. If you paid for a service that you think we should have covered, call Member Services. If you received a medical bill that should have been covered, call Member Services.

You may get health services or supplies not covered by the plan if you agree to pay for them. Providers must have you sign a form acknowledging that you will be responsible for the bill. Providers must have a signed form before providing services or supplies that are not covered by the plan.

Cultural awareness

We understand that your beliefs, culture, and values play a role in your health.

We want to help you maintain good health and good relationships with your qualified health care provider. We want to ensure you get care in a culturally sensitive way.

Interpreter services

We will provide interpreter services to help you access services. This includes spoken language interpreters and American Sign Language (ASL) interpreters. Face-to-face spoken language interpreter services are only covered if the interpreter is listed in the Minnesota Department of Health's Spoken Language Health Care Interpreter Roster. Call Member Services at the phone number in Section 1 to find out which interpreters you can use.

Other health insurance

If you have other health insurance or Medicare, you will no longer remain eligible for MinnesotaCare. Make sure to tell the MinnesotaCare office about any other health insurance that covers you or your children.

If you have Medicare, you need to get most of your prescription drugs through the Medicare Prescription Drug Program (Medicare Part D). You must be enrolled in a Medicare prescription drug plan to get these services. The plan does not pay for prescriptions that are covered under the Medicare Prescription Drug Program.

Private Information

We, and the health care providers who take care of you, have the right to get information about your health care. When you enrolled in the Minnesota Health Care Program, you gave your consent for us to do this. We will keep this information private according to law.

Restricted Recipient Program

The Restricted Recipient Program (RRP) is for members who have misused health services. This includes getting health services that members did not need, using them in a way that costs more than they should, or in a way that may be dangerous to a member's health. South Country Health Alliance will notify members if they are placed in the Restricted Recipient Program.

If you are in the Restricted Recipient Program, you must get health services from one designated primary care provider, one clinic, one hospital used by the primary care provider, and one pharmacy.

South Country Health Alliance may designate other health services providers. You may also be assigned to a home health agency. You will not be allowed to use the personal care assistance choice or flexible use options, or consumer directed services.

You will be restricted to these designated health care providers for at least 24 months of eligibility for Minnesota Health Care Programs (MHCP). All referrals to specialists must be from your primary care provider and received by the South Country Health Alliance Restricted Recipient Program. Restricted recipients may not pay out-of-pocket to use a non-designated provider who is the same provider type as one of their designated providers.

Placement in the program will stay with you if you change health plans. Placement in the program will also stay with you if you change to MHCP fee-for-service. You will not lose eligibility for MHCP because of placement in the program.

At the end of the 24 months, your use of health care services will be reviewed. If you still misused health services, you will be placed in the program for an additional 36 months of eligibility. You have the right to appeal placement in the Restricted Recipient Program. You must file an appeal within 60 days from the date on the notice from us. You must appeal within 30 days to prevent the restriction from being implemented during your appeal. You may request a State Appeal (Fair Hearing with the state) after receiving our decision that we have decided to enforce the restriction. Refer to Section 13.

Cancellation

Your coverage with us will be canceled if you are not eligible for MinnesotaCare or if you enroll in a different health plan.

If you are no longer eligible for MinnesotaCare, you may be eligible to purchase health coverage through MNsure. For information about MNsure: call 855-3MNSURE or 855-366-7873; TTY, use your preferred relay services; or visit www.MNsure.org. This call is free.

Section 3. Member Bill of Rights

You have the right to:

- Be treated with respect, dignity, and consideration for privacy.
- Get the services you need 24 hours a day, seven days a week. This includes emergencies.
- Be told about your health problems.
- Have an open discussion to get information about appropriate or medically necessary treatment options for your conditions including how treatments will help or harm you, regardless of cost or benefit coverage.
- Receive information about our organization, our services, our practitioners and providers, and member rights and responsibilities
- Participate with providers in making decisions about your health care.
- Refuse treatment and get information about what might happen if you refuse treatment.
- Refuse care from specific providers.
- Know that we will keep your records private according to law.
- Ask for and get a copy of your medical records. You also have the right to ask to correct the records.
- Get notice of our decisions if we deny, reduce, or stop a service, or deny payment for a service.
- File a grievance or appeal with us. You can also file a complaint with the Minnesota Department of Health.

- Request a State Appeal (Fair Hearing with the state) with the Minnesota Department of Human Services (also referred to as “the state”). You must appeal to us before you request a State Appeal. If we take more than 30 days to decide your plan appeal and we have not asked for an extension, you do not need to wait for our decision to ask for a State Appeal.
- Receive a clear explanation of covered home care services.
- Give written instructions that inform others of your wishes about your health care. This is called a “health care directive.” It allows you to name a person (agent) to make decisions for you if you are unable to decide, or if you want someone else to decide for you.
- Choose where you will get family planning services, diagnosis of infertility, sexually transmitted disease testing and treatment services, and AIDS and HIV testing services.
- Get a second opinion for medical, mental health, and substance use disorder services.
- Be free of restraints or seclusion used as a means of: coercion, discipline, convenience, or retaliation.
- Request a written copy of this Member Handbook at least once a year.
- Get the following information from us, if you ask for it. Call Member Services at the phone number in Section 1.
 - Whether we use a physician incentive plan that affects the use of referral services, and details about the plan if we use one.
 - Results of an external quality review study from the state
 - The professional qualifications of health care providers
- Make recommendations about our rights and responsibilities policy.
- Exercise the rights listed here.

Section 4. Member Responsibilities

You have the responsibility to:

- Read this Member Handbook and know which services are covered under the plan and how to get them.
- Show your health plan member ID card and your Minnesota Health Care Program card every time you get health care. Also show the cards of any other health coverage you have.
- Establish a relationship with a plan network primary care doctor before you become ill. This helps you and your primary care doctor understand your total health condition.
- Give information asked for by your primary care doctor and/or health plan so the right care or services can be provided to you. Share information about your health history.
- Work with your primary care doctor to understand your total health condition. Develop mutually agreed-upon treatment goals when possible. Follow plans and instructions for care that you have agreed to with your doctor. If you have questions about your care, ask your primary care doctor.
- Know what to do when a health problem occurs, when and where to seek help, and how to prevent health problems.
- Practice preventive health care. Have tests, exams and vaccinations recommended for you based on your age and gender.

Contact us if you have any questions, concerns, problems or suggestions. Call Member Services at the phone number in Section 1.

Section 5. Your Health Plan Member Identification (ID) Card

Each member will receive a plan member ID card.

Always carry your plan member ID card with you.

You must show your plan member ID card whenever you get health care.

You must use your plan member ID card along with your Minnesota Health Care Program card. Also show the cards of any other health coverage you have, such as Medicare or private insurance. Refer to Section 11: Using the plan coverage with other insurance for additional information.

Call Member Services at the phone number in Section 1 right away if your member ID card is lost or stolen. We will send you a new card.

Call MinnesotaCare if your Minnesota Health Care Program card is lost or stolen.

Here is a sample plan member ID card to show what it looks like:

South Country HEALTH ALLIANCE	
Name: John Doe	DOB: 01/01/1995
ID: G1234567801	Issue Date: 01/01/2025
PMI# 12345678	Issuer: 80480
Svc Type: Medical/Dental/Rx Care Type: SCHA MinnesotaCare Dental Netwk: MN Select Dental	
Medicaid RxPCN: 06180000 Medicaid Rx BIN: 019595	
www.mnscha.org	
Authorization is not required for emergency care.	
Member Services: 1-866-567-7242 TTY 1-800-627-3529 or 711	
Dental: Delta Dental of MN 1-866-398-9419 TTY 711	
24/7 Nurse Advice: 1-866-538-1226 TTY 1-877-777-6534	
Plan Grievance & Appeals: 1-866-567-7242, or write SCHA, Grievance & Appeals Dept., 6380 W Frontage Rd, Medford, MN 55049. State Appeal: DHS Appeals Unit, PO Box 64941, St. Paul, MN 55164. Ombudsperson: 1-651-431-2260 (metro) or 1-800-657-3729 (greater MN) TTY 711.	
Provider Services: Medical: 1-888-633-4055 Dental 1-866-398-9419	
Medicaid Pharmacy: 1-866-935-8874	
Medical claims to SCHA, Electronic Payer ID# 81600.	
Dental claims to Delta Dental of Minnesota, PO Box 9120, Farmington Hills, MI 48333-9120	

Section 6. Cost Sharing

Cost sharing refers to your responsibility to pay an amount towards your medical costs. For people enrolled in a MinnesotaCare health plan, cost sharing consists of copays or a coinsurance.

Copays

MinnesotaCare has two different benefit sets: MinnesotaCare Child and MinnesotaCare. Members who have the MinnesotaCare Child benefit set do not have copays. For members who have the MinnesotaCare benefit set, some services require copays. A copay is an amount that you will be responsible to pay to your provider. You must pay your copay directly to your provider. Some providers require that you pay the copay when you arrive for the medical service. The hospital may bill you after your emergency or non-emergency visit to the emergency room.

Copays are listed in the following chart. Be sure you are reading the copay chart for the program in which you are enrolled. If you do not know which program you are enrolled in, call MinnesotaCare at 651-297-3862 or 1-800-657-3672 to find out. This call is free.

