

# Maximize Your Health

*A health and financial literacy program to help ensure you get the most out of your coverage.*



Hoosier Healthwise | Healthy Indiana Plan | Hoosier Care Connect



# Agenda

1. What is Health Literacy
2. Understanding How Health Insurance Works
3. HIP Plan Overview
4. HIP POWER Account
5. Penalties for Non-Payment
6. Preventive Care: What Is It and Why Does It Matter?
7. How & When To Access Care
8. Let's Take A Break!
9. A Cost Savings Story
10. Pharmacy Savings
11. Redetermination
12. Tips To Remember
13. Words To Know
14. Questions



# What is Health Literacy?

# What is Health Literacy?

## HEALTH LITERACY

*The degree to which individuals have the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions.*

Sources: Quick Guide to Health Literacy Report -  
<http://health.gov/communication/literacy/quickguide/Quickguide.pdf>

# What is Health Literacy? *(cont.)*

**Health Literacy** affects people's ability to:

-  Navigate the healthcare system, including filling out complex forms and locating providers and services.
-  Share personal information, such as health history, with providers.
-  Engage in self-care and chronic-disease management.
-  Understand mathematical concepts such as probability and risk.

Sources: Quick Guide to Health Literacy Report -  
[health.gov/communication/literacy/quickguide/Quickguide.pdf](https://health.gov/communication/literacy/quickguide/Quickguide.pdf)

# What is Health Literacy? *(cont.)*

## Why is Health Literacy important?

**12%**

Only **12 percent** of adults have Proficient health literacy, according to the National Assessment of Adult Literacy. In other words, nearly 9 out of 10 adults may lack the skills needed to manage their health and prevent disease.

**14%**

**14 percent** of adults (30 million people) have Below Basic health literacy. These adults were more likely to report their health as poor (42 percent) and are more likely to lack health insurance (28 percent) than adults with Proficient health literacy.

Sources: Quick Guide to Health Literacy Report - [health.gov/communication/literacy/quickguide/Quickguide.pdf](https://health.gov/communication/literacy/quickguide/Quickguide.pdf)

# What is Health Literacy? *(cont.)*

## Why is **Health Literacy** important?

-  Low literacy has been linked to poor health outcomes such as **higher rates of hospitalization and less frequent use of preventive services.**
-  Both of these outcomes are associated with **higher healthcare costs.**

Sources: Quick Guide to Health Literacy Report - [health.gov/communication/literacy/quickguide/Quickguide.pdf](https://health.gov/communication/literacy/quickguide/Quickguide.pdf)

# What is Health Literacy? *(cont.)*

## Healthcare Costs:

-  Persons with limited health literacy skills make greater use of services designed to **treat complications of disease** and less use of services designed to **prevent complications**.
-  Studies demonstrate a higher rate of hospitalization and use of emergency services among patients with limited health literacy skills.
-  ***This higher use is associated with higher healthcare costs.***



# **Understanding How Health Insurance Works**

# Why Do I Need Insurance?



## 1. It's the law!



## 2. It's protection for your personal finances from unexpected losses that most people can't afford.

 The car accident you hope you don't get into.

 The fire you hope never destroys your home.

 The health condition you hope to never get.



## 3. It leads to a healthier you!

 Health insurance gives you access to care to prevent future health problems.

# Insurance Basics

-  Insurance is what is called a **'pure risk'**.
  - Insurance companies work to minimize the amount of risk.
  - Transfer risk to insurance company.
  - Share risk with others that have insurance through the same company.
  
-  You pay the company *'just in case'*.
  
-  Premiums help fund losses for the entire group.

# Common Health Insurance Terms



**Premium:** Dues or monthly payment you make for health insurance.



**Co-pay:** The amount of money you pay at time of service.



**Benefits:** Services received for paying monthly premium.



**Coinsurance:** The part of the medical bill you pay for services after the deductible is met.



**Insured:** You - the person covered by the policy.



**Deductible:** How much you pay, in total, for certain services before the insurance starts to pay.



**Insurer:** The company you have insurance through that is assuming the risk.

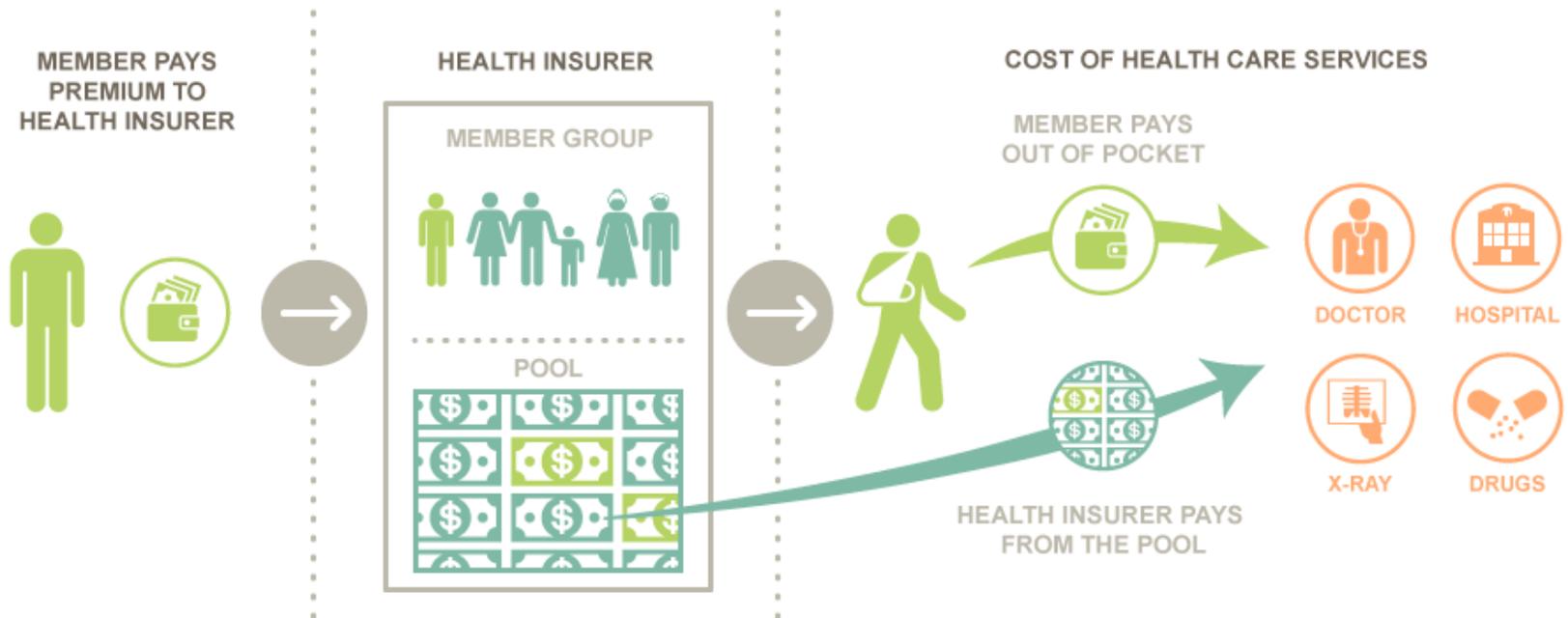


**Out-of-pocket Maximum:** Total amount you spend for healthcare, after which the insurance company pays for your medical care for the year.



