



FROM |  **sunshine health**
Insured by Celtic Insurance Company

A black and white photograph of a woman and a young girl blowing bubbles. The woman, on the left, is smiling and holding a string of bubbles. The girl, on the right, is blowing into a bubble wand. The background is a bright, outdoor setting with trees and a fence.

2021
Member
Handbooks

The Resources You Need. Right Here.

For more information, visit [Ambetter.SunshineHealth.com](https://www.Ambetter.SunshineHealth.com)

If this information is not in your primary language, please call 1-877-687-1169 (Relay Florida 1-800-955-8770)



FROM |  **sunshine health.**
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Welcome to Ambetter from Sunshine Health!

Thank you for choosing us as your health insurance plan. We're excited to help you take charge of your health and to help you lead a healthier, more fulfilling life.

As our member, you have access to lots of helpful services and resources. This member handbook will help you understand all of them. Inside, you'll find important information about:

- How your plan works
- Payment information
- Where to go for care
- Information on your Member ID
- Optional adult dental and vision benefits
- TeleHealth
- And much more!

YOUR HEALTH IS OUR PRIORITY.

If you have questions, we're always ready to help. And don't forget to check out our online video library at Ambetter.SunshineHealth.com. It's full of useful information.

Member Services:

1-877-687-1169 (Relay Florida 1-800-955-8770)

We are available Monday through Friday, 8 a.m. to 8 p.m. EST.

Ambetter.SunshineHealth.com



How To Contact Us

How To Contact Us

Ambetter from Sunshine Health

PO Box 459089
Fort Lauderdale FL
33345-9089

If you want to talk, we're available Monday through Friday,
8 a.m. to 8 p.m. EST.

Member Services	1-877-687-1169
Fax	1-866-796-0523
Relay Florida	1-800-955-8770
Make a Payment	1-877-687-1169
Behavioral Health Services	1-877-687-1169
Telehealth AmbetterTelehealthFL.com	1-800-835-2362
Mail Order Pharmacy	1-888-624-1139
24/7 Nurse Advice Line	1-877-687-1169
Complaints and Grievances	1-877-687-1169
Emergency	911
Website	Ambetter.SunshineHealth.com

When you call, have these items ready:

- Your ID
- Your claim number or invoice for billing questions

Interpreter Services

Please call Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770) for free interpreter services as needed. Interpreter services include languages other than English. This service allows you and your provider to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help with interpretation can call Member Services for an oral interpretation.

How Your Plan Works

Learn about how to get the most out of your plan. Set up your online member account to get started.



Want more information about our service area and in-network providers? Visit Ambetter.SunshineHealth.com

So You Have Health Insurance — Now What?

Having health insurance is exciting. To get the most out of your plan, complete this simple checklist. If you need assistance, call Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770). We're available Monday through Friday, 8 a.m. to 8 p.m. EST.

- 1** Set up your secure online member account. Do this by visiting the "Member Login" page on Ambetter.SunshineHealth.com. Your member account stores all of your plan's benefits and coverage information in one place. It gives you access to your *Schedule of Benefits*, claims information, this member handbook and more.
- 2** Our *myhealthpays*® program helps you focus on your total health. When you complete healthy activities, such as eating right, moving more, saving smart and living well, you can earn reward points! All you have to do is log in to your online member account to get started.
- 3** Enroll in automatic bill pay. Call us or log in to your online member account to sign up. Automatic bill pay automatically withdraws your monthly premium payment from your bank account. It's simple, helpful, convenient and secure.
- 4** Pick your primary care provider (PCP). Just log in to your member account and view a list of Ambetter providers in your area by using the online *Provider Directory* available on our website. Remember, your PCP, also known as a personal doctor, is the main doctor you will see for most of your medical care. This includes your checkups, sick visits and other basic health needs.
- 5** Schedule your annual wellness exam with your PCP. After your first checkup, you'll earn 500 points in *myhealthpays*® rewards! And anytime you need care, call your PCP and make an appointment!



Answers To Your Payment Questions



If you have questions about paying your premium, give member services a call at 1-877-687-1169 (Relay Florida 1-800-955-8770).



Sign up for Paperless Billing to receive your monthly invoices online.

How Can I Pay My Monthly Premium?

1. Pay online (Our recommendation!)

- a. Quick Payment: <https://centene.softtheon.com/Equity/#/search>. Create your online member account on Ambetter.SunshineHealth.com and enroll in automatic bill payment. You can set up automatic bill pay using your credit card, prepaid debit card, bank debit card or bank account.
- b. You can also pay by credit card, prepaid debit card or bank debit card. Just follow the “pay online” instructions at Ambetter.SunshineHealth.com.
- c. If you have earned My Health Pays® rewards, you can use your rewards to help pay your monthly premiums. Log in to your secure member account at Member.AmbetterHealth.com to learn more about the My Health Pays® program and view your card balance.

