



EmblemHealth®

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HEALTH MATTERS

SPRING 2018



Care to Keep You Healthy

We give doctors in our network the tools and resources to deliver the best care. Our network is a group of health care professionals and facilities that contract with EmblemHealth. They provide your high quality covered products and services.

Our Quality Improvement Program can help you:

- Learn about your health through materials with evidence-based health information you can trust.
- Recover quickly or live well with chronic illness through care management programs. These programs help you take care of conditions like cancer, depression, diabetes, high-risk pregnancy, HIV/AIDS, hypertension, and organ transplants.

Please visit emblemhealth.com for more information about our Quality Improvement Program and its successes.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact EmblemHealth. Limitations, copays and restrictions may apply. Benefits, formulary, pharmacy network, premium copays and coinsurance may change on January 1 each year.

Stay Safe, Stop Domestic Violence

There are more than 10 million victims of domestic violence each year. It affects men and women of all backgrounds, yet often goes undetected. Studies show that domestic violence is linked to physical and behavioral health issues. These include addictions to alcohol, tobacco or drugs.

Domestic abuse should never happen to anyone. If you or someone you know needs help, call:

- EmblemHealth Domestic Violence Message Line: **646-447-6799**
- National Domestic Violence Hotline: **800-799-SAFE** (800-799-7233)
- Elderly Crime Victims Resource Center: **212-442-3103**

To ensure that information about domestic violence is available to you, EmblemHealth has assigned a Domestic Violence Coordinator. Resources are available on our website at **emblemhealth.com/domesticviolence**.

Additional resources are available on the New York City Mayor's Office website at **nyc.gov**.



Your Breast Reconstruction Surgery Benefits

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:



- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under your plan. If you would like more information on WHCRA benefits, call EmblemHealth at the number on the back of your member ID card or your group health plan administrator.

Ask us about your coverage

You can find answers online at emblemhealth.com. Helpful information on our website includes:

- Benefits and services included in, and excluded from, coverage.
- Procedures to follow for prescription drug coverage, as well as your plan's pharmacy restrictions and preferences.
- Copays and other fees you may need to pay.
- Printing a temporary ID card and requesting a replacement permanent card.
- The most up-to-date list of network doctors and other practitioners.
- How to change your primary doctor.
- Submitting claims for covered services.
- Benefit restrictions that apply to services obtained outside of the organization's system or service area.
- How to get care outside of normal business hours.
- How to get primary care, specialty care, hospital services, mental health care and substance use services.
- How to get care when you're out of your plan's service area.
- How to voice a complaint or file an appeal.
- How to get help in another language.
- Emergency care and when to call 911.
- How we evaluate new medical technology for covered benefits.
- Creating a personal health record.
- Taking a health risk assessment.
- Health and wellness information.



To learn more about your plan's pharmacy restrictions and preferences, please log in to emblemhealth.com. Pertinent pharmacy information can be found in both your certificate of coverage and the pharmacy web page.

Your Privacy Rights



EmblemHealth is committed to making sure that your health information is kept private and safe. Our Notice of Privacy Practices explains how we use information about you and when we can share it with others. This important document also informs you about your rights with respect to your health information and how you can exercise these rights. To get a copy, visit emblemhealth.com/privacy or call the customer service number on the back of your member ID card.



Get the Right Care When You Need It

When you or your family members feel sick, you want to get help right away. Your doctor is usually the first person you want to talk to.

When your doctor isn't available, there are other options. You can:

- See a nurse practitioner or a physician assistant. You may be able to see one right away at your doctor's office.
- Call our Nurse Hotline at **877-444-7988** to speak to a registered nurse 24/7. This can save you from an unnecessary trip to the doctor or emergency room (ER).

Need to find a doctor? We can help. Visit emblemhealth.com/findadoctor.



Care for the Whole Family

When you need a checkup, if you are sick, or if you need to see a specialist, you can visit AdvantageCare Physicians. We provide primary and specialty care for you and your entire family. Find us where you live and work. We have 36 locations across New York City and Long Island. We also have convenient hours, after hours, and urgent care hours, so you have access to the care you need when you need it. To find a doctor near you, visit acpny.com.

Get Coordinated Care at AdvantageCare Physicians

Team-based care at AdvantageCare Physicians helps make sure all doctors know your care plan. Patients are given a personal Care Team of a primary care doctor, nurse, medical assistant and patient service representative — all focused on your overall health and wellness. Visit acpny.com for more information or to make an appointment at one of the 36 locations in Manhattan, Brooklyn, Queens, Staten Island and Long Island.





Help is Right Around the Corner

Sometimes you want to speak to someone in-person to help you understand your coverage. Our Neighborhood Care locations have trained and friendly Customer Care Navigators to help you in person with your questions.

You can get help with benefits, customer service support, and even take a fitness or wellness class. All services at EmblemHealth Neighborhood Care are offered at no cost to you.

To learn more, please call or stop by one of our sites, or visit [emblemhealth.com/community](https://www.emblemhealth.com/community). We look forward to seeing you.

Your Neighborhood Care locations:

Queens

Cambria Heights

206-20 Linden Blvd.
Cambria Heights, NY 11411

866-539-0999

9 am to 6 pm, Friday;
9 am to 5 pm, Monday to Thursday.