**Cost Sharing:** The sharing of costs under your insurance plan that you pay out of your pocket. This includes copays, deductibles and coinsurance.

# How It Works



# Example

 You get really sick and need surgery and a hospital stay. The total cost of everything is **\$50,000**.



**\$5,000**

 Without health insurance, you would be responsible for paying all \$50,000! But with health insurance you are responsible for much less.



**20%**

 For this example, here are the terms of your health insurance:

- deductible is \$5,000.
- coinsurance is 20%.
- maximum out-of-pocket is \$7,000.



**\$7,000**

# Example



You are responsible for the first \$5,000 in charges (deductible). After you've paid your deductible, there are \$45,000 of expenses left.



You are responsible for 20% coinsurance – that is 20% of the remaining \$45,000 which equals \$9,000.



This is more than your maximum out-of-pocket of \$7,000. So you pay \$5,000 toward the deductible and only \$2,000 of the coinsurance. Your insurance plan pays the rest of the covered expenses.



Your payment is \$7,000. Health insurance company pays \$43,000.



You have reached your maximum out-of-pocket limit for the year, so you won't have to pay anything for the rest of the year for covered medical expenses.

# HIP as Your Health Insurance

-  Benefits are comprehensive and similar to current Medicaid benefits.
-  You have cost sharing and out-of-pocket costs that vary depending on which HIP plan you have.
-  The first \$2,500 of your annual medical expenses for covered services are your deductible and paid with your POWER Account.



# HIP as Your Health Insurance

## HIP Plus

-  You (the insured) pay a monthly premium (POWER Account Contribution) to MHS (the insurer) to receive HIP benefits.
-  POWER Account contribution is approx. 2% of income.
-  No co-pays.

## HIP Basic

-  You pay co-pays at point of service.
-  No monthly premium (POWER Account Contribution).

# Manage Your Costs

**HIP Plus is the best value!**

-  Rollover: All members may reduce future HIP Plus POWER account contributions.
  - Must have remaining contribution in POWER account, and/or
  - Receive required preventive services.
  
-  Go to annual check-ups and get all preventive services.
-  Ask your doctor plenty of questions.
-  Only go to the ER for true emergencies.

# Maximize Your Health

1. Choose a Primary Medical Provider (PMP)
2. Be prepared for your doctor visit
  -  Bring your POWER Account ID card.
  -  Have a list of questions for your doctor.
  -  Talk to your doctor about your health.
  -  Write down doctor's instructions.
3. Understand all available benefits and services
4. Stay on top of your health!



# Who is MHS?

## WE ARE YOUR HEALTH INSURANCE PROVIDER

-  Managed Health Services (MHS) is a health insurance provider that has been proudly serving Indiana residents for two decades through Hoosier Healthwise, the Healthy Indiana Plan and Hoosier Care Connect.
-  MHS also offers a qualified health plan through the Health Insurance Marketplace called Ambetter from MHS. All of our plans include quality, comprehensive coverage, with a provider network you can trust.
-  MHS is your choice for affordable health insurance.



# HIP Plan Overview

# Plan Overview

**HIP  
Plus**

**HIP  
Basic**

**HIP  
State**

## Plan Overview: *HIP Plus*

# HIP Plus

-  **Preferred plan for all HIP members / Best Value.**
-  Must make first POWER Account payment within 60 day Conditionally Eligible (CE) period.
-  Includes Dental & Vision Coverage.
-  Pay monthly POWER account contribution.
-  No copayments for most medical services.
-  Depending on FPL, can lose coverage due to non-payment.

# Plan Overview: *HIP Plus*

## **Additional Benefits**

- All essential health benefits.
- Dental & Vision.
- Predictable healthcare costs.
- Services for bariatric surgery and temporomandibular joint disorders (TMJ).
- Fewer limits on annual visits, speech and occupational therapists.
- Comprehensive drug benefits.

## **Monthly Payments / POWER Account contribution**

- Based on income & amount does not change based on health status.
- Payments are due before the 1<sup>st</sup> of each month. Invoices are mailed to your home address.
- Only cost sharing is your monthly POWER Account contribution.

# Plan Overview: *HIP Plus*

 **HIP Copayments** – \*No copayments

 **Late Payments & Disenrollment**

- Payments are due before the 1<sup>st</sup> of each month. If payment is not received, it is late/overdue.
- Late payments will be accepted within 60 days of the date listed on their invoice. To remain in good standing, all amounts due must be paid in full, not just the amount that was due for one invoice.
- Late payments beyond 60 days will result in disenrollment or demotion to Basic.

*\*The only time a member will be charged a copay is if they go to the ER for a non-emergent condition.*

# Plan Overview: *HIP Plus*

## Penalties for Non-Payment

- If monthly income is at or below \$973 (individual)/\$1988 (family of four) will drop to HIP Basic.
- If monthly income is above \$974/\$1989 will lose coverage and need to reapply if within first 60 days OR lose coverage and be locked out for 6 months.

## Plan Overview: *HIP Basic*

# HIP Basic

-  **Fall back option / only available for income at or under 100% FPL.**
-  Can be more expensive.
-  No Dental or Vision coverage.
-  No monthly POWER account contribution.
-  Pay copayments for most medical services.

# Plan Overview: *HIP Basic*

## Fewer Benefits

- All essential health benefits.
- No Dental & Vision.
- Limited drug benefit.

## Copayments

- Required payments for all medical services.
- Required payments for all pharmacy services.

 *Can be more expensive than HIP Plus!*

<b>Outpatient Visits</b> (including Dr. visits)	<b>\$4</b>
<b>Inpatient Services</b> (including hospital stays)	<b>\$75</b>
<b>Preferred Drugs</b>	<b>\$4</b>
<b>Non-Preferred Drugs</b>	<b>\$8</b>
<b>Non-Emergency ER Visit</b>	<b>\$8/25*</b>

\*\$8 for first non-emergent visit and \$25 for each additional

## Plan Overview: *HIP State Plan*

# HIP State

-  **For more complex issues** - Income under 138% FPL and Medically Frail, OR Low-income Parents/Caretakers, OR Low-income 19 & 20 year olds OR Transitional Medical Assistance (TMA)\*
-  Includes Additional Coverage – dental, vision, transportation, etc.
-  Can be Plus or Basic.
-  Cannot lose coverage due to non-payment.