2. Pay by phone

- a. Pay by Automated Phone. Call us at 1-844-PAY-BETTER (729-2388) and use our Interactive Voice Response (IVR) system. It’s quick and available 24/7!

Or

- b. Call billing services at 1-877-687-1169 (Relay Florida 1-800-955-8770) between Monday through Friday 8 a.m. and 8 p.m. EST. You will have the option to pay using the Interactive Voice Response (IVR) system or by speaking to a billing services representative.

3. Pay by mail

- a. Send a check or money order to the address listed on your billing invoice payment coupon. **Be sure to mail your payment at least seven to 10 days prior to your premium payment due date. Remember to write your member ID number on the check or money order and detach the payment coupon from the billing invoice and mail with your payment.**
- b. Mailing to the correct address will ensure your payments are processed in a timely manner.

Ambetter from Sunshine Health

Attn: Billing Services
PO Box 743948
Atlanta, GA 30374-3948





We Care About Your Health

How Can I Pay My Monthly Premium?

(Continued)

- c. To find a MoneyGram location near you, visit MoneyGram.com/BillPayLocations or call 1-800-926-9400. Learn more about using MoneyGram to make your Ambetter premium payment by visiting MoneyGram.com/BillPayment.

What Happens If I Pay Late?

Your bill is due before the first day of every month. For example, if you are paying your premium for June, it will be due May 31.

If you don't pay your premium before its due date, you may enter a grace period. This is the extra time we give you to pay. During a grace period, we may hold — or pend — payment of your claims. During your grace period, you will still have coverage. However, if you don't pay before a grace period ends, you run the risk of losing your coverage. Refer to your *Evidence of Coverage* for grace period details.

Member Services

We want you to have a great experience with Ambetter. Our Member Services Department is always here for you. We can help you:

- Understand how your plan works
- Learn how to get the care you need
- Find answers to any questions you have about health insurance
- See what your plan does and does not cover
- Pick a PCP that meets your needs
- Get more information about helpful programs, like Care Management
- Find other healthcare providers (like in-network pharmacies and labs)
- Request your member ID or other member materials

If you enrolled through the Health Insurance Marketplace you must contact them to: update your enrollment information, such as your date of birth, address or income or life changes; or to end your coverage with Ambetter. You can do this by visiting Healthcare.gov or calling 1-800-318-2596 (TTY: 1-855-889-4325). When you are connected, be ready to provide your state and then ask for a representative to help you.

If you are enrolled in an off-exchange plan, please contact Member Services to update your enrollment information, such as your date of birth, address or income or life changes; or to end your coverage with Ambetter.



Have total or partial hearing loss? Call 1-877-687-1169 (Relay Florida 1-800-955-8770) or visit Ambetter.SunshineHealth.com

Membership & Coverage Information



Your Ambetter Member Welcome Packet

When you enroll with Ambetter, you will receive a Member Welcome Packet. Your Welcome Packet includes basic information about the health plan you selected. You will receive your Welcome Packet before your Ambetter health coverage begins.

Your Ambetter Member ID

Your member ID is proof that you have health insurance with us. And it's very important. Here are some things to keep in mind:

- Keep this card with you at all times
- You will need to present this card anytime you receive healthcare services
- You will receive your Member ID(s) before your Ambetter health coverage begins. If you don't get your Member ID before your coverage begins, call Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770). We will send you another card.
- You will not receive your Welcome Packet and Member ID(s) until your binder payment and first month's premium are paid in full.

To download your Digital ID, request a replacement ID or request a temporary ID, please log into your secure member account.

Here is an example of what a member ID typically looks like

FROM **sunshine health**
insured by Celtic Insurance Company

**IN NETWORK
COVERAGE ONLY**

Subscriber: [Jane Doe] **Effective Date of Coverage:** [XX/XX/XX]

Member: [John Doe] **RX IN:** [004336]

Policy #: [XXXXXXXXXX] **RX CN:** [ADVI]

Member ID #: [XXXXXXXXXXXXXX1] **RXGROUP:** [rx5445]

Plan: [Ambetter Balanced Care 1] [line 2 if needed]

COPAYS **PCP:** [\$10 coin. after ded.]

Specialist: [\$25 coin. after ded.]

Rx (Generic/Brand): [\$5/\$25 after Rx ded.]

Urgent Care: [20% coin. after ded.]

ER: [\$250 copay after ded.]