Members listed here do not have any copays for health care services

- American Indians enrolled in a federally recognized tribe
- Children under age 21
- Pregnant people

MinnesotaCare

Service	Copay Amount
Non-preventive visits (such as visits for a sore throat, diabetes checkup, high fever, sore back, etc.) provided by a physician, physician ancillary services visits billed under the physician's National Provider Identifier (NPI), acupuncturist, advanced practice nurse, nurse midwife, chiropractor, podiatrist, audiologist, optician, or optometrist. There are no copays for substance use disorder and mental health services.	\$28.00 per visit
Emergency room visits - If this visit results in an inpatient admission only the inpatient admission copay will be charged.	\$100.00 per visit
Eyeglasses	\$10.00 per pair
Inpatient Hospital	\$250.00 per admission
Prescription Drugs, Generic There are no copays for anti-psychotic drugs.	\$10.00 per prescription
Prescription Drugs, Brand Name There are no copays for anti-psychotic drugs.	\$25.00 per prescription
Prescription Drug Maximum Out of Pocket (MOOP) – includes both generic and brand name drugs	\$70.00 combined maximum per month
Radiology	\$45.00 per visit

Examples of services that **do not** have copays:

- Ambulatory surgery
- Outpatient Hospital
- Preventative and diagnostic dental care
- Family planning services and supplies
- Home care
- Immunizations
- Interpreter services
- Durable medical equipment
- Mental health services
- Non-routine dental services
- Preventive care visits, such as physicals
- Rehabilitation therapies
- Repair of eyeglasses
- Some preventive screenings and counseling, such as cervical cancer screenings and nutritional counseling
- Some mental health drugs (antipsychotics)
- Substance use disorder treatment
- Tests such as blood work
- Tobacco use counseling and interventions
- 100% federally funded services at Indian Health Services clinics

This is not a complete list. Call Member Services at the phone number in Section 1 if you have questions.

Section 7. Covered Services

This section describes the major services that are covered under the plan for MinnesotaCare members. It is not a complete list of covered services. If you need help understanding what services are covered, call Member Services at the phone number in Section 1. Some services have limitations. Some services require a prior authorization. A service marked with an asterisk (*) means a prior authorization is required or may be required. Make sure there is a prior authorization in place before you get the service. All health care services must be medically necessary for them to be covered. Refer to Section 2 for more information on prior authorizations. You can also call Member Services at the phone number in Section 1 for more information.

Some services require cost sharing. Cost sharing refers to your responsibility to pay an amount toward your medical costs. Refer to Section 6 for information about cost sharing and exceptions to cost sharing.

Acupuncture Services

Covered services:

- Acupuncture services are covered when provided by a licensed acupuncturist or by another Minnesota licensed practitioner with acupuncture training and credentialing.
- Up to 20 units of acupuncture services are allowed per calendar year without authorization. Ask for prior authorization if additional units are needed.

Acupuncture services are covered for the following:

- acute and chronic pain
- depression
- anxiety
- schizophrenia
- post-traumatic stress syndrome
- insomnia
- smoking cessation
- restless legs syndrome
- menstrual disorders
- xerostomia (dry mouth) associated with the following:
 - Sjogren's syndrome
 - radiation therapy
- nausea and vomiting associated with the following:
 - post-operative procedures
 - pregnancy
 - cancer care

Child and Teen Checkups (C&TC)

Covered Services:

- Child and Teen Checkups (C&TC) provides a regular schedule of preventive well-child checkups for children and youth under 21 years old.

Services marked with may require a prior authorization.*

Children should be seen at these ages:

0-1 month	12 months
2 months	15 months
4 months	18 months
6 months	30 months
9 months	3 years and every year until 21 years old

These preventive well-child checkups look at growth, development, and overall health according to the Minnesota C&TC Schedule of Age-Related Screening Standards

(<https://edocs.dhs.state.mn.us/lfsrserver/public/DHS-3379-ENG>). These checkups are meant to keep kids healthy by finding any health concerns or problems early. Finding health concerns early prevent them from becoming bigger problems later. Keeping your child healthy means they are more likely to grow into healthy adults.

What is covered

Minnesota Health Care Programs (MHCP) covers each age-related preventive well-child checkup and all the required screenings as part of each checkup according to the Minnesota C&TC Schedule of Age-Related Screening Standards (<https://edocs.dhs.state.mn.us/lfsrserver/public/DHS-3379-ENG>).

This includes:

- head-to-toe exam
- immunizations and lab tests as needed
- checks on development and growth
- health history including nutrition
- health education
- hearing and vision checks
- information on good physical and mental health
- time to ask questions and get answers about your child's health, behavior, and development and to talk about learning, feelings, relationships, parenting and caregiver well-being
- fluoride varnish to keep teeth healthy and dental referrals

Notes:

C&TC is a health care program promoting preventive health visits for children and youth under 21 years old. More checkups can be covered, if needed. Children living in out-of-home placement or foster care should receive them more frequently.

These checkups are good for entrance into childcare and Head Start and should be combined with Minnesota State High School League sports physical needs. Be sure to bring forms that need to be filled out by your doctor to the appointment.

Starting at age 11, each visit may include patient and provider one-on-one time. This gives time for adolescents and young adults to ask questions privately and learn to manage their own health.

Contact your primary care clinic to schedule a C&TC preventive health visit.

Chiropractic Care

Covered Services:

- One evaluation or exam per calendar year

Services marked with may require a prior authorization.*

- Manual manipulation (adjustment) of the spine to treat subluxation of the spine - up to 24 treatments per calendar year, limited to six per month. Treatments exceeding 24 per calendar year or six per month require a prior authorization.
- X-rays when needed to support a diagnosis of subluxation of the spine

Not Covered Services:

- Other adjustments, vitamins, medical supplies, therapies and equipment from a chiropractor

Dental Services

IMPORTANT: This is not a comprehensive list. Specific coverage is not guaranteed.

Service limits may apply to services listed in the dental services section. Some services may or may not require prior authorization due to medical necessity. To find out more about these services, you can contact Member Services.

Covered Services:

- Diagnostic services:
 - exam and oral evaluation
 - imaging services, which include:
 - bitewing
 - single X-rays for diagnosis of problems
 - panoramic
 - full mouth X-rays
- Preventive services:
 - Cavity arresting treatment
 - dental cleanings
 - fluoride varnish
 - sealants
 - oral hygiene instruction
- Restorative services:
 - fillings
 - sedative fillings for relief of pain
 - individual crowns, restricted to resin* and stainless steel
- Endodontics (root canals)
 - other endodontic procedures
- Periodontics:
 - gross removal of plaque and tartar (full mouth debridement)
 - scaling and root planing*
 - follow-up procedures (periodontal maintenance) (for two years following scaling and root planing)
- Prosthodontics:
 - removable appliances (dentures, partials, overdentures) (one appliance every three years per dental arch)
 - adjustments, modifications, relines, repairs, and rebases of removable appliances (dentures and partials)

Services marked with may require a prior authorization.*

- replacement of appliances that are lost, stolen, or damaged beyond repair under certain circumstances*
- replacement of partial appliances if the existing partial cannot be altered to meet dental needs*
- tissue conditioning liners
- precision attachments and repairs
- Oral surgery
 - Tooth extraction
 - Wisdom tooth extraction* (with prior authorization)
- Orthodontics with prior authorization*
- Additional general dental services:
 - emergency treatment for pain
 - general anesthesia, deep sedation
 - extended care facility/house call in certain institutional settings including: boarding care homes, Institutions for Mental Diseases (IMD), Intermediate Care Facilities for Persons with Developmental Disabilities (ICF/DDs), Hospices, Minnesota Extended Treatment Options (METO), nursing facilities, school or Head Start program, skilled nursing facilities, and swing beds (a nursing facility bed in a hospital)
 - behavioral management when necessary to ensure that a covered dental service is safely performed
 - nitrous oxide
 - oral bite adjustments
 - oral or IV sedation

Notes:

If you begin orthodontia services, we will not require completion of the treatment plan to pay the provider for services received.

If you are new to our health plan and have already started a dental service treatment plan (ex. orthodontia care), contact us for coordination of care

Refer to Section 1 for Dental Services contact information.

Diagnostic Services

Covered Services:

- Lab tests and X-rays
- Other medical diagnostic tests ordered by your doctor

Notes:

Diagnostic tests are covered if they meet Medicare or our coverage criteria and the test is medically necessary. Not every test will be covered.

Services may be provided in a physician office, a clinic setting, an outpatient hospital setting, an independent laboratory or radiology setting.

Doctor and Other Health Services

Covered Services:

- Doctor visits including:
 - allergy immunotherapy and allergy testing
 - care for pregnant people (refer to Notes)
 - family planning – **open access service**
 - lab tests and X-rays
 - physical exams
 - preventive exams
 - preventive office visits
 - specialists
 - telemedicine consultation
 - vaccines and drugs administered in a qualified health care provider's office
 - visits for illness or injury
 - visits in the hospital or nursing home
- Advanced practice nurse services: services provided by a nurse practitioner, nurse anesthetist, nurse midwife, or clinical nurse specialist
- Behavioral Health Home: coordination of primary care, mental health services, and social services (for members under age 19)
- Blood and blood products
- Clinical trial coverage: Routine care that is: 1) provided as part of the protocol treatment of a clinical trial; 2) is usual, customary and appropriate to your condition; and 3) would be typically provided outside of a clinical trial. This includes services and items needed for the treatment of effects and complications of the protocol treatment.
- Cancer screenings (including mammography, pap test, prostate cancer screening, colorectal cancer screening)
- Clinical Services
- Community health worker care coordination and patient education services
- Community Medical Emergency Technician (CMET) services
 - post-hospital/post-nursing home discharge visits ordered by your primary care provider
 - safety evaluation visits ordered by primary care provider/physician (PCP)
- Community Paramedic Services: certain services are provided by a community paramedic. The services must be a part of a care plan by your primary care provider. The services may include:
 - health assessments
 - chronic disease monitoring and education
 - help with medications
 - immunizations and vaccinations
 - collecting lab specimens
 - follow-up care after being treated at a hospital
 - other minor medical procedures
- Counseling and testing for sexually transmitted diseases (STDs), AIDS and other HIV-related conditions - **open access service**
- Enhanced asthma care services (for eligible members under the age of 19 who are diagnosed as having poorly controlled asthma, when specific criteria are met)

Services marked with may require a prior authorization.*

- Home visits to determine if there are asthma-triggers in the member's home
- Must be provided by a registered environmental health specialist, healthy homes specialist, and lead risk assessor. Your local public health agency can help you find one of these health care professionals to help you or you can contact Member Services
- Health education and counseling (for example, smoking cessation, nutrition counseling, diabetes education)
- Hospital In-Reach Community-Based Service (IRSC) Coordination: coordination of services targeted at reducing hospital emergency room (ER) use under certain circumstances. This service addresses health, social, economic, and other needs of members to help reduce usage of ER and other health care services.
- Immunizations
- Podiatry services (debridement of toenails, infected corns and calluses, and other non-routine foot care)
- Respiratory therapy
- Services of a certified public health nurse or a registered nurse practicing in a public health nursing clinic under a governmental unit
- Treatment for AIDS and other HIV-related conditions - **NOT** an open access service. You must use a provider in the plan network
- Treatment for sexually transmitted diseases (STDs) – **open access service**
- Tuberculosis care management and direct observation of drug intake

Not Covered Services:

- Artificial ways to become pregnant (artificial insemination, including in-vitro fertilization and related services, fertility drugs and related services)

Notes:

Pregnancy begin and end dates should be reported to your eligibility worker as soon as possible.