Flushing at AdvantageCare

Physicians Flushing Medical Office

140-15 Sanford Avenue Suite A,
Area G
Flushing, NY 11355

800-447-0752

9 am to 5:30 pm, Friday;
8:30 am to 5 pm, Monday to
Thursday

** Fitness and wellness classes are offered at most locations. Call the site you plan to visit to confirm classes are available there.*

Brooklyn

Crown Heights

546 Eastern Parkway
Brooklyn, NY 11225

855-283-2156

9 am to 6 pm, Monday to Thursday;
9 am to 5 pm, Friday.

Bensonhurst

2482 86th Street
Brooklyn, NY 11214

800-447-0856

10 am to 6 pm, Monday to Friday.

Brooklyn Heights at

AdvantageCare Physicians Brooklyn Heights Medical Office

195 Montague Street, Floor 2
Brooklyn, NY 11201

718-422-8000

9 am to 5 pm, Monday,
Wednesday, and Friday.

Manhattan

Chinatown

87 Bowery
New York, NY 10002

855-283-2151

10 am to 6:30 pm, Monday to Friday;
10 am to 3:30 pm, Saturday.

Harlem

215 W. 125th Street
New York, NY 10027

866-469-0999

9 am to 6 pm, Monday to Thursday;
9 am to 5 pm Friday.

Duane Street at AdvantageCare Physicians Express

52 Duane Street
New York, NY 10007

212-423-3901

8 am to 6 pm, Monday to Thursday;
8 am to 4 pm, Friday.



Help Your Health Care Team Help You

It's important for patients, doctors and health plans to work together to share information. For the best results, update all of your doctors about your physical and mental health.

Sometimes medical and behavioral health issues are linked. For example, someone with diabetes may also suffer from depression, stress, or substance use.

To help manage your care:

- Make a list of medicines and supplements (for example, vitamins) you take or have taken in the past.
- Ask your doctors to share relevant medical information with each other.

We also remind our network doctors to talk to each other and share related medical information at your request.

What is Utilization Management?

We want to make sure you're getting the right care at the right time in the right place. We make decisions about health care services by using the latest medical research and information. This is called utilization management (UM).

We never reward doctors or other people who do utilization management reviews for denying coverage for care.

Please review your member contract to learn more, or call us if you have questions.

Your External Appeals Rights

If you disagree with certain coverage decisions, you can request an appeal by someone other than EmblemHealth.

You have the right to an external appeal when health care services are denied as not medically necessary, experimental/investigational, a clinical trial, and a rare disease treatment or, in certain cases, as out-of-network.

Providers also have their own rights to an external appeal when these health care services are denied concurrently (while services are provided) or retrospectively (after services are provided.). External appeal requests must be submitted to the New York State Department of Financial Services (DFS). DFS will assign independent medical experts to review the appeal.

These medical experts may overturn your plan's decision in whole or in part. Or, they may uphold your plan's denial of coverage. Their decision is binding on both you and your plan.

To appeal to DFS, you first request your plan's internal appeal. You have 180 days to request an internal appeal from your plan after receiving your Adverse Determination (denial). If we uphold the

original denial, you will receive a letter known as a Final Adverse Determination.

You have four months after you receive our final adverse decision on your appeal to ask for an external appeal. If you and your plan agree to skip our appeal process, you must ask for the external appeal within four months after the agreement with your plan is made.

Keep in mind that to file an external appeal, the health care services had to have been denied as not medically necessary, experimental/investigational, a clinical trial, a rare disease treatment or, in certain cases, as out-of-network. When we issue a final adverse determination denial, you will receive instructions on how to file an external appeal along with an external appeal application.

If you have questions or if you need help with an external appeal application, call DFS at **800-400-8882** or visit their website, **dfs.ny.gov**.

Note: The DFS external appeal process does not apply to federal employees or Administrative Services Only (ASO) members.





Presort
Standard Mail
U.S. Postage
PAID
EmblemHealth



Easy Access to Your Benefit Information

Are You Registered at emblemhealth.com?

Get started and register today to review your benefits, check on claims and more.



Go Paperless! Once registered, you can sign up to go paperless and choose what to get through email. It's a great way to get rid of clutter, stay organized and store your information in one safe place. Once you sign in, select Go Paperless under Tools That Help You.

Our **myEmblemHealth mobile app** gives you easy access to useful benefit and plan information, anytime, anywhere:

- Search for a doctor or hospital
- See copay, benefit and claims information
- Access your ID card

Download it today. Available on all iOS and Android devices.



Who's Caring for You? — our blog on health and wellness in New York (blog.emblemhealth.com)

Need a Translator? We provide free language translation services by phone in more than 100 languages, including Spanish and Chinese. To speak with someone in your preferred language, please call the Customer Service number on the back of your member ID card.

HOW TO CONTACT US

- **EmblemHealth:** 877-842-3625
- **GHI HMO:** 877-244-4466
- **GHI PPO:** 800-624-2414
- **HIP:** 800-447-8255
- **Child Health Plus:** 855-283-2146

Mental Health and Substance Abuse

- **EmblemHealth CompreHealth HMO/EPO:** 877-347-2552
- **EmblemHealth EPO/PPO:** 866-208-1424
- **GHI PPO NYC residents:** 800-692-2489
- **GHI PPO non-NYC residents:** 866-208-1424
- **GHI HMO:** 888-447-2526
- **HIP:** 888-447-2526

Quit Smoking

- **866-NY-QUITS** (866-697-8487)
- **877-500-2392**
- **800-QUIT-NOW** (800-784-8669)

Report Insurance Fraud

- **888-4KO-Fraud** (888-456-3728)

Web Resources

- emblemhealth.com
- questdiagnostics.com/patient (Lab)
- beaconhealthoptions.com (Mental Health)