Deductible (Med/Rx): [\$250/\$500]

Coinsurance (Med/Rx): [50%/30%]

Front

Ambetter.SunshineHealth.com

<p>Member/Provider Services: 1-877-687-1169</p> <p>Relay FL: 1-800-955-8770</p> <p>24/7 Nurse Line: 1-877-687-1169</p> <p>Numbers below for providers:</p> <p>Pharmacy Help Desk: 1-888-304-9081</p> <p>EDI Payor ID: 83069</p>	<p>Medical Claims: Sunshine Health Attn: CLAIMS PO Box 8010 Farmington, MO 64040-5010</p>
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Additional information can be found in your Evidence of Coverage. If you have an Emergency, call 911 or go to the nearest Emergency Room (ER). Emergency services given by a provider not in the plan's network will be covered without prior authorization. Receiving non-emergent care through the ER or with a non-participating provider may result in a change to member responsibility. For updated coverage information, visit Ambetter.SunshineHealth.com.

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Refer to your *Evidence of Coverage* for information on Dependent Member Coverage.

Finding the Right Care



We're proud to offer our quality service. Our local provider network is the group of doctors, hospitals and other healthcare providers who have agreed to provide you with your healthcare services.

To search our online Provider Directory, visit guide.ambetterhealth.com and use our **Ambetter Guide- the new Ambetter provider search tool**. This guide will have the most up-to-date information about our provider network, including information such as name, address, telephone numbers, hours of operation, professional qualifications, specialty, and board certification. It can help you find a primary care provider (PCP), pharmacy, lab, hospital or specialist. You can narrow your search by:

- Provider specialty
- ZIP code
- Gender
- Languages spoken
- Whether or not they are currently accepting new patients

A Provider Directory is a listing of In-Network providers near you. If you would like a printed copy of this listing, please call Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770).

In-Network or Network Provider means a physician or provider who is identified in the most current list for the network shown on your Member ID.

Out-of-Network or Non-Network Provider means a physician or provider who is NOT identified in the most current list for the network shown on your Member ID. Services received from an out-of-network provider are not covered, except as specifically stated in your *Evidence of Coverage* (EOC).

Throughout the year, the online providers available in-network may change. It is important that you review the online provider directory for the latest information on whether or not the provider you are planning to see is in-network. We encourage you to ask providers if they participate with Ambetter when scheduling appointments before they treat you, so you know whether or not you may receive an additional bill for their services. For more information, contact Member Services.



Remember to select an in-network PCP! Check out our *Provider Directory* for a full list of your options and their contact information. It's on the **Find a Doctor** page of guide.ambetterhealth.com.

Refer to your *Evidence of Coverage* for more information on your Provider Directory.



Every time you receive care, make sure to stay within the Ambetter network. Out of network care can increase your health care costs.

Get The Right Care At The Right Place

When you need medical care, you need to be able to quickly decide where to go or what to do. Get to know your options! They include

1. **Calling our 24/7 nurse advice line**
2. **Ambetter Telehealth**
3. **Making an appointment with your primary care provider (PCP)**
4. **Visiting an urgent care center**
5. **Going to the emergency room (ER)**

Your decision will depend on your specific situation. The next section describes each of your options in more detail, so keep reading.

And remember — always make sure your providers are in-network.

Using in-network providers can save you money on your healthcare costs.

Every time you receive medical care, you will need your member ID.

Learn more about your options <https://Ambetter.SunshineHealth.com/resources/handbooks-forms/where-to-go-for-care.html>



Your Primary Provider (PCP)

Your primary care provider is your main doctor — the one you see for regular checkups. If your condition isn't life-threatening, calling your PCP should be your first choice. Use our online Ambetter Guide to find an in-network provider in your area.

Visit or call your PCP if you need:

- Your annual wellness checkup & vaccinations
- Advice about your overall health
- Help with medical problems such as cold, the flu and fevers
- Treatments for an ongoing health issue like asthma or diabetes

Selecting A Different PCP

We want you to be happy with the care you receive from our providers. So if you would like to change your PCP for any reason, visit Ambetter.SunshineHealth.com. Log in to your online member account and follow these steps

- 1. Click on Edit Account from the drop down menu where your name is located on the right**
- 2. Select the Change icon located in the My Primary Provider section on the page.**
- 3. Pick a PCP from the list. Make sure you select a PCP who is currently accepting new patients.**

To learn more about a specific PCP, call 1-877-687-1169 (Relay Florida 1-800-955-8770). You can also visit Ambetter.SunshineHealth.com to see our provider list on our **Find a Doctor** web page.

*If you choose a nurse practitioner or physician assistant as your PCP, your benefit coverage and co-payment amounts are the same as they would be for services from other participating providers. Review your *Schedule of Benefits* for more information.