Early Intensive Developmental and Behavioral Intervention (EIDBI) Services (for members under age 21)

The purpose of the EIDBI benefit is to provide medically necessary, early and intensive intervention for people with Autism Spectrum Disorder (ASD) and related conditions. Families can learn more about EIDBI by taking the [EIDBI 101](https://www.dhs.state.mn.us/EIDBI101) online training (<https://www.dhs.state.mn.us/EIDBI101>). The [EIDBI Welcome Letter for Caregivers](https://www.dhs.state.mn.us/EIDBI-Welcome-Letter) (<https://www.dhs.state.mn.us/EIDBI-Welcome-Letter>) provides more information on the program once a family gets started with services.

Families can learn more about autism, as well as resources and supports, by visiting the [Minnesota Autism Resource Portal](https://mn.gov/autism/) (<https://mn.gov/autism/>).

The benefit is also intended to:

- Educate, train and support parents and families
- Promote people's independence and participation in family, school and community life
- Improve long-term outcomes and the quality of life for people and their families.

EIDBI services are provided by enrolled EIDBI providers who have expertise in the approved [treatment modalities](#) which include:

- [Applied Behavior Analysis \(ABA\)](#)

Services marked with may require a prior authorization.*

- [Developmental, Individual Difference, Relationship-Based \(DIR\)/Floortime model](#)
- [Early Start Denver Model \(ESDM\)](#)
- [PLAY Project](#)
- [Relationship Development Intervention \(RDI\)](#)
- [Early Social Interaction \(ESI\).](#)

(<https://www.dhs.state.mn.us/EIDBI-TreatmentModalities>)

Covered Services:

- [Comprehensive Multi-Disciplinary Evaluation \(CMDE\)](#) which is needed to determine eligibility and medical necessity for EIDBI services
(https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionS electionMethod=LatestReleased&dDocName=DHS16_195210)
- [Individual Treatment Plan \(ITP\) Development](#) (Initial)
 - Individual Treatment Plan (ITP) Development and Progress Monitoring
(https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionS electionMethod=LatestReleased&dDocName=DHS16_195402)
- [Direct Intervention](#): Individual, Group*, and/or higher intensity
(https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionS electionMethod=LatestReleased&dDocName=DHS16_195212)
- [Observation and Direction](#)*
(https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionS electionMethod=LatestReleased&dDocName=DHS16_195401)
- [Family/Caregiver Training and Counseling](#): Individual and/or Group*
(https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionS electionMethod=LatestReleased&dDocName=DHS16_195340)
- [Coordinated Care Conference](#)
(https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionS electionMethod=LatestReleased&dDocName=DHS16_195209)
- Travel time

Emergency Medical Services and Post-Stabilization Care

Covered Services:

- Emergency room services
- Post-stabilization care
- Ambulance (air or ground includes transport on water)

Not Covered Services:

Emergency, urgent, or other health care services delivered or items received from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.

Services marked with may require a prior authorization.*

Notes:

If you have an emergency and need treatment right away, call 911 or use the closest emergency room. Show them your member ID card and ask them to call your primary care doctor.

In all other cases, call your primary care doctor, if possible. You can call the number 24 hours a day, seven days a week and get instructions about what to do.

If you are out of town, use the closest emergency room or call 911. Show them your member ID card and ask them to call your primary care doctor.

You must call your primary care clinic or Member Services within 48 hours or as soon as you can after getting emergency care at a hospital that is not a part of the plan network.

Family Planning Services

Covered Services:

- Family planning exam and medical treatment – **open access service**
- Family planning lab and diagnostic tests – **open access service**
- Family planning methods (for example, birth control pills, patch, ring, Intrauterine Device (IUD), injections, implants) – **open access service**
- Family planning supplies with prescription (for example, condom, sponge, foam, film, diaphragm, cap) – **open access service**
- Counseling and diagnosis of infertility, including related services – **open access service**
- Treatment for medical conditions of infertility – **NOT** an open access service. You must use a provider in the plan network. **Note:** This service does not include artificial ways to become pregnant.
- Counseling and testing for sexually transmitted disease (STDs), AIDS, and other HIV-related conditions – **open access service**
- Treatment for sexually transmitted diseases (STDs) - **open access service**
- Voluntary sterilization – **open access service**
Note: You must be age 21 or over and you must sign a federal sterilization consent form. At least 30 days, but not more than 180 days, must pass between the date that you sign the form and the date of surgery.
- Genetic counseling - **open access service**
- Genetic testing* – **NOT** an open access service. You must use a provider in the plan network.
- Treatment for AIDS and other HIV-related conditions - **NOT** an open access service. You must use a provider in the plan network.

Not Covered Services:

- Artificial ways to become pregnant (artificial insemination, including in vitro fertilization and related services; fertility drugs and related services)
- Reversal of voluntary sterilization
- Sterilization of someone under conservatorship/guardianship

Notes:

Federal and state law allow you to choose any physician, clinic, hospital, pharmacy, or family planning agency to get **open access services**, even if they are not in the plan network.

Services marked with may require a prior authorization.*

Hearing Aids

Covered Services:

- Hearing aid batteries
- Hearing aids*
- Repair and replacement* of hearing aids due to normal wear and tear, with limits*

Home Care Services

Covered Services:

- Skilled nurse visit
- Rehabilitation therapies to restore function(for example, speech, physical, occupational, respiratory)
- Home health aide visit

Hospice

Covered Services:

Hospice benefits include coverage for the following services, when provided directly in response to the terminal illness:

- Physician services
- Nursing services
- Medical social services
- Counseling
- Medical supplies and equipment
- Outpatient drugs for symptom and pain control
- Dietary and other counseling
- Short-term inpatient care
- Respite care
- Home health aide and homemaker services
- Physical, occupational, and speech therapy
- Volunteers
- Other items and services included in the plan of care that are otherwise covered medical services

Notes:

You must elect hospice benefits to receive hospice services.

Members age 21 and under can still receive treatment for their terminal condition in addition to hospice services.

If you are interested in using hospice services, please call Member Services at the phone number in Section 1.

Hospital - Inpatient

Covered Services:

Inpatient hospital services are covered if determined to be medically necessary. This includes:

- Inpatient hospital stay

Services marked with may require a prior authorization.*

- Your semi-private room and meals
- Private room when medically necessary
- Tests and X-rays
- Surgery*
- Drugs
- Medical supplies
- Professional services
- Therapy services (for example, physical, occupational, speech, respiratory)

Not Covered Services:

- Personal comfort items, such as TV, phone, barber or beauty services, guest services
- Charges related to hospital care for investigative services, plastic surgery or cosmetic surgery are not covered unless determined medically necessary through the medical review process

Notes:

For further information on different types of inpatient admissions including inpatient mental health or substance use disorder (SUD), refer those specific sections in this member handbook.

Non-emergency care received at a hospital may require a prior authorization. Work with your primary care doctor to get a prior authorization when required. You can also call Member Services at the phone number in Section 1 for more information.

Hospital – Outpatient

Covered Services:

- Urgent care for conditions that are not as serious as an emergency
- Outpatient surgical center*
- Tests and X-rays
- Dialysis
- Emergency room services
- Post-stabilization care
- Observation services - if you're not admitted as an inpatient to the hospital, you may enter "outpatient observation" status until your provider determines your condition requires an inpatient admission to the hospital or a discharge home. Observation services are covered up to 48 hours. South Country Health Alliance will consider observation services up to 72 hours for unusual circumstances when submitted with additional documentation.

Notes:

Non-emergency care received at a hospital may require a prior authorization. Work with your primary care doctor to get a prior authorization when required. You can also call Member Services at the phone number in Section 1 for more information.

Interpreter Services

Covered Services:

- Spoken language interpreter services
- Sign language interpreter services

Services marked with may require a prior authorization.*

Notes:

Interpreter services are available to help you get covered services.

Refer to Interpreter Services in Section 1 for contact information and to find out which interpreters you can use.

Medical Equipment and Supplies

Covered Services:

- Prosthetics or orthotics*
- Durable medical equipment* (for example, wheelchairs, hospital beds, walkers, crutches, standers, bath and toilet equipment, and wigs for people with hair loss due to any medical condition). Contact Member Services for more information on coverage and benefit limits for wigs.
- Repairs of medical equipment*
- Batteries for medical equipment
- Some shoes, including therapeutic stack shoes when specific criteria are met and when custom molded or part of a leg brace*
- Oxygen and oxygen equipment
- Airway clearance devices
- Electrical stimulation devices
- Medical supplies you need to take care of your illness, injury, or disability
- Diabetic equipment and supplies
- Nutritional/enteral products* when specific criteria are met
- Incontinence products
- Family planning supplies – **open access service**. (Refer to Family Planning Services in this section.)
- Augmentative communication devices*, including electronic tablets
- Allergen-reducing products (for eligible members under the age of 19 who are diagnosed as having poorly controlled asthma)
- Seizure detection devices

Not Covered Services:

- Constructive modifications to home, vehicle, or workplace, including bathroom grab bars
- Environmental products (such as air filters, purifiers, conditioners, dehumidifiers) unless covered as allergen-reducing products for eligible members
- Exercise equipment

Notes:

You will need to use your qualified health care provider and get a prescription for medical equipment and supplies to be covered.