# Plan Overview: *HIP State Plan*

## Eligibility

- Medically Frail
- Very Low income (<19% FPL Parents / Caretakers/19 & 20 year olds)
- Transitional Medical Assistance (TMA)

## Plus or Basic Options

- Monthly POWER Account contribution, or
- Copayments for all services

## Additional Benefits

- All essential health benefits
- Dental & Vision
- Transportation
- MRO
- Enhanced behavioral health services



# **HIP Power Account**

# HIP POWER Account

All HIP members have a POWER Account. This is similar to a deductible. The POWER Account is a special savings account designed to pay for your healthcare.

-  You and the state jointly fund your POWER account. Your portion is based on your income.
-  The first \$2,500 of your annual medical expenses for covered services are your deductible and paid with your POWER Account.
-  MHS uses your POWER Account to pay for each medical claim received for your healthcare.

# HIP POWER Account *(cont.)*

-  If your annual healthcare costs are more than \$2,500, the first \$2,500 is covered by the POWER Account, and the remaining cost is covered by MHS at no cost to you.
-  If you have money left in the account at the end of your year, you can use that money to lower your POWER Account contribution in the following benefit cycle.



# HIP POWER Account *(cont.)*

How your POWER Account is funded if you are **HIP Plus**:

*For example:*

<b>Your Contribution</b> (12 monthly payments of \$15)	<b>\$180</b>
<b>+ The State's Portion</b>	<b>\$2,320</b>
<b>Total</b>	<b>\$2,500</b>

# HIP POWER Account *(cont.)*

## HIP POWER ACCOUNT FUNCTIONALITY (Plus)

-  When you pay your monthly POWER Account contribution, it is deposited into your POWER Account.
-  The money in this account will pay for the first \$2,500 in covered services.
-  You will receive monthly statements that show you how much money you have remaining in your POWER Account.
-  If you have money left in your account after 12 months, it can be used to LOWER your contributions in the next year.

# HIP POWER Account *(cont.)*

## HIP POWER ACCOUNT FUNCTIONALITY (Basic)

-  HIP Basic coverage gives you a \$2,500 POWER Account.
-  The POWER Account **CANNOT** be used to pay copays.
-  When you get services, you pay your copay, and your POWER Account pays the balance (up to \$2,500).
-  POWER Up at Redetermination!
-  Preventive Services Discounts can lower your HIP Plus POWER Account Contribution if you POWER Up to Plus the next year.



# **HIP POWER Account** *(cont.)*

## **MONTHLY POWER ACCOUNT STATEMENT**

MHS will send you a monthly statement (included with your invoice) that shows you the amount you have paid so far in contributions as well as the money you have spent so far on medical services.

You also have access to your statement through your secure member portal account.





# **Penalties for Non-Payment**

# Non-Payment Penalties

Members remain enrolled in HIP Plus as long as they make POWER Account contributions and are otherwise eligible.

Penalties for members not making their contribution:

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## At or Less than 100% FPL

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**Moved From HIP Plus to Hip Basic**

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**Copays for all Services**

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## Greater than 100% FPL

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**Conditionally Eligible: Dis-enrolled from HIP\*** *would need to re-apply for benefits.*

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**Full Eligible: Locked out for 6 months\*\***

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# Exceptions to Non-Payment Penalties

Exceptions to penalties for select HIP Plus members with household income over 100% FPL who stop paying their POWER account contributions:

## **Native Americans**

- No required contributions.
- No copayments for using the emergency room for routine care.
- May opt out of managed care and into fee-for-service at any time, effective 4/1/15.

## **Pregnant Women**

- No required cost sharing.
- Must alert MHS or the DFR when they become pregnant at 1-800-403-0864.
- Must alert MHS or the DRF when their pregnancy ends at 1-800-403-0864.

# Exceptions to Non-Payment Penalties

*(cont.)*

Exceptions to penalties for select HIP Plus members with household income over 100% FPL who stop paying their POWER account contributions:

## **Medically frail**

- Must pay copayments until outstanding POWER Account Contribution is paid.

## **Individuals qualified for Transitional Medical Assistance (TMA)**

- Move to HIP State Plan Basic.
- HIP State Plan Basic copayments apply.



# **Preventive Care: What Is It and Why Does It Matter?**

# Preventive Services

-  Even if you feel fine, you should still see your health care provider for regular checkups. This is called preventive care. These visits can help you avoid problems in the future.
-  Another part of preventive health is learning to recognize changes in your body that may not be normal.
-  Being proactive in your preventive healthcare can keep you healthy AND save you money!

# Preventive Services *(cont.)*

There are specific 'preventive services' screenings recommended in the HIP program. All HIP members are encouraged to receive the following screenings each year:

Service	Applicable Population
Annual Physical	All
Blood Glucose Screen	All, disease-specific
Tetanus-Diphtheria Screen	All
Cholesterol Testing	Males over 35 Females over 45
Mammogram	Females over age 50
Pap Smear	Females between 21-50

# Preventive Services *(cont.)*

-  MHS wants you to get your needed preventive care to keep you healthy.
-  MHS will give you CentAccount Healthy Rewards for getting your preventive services.
-  Preventive services are not paid from your POWER Account. (Those services will not be deducted from your \$2,500 starting balance).
-  If you get preventive care and manage your POWER Account well, you could qualify for discounts!



