

# Commonwealth Care FCHP Direct Care plan type 3

## Benefit summary

Effective 7/1/09

### Commonwealth Care

Commonwealth Care is a program run by the Commonwealth Health Insurance Connector Authority (The Health Connector). This program connects qualified Massachusetts residents with affordable health insurance if they do not have health insurance coverage. Commonwealth Care provides health insurance coverage that meets many health care needs, including doctor office visits for both well and sick visits, inpatient hospital care, pharmacy benefits, mental health and substance abuse services, and much more.

### FCHP Direct Care network

Fallon Community Health Plan Direct Care is a tailored network of providers at medical centers you know and trust. FCHP Direct Care providers are carefully chosen for their medical excellence, patient access and innovation. You can be seen at physician practices, community hospitals and medical facilities across our Commonwealth Care service area.

### The FCHP difference

With Commonwealth Care FCHP Direct Care, you get comprehensive medical benefits and everything you need to live a healthy life.

- Preventive services, including routine physicals and exams, specialist visits, pre- and post-natal care and routine gynecological visits.
- **A fitness reimbursement of up to \$200** for healthy activities including town and school sports, Weight Watchers®, gym memberships, yoga and Pilates.
- **Member discounts** on products and services to keep you healthy and features you won't find anywhere else.

### How to receive care

#### Choosing a primary care provider (pcp)

Your relationship with your PCP is very important because he or she will work with FCHP to provide or arrange most of your care. You must choose a PCP in the FCHP Direct Care network within 15 days of your enrollment in Commonwealth Care FCHP Direct Care. You can find a PCP by going to [fchp.org](http://fchp.org), or by calling Customer Service at 1-800-868-5200, (TDD/TTY: 1-877-608-7677).

#### Obtaining specialty care

When you want to visit a specialist, talk with your PCP first. He or she will help arrange specialty care for you. The following services do not require a referral when you see a provider in your plan's network: routine obstetrics/gynecology care, screening eye exams, behavioral health services and other services. For more information on referral procedures for specialty services, consult your Commonwealth Care FCHP Direct Care *Member Handbook/Evidence of Coverage*.

#### Emergency medical care

Emergency services do not require referral or authorization. When you have an emergency medical condition, you should go to the nearest emergency department or call your local emergency communications system (police, fire department or 911). For more information on emergency benefits and plan procedures for emergency services, consult your Commonwealth Care FCHP Direct Care *Member Handbook/Evidence of Coverage*.

<b>Benefits</b>	<b>Your cost</b>
<b>Office</b>	
Routine physical exams (according to MHQP preventive guidelines)	\$0
Office visits (primary care provider)	\$15 per visit
Office visits (specialist)	\$22 per visit
Office visits (limited service clinics, e.g., Minute Clinic)	\$15 per visit
Routine eye exams and designated eyeglasses (one every 24 months)	\$20 per visit
Short-term rehabilitative services: physical, occupational and speech therapy (maximum of 20 visits combined per illness or injury)	\$20 per visit
Prenatal care	\$0 per visit
Postnatal care	\$15 per visit
Preventive services, i.e. mammography, immunizations, etc.	Covered in full
Diagnostic services	Covered in full
Imaging (CAT, PET, MRI)	Covered in full
<b>Prescriptions</b>	<b>tier 1/tier 2/tier 3</b>
Prescription drugs, including oral contraceptives, insulin and insulin syringes	\$12/\$25/\$50 (30-day supply)
Prescription medication refills obtained through the mail order program	\$25/\$50/\$150 (90-day supply)
<b>Inpatient hospital services</b>	
Room and board in a semiprivate room (private when medically necessary)	\$250 per admission*
Inpatient rehabilitation (maximum of 100 days per benefit year, which is the 12 month period from July 1 <sup>st</sup> to June 30 <sup>th</sup> , combined with skilled nursing facility days)	\$250 per admission*
Physicians' and surgeons' services	Covered in full
Physical and respiratory therapy	Covered in full
Intensive care services	Covered in full
Maternity care	Covered in full
<b>Same-day surgery</b>	
Same-day surgery in a hospital outpatient or ambulatory care setting	\$125 per admission
<b>Emergencies</b>	
Emergency room visit	\$100 per visit (waived if admitted)
<b>Skilled nursing</b> (maximum of 100 days per benefit year, which is the 12 month period from July 1 <sup>st</sup> to June 30 <sup>th</sup> , combined with inpatient rehabilitation days)	
Skilled care in a semiprivate room	\$0 per admission

<b>Benefits</b>	<b>Your cost</b>
<b>Substance abuse</b>	
Office visits	\$15 per visit
Methadone detoxification and maintenance	Covered in full
Detoxification in an inpatient setting	\$250 per admission
Up to 30 days rehabilitation in an inpatient setting per benefit year, which is the 12 month period from July 1 <sup>st</sup> to June 30 <sup>th</sup>	\$250 per admission
<b>Mental health</b>	
Office visits	\$15 per visit
Services in a general or psychiatric hospital	\$250 per admission*
<b>Other health services</b>	
Skilled home health care services	Covered in full
Durable medical equipment	10% coinsurance
Medically necessary ambulance services	Covered in full
<b>Value-added features</b>	
It Fits!, an annual fitness reimbursement (including school and town sports programs, gym memberships, Weight Watchers <sup>®</sup> , aerobics, Pilates and yoga classes)	\$200 reimbursement
Free 24/7 nurse call line	Included
Free chronic care management	Included
Free stop-smoking program	Included
Member discount program	Included
Free online access to health and wellness encyclopedia	Included
<b>Out-of-pocket maximums (the maximum amount you will have to pay out of your pocket in copayments for services per benefit year, which is the 12 month period from July 1<sup>st</sup> to June 30<sup>th</sup>)</b>	
Prescription drugs	\$800
All other covered services	\$1500
<b>Exclusions</b>	
Hearing aids and the evaluation for a hearing aid Long-term rehabilitative services Nonprescription drugs and vitamins Cosmetic surgery Experimental procedures or services that are not generally accepted medical practice Routine foot care for members who are not diabetic Foot orthotics for members who are not diabetic Custodial confinement Chiropractic care Oh Baby! program Peace of Mind Program <sup>™</sup> Dental care Diagnosis and treatment of infertility including in vitro fertilization and gamete intra-fallopian tube procedures (GIFT)	

\* Copayment waived if transferred from another inpatient unit.

A complete list of benefits and exclusions is in the Commonwealth Care FCHP Direct Care *Member Handbook/Evidence of Coverage*, available by request. This is only a summary of benefits and exclusions.

## Questions?

If you have any questions, please contact Fallon Community Health Plan Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or visit our Web site at [fchp.org](http://fchp.org).

For information about all health plan options available through Commonwealth Care or eligibility questions, contact the Commonwealth Care Support Program at 1-877-MA-ENROLL (TTY: 1-877-623-7773), Monday through Friday, 8 a.m. to 5 p.m., or visit the Commonwealth Care Web site at [www.mass.gov/connector](http://www.mass.gov/connector).



*This health plan **meets minimum creditable coverage standards** and **will satisfy** the individual mandate that you have health insurance. As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years and older, must have health coverage that meets the minimum creditable coverage standards set by the Commonwealth Health Insurance Connector.*