Please call the durable medical equipment coverage criteria phone number in Section 1 if you need more information on our durable medical equipment coverage criteria.

Services marked with may require a prior authorization.*

Mental Health Services

Covered Services:

- Certified Community Behavioral Health Clinic (CCBHC)
- Children's Intensive Behavioral Health Services (CIBHS) (for members under age 21)
- Clinical Care Consultation
- Crisis response services including:
 - screening
 - assessment
 - intervention
 - stabilization including residential stabilization
 - community intervention (for members age 18 or older)
- Diagnostic assessments including screening for the presence of co-occurring mental illness and substance use disorders
- Dialectical Behavioral Therapy (DBT) Intensive Outpatient Program (IOP)* (for adult members age 18 or older and adolescent members age 12-17 who meet certain criteria.)
- Forensic Assertive Community Treatment (FACT) (for members age 18 or older)
- Inpatient psychiatric hospital stay, including extended inpatient psychiatric hospital stay
- Mental health provider travel time
- Mental Health Targeted Case Management (MH-TCM)
- Outpatient mental health services including:
 - Explanation of findings
 - Family psychoeducation services (for members under age 21)
 - Mental health medication management
 - Neuropsychological services
 - Psychotherapy (patient and/or family, family, crisis, and group)
 - Psychological testing
- Physician Mental Health Services including:
 - Health and behavior assessment/intervention
 - Inpatient visits
 - Psychiatric consultations to primary care providers
 - Physician consultation, evaluation, and management
- Rehabilitative Mental Health Services including:
 - Assertive Community Treatment (ACT)(for members age 18 or older)
 - Adult day treatment (for members age 18 or older)
 - Adult Rehabilitative Mental Health Services (ARMHS) is available to members age 18 or older
 - Certified family peer specialists (for members under age 21)
 - Certified Peer Specialist (CPS) support services in limited situations
 - Children's mental health residential treatment services* (for members under age 21)
 - Children's Therapeutic Services and Supports (CTSS) including Children's Day Treatment (for members under age 21)
 - Family psychoeducation services (for members under age 21)
 - Intensive Treatment Foster Care Services (for members under age 21)
 - Partial Hospitalization Program (PHP)

Services marked with may require a prior authorization.*

- Intensive Rehabilitative Mental Health Services (IRMHS)/Youth Assertive Community Treatment (Youth ACT): intensive non-residential rehabilitative mental health services (for members ages 8 through 20)
- Psychiatric Residential Treatment Facility (PRTF)* for members age 21 and under
- Room and board associated with residential mental health services
- Telehealth

Not Covered Services:

- Conversion therapy

The following services are not covered under the plan but may be available through your county. Call your county for information. Also refer to Section 9.

- Treatment at Rule 36 facilities that are not licensed as Intensive Residential Treatment Services (IRTS)
- Treatment and room and board services at certain children's residential mental health treatment facilities in bordering states

Notes:

Refer to Mental Health Services in Section 1 for information on where you should call or write.

Use a plan network provider for mental health services.

If we decide no structured mental health treatment is necessary, you may get a second opinion. For the second opinion, we must allow you to use any qualified health professional that is not in the plan network. We will pay for this. We must consider the second opinion, but we have the right to disagree with the second opinion. You have the right to appeal our decision.

We will not determine medical necessity for court-ordered mental health services. Use a plan network provider for your court-ordered mental health assessment.

Obstetrics and Gynecology (OB/GYN) Services

Covered Services:

- Doula services by a certified doula
- Hospital services for newborns
- Services provided by a licensed health professional at licensed birth centers, including services of certified nurse midwives and licensed traditional midwives
- Treatment for newborns of HIV-positive birth parents
- Testing and treatment of sexually transmitted diseases (STDs) – **open access service**
- DelfinaCare – South Country's DelfinaCare maternal health program is a voluntary educational program supporting the diverse needs of pregnant members from their first trimester of pregnancy through 12-month postpartum. Members can access educational content and personalized support using a comprehensive care management app on a mobile device such as a cell phone or tablet. This opt-in program supplements traditional in-person care with guides (doulas) and pregnancy specialist providers such as mental health and registered dietitians. For more information contact Member Services or your local public health agency.

Services marked with may require a prior authorization.*

Not Covered Services:

- Abortion: This service is not covered under the plan. It may be covered by the state. Call the Minnesota Health Care Programs Member Helpdesk at 651-431-2670 or 800-657-3739, or 711 (TTY), or use your preferred relay services for coverage information. This call is free. Also refer to Section 9.
- Planned home births

Notes:

You have “direct access” to OB-GYN providers without a referral for the following services: annual preventive health exam, including follow-up exams that your doctor says are necessary; evaluation and treatment for gynecologic conditions or emergencies. To get the direct access services, you must use a provider in the plan network. For services labeled as **open access**, you can use any doctor, clinic, hospital, pharmacy, or family planning agency.

Optical Services

Covered Services:

- Eye exams
- Initial eyeglasses, when medically necessary (eyeglass frames selection may be limited)
- Replacement eyeglasses, when medically necessary
 - Identical replacement of covered eyeglasses for loss, theft, or damage beyond repair
- Repairs to frames and lenses for eyeglasses covered under the plan
- Tinted, photochromatic (for example, Transition® lenses) or polarized lenses, when medically necessary*
- Contact lenses, when medically necessary*

Not Covered Services:

- Extra pair of glasses
- Progressive bifocal/trifocal lenses (without lines)
- Protective coating for plastic lenses
- Contact lens supplies

Out-of-Area Services

Covered Services:

- A service you need when temporarily out of the plan service area. Members should ask the provider if they accept South Country Health Alliance, and members should be aware that prior authorization may be required for non-emergency medical services. Call Member Services for help finding a network provider near you.
- A service you need after you move from our service area while you are still a plan member
- Emergency services for an emergency that needs treatment right away
- Post-stabilization care
- Medically necessary urgent care when you are outside of the plan service area (Call Member Services at the phone number in Section 1 as soon as possible.)
- Covered services that are not available in the plan service area*

Services marked with may require a prior authorization.*

Not Covered Services:

- Emergency, urgent, or other health care services delivered or items received from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.

Notes:

If you need to use a pharmacy when out of the plan service area, call Member Services at the phone number in Section 1 first before you pay for a prescription drug or over the counter drug, even if the drug is on our *List of Covered Drugs* (LOCD) (formulary). We cannot pay you back if you pay for it.

Out-of-Network Services

Covered Services:

- Certain services you need that you cannot get through a plan network provider
- Emergency services for an emergency that needs treatment right away
- Post-stabilization care
- A second opinion for mental health and substance use disorder*
- Open access services
- Pregnancy-related services received in connection with an *abortion (does not include abortion-related services)*
- A non-emergency medical service you need when temporarily out of the network or plan service area that is or was prescribed, recommended, or is currently provided by a network provider*
- Services related to the diagnosis, monitoring, and treatment of a rare disease or condition

Notes:

Sometimes members need to see a very specialized type of doctor. We will work with your doctor to make sure you get the specialist or service when you need it, for as long as you need it, even if the provider is not currently a network provider. There is no cost to you when we authorize the care or service before you see the provider.

Prescription Drugs

Covered Services:

- Prescription drugs
- Medication therapy management (MTM) services
- Certain over-the-counter drugs *(when prescribed by a qualified health care provider with authority to prescribe)*

Not Covered Services:

- Drugs used to treat erectile or sexual dysfunction
- Drugs used to enhance fertility
- Drugs used for cosmetic purposes including drugs to treat hair loss
- Drugs excluded from coverage by federal or state law
- Experimental drugs, investigational drugs, or drugs not approved or authorized by the Food and Drug Administration (FDA)
- Medical cannabis

Services marked with may require a prior authorization.*

Notes:

The *List of Covered Drugs* (formulary) includes the prescription drugs covered by South Country Health Alliance. The drugs on the list are selected by the plan with the help of a team of doctors and pharmacists. The list has to be similar to the list covered by Fee-for-Service Medical Assistance. The list also must include drugs listed in the Department of Human Services' Preferred Drug List (PDL).

In addition to the prescription drugs covered by South Country Health Alliance, some over-the-counter drugs are covered under your Medical Assistance (Medicaid) benefits. You can search for prescription drugs using our online search tool at www.mnscha.org. A *List of Covered Drugs* (formulary) is also posted on the website. You can also call Member Services and ask for a written copy of *List of Covered Drugs* (formulary).

If a drug you are currently taking is not covered under your new plan, you may be able to receive up to a 90-day temporary supply. For more information, call Member Services.