# Preventive Services *(cont.)*

## HOW THE ROLLOVER FORMULA WORKS

<b>Total Power Account Contribution</b>	<b>\$2,500</b>	<b>Total Power Account Contribution</b>	<b>\$2,500</b>
<hr/>		<hr/>	
<b>Member's Annual Contribution</b> (12 monthly payments of \$8)	<b>- \$96</b>	<b>Member's PA Spend</b> (funds to pay for services during benefit period)	<b>- \$2100</b>
<hr/>		<hr/>	
<b>State's Portion</b>	<b>\$2,404</b>	<b>Remaining Portion</b>	<b>\$400</b>

# Preventive Services *(cont.)*

## HOW THE ROLLOVER FORMULA WORKS

State's Formula  
for Rollover

$$\$400 \times .0384 = \$15.36$$

**Your Portion** **\$96**  
(12 monthly payments of \$8, annually)

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**State's Rollover** **- \$15.36**

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**New Annual Contribution** **\$80.64**  
(12 monthly payments of \$6.72, annually)

*\*Since it can take up to four months for your doctors and your health plan to settle all payments from the POWER account, these reductions will be available to you in the fifth month of your next 12 month period of HIP enrollment.*



# Preventive Services *(cont.)*

## HOW THE ROLLOVER FORMULA WORKS W/ PREVENTIVE SERVICES

<b>Total Power Account Contribution</b>	<b>\$2,500</b>	<b>Total Power Account Contribution</b>	<b>\$2,500</b>
<hr/>		<hr/>	
<b>Member's Annual Contribution</b> (12 monthly payments of \$8)	<b>- \$96</b>	<b>Member's PA Spend</b> (funds to pay for services during benefit period)	<b>- \$2100</b>
<hr/>		<hr/>	
<b>State's Portion</b>	<b>\$2,404</b>	<b>Remaining Portion</b>	<b>\$400</b>



# Preventive Services *(cont.)*

## HOW THE ROLLOVER FORMULA WORKS W/ PREVENTIVE SERVICES

### State's Formula for Rollover with Preventive Services

$$\begin{aligned} \$400 \times .0384 &= \$15.36 \\ \$15.36 \times 2 &= \$30.72 \end{aligned}$$

**Your Portion** **\$96**  
(12 monthly payments of \$8, annually)

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**State's Rollover** **- \$30.72**

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**New Annual Contribution** **\$65.28**  
(12 monthly payments of \$5.44, annually)

*\*Since it can take up to four months for your doctors and your health plan to settle all payments from the POWER account, these reductions will be available to you in the fifth month of your next 12 month period of HIP enrollment.*

# Preventive Services *(cont.)*

## DISCOUNTS & ROLLOVER: HIP PLUS

-  If you have money left over in your POWER Account at the end of your 12 month enrollment period, you can reduce your POWER Account contribution for the following year.
-  If half (**50%**) of your POWER Account you contributed is left over after 12 months, you can get a **50% reduction** in your contribution next year.
-  AND, if you completed your preventive services, the reduction can **double!**

*\*Since it can take up to four months for your doctors and your health plan to settle all payments from the POWER account, these reductions will be available to you in the fifth month of your next 12 month period of HIP enrollment.*

# Preventive Services *(cont.)*

## DISCOUNTS & ROLLOVER: HIP BASIC

 If you have money left over in your POWER Account at the end of your 12 month enrollment period, *and* you receive your recommended preventive services, you can enroll in HIP Plus with a reduced monthly POWER account contribution.

 You can reduce the cost of future enrollment in HIP Plus by up to 50%.

For example, if three quarters **(75%)** of your POWER Account remains after 12 months *and* you receive your recommended preventive services, then you can get a **50% reduction** in the cost of enrolling in HIP Plus.



# Preventive Services *(cont.)*

## DISCOUNTS & ROLLOVER: HIP BASIC

**75% of Your Power Account**

**\$1,875**

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**+ Completing Your Preventive Services**

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**Reduction for your future HIP Plus Monthly  
Power Account Contribution**

**-50%**

*\*Since it can take up to four months for your doctors and your health plan to settle all payments from the POWER account, these reductions will be available to you in the fifth month of your next 12 month period of HIP enrollment.*



# MHS CentAccount<sup>®</sup> Healthy Rewards



Members can earn dollar rewards by staying up to date on preventive care. These rewards can be used to buy things like healthy groceries, baby items and clothing, as well as over-the-counter drugs (allergy, cold meds, etc.).

YOU CAN USE YOUR REWARDS CARD AT THE FOLLOWING STORES:





# MHS CentAccount<sup>®</sup> Healthy Rewards

(cont.)

Service	Reward
<b>Health Need Screening*</b> (Complete within 30 days of becoming a member)	<b>\$30</b>
<b>Health Need Screening*</b> (Complete within 90 days of becoming a member)	<b>\$10</b>
<b>Annual Well Care Visit</b> (with primary doctor, ages 16 mo. and up)	<b>\$20</b>
<b>Per Infant Annual Well Care Visit</b> (with primary doctor, up to 15 mo., \$60 max )	<b>\$10</b>
<b>Pregnancy Rewards</b>	<b>*Vary by program</b>

*\*Call 1-877-647-4848 or go to [www.mhsindiana.com](http://www.mhsindiana.com) to complete the screening. \*\*To be eligible for pregnancy rewards you must notify us you are pregnant by submitting a completed Notification of Pregnancy (NOP) form or calling us. Once you notify us of your pregnancy, rewards will be provided.*



# **How & When To Access Care**

# How & When To Access Care



## MEDICAL HOME

A medical home means that you establish a relationship with a *primary medical provider* (PMP), otherwise called a doctor, who you trust and who can work together with you to keep your care and records organized and up to date.

### Your PMP should:

-  Share clear and unbiased information with you about your health and the options available to you when it comes to medical care.
-  Help coordinate efforts with other providers.
-  Keep a thorough, easily accessible, and organized record that has all your medical information.

# How & When To Access Care *(cont.)*



## MEDICAL HOME

-  Refer you to trusted specialists or surgeons, if necessary, and work with them to establish a plan for your health care.
-  Organize and assist you with any transitions or changes in your care, including the transition to adult care.
-  Work with you and MHS to ensure that your care is properly covered and paid for with no gaps in coverage.

**This is the first place you go for ALL care: preventive, sick and emergency.**

# How & When To Access Care *(cont.)*



## MEDICAL HOME

-  Your PMP understands your medical history. They will ensure you get the preventive care you need. And because they know your history, they can better treat you when you are sick.
-  Answer your questions.
-  Help identify concerns before they occur.
-  Treatment plans will be more accurate because they have the full picture of your situation.

**You can reach your PMP even when it's after hours.** Be sure you have their phone numbers available at all times, so you know how to reach them when you need them.

# How & When To Access Care *(cont.)*



## MEDICAL HOME

*Be prepared for  
your doctor visit!*

- Bring your MHS POWER Account ID Card
- Make a list of questions
- Bring any medical and shot records
- Arrive on time
- Describe symptoms and complaints
- Ask questions
- Take notes during each visit
- Discuss next steps
- Schedule your yearly check-ups (preventive care)

# How & When To Access Care *(cont.)*



## MEDICAL HOME

### What should you do?

-  Make sure to choose your MHS doctor right away, and let us know.
-  Schedule regular check ups (preventive care).
-  When you need a vaccine (like a flu shot), go to your doctor's office first, not a drugstore or health fair.
-  If you do get a vaccine somewhere else, be sure to let your doctor know.