Always make sure your providers are in-network. Using in-network providers can save you money on your healthcare costs.



Have your member ID and photo ID ready. You will need them whenever you receive any type of care.

Urgent care is not emergency care. Only go to the ER if your doctor tells you to or if you have a life-threatening emergency.

When To Go To An Urgent Care Center

An urgent care center provides fast, hands-on care for illnesses or injuries that aren't life threatening but still need to be treated within 24 hours. Typically, you will go to an urgent care center if your PCP cannot get you in for a visit right away.

Common urgent care issues include:

- Sprains
- Ear infections
- High fevers
- Flu symptoms with vomiting

If you think you need to go to an urgent care center, follow these steps:

- Call your PCP. Your PCP may give you care and directions over the phone or direct you to the right place for care.
- If your PCP's office is closed, you can do one of two options:
 1. Visit our website, guide.ambetterhealth.com, type in the city, county or zipcode in the required field and view the urgent cares in that area under the featured care ribbon at the bottom of the page.
 2. Call our 24/7 nurse advice line at 1-877-687-1169 (Relay Florida 1-800-955-8770). A nurse will help you over the phone or direct you to other care. You may have to give the nurse your phone number.

Check your *Schedule of Benefits* to see how much you must pay for urgent care services.

After your visit, let your PCP know you were seen at an urgent care and why.

When To Go To The ER

Anything that could endanger your life (or your unborn child's life, if you're pregnant) without immediate medical attention is considered an emergency situation. Emergency services treat accidental injuries or the onset of what appears to be a medical condition. We cover emergency medical and behavioral health services both in and out of our service area. Emergency medical and behavioral health services are covered in-network and out-of-network. We cover these services 24/7. Please note that you may be balance billed for services received by an out-of-network emergency room facility or for services received from an out-of-network emergency room physician or ancillary provider. **Balance Billing** means a non-network provider billing you for the difference between the provider's charge for a service and the eligible service expense for covered services. Network providers may not balance bill you for covered expenses beyond your applicable cost sharing amounts or non-covered or excluded services. If you are ever balance billed contact Member Services immediately at the number listed on the back of your ID card.

It is a good idea to ask your providers if they are in-network with Ambetter so you don't receive unexpected charges.

Refer to your *Evidence of Coverage* for more information on provider billing and balance billing.



If you need help deciding where to go for care, call our 24/7 nurse advice line at 1-877-687-1169 (Relay Florida 1-800-955-8770). In an emergency, call 911 or head straight to the nearest emergency room. Seek ER services only if your life is at risk and you need immediate, emergency medical attention.

When To Go To The ER (Continued)

Go to the ER if you have:

- Broken bones
- Bleeding that won't stop
- Labor pains or other bleeding (if you're pregnant)
- Severe chest pains or heart attack symptoms
- Overdosed on drugs
- Ingested poison
- Bad burns
- Shock symptoms (sweat, thirst, dizziness, pale skin)
- Convulsions or seizures
- Trouble breathing
- The sudden inability to see, move or speak
- Gun or knife wounds

Don't go to the ER for:

- Flu, colds, sore throats or earaches
- Sprains or strains
- Cuts or scrapes that don't require stitches
- More medicine or prescription refills
- Diaper rash

What if you need Emergency Care out of our service area?

Our plan will pay for emergency care while you are out of the county or state. If you go to an out-of-network ER and you aren't experiencing a true emergency, you may be responsible for any amounts above what your plan covers. Those additional amounts could be very large and would be in addition to your plan's cost sharing and deductibles.

Learn more about your options <https://Ambetter.SunshineHealth.com/resources/handbooks-forms/where-to-go-for-care.html>



Ambetter Telehealth

Ambetter Telehealth is our 24-hour access to in-network healthcare providers when you have a non-emergency health issue. It's available to use when you're at home, in the office or on vacation.

Before you start using Ambetter Telehealth, you will need to set up your account at [AmbetterTelehealthFL.com](https://www.AmbetterTelehealthFL.com).

Ambetter Telehealth providers are available by phone or video when you need medical care, a diagnosis or a prescription. As part of our Health Management Program, Ambetter offers \$0 copay for in-network Telehealth providers. You can choose to receive immediate care or schedule an appointment for a time that fits in your schedule.

Contact Ambetter Telehealth for illnesses such as:

- Colds, flu and fevers
- Rash, skin conditions
- Sinus problems, allergies
- Upper respiratory infections, bronchitis
- Pink Eye

Ambetter does not provide medical care. Medical care is provided by individual providers through Teladoc Health.

\$0 Telehealth copay does not apply to plans with HSA until the deductible is met. \$0 copays are for