Some covered drugs may have additional requirements or limits on coverage. These requirements and limits may include:

- **Prior Authorization (PA):** South Country Health Alliance requires you or your doctor to get prior authorization for certain drugs. This means that you will need to get approval from South Country Health Alliance before you fill your prescriptions. If you don't get approval, South Country Health Alliance may not cover the drug.
- **Quantity Limits (QL):** For certain drugs, South Country Health Alliance limits the amount of the drug that South Country Health Alliance will cover.
- **Preferred/Non-Preferred (P/NP):** For some groups of drugs, South Country Health Alliance requires you to try the preferred drugs before paying for the non-preferred drugs. In order to receive a non-preferred drug, your doctor or health care provider will have to get prior authorization.
- **Age Requirements:** In some cases, there are age requirements for you to try certain drugs. A prior authorization is needed depending on your age and the specific drug prescribed.
- **Brand-name Drugs:** Brand-name version of the drug will be covered by South Country Health Alliance only when:
 1. Your prescriber informs South Country Health Alliance in writing that the brand name version of the drug is medically necessary; OR
 2. South Country Health Alliance prefers the dispensing of the brand-name version over the generic version of the drug; OR
 3. Minnesota Law requires the dispensing of the brand-name version of the drug

You can find out if your drug requires prior authorization, has quantity limits, has Preferred/Non-Preferred status, or has an age requirement by contacting Member Services or visiting our website at www.mnscha.org. A drug restriction or limit can be removed if your doctor submits a statement or documentation supporting the request. You can also get more information about the restrictions applied to specific covered drugs by contacting Member Services or visiting our website at www.mnscha.org.

If South Country Health Alliance changes prior authorization requirements, quantity limits, and/or other restrictions on a drug you are currently taking, South Country Health Alliance will notify you and your prescriber of the change at least 10 days before the change becomes effective.

Services marked with may require a prior authorization.*

We will cover a non-formulary drug if your primary care doctor shows us that: 1) the drug that is normally covered has caused a harmful reaction to you; 2) there is a reason to believe the drug that is normally covered would cause a harmful reaction; or 3) the drug prescribed by your doctor is more effective for you than the drug that is normally covered. The drug must be in a class of drugs that is covered.

We will cover an antipsychotic drug, even if it is not on our drug list, if your provider certifies this is best for you. There is no copay for antipsychotic drugs. In certain cases, we will also cover other drugs used to treat a mental illness or emotional disturbance even if the drug is not on our approved drug list. We will do this for up to one year if your provider certifies the drug is best for you and you have been treated with the drug for 90 days before: 1) we removed the drug from our drug list; or 2) you enrolled in the plan.

Most drugs and certain supplies are available up to 34 day supply. Certain drugs you take on a regular basis for a chronic or long-term condition are available up to a 90-day supply and are identified on South Country Health Alliance *List of Covered Drugs* as **EDS** (Extended day supply (90-days) allowed).

If South Country Health Alliance does not cover your drug or has restrictions or limits on your drug that you don't think will work for you, you can do one of these things:

- You can ask your health care provider if there is another covered drug that will work for you.
- You and/or your health care provider can ask South Country Health Alliance to make an "exception" and cover the drug for you or remove the restrictions or limits. If your exception request is approved, the drug will be covered at the appropriate generic or brand name copay level.

The drug must be on our list of covered drugs (formulary). If your doctor prescribes a drug that is not in our formulary, the plan may deny these drugs or provide another drug from the formulary that will work in the same way. For non-formulary prescriptions, prescribers should call the Pharmacy Help Desk at 1-866-935-8874 (toll free) to obtain medical exceptions for the drug. This call is free.

If pharmacy staff tells you the drug is not covered and asks you to pay, ask them to call your doctor. We cannot pay you back if you pay for it. There may be another drug that will work that is covered by us under the plan. If the pharmacy won't call your doctor, you can. You can also call Member Services at the phone number in Section 1 for help.

If the pharmacy staff tells you the pharmacy is out of network, contact Member Services.

Specialty drugs are used by people with complex or chronic diseases. These drugs often require special handling, dispensing, or monitoring by a specially trained pharmacist. The specialty pharmacy is only required if the specialty drug prescribed is used to treat cystic fibrosis, hemophilia, hepatitis C, multiple sclerosis, oncology, or rheumatoid arthritis.

If you are prescribed a drug that is on the South Country Health Alliance Specialty Drug List, your prescriber will need to send the prescription of that specialty drug to South Country Health Alliance's Specialty Pharmacy.

- Name of Specialty Pharmacy: AcariaHealth
- Phone and TTY: 1-800-511-5144 or 711 (This call is free)
- Fax: 1-877-541-1503 (This call is free)
- Hours of Operation:
 - Monday - Friday 8:00 AM – 9:00 PM CST

Services marked with may require a prior authorization.*

- Saturday 8:00 AM – 2:00 PM CST
- After hours: AcariaHealth provides an on-call service for after hours, so patients may speak with a pharmacist 24 hours per day, 7 days per week, and 365 days per year
- <https://acariahealth.envolvehealth.com/>

The Specialty Pharmacy will contact you to set up your account after you have authorized your prescriber to send the prescription to the Specialty pharmacy and received authorization from South Country Health Alliance.

If you have Medicare, you will no longer remain eligible for MinnesotaCare. You need to get most of your prescription drugs through the Medicare Prescription Drug Program (Medicare Part D). You must be enrolled in a Medicare prescription drug plan to get these services. The plan does not pay for prescriptions that are covered under the Medicare Prescription Drug Program.

Recuperative Care (for members 19 years old and older)

Recuperative care helps qualified members avoid being readmitted to the hospital. It provides short-term lodging, medical care and support for up to sixty (60) days for those who are recovering from an illness and are unhoused. This care is for members who need help to recover, but don't need to stay in the hospital.

Covered services:

- Basic nursing care, like checking health and pain
- Wound care
- Help with taking medicine
- Teaching about health
- Checking and updating shots (immunizations)
- Planning for recovery and going home
- Checking and planning for medical, emotional, and social needs
- Creating and following a care plan
- Helping with legal issues, finding a place to live, getting rides, and other community services
- Helping with health care and other benefits
- Following up on care plans
- Providing medical, social, and emotional support, like counseling
- Community health worker services

Not Covered Services:

- Services related to a member's emotional health needs that exceed those a provider can support
- Services related to Activities of Daily Living (ADL) that a member cannot perform on their own, such as standing up or using the bathroom

Notes: A member must have a referral from a hospital or clinic to receive recuperative care.

Rehabilitation

Covered Services:

- Rehabilitation therapies to restore function: physical therapy, occupational therapy, speech therapy
- Augmentative Communication Devices
- Audiology services including hearing tests

Services marked with may require a prior authorization.*

Not Covered Services:

- Vocational rehabilitation
- Health clubs and spas

School Based Community Services (for members under age 21)

School-Based Community Services (SBCS) are certain medically necessary services MHCP will reimburse when provided to children in the school by a qualified health care provider employed or contracted by the school. Minnesota public schools will be able to bill for these services.

SBCS are optional. They are not new or expanded services, but are part of the Medical Assistance (MA) benefit package. Schools have the option in providing these services to help students that are not receiving health-related services through an Individualized Education Program (IEP) or an Individualized Family Service Plan (IFSP) or when the services are not identified in the IEP.

Covered Services:

- Rehabilitative Services
 - Audiology
 - Occupational Therapy
 - Outpatient Mental Health Services
 - Physical Therapy
 - Speech Language Pathology
- Mental Health Services
 - Children's Therapeutic Services and Supports
 - Diagnostic Assessments
 - Explanation of Findings
 - Family Psychoeducation
 - Health Behavior Assessment/Intervention
 - Outpatient Mental Health Services
 - Psychological Testing
 - Psychotherapy
 - Psychotherapy for Crisis

Not Covered Services:

- Personal care assistance
- Assistive Technology
- Home Care Nursing
- Special Transportation
- Individualized Education Plan (IEP) services that are required to be covered through the school

Substance Use Disorder Services (SUD)

Covered Services:

- Screening/Assessment/Diagnosis including Screening Brief Intervention Referral to Treatment (SBIRT) authorized services
- Comprehensive assessments
- Outpatient treatment
- Inpatient hospital

Services marked with may require a prior authorization.*

- Residential non-hospital treatment
- Outpatient medication assisted treatment
- Detoxification (only when inpatient hospitalization is medically necessary because of conditions resulting from injury or accident or medical complications during detoxification)
- SUD treatment coordination
- Peer recovery support
- Room and board associated with residential substance use disorder services
- Withdrawal Management

Not Covered Services:

Payment for room and board determined necessary by substance use disorder assessment is the responsibility of the Minnesota Department of Human Services.

Notes:

Refer to Section 1 for Substance Use Disorder Services contact information.

A qualified professional who is part of the plan network will make recommendations for substance use disorder services for you. You may elect up to the highest level of care recommended by the qualified professional. You may receive an additional assessment at any point throughout your care, if you do not agree with your recommended services. If you agree with the second assessment, you may access services according to substance use disorder standards and the second assessment. You have the right to appeal. Refer to Section 13 of this Member Handbook.

Surgery

Covered Services:

- Office/clinic visits/surgery*
- Removal of port wine stain birthmarks
- Reconstructive surgery (for example, following mastectomy, following surgery for injury, sickness or other diseases; for birth defects)*
- Anesthesia services
- Circumcision when medically necessary*
- Gender affirming surgery*

Not Covered Services:

- Cosmetic surgery

Telehealth Services

Covered Services:

- Telehealth services cover medically necessary services and consultations delivered by a licensed health care provider by telephone or video call with the member. The member's location can be their home. Telehealth is defined as the delivery of health care services or consultations through the use of real time, two-way interactive audio and visual communications. The purpose of telehealth is to provide or support health care delivery and facilitate the assessment, diagnosis, consultation, treatment education, and care management of a patient's health care while the patient is at an originating site and the licensed health care provider is at a distant site.

Telemonitoring

Telemonitoring is the use of technology to provide care and support to a member's complex health needs from a remote location such as in a member's home. Telemonitoring can track a member's vital signs using a device or equipment that sends the data electronically to their provider for review. Examples of vital signs that can be monitored remotely include heart rate, blood pressure, and blood glucose levels.