# How & When To Access Care *(cont.)*



## MEDICAL HOME

### What should you do?

-  If you are sick or hurt, always call your doctor and schedule an appointment first.
-  Only use ER or other urgent care centers when there's a real emergency, or if your doctor's office is closed, or if the MHS 24 hour Nurse Advice Line or doctor tells you to go to urgent care.
-  **Most of all, find a doctor you like, and stick with him or her! *You will save money and time by having a successful medical home. And you will have better health outcomes!***

# How & When To Access Care *(cont.)*

## OUT OF NETWORK DOCTOR

“**Out-of-network**” means the doctor or facility you want to go to is not part of the MHS provider network or Indiana Medicaid network.

**You could be liable for charges** from unauthorized out-of-plan care if the provider is not an Indiana Medicaid Provider or if the service is not covered by your MHS plan.

# How & When To Access Care *(cont.)*

## OUT OF NETWORK DOCTOR

### **MHS only covers out-of-plan care if...**

-  MHS does not have a doctor in-plan to provide the services you need, or does not have a doctor in-plan within 60 miles of your home.
-  It is for continuity of care for a pregnant member who transferred to MHS during her third trimester.
-  It is for self-referral services and/or emergency medical services.
-  MHS authorized the out-of-plan service.

# How & When To Access Care *(cont.)*



## MHS 24-HR NURSE ADVICE LINE

The MHS Nurse Advice Line is a **free**, medical advice phone line staffed by bilingual licensed nurses. It is open 24 hours a day, every day of the year. Call 1-877-647-4848. **Calling the MHS Nurse Advice Line can help you avoid co-pays at the ER!**

 Here are some questions you might ask:

- Questions about pregnancy.
- What to do if your baby is sick.
- How to deal with asthma.
- How much medicine to use/give.
- When to go to the emergency room.

# How & When To Access Care *(cont.)*



## NON-EMERGENCY / AFTER HOURS CARE

-  If you are having a medical problem that is not life-threatening but you're not sure what to do, you should always call your doctor first.
-  Even if the office is closed, listen to the message and follow the instructions for after-hours care. MHS requires all doctors to have an after-hours phone line.
-  If you cannot reach your doctor, you can call the free 24/7 MHS Nurse Advice Line.
-  If you are having a medical problem that is not life-threatening and need to see a doctor right away, please consider using a walk-in clinic or urgent care clinic before going to the emergency room.

# How & When To Access Care *(cont.)*

## URGENT CARE CENTER

Urgent Care Centers help you with illnesses or injuries that aren't life threatening but can't wait until the next day. They are staffed with nurses and doctors and can prescribe medication and complete tests to help you on your path to recovery.

 Urgent Care Centers also typically offer longer office hours and may be open on weekends.

# How & When To Access Care *(cont.)*

## URGENT CARE CENTER

### Flu symptoms an Urgent Care Center can help with include:

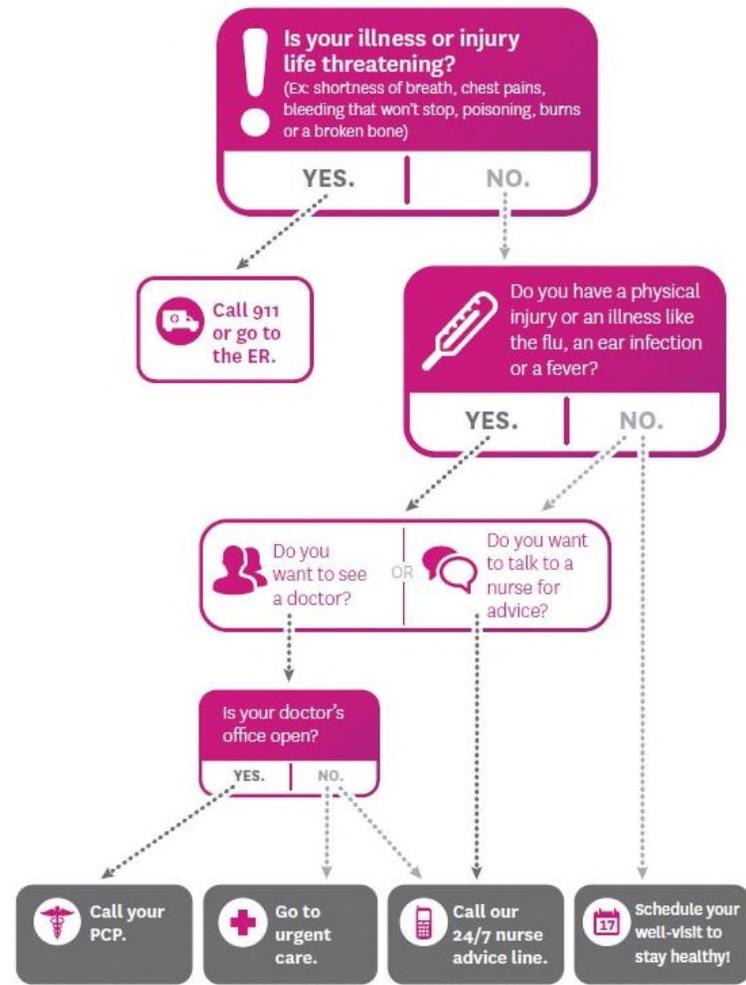
- Normal flu symptoms (if your doctor's office is closed or the doctor cannot see you for a few days).
- Severe or persistent vomiting.
- Possible dehydration.
- Improvement of symptoms followed by a high fever (a possible indication of new infection).

### Find an MHS Urgent Care Center:

[mhsindiana.com/for-members/find-a-provider](https://mhsindiana.com/for-members/find-a-provider)

# How & When To Access Care *(cont.)*

**!** **Where Should You Go?**  
 Use these questions and answers to help determine where to get care!



\*These examples may not cover every health situation. If you ever think your life may be at risk, call 911 right away.

# How & When To Access Care *(cont.)*

## EMERGENCY ROOM (ER)

### When to go:

-  Broken bones
-  Gun or knife wounds
-  Bleeding that won't stop
-  If you are pregnant, and either in labor or bleeding
-  Severe chest pain or heart attack
-  Drug overdose
-  Poisonings
-  Shock (you may sweat, feel thirsty or dizzy, or have pale skin)
-  Convulsions or seizures
-  Trouble breathing
-  Suddenly unable to see, move or speak

*\*This is not a complete list of when you should get emergency care. If you have a health condition that occurs often (a chronic condition), talk to your doctor about what a life-threatening medical emergency would be for you.*

# How & When To Access Care *(cont.)*

## EMERGENCY ROOM (ER)

### When to **NOT** go:

-  Flu or colds
-  Sore throats
-  Earaches
-  A sprain or strain
-  A cut or scrape not requiring stitches
-  To get medicine, or have a prescription refilled
-  Diaper or other skin rash

# How & When To Access Care *(cont.)*

## EMERGENCY ROOM (ER)

### Emergency Care Coverage

ER visits do not need approval from your doctor or by MHS. However, if you go to the ER for a non-emergency health condition, you may have a copay of either \$8 or \$25.