Covered Services:

- Telemonitoring services for members with high-risk, medically complex conditions like congestive heart failure, chronic obstructive pulmonary disease (COPD) or diabetes (when medically necessary)

Tobacco and Nicotine Cessation

Covered Services:

- In-Person Counseling: You can get help with quitting tobacco or nicotine through individual or group sessions led by trained health care practitioners.
- Telephone Counseling: You can call EX Program for support. This service can be accessed by phone and does not require video. Develop a personalized quit plan, join a thriving support community, and access the program through your mobile device anytime, anywhere. Live chat coaching is available, and members can receive up to 8 weeks of free patches, gum, lozenges or a combination of therapies delivered to you. The program also offers support for e-cigarettes and vaping.
 - 1-833-EXCOACH (1-833-392-6224)
 - Available 24/7
 - GO.TheEXProgram.com/SCHA
- Medications: You can get both prescription and over-the-counter medications approved by the Food and Drug Administration to help you quit smoking or using nicotine.
- Telemedicine: Services can also be provided through telemedicine. (video calls or online)

Notes:

No limits: There are no limits on how often you can use these services or how many times you can receive counseling or medications for tobacco and nicotine cessation services.

Multiple services: You can use different types of support at the same time, like counseling and medications.

No prior authorization needed for any tobacco and nicotine cessation services and Food and Drug Administration approved drugs for tobacco cessation treatment.

Transplants

Covered Services:

- Organ and tissue transplants*, including: bone marrow, cornea, heart, heart-lung, intestine, intestine-liver, kidney, liver, lung, pancreas, pancreas-kidney, pancreatic islet cell, stem cell, and other transplants

Services marked with may require a prior authorization.*

- Ventricular Assist Device*: inserted as a bridge to a heart transplant or as a destination therapy treatment

Notes:

The type of transplant must be: 1) listed in the Minnesota Department of Human Services Provider Manual; 2) a type covered by Medicare; or 3) approved by the state's medical review agent.

Transplants must be done at a transplant center that is a Medicare approved transplant center.

Stem cell or bone marrow transplants centers must meet the standards set by the Foundation for the Accreditation of Cellular Therapy (FACT).

Transportation to and from Medical Services (covered for members in the MinnesotaCare Child (under age 19) benefit set and for pregnant people enrolled in MinnesotaCare)

Covered Services:

- Ambulance (air or ground includes transport on water)
- Volunteer driver transport
- Unassisted transport (taxicab or public transit)
- Assisted transport*
- Lift-equipped/ramp transport*
- Protected transport*
- Stretcher transport*

Not Covered Services:

- Mileage reimbursement (for example, when you use your own car), meals, lodging, and parking also including out of state travel. These services are not covered under the plan but may be available through the local county or tribal agency. Call your local county or tribal agency for more information.

Notes:

If you need transportation to and from health services that we cover, call the transportation phone number in Section 1. We will provide the most appropriate and cost-effective form of transportation.

The plan is not required to provide transportation to your primary care clinic if it is more than 30 miles from your home or if you choose a specialty provider that is more than 60 miles from your home. Call the transportation phone number in Section 1 if you do not have a primary care clinic that is available within 30 miles of your home and/or if you do not have a specialty provider that is available within 60 miles of your home.

Non-emergency ambulance service is covered only for members in the MinnesotaCare Child (under age 19) benefit set and for pregnant people enrolled in MinnesotaCare. Emergency ambulance service is covered for all MinnesotaCare members.

Urgent Care

Covered Services:

- Urgent care within the plan service area
- Urgent care outside of the plan service area

Services marked with may require a prior authorization.*

Not Covered Services:

- Urgent, emergency, or other health care services delivered or items received from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.

Notes:

An urgent condition is not as serious as an emergency. This is care for a condition that needs prompt treatment to stop the condition from getting worse. Urgent care is available 24 hours a day.

You may also call the 24-Hour Nurse Advice service at the number on the back of your South Country ID card. The 24-Hour Nurse Advice service provides clinical support 24 hours per day, 7 days per week.

Doctor On Demand is a 24/7 urgent care telehealth service available to South Country members. Members can meet with a doctor virtually instead of going to the clinic or after clinic hours. Doctor On Demand can check for and treat a wide range of conditions.

Visit doctorondemand.com/southcountry or get the Doctor On Demand app from the app store.

It's good to know what in-network urgent care clinic is nearest to you. You can find an urgent care clinic here: <https://mnscha.org/provider-search/>. Or you can call Member Services

Call Member Services at the phone number in Section 1 as soon as possible when you get urgent care outside the plan service area.

Section 8. Services We Do Not Cover

If you get services or supplies that are not covered, you may have to pay for them yourself. Some “not covered” services and supplies are listed under each category in Section 7. The following is a list of other services and supplies that are not covered under the plan. This is not a complete list. Call Member Services for more information.

- Autopsies (exams that are done on the bodies of people who have died to find out the cause of death)
- Cosmetic procedures or treatments
- Emergency, urgent, or other health care services delivered or items received from providers located outside of the United States (U.S.). We will not make payment for health care to a provider or any entity outside of the U.S.
- Experimental or investigative services
- Health care services or supplies that are not medically necessary
- Homeopathic and herbal products
- Hospital inpatient and nursing home incidental services, such as TV, phone, barber and beauty services, and guest services
- Supplies that are not used to treat a medical condition

Section 9. Services that are Not Covered Under the Plan but May be Covered through Another Source

These services are not covered under the plan, but may be covered through another source, such as the state, county, federal government, tribe, or a Medicare prescription drug plan. To find out more about these services, call DHS Health Care Consumer Support (HCCS) at 651-297-3862 or 800-657-3672 or 711 (TTY), or use your preferred relay services. This call is free.

- Abortion services
- Case management for members with developmental disabilities
- Child welfare targeted case management
- Day training and habilitation services
- HIV case management
- Home Care Nursing (HCN) (*ONLY covered for members in the MinnesotaCare Child benefit set*)
- Intermediate care facility for members with developmental disabilities (ICF/DD)
- Job training and educational services
- Medically necessary services specified in an Individual Education Plan (IEP) or Individual Family Service Plan (IFSP) that are provided by a school district and covered under Medical Assistance
- Mileage reimbursement (for example, when you use your own car), meals, lodging, and parking. Contact MinnesotaCare for more information.
- Nursing home stays
- Personal Care Assistance (PCA) Community First Services and Supports (CFSS) will replace PCA services at the member's annual assessment starting October 1, 2024. Contact your county of residence intake for long-term care services and supports to learn more about CFSS (PCA) services and to arrange for an assessment. (*ONLY covered for members in the MinnesotaCare Child benefit set*)
- Post-arrest Community-Based Services Coordination
- Prescriptions covered under the Medicare Prescription Drug Program (Medicare Part D). You must be enrolled in a Medicare prescription drug plan to get these services. You are not eligible to remain enrolled in MinnesotaCare if you have Medicare.
- Room and board associated with Intensive Residential Treatment Services (IRTS)
- Room and board associated with recuperative care services
- Room and board associated with treatment services at children's residential mental health treatment facilities (Rule 5). Room and board may be covered by your county. Call your county for information.
- Services provided by federal institutions
- Services provided by a state regional treatment center or a state-owned long-term care facility unless approved by us or the service is ordered by a court under conditions specified in law
- Treatment at Rule 36 facilities that are not licensed as Intensive Residential Treatment Services (IRTS)
- Home and Community-Based Services waivers

Section 10. When to call MinnesotaCare

Call MinnesotaCare at 651-297-3862, 800-657-3672 (this call is free) or 711 TTY, or use your preferred relay services to report these changes:

- Name changes
- Address changes including moving out of Minnesota
- Pregnancy begin/end dates
- Addition or loss of a household member
- Lost or stolen Minnesota Health Care Program ID card
- New insurance or Medicare – begin/end dates
- Change in income including employment changes

Section 11. Using the Plan Coverage with Other Insurance

If you have or obtain other health insurance or Medicare, you will no longer remain eligible for MinnesotaCare. Make sure to tell the MinnesotaCare office about any other health insurance that covers you or your children.

If you have other insurance, tell us before you get care. We will let you know if you should use the plan network providers or the health care providers used by your other insurance. We will coordinate our payments with them. This is called “coordination of benefits.” Examples of other insurance include:

- No-fault car insurance
- Workers’ compensation
- Medicare
- Tricare
- Other Health Maintenance Organization (HMO) coverage
- Other commercial insurance

When you become a member of the plan, you agree to:

- Let us send bills to your other insurance
- Let us get information from your other insurance
- Let us get payments from your other insurance instead of having payments sent to you
- Help us get payments from your other insurance

If you have other insurance changes, call the MinnesotaCare office.

Section 12. Subrogation or Other Claim

This first paragraph applies to certain non-citizen members in any MinnesotaCare benefit set:

You may have other sources of payment for your medical care. They might be from another person, group, insurance company, or other organization. If you have a claim against another source for injuries, we will make a claim for medical care we covered for you. State law requires you to help us do this. The claim may be recovered from any settlement or judgment received by you from another source. This is true even if you did not get full payment of your claim. The amount of the claim will not be more than state law allows.

This second paragraph applies to members in the MinnesotaCare Child and MinnesotaCare benefit sets, except certain non-citizens:

You may have other sources of payment for your medical care. They might be from another person, group, insurance company or other organization. Federal and state laws provide that Medical Assistance benefits pay only if no other source of payment exists. If you have a claim against another source for injuries, we will make a separate claim for medical care we covered for you. The laws require you to help us do this. The claim may be recovered from any source that may be responsible for payment of the medical care we covered for you. The amount of the claim will not be more than federal and state laws allow.

Section 13. Grievance, Appeal and State Appeal (Fair Hearing with the state) Process

This section tells you about the grievance and appeal system including notices, grievances (complaints), health plan appeals, and State Appeals (Fair Hearings with the state). It tells you how and when to use

the grievance and appeal system if you are not satisfied with your health care or service or disagree with a decision we made. It tells you about your rights when using the grievance and appeal system.

Call Member Services at the phone number in Section 1 if you have questions or want help filing a grievance or appeal.

Grievance and appeal system terms to know

A grievance is when you are not satisfied with the services you have received and may include any of the following:

- quality of care or services provided
- failure to respect your rights
- rudeness of a provider or health plan employee
- delay in appropriate treatment or referral
- not acting within required time frames for grievances and appeals

A denial, termination or reduction (DTR) (notice of action) is a form or letter we send you to tell you about a decision we made on a request for service, payment of a claim, or any other request. The notice will tell you how to file an appeal with the health plan or request a State Appeal (Fair Hearing with the state) if you disagree with our decision.

A health plan appeal is your request for us to review a decision we made. You may ask for an appeal if you disagree with our decision in any of the following **actions** (decisions):

- denial or limited authorization of the type or level of service requested by your provider
- reduction, suspension, or stopping of a service that was approved before
- denial of all or part of payment for a service
- not providing services (including transportation) in a reasonable amount of time
- denial of a member's request to get services out of network for members living in a rural area with only one health plan
- not providing a response to your grievance or appeal in the required timelines
- denial of your request to dispute your financial liability including copayments and other cost sharing

Your provider may appeal on your behalf with your written consent. Your treating provider may appeal a prior service authorization decision without your consent.

A State Appeal (Fair Hearing with the state) is your request for the state to review a decision we made. You must appeal to South Country Health Alliance before asking for a State Appeal. If we take more than 30 days to decide your appeal and you have not requested an extension or we did not add an extension, you do not need to wait for our decision to ask for a State Appeal. You may appeal any of these actions (decisions):

- denial or limited authorization of the type or level of service
- reduction, suspension, or stopping of a service that was approved before
- denial of all or part of a payment for a service
- not providing services in a reasonable amount of time
- our failure to act within required timelines for prior authorizations and appeals
- financial liability including copayments or other cost sharing
- any other action

Important Timelines for Appeals

You must follow the timelines for filing health plan appeals and State Appeals (Fair Hearings with the state). If you go over the time allowed, we may not review your appeal and the state may not accept your request for an appeal.

You must appeal to us **within 60 days** from the date of the DTR (notice of action). We can give you more time if you have a good reason for missing the deadline. You must file an appeal with us **before** you request a State Appeal. If we take more than 30 days to decide your appeal and you have not requested an extension or we did not add an extension, you can request a State Appeal without waiting for us.

You must request a State Appeal **within 120 days** of our appeal decision.

If we are stopping or reducing a service, you can keep getting the service if you file a health plan appeal **within 10 days** from the date on the notice, or before the service is stopped or reduced, whichever is later. **You must ask to keep getting the service when you file an appeal.** The service can continue until the appeal is decided. If you lose the appeal, you may be billed for these services, but only if state policy allows it.

If you lose the appeal, you may keep getting the service during a State Appeal if you request a State Appeal within 10 days from the date of the decision on your plan appeal.

For the Restricted Recipient Program, a member who receives a notice of restriction may file an appeal with us. You must file an appeal **within 60 days** from the date on the notice. You must appeal within 30 days to prevent the restriction from being implemented during your appeal. You may request a State Appeal after receiving our decision.

To file an oral or written appeal with us

You may appeal by phone, writing, fax or in person. You will find the contact information and address is found in Section 1 under “Appeals and Grievances.”

You may submit any documents and give information in person, by telephone, or in writing. Your records will be kept private according to law. You will receive a letter from us confirming we have received your appeal request.

Your appeal request should include:

- Your name
- Date of birth
- Address
- Member ID number
- Phone number
- Reasons for appeal

You may also include any information you want us to review, such as medical records, provider’s letters, or other information that explains why you need the item or service. Call your provider if you need this information. We recommend keep a copy of everything you send us for your records.

Fast appeals are for urgently needed services. If we agree that it is urgent, we will give you a decision within 72 hours. We will try to call you with the decision before we send the decision in writing.

We may take up to 14 extra days if we need more information and it is in your best interest or if you or your provider request extra time. We will tell you why we are taking the extra time.

If your appeal is not urgent, we will tell you within 10 days that we received it. We will give you a written decision within 30 days. We may take up to 14 extra days if we need more information and it is in your best interest or if you request extra time. We will tell you we are taking the extra time and why.

The person making the decision will not be the same person who was involved in the prior review or decision-making.

If we are deciding an appeal about a service that was denied because it was not medically necessary, the decision will be made by a health care professional with appropriate clinical expertise in treating your condition or disease.

You or your representative may present your information in person, by telephone, or in writing.

If you appeal, we will send you or your representative the case file upon request, including medical records and any other documents and records considered by us during the appeal process.

To file a State Appeal (Fair Hearing with the state) with the Minnesota Department of Human Services

You must file a health plan Appeal with us **before** you ask for a State Appeal. You must ask for a State Appeal **within 120 days** from the date of our appeal decision (resolution).

Your appeal to the state must be in writing. You can write to the Minnesota Department of Human Services to request a State Appeal.

Write to: Minnesota Department of Human Services
Appeals Office
P.O. Box 64941
St. Paul, MN 55164-0941

File online at: <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-0033-ENG>

Or fax to: 651- 431-7523

Tell the state why you disagree with the decision we made.

You can ask a friend, relative, advocate, provider, or lawyer to help you. Your provider must have your written permission to request a State Appeal for you.

A human services judge from the state Appeals Office will hold a hearing. You may ask to attend the hearing by telephone, by video, or in person. You can ask your providers or others to give testimony. You can provide documents for the judge to consider.

The process can take 90 days. If your hearing is about an urgently needed service, tell the Judge or the Ombudsperson when you call or write to them.

If your hearing is about a service that was denied because it was not medically necessary, you may ask for review by a medical expert. The medical expert is independent of both the state and South Country Health Alliance. The state pays for this review. There is no cost to you.

If you do not agree with the human service judge's decision, you may ask the state to reconsider their decision. Send a written request for reconsideration to the Minnesota Department of Human Services Appeals Office within 30 days from the date of the decision. The contact information is listed earlier in this section.

If you do not agree with the state's decision, you may appeal to the district court in your county.

Grievances (Complaints)

You may file a Grievance with us **at any time** for issues or concerns that occurred when you were enrolled in the health plan. There is no timeline for filing a grievance with us.

To file an oral grievance with us:

Call Member Services at the phone number in Section 1 and tell us about the problem.

We will give you a decision within 10 days. We may take up to 14 more days to make a decision if we need more information and it will be in your best interest or if you or your provider requests extra time. We will tell you within 10 days that we are taking extra time and the reasons why.

If your grievance is about our denial of a fast appeal or a grievance about urgent health care issues, we will give you a decision within 72 hours.

To file a written grievance with us:

Send a letter to us about your grievance. Write to the address listed in Section 1 under “Appeals and Grievances.” Or you can fax the letter to us using the fax number listed in Section 1.

We can help you put your grievance in writing. Call Member Services at the phone number in Section 1 if you need help.

We will tell you that we received your grievance in writing within 10 days.

We will give you a written decision within 30 days. We may take up to 14 extra days if we need more information and it is in your best interest or if you or your provider requests extra time. We will tell you we are taking the extra time and why.

If you do not agree with our decision, you can file your complaint with the Minnesota Department of Health.

Write to: Minnesota Department of Health
 Health Policy and Systems Compliance Monitoring Division
 Managed Care Systems Section
 P.O Box 64975
 St. Paul, MN 55164-0975

Call: 800-657-3916 (This call is free.) or (651) 201-5100.
 711 (TTY), or use your preferred relay services.

Visit: <https://www.health.state.mn.us/facilities/insurance/clearinghouse/complaints.html>

You can also call the Ombudsperson for Public Managed Health Care Programs for help. The contact information is listed following this section.

Important information about your rights when filing a grievance, appeal, or requesting a State Appeal (Fair Hearing with the state)

If you decide to file a grievance or appeal, or request a State Appeal, it will not affect your eligibility for medical services. It will also not affect your enrollment in our health plan.

You can have a relative, friend, advocate, provider, or lawyer help with your grievance, appeal, or a State Appeal.

There is no cost to you for filing a health plan appeal, grievance, or a State Appeal. We may pay for some expenses such as transportation, childcare, photocopying, etc.

If you ask for your medical records or other documents we used to make our decision, or want copies, we or your provider must provide them to you at no cost. If you ask, we must give you a copy of the guidelines we used to make our decision, at no cost to you. You may need to put your request in writing.

If you need help with your grievance, appeal, or a State Appeal, you can call or write to the Ombudsperson for Public Managed Health Care Programs. They may be able to help you with access, service, or billing problems. They can also help you file a grievance or appeal with us or request a State Appeal.

Call: 651-431-2660
800-657-3729 or 711 (TTY), or use your preferred relay service. This call is free.
Hours of service are Monday through Friday 8:00 a.m. to 4:30 p.m.

Or

Write to: Ombudsperson for Public Managed Health Care Programs
P.O. Box 64249
St. Paul, MN 55164-0249

Fax to: 651-431-7472

Section 14. Definitions

These are the meanings of some words in this Member Handbook.

Action: This includes:

- denial or limited authorization of the type or level of service
- reduction, suspension, or stopping of a service that was previously approved
- denial of all or part of payment for a service
- not providing services in a reasonable amount of time
- not acting within required time frames for grievances and appeals
- denial of a member's request to get services out-of-network for members living in a rural area with only one health plan

Adult: MinnesotaCare members ages 21 and older are considered an adult for covered health services and cost sharing. MinnesotaCare members ages 19 and 20 are considered an adult for covered health services with some additions noted in Section 7.

Anesthesia: Drugs that make you fall asleep for an operation.

Appeal: A way for you to challenge our action if you think we made a mistake. You can ask us to change a coverage decision by filing a written or oral appeal.

Child: MinnesotaCare members ages 18 and under are considered a child for covered health services and cost-sharing with some additions noted in Section 7. MinnesotaCare members ages 19 and 20 are considered a child for cost sharing.