If you are unsure if you should go to the ER, call your doctor first. If you can't get ahold of your doctor, call the MHS 24 HR Nurse Advice Line. You will not have to pay an ER copay if they advise you to go to the ER.

Service	Cost
<b>1<sup>st</sup> Non-Emergent ED Visit</b> (Within benefit period)	<b>\$8</b>
<b>Additional Non-Emergent ED Visits</b> (Within benefit period)	<b>\$25</b>

# How & When To Access Care *(cont.)*

## EMERGENCY ROOM (ER)

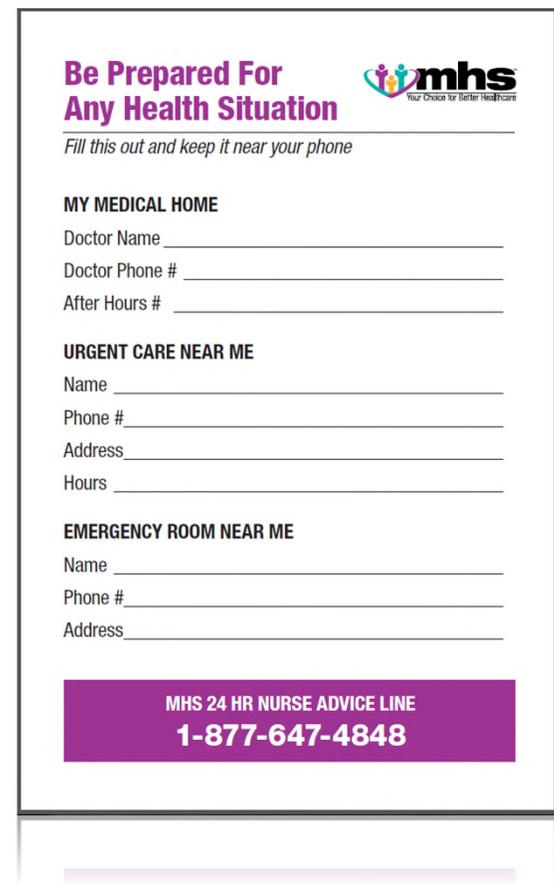
### Emergency Care Follow Up

-  If you visit the emergency room, please give them the correct contact information for your MHS doctor. The emergency room staff will send a report to your MHS doctor that details your care plan and diagnosis.
-  If you have to stay at the hospital, make sure you talk to the doctor on staff about why you are there. When you leave the hospital, the doctor on staff will give you instructions to follow.
-  It is very important to follow all instructions, even if you are feeling better. The day after you go to the emergency room, or the day after you leave the hospital from an emergency admission, call to schedule a follow-up visit with your MHS doctor.

# How & When To Access Care *(cont.)*

## BE PREPARED FOR HEALTH SITUATIONS

-  Make sure you know the location and number of the closest urgent care clinic and emergency room to you.
-  You can find ones near you by using our “Find a Provider” search on our website.
-  You can call MHS Member Services at 1-877-647-4848 and ask for a list to be mailed to you.
-  If you have a life-threatening emergency, you can call 911 or your local emergency number to obtain emergency services.



**Be Prepared For Any Health Situation**   
*Fill this out and keep it near your phone*

**MY MEDICAL HOME**  
Doctor Name \_\_\_\_\_  
Doctor Phone # \_\_\_\_\_  
After Hours # \_\_\_\_\_

**URGENT CARE NEAR ME**  
Name \_\_\_\_\_  
Phone # \_\_\_\_\_  
Address \_\_\_\_\_  
Hours \_\_\_\_\_

**EMERGENCY ROOM NEAR ME**  
Name \_\_\_\_\_  
Phone # \_\_\_\_\_  
Address \_\_\_\_\_

**MHS 24 HR NURSE ADVICE LINE**  
**1-877-647-4848**

# How & When To Access Care *(cont.)*



## MHS CARE MANAGEMENT

We have a dedicated team of nurses, social workers, behavioral specialists and program coordinators who help members with care coordination.

# How & When To Access Care *(cont.)*



## MHS CARE MANAGEMENT

We offer several programs designed to help improve the health of our members through education and personal assistance:

 Pregnancy

 Diabetes

 Asthma

 COPD

 Coronary Artery Disease

 Chronic Kidney Disease

 Congestive Heart Failure

 Lead

 Behavioral Health

 Depression

 Hypertension

 ADHD

 Autism & Autism Spectrum Disorders

 Children with Special Needs

 And More!



# Let's Take A Break



# **A Cost Savings Story...**

## A savings story

**POWER Up to HIP Plus and pay less for complete coverage.**

**Meet Maria.**  
She's currently enrolled in **HIP Basic.**



**HIP** ✓  
HEALTHY INDIANA PLAN™  
**Basic**

She receives the essential benefits, but does not have dental or vision coverage. And she doesn't have the security of a predictable monthly POWER Account contribution.

**This year,**  
Maria wants to **POWER Up to HIP Plus.**



**HIP+**  
HEALTHY INDIANA PLAN™  
**Plus**

In **HIP Plus** she'll get dental and vision coverage and won't have to pay copayments for services.

**THIS CAN BE RISKY.** If she gets sick, she may wind up paying a lot out-of-pocket.

This means she won't have to worry about a large, unexpected expense.

<input checked="" type="checkbox"/>	DOCTOR VISITS	\$\$\$
<input checked="" type="checkbox"/>	SURGERY	\$\$\$
<input checked="" type="checkbox"/>	PHYSICAL THERAPY	\$\$\$
<input checked="" type="checkbox"/>	PRESCRIPTIONS	\$\$\$

Maria broke her leg. **She needs surgery.** Maria will have copays for each of these services. These costs will add up **quickly.**

Because Maria wants to **save her money,** she chooses to **POWER Up to HIP Plus** at redetermination.



Maria spent **a lot of money** with her HIP Basic coverage.

And she can **save money** every year by being proactive with preventive healthcare. **She can reduce or eliminate her monthly POWER Account contribution** next year if she manages her POWER Account wisely.



**POWER Up** at redetermination and get the coverage you deserve!

Visit [mhsindiana.com](http://mhsindiana.com) or call **1-877-GET-HIP-9**



# Pharmacy Savings

# Pharmacy Savings

## Benefits of **HIP Plus** in Your Pharmacy Needs

Because you chose to POWER Up to Plus, you receive better pharmacy benefits including:

-  No copays
-  Eligible for MTM (medication therapy management)
-  Option for preferred mail order
-  Option for specialty pharmacy

# Pharmacy Savings *(cont.)*

## Benefits of **HIP Basic** in Your Pharmacy Needs

Drug benefits are limited in HIP Basic:

-  Copays for all prescriptions
-  Limited Preferred Drug List (PDL)
-  Option for specialty pharmacy



# Pharmacy Savings *(cont.)*

When you need either prescription or over-the-counter (OTC) drugs, your doctor will write you a prescription. Your doctor will either contact your pharmacy directly, or you can take the written prescription to your pharmacy.

## **Find a Pharmacy**

All MHS members must use a pharmacy in the Indiana Medicaid network, including mail-order pharmacies. You can search for a pharmacy online at [mhsindiana.com/find-a-provider](https://mhsindiana.com/find-a-provider).

All MHS members also have access to specialty pharmacy services when needed.

# Pharmacy Savings *(cont.)*



## COVERED PRESCRIPTIONS

-  Prescription drugs are covered if the drug is approved by the U.S. Food and Drug Administration (FDA). This includes self-injectable drugs (such as insulin), and drugs to help you quit smoking. OTC drugs are only covered if listed in the OTC drug formulary.
-  Items that you need to care for diabetes are also a covered benefit. This includes items such as needles, syringes, blood glucose monitors, test strips, lancets and glucose urine testing strips. You can get these items at your pharmacy.

# Pharmacy Savings *(cont.)*

## PREFERRED DRUG LIST (PDL)

Your pharmacy benefit has a Preferred Drug List (PDL). The PDL shows the drugs covered under the pharmacy benefit. A team of doctors and pharmacists updates this list four times a year.

-  Updating this list ensures the drugs are safe and useful for you and cost-effective for the Indiana Medicaid program. Some OTC drugs are covered by Indiana Medicaid.
-  Even listed OTC drugs require a doctor's prescription to be covered.
-  You can find the PDL for your benefit package at [mhsindiana.com](https://mhsindiana.com).

# Pharmacy Savings *(cont.)*

## NON-COVERED PRESCRIPTIONS

-  Drugs that do not have FDA approval
-  Experimental or investigational drugs
-  Drugs to help you get pregnant
-  Drugs used for weight loss
-  Cosmetic or hair-growth drugs
-  Drugs used to treat erectile problems
-  Drugs not on the OTC Drug Formulary

# Pharmacy Savings *(cont.)*



## GENERIC AND PREFERRED DRUGS

Your pharmacist will give you generic drugs when your doctor has OK'd them.

-  Generic drugs **are the same** as brand-name drugs and make healthcare more affordable.
-  Generic drugs **must be used** when available. If they are not available, brand-name drugs may be used. Or, if the brand-name drug is less costly, then it may be considered the “preferred drug”.

# Pharmacy Savings *(cont.)*



## PRIOR AUTHORIZATION FOR DRUGS

Some drugs may need prior authorization before they are covered. To get authorization, your doctor will need to provide information about your health to MHS, and then a decision will be made if MHS can pay for the drug.

-  Your doctor must send a request for prior authorization if:
-  A drug is listed as non-preferred on the PDL or if certain conditions need to be met prior to you receiving the drug
-  You are getting more of the drug than is usually prescribed
-  There are other drugs that should be tried first

# Pharmacy Savings *(cont.)*



## PRIOR AUTHORIZATION FOR DRUGS

-  MHS covers some drugs injected in a doctor's office or clinic and some medications taken by mouth that are classified as "specialty drugs". These drugs must have prior authorization. The list of specialty drugs is available on our website.
-  In most cases, you may get up to a three-day (72 hour) supply of a drug that requires prior authorization while you are waiting for a decision. The decision will be made within one day (24 hours), not including Sundays or some holidays. Your doctor will be notified of the decision. Your doctor can find prior authorization forms at [mhsindiana.com](http://mhsindiana.com).

# Redetermination



# Redetermination *(cont.)*

## Redetermination Plus

When you enroll in HIP you are eligible for 12 months. Seventy-five days before the end of your 12 month enrollment period the state will begin a process to see if you are still eligible for HIP. If there is not enough information available to the state to determine if you remain eligible for HIP Plus, you will receive a request for additional information. You must complete and return the requested information to remain eligible.

## Redetermination Basic

When you enroll in HIP you are eligible for 12 months. Seventy-five days before the end of your 12 month enrollment period the State will begin a process to see if you are still eligible for HIP. After 12 months of enrollment you will have the opportunity to change from HIP Basic to HIP Plus by paying a required contribution to your POWER account.

# Redetermination *(cont.)*

## **POWER UP to Plus!**

This is your time to either maintain your HIP Plus benefits OR POWER Up to HIP Plus from HIP Basic.

**Remember, HIP Basic can be much more expensive than HIP Plus, and the benefits are not as good!**

Take charge of your health at redetermination and POWER Up to **HIP Plus**.  
Make sure you pay your POWER Account contribution.

# Tips to Remember

# Tips to Remember



## MAKE PAYMENTS ON TIME

-  POWER Account contributions are due before the 1<sup>st</sup> of each month.
-  Always have the ID number listed on your POWER Account Invoice ready.
-  Avoid non-payment lockout.

# Tips to Remember *(cont.)*



**MHS GIVES YOU LOTS OF EASY WAYS TO PAY!**

## **Online**

- Set up reoccurring auto pay thru the secure member portal.
- One time payment using a credit/debit card at [mhsindiana.com](http://mhsindiana.com).

## **In person**

- Using cash at a MoneyGram retailer like CVS/pharmacy or Walmart (Receive Code 15200). Find a MoneyGram location at 1-800-926-9400.

## **By mail with check, money order or credit/debit card to:**

- Managed Health Services  
Member Mailstop 16253487  
PO Box 660160  
Dallas, TX 75266-0160

# Tips to Remember *(cont.)*



**MHS GIVES YOU LOTS OF EASY WAYS TO PAY!**

-  **By phone with credit/debit card at 1-877-647-4848**
-  **ETF (Electronic Funds Transfer)**
-  **Payroll deductions by your employer**
-  **Third party payers - Non-member payments using the online form**

# Tips to Remember *(cont.)*

## ALWAYS CARRY YOUR POWER ACCOUNT MEMBER ID CARD

-  This is your member ID card **as well as** a possible form of payment to providers.
-  You must show your POWER Account Visa pre-paid card and member ID card each time you get medical care or go to the pharmacy.
-  If you do not show your ID card, you may have to pay for your care.