Child and Teen Checkups (C&TC): A special health care program of well-child visits for members under age 21. It includes screening to check for health problems. It also includes referrals for diagnosis and treatment, if necessary.

Clinical Trial: A qualified medical study test that is: subject to a defined peer review; sponsored by a clinical research program that meets federal and state rules and approved standards; and whose true results are reported.

Copay/Copayment: A fixed amount you may pay as your share of the cost each time you get certain services, supplies, or prescription drugs. Co-pays are usually paid at the time services, supplies, or prescription drugs are provided. For example, you might pay \$10-\$25 for prescription drugs or \$28 for medical services and so forth.

Cost Sharing: Amounts you may be responsible to pay toward your medical services. Refer to Section 6 for information on cost sharing.

Covered Services: The health care services that are eligible for payment.

Cultural Competency: Cultural and language competence is the ability of managed care organizations and the providers within their network to provide care to members with diverse values, beliefs and behaviors, and to tailor the delivery of care to meet members' social, cultural, and language needs. The goal is a health care delivery system and workforce that can deliver the highest quality of care to every patient, regardless of race, ethnicity, cultural background, language proficiency, literacy, age, gender, sexual orientation, disability, religion, or socioeconomic status.

Denial, Termination or Reduction (DTR) (Notice of Action): A form or letter we send you to tell you about a decision on a claim, service, or any other action taken by us.

Direct Access Services: You can use any provider in the plan network to get these services. You do not need a referral or prior authorization from your PCP or PCC before getting services.

Durable Medical Equipment (DME): Certain medical equipment that is ordered by your doctor for use at home. Examples are walkers, wheelchairs, oxygen equipment and supplies.

Emergency: A medical emergency is when you, or any other person with an average knowledge of health and medicine, believe that you have medical symptoms that need immediate medical attention to prevent death, loss of a body part, or loss of function of a body part or could cause serious physical or mental harm. The medical symptoms may be a serious injury or severe pain. This is also called Emergency Medical Condition.

Emergency Care/Services: Covered services that are given by a provider trained to give emergency services and needed to treat a medical emergency. This is also called Emergency Room Care.

Emergency Medical Transportation: Ambulance services for an emergency medical condition.

Experimental Service: A service that has not been proven to be safe and effective.

External Quality Review Study: A study about how quality, timeliness and access of care are provided by South Country Health Alliance. This study is external and independent.

Family Planning: Information, services, and supplies that help a person decide about having children. These decisions include choosing to have a child, when to have a child, or not to have a child.

Fee-for-Service (FFS): A method of payment for health services. The medical provider bills the Minnesota Department of Human Services (DHS) directly. DHS pays the provider for the medical services. This method is used when you are eligible for MHCP but are not enrolled in a health plan.

Formulary: The list of drugs covered under the plan.

Grievance: A complaint you make about us or one of our network providers or pharmacies. This includes a complaint about the quality of your care.

Home Health Care: Health care services for an illness or injury given in the home or in the community where normal life activities take the member.

Hospice: A special program for members who are terminally ill and not expected to live more than six months to live comfortably for the rest of the member's time. It offers special services for the member and their family. This is also known as Hospice Services.

Hospitalization: Care in a hospital that requires admission as an inpatient and usually requires an overnight stay.

Hospital Outpatient Care: Care in a hospital that usually doesn't require an overnight stay.

Inpatient Hospital Stay: A stay in a hospital or treatment center that usually lasts 24 hours or more.

Investigative Service: A service that has not been proven to be safe and effective.

Medical Assistance: Minnesota's Medicaid program for people with low income.

Medically Necessary: This describes services, supplies, or drugs you need to prevent, diagnose, or treat your medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice. Medically necessary care is appropriate for your condition. This includes care related to physical conditions and behavioral health (including Mental Health and Substance Use

Disorder). It includes the kind and level of services. It includes the number of treatments. It also includes where you get the services and how long they continue. Medically necessary services must:

- be the services, supplies and prescription drugs other providers would usually order.
- help you get better or stay as well as you are.
- help stop your condition from getting worse.
- help prevent or find health problems

Medicare: The federal health insurance program for people age 65 or over. It is also for some people under age 65 with disabilities, and people with End Stage Renal Disease.

Medicare Prescription Drug Plan: An insurance plan that offers Medicare Prescription Drug Program (Medicare Part D) drug benefits.

Medicare Prescription Drug Program: The prescription drug benefit for Medicare members. It is sometimes called Medicare Part D. Drug coverage is provided through a Medicare prescription drug plan.

Member: A person who is receiving services through a certain program, such as a Minnesota Health Care Program or Medicare.

Member Handbook: This is the document you are reading. This document tells you what services are covered under the plan. It tells what you must do to get covered services. It tells your rights and responsibilities. It also tells our rights and responsibilities.

Network: Our contracted health care providers for the plan.

Network Providers: These are providers who agree to work with the health plan and accept our payment and not charge our members an extra amount. While you are a member of our plan, you must use network providers to get covered services. Network providers are also called plan providers or participating providers.

Ombudsperson for Public Managed Health Care Programs: A person at the Minnesota Department of Human Services who can help you with access, service or billing problems. The Ombudsperson can also help you file a grievance or appeal or request a State Appeal (Fair Hearing with the state).

Open Access Services: Federal and state law allow you to choose any doctor or qualified health care provider, clinic, hospital, pharmacy, or family planning agency - even if not in our network - to get these services.

Outpatient Hospital Services: Services provided at a hospital or outpatient facility that are not at an inpatient level of care. These services may also be available at your clinic or another health facility.

Out-of-Area Services: Health care provided to a member by an out-of-network provider outside of the plan service area.

Out-of-Network Provider or Out-of-Network Facility: A provider or facility that is not employed, owned, or operated by our plan and is not under contract to provide covered services to members of our plan. This is also known as a non-participating provider.

Out-of-Network Services: Health care provided to a member by a provider who is not part of the plan network.

Physician Incentive Plan: Special payment arrangements between us and the doctor or doctor group that may affect the use of referrals. It may also affect other services that you might need.

Physician Services: Services provided by an individual licensed under state law to practice medicine or osteopathy. Health care services a licensed medical physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) provides or coordinates.

Plan: An organization that has a network of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you.

Post-stabilization Care: A hospital service needed to help a person's conditions stay stable after having emergency care. It starts when the hospital asks for our approval for coverage. It continues until: the person is discharged; our plan network doctor begins care; or we, the hospital, and doctor agree to a different arrangement.

Premium: The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Prescriptions: Medicines and drugs ordered by a medical provider.

Prescription Drug Coverage: A health plan that helps pay for prescription drugs and medications. Also refer to "Medicare Prescription Drug Program."

Preventive Services: Services that help you stay healthy, such as routine physicals, immunizations, and well-person care. These services help find and prevent health problems. Follow-up on conditions that have been diagnosed (like a diabetes checkup) are **not** preventive.

Primary Care Clinic: The primary care clinic (PCC) you choose for your routine care. This clinic will provide most of your care.

Primary Care Provider: Your primary care provider (PCP) is the doctor or other qualified health care provider you use at your primary care clinic. This person will manage your health care.

Prior Authorization: Our approval that is needed for some services before you get them. This is also known as preauthorization or service authorization.

Provider: A qualified health care professional or facility approved under state law to provide health care.

Quality of Care Complaint: For purposes of this handbook, "quality of care complaint" means an expressed dissatisfaction regarding health care services resulting in potential or actual harm to a member. Quality of care complaints may include: access; provider and staff competence; clinical appropriateness of care; communications; behavior; facility and environmental considerations; and other factors that could impact the quality of health care services.

Rehabilitation Services and Devices: Treatment and equipment you get to help you recover from an illness, accident or major operation.

Restricted Recipient Program (RRP): A program for members who have received medical care and have not followed the rules or have misused services. If you are in this program, you must get health services from one designated primary care provider, one pharmacy, one hospital or other designated health care provider. You must do this for at least 24 months of eligibility for MHCP. Members in this program who fail to follow program rules will be required to continue in the program for an additional 36 months.

Second Opinion: If you do not agree with an opinion you get from a plan network provider, you have the right to get an opinion from another provider. We will pay for this. For mental health services, the second opinion may be from an out-of-network provider. For substance use disorder services, the second opinion will be from a different qualified assessor who does not need to be in the plan network.

We must consider the second opinion but do not have to accept a second opinion for substance use disorder or mental health services.

Service Area: The area where a person must live to be able to become or remain a member of the plan. Contact Member Services at the phone number in Section 1 for details about the service area. You can also refer to the Introduction for information on counties in the plan service area.

Service Authorization: Our approval that is needed for some services before you get them. This is also known as preauthorization or prior authorization.

Skilled Nursing Care: Care or treatment that can only be done by licensed nurses.

Specialist: A doctor who provides health care for a specific disease or part of the body.

Standing Authorization: Written consent from us to use an out-of-network specialist more than one time (for ongoing care.)

State Appeal (Fair Hearing with the state): A hearing at the state to review a decision made by us. You must request a hearing in writing. Your provider may request a State Appeal with your written consent. You may ask for a hearing if you disagree with any of the following:

- a denial, termination, or reduction of services
- enrollment in the plan
- denial of part or all of a claim for a service
- our failure to act within required timelines for prior authorizations and appeals
- any other action

Subrogation: Our right to collect money in your name from another person, group, or insurance company. We have this right when you get medical coverage under this plan for a service that is covered by another source or third party payer.

Substance Use Disorder: Using alcohol or drugs in a way that harms you.

United States: For the purpose of this Member Handbook, the United States includes the fifty states, the District of Columbia, the Commonwealth of Puerto Rico, The Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

Urgently Needed Care: Care you get for a sudden illness, injury, or condition that is not an emergency but needs care right away. This is also known as Urgent Care.

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