Lose your card?  
Call MHS Member Services: 1-877-647-4848.

*\*If you receive a bill for covered services or are told to file a claim, please contact MHS Member Services right away.*

# Tips to Remember *(cont.)*



## COMPLETE YOUR HEALTH NEEDS SCREENING (HNS)



### **MHS will reward you for completing the HNS:**

- Earn \$30 within the first 30 days
- Earn \$10 within the first 90 days

**We will call you before 90 days are up, but you don't have to wait!**

Go to [mhsindiana.com/screening](https://mhsindiana.com/screening), or call MHS Member Services and ask to take the survey.

# Tips to Remember *(cont.)*



## CHOOSE YOUR DOCTOR RIGHT AWAY

### 1. Find a list of doctors in your area:

-  Go online at [mhsindiana.com/find-a-provider](https://mhsindiana.com/find-a-provider), or
-  Call MHS Member Services.

### 2. Pick your doctor

### 3. Tell us! You can tell us one of three ways:

-  Complete the doctor selection form & send to MHS.
-  Through the Member Portal at [mhsindiana.com/login](https://mhsindiana.com/login).
-  Call Member Services at 1-877-647-4848.

Afterward, MHS will send you a letter confirming the doctor(s) you chose.

# Tips to Remember *(cont.)*



## CREATE A MEMBER PORTAL ACCOUNT

-  View your summary of benefits
-  Find explanation of benefits statements
-  Find/change your doctor
-  See doctor quality reports
-  View your claims (health services you've gotten and the cost of those services)
-  Review HIP POWER Account payments and other information
-  Communicate with MHS Member Services

*Go to [mhsindiana.com](https://mhsindiana.com) and click on "Login / Create Account" under "For Members."*

# Tips to Remember *(cont.)*



## MONITOR YOUR POWER ACCOUNT BALANCE

-  Remember, MHS will send you a monthly POWER Account statement. However, your best bet is to regularly log into your secure member portal account to view your account and the real time balance.
-  Be sure to manage your account well and get preventive services discounts for rollover next year!



# Words To Know...

## **Words to Know...** *(cont.)*

### **MANAGED HEALTH SERVICES (MHS)**

*Your health insurance provider through your enrollment in HIP.*

### **COPAYMENT**

*The set amount of money you pay at the time of a certain medical service. You also might pay this when you pick up a medication. The copay amount may vary depending on the type of healthcare service.*

### **COST SHARING**

*The sharing of costs under your insurance plan that you pay out of your pocket. This includes items such as copays, deductibles and coinsurance.*

# Words to Know... *(cont.)*

## COST SHARING

 **HIP Plus Cost Sharing** – Your monthly POWER Account Contribution. (No copays)

 **HIP Basic Cost Sharing** – Your copayments that are required for each medical service or pharmacy purchase. (No POWER Account contribution)

## DEDUCTIBLE

*The fixed amount of money you must pay for certain services each year before your insurance company begins to pay. After you meet your deductible, your health insurance will begin to pay for these services.*

## **Words to Know...** *(cont.)*

### **DFR**

*The Family and Social Services Administration's Division of Family Resources. These are the county welfare offices.*

### **EFFECTIVE DATE**

*The date that your insurance coverage begins.*

### **FSSA**

*The Indiana Family and Social Services Administration. This is the single state department responsible for the administration of the HIP program and other public or health-related programs.*

# Words to Know... *(cont.)*

## ESSENTIAL HEALTH BENEFITS

*The comprehensive package of items and services required to be covered through health insurance by the Affordable Care Act.*

*Essential health benefits must include items and services within at least the following 10 categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.*

## **Words to Know...** *(cont.)*

### **FEDERAL POVERTY LEVEL (FPL)**

*This is the measure of income level issued annually by the Department of Health and Human Services. These levels are used to determine eligibility for certain programs and benefits.*

### **HEALTH NEEDS SCREENING (HNS)**

*The health questionnaire members must complete within 90 days of MHS membership. Allows MHS to match a member's needs with the right programs and services.*

## **Words to Know...** *(cont.)*

### **IN-NETWORK**

*An in-network provider is a provider that is contracted with a particular health insurance plan. Typically, if you visit an in-network provider, the cost is less than visiting an out-of-network provider.*

### **MEMBER PORTAL**

*This is a free and secure online account that is specific to you. It includes information about your benefits, claims information, payment history, CentAccount balance info, and more. You can also find or change your doctor and communicate with Member Services through your portal account.*



## **Words to Know...** *(cont.)*

### **PREMIUM**

*The amount of money you pay each month in order to have health insurance. In HIP, this is called a POWER Account Contribution.*

### **POWER ACCOUNT CONTRIBUTION**

*The monthly premium that needs to be paid to maintain HIP Plus benefits. Your POWER Account contribution amount is based on your income.*

### **POWER ACCOUNT STATEMENT**

*MHS will send you a monthly statement (included with your invoice) that shows you the amount you have paid so far in contributions as well as the money you have spent so far on medical services. You can also check your balance online thru your secure member portal account.*

# Words to Know... *(cont.)*

## PREVENTIVE CARE

*Routine healthcare that includes screenings, checkups and patient counseling to prevent illness, disease or other health problems.*

## PRIMARY MEDICAL PROVIDER (PMP)

*A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services.*

## PROVIDER

*Any medical, dental or behavioral health professional who may provide care for our members. Most often it refers to doctors.*

## **Words to Know...** *(cont.)*

### **PREFERRED DRUG LIST (PDL)**

*Preferred Drug List. Your pharmacy benefit has a Preferred Drug List (PDL). The PDL shows some of the drugs covered under the pharmacy benefit.*

### **OTHER PAYER**

*Employers, non-profits and other non-members can make some or all of your POWER Account contribution. Anyone paying on your behalf needs to complete the 'Employer, Non-Profit or Non-Member Payer' form included with your invoice.*

### **OUT-OF-NETWORK PROVIDER**

*A provider who doesn't have a contract with MHS to provide services to you. You may pay more to see an out-of-network provider.*



## **Words to Know...** *(cont.)*

### **OUT-OF-POCKET COSTS**

*Your expenses for medical care that aren't reimbursed by insurance. Out-of-pocket costs include deductibles and copays for covered services, plus all costs for services that aren't covered.*

### **SELF-REFERRAL**

*A covered service you can get without having the approval of your MHS doctor, MHS or anyone else. You can self-refer for special services that do not require pre-service review by MHS or by your PMP.*



# Questions?

## Contact Us

 Online: [mhsindiana.com](https://mhsindiana.com)

 By phone: 1-877-647-4848  
Monday thru Friday, 8 a.m. – 8 p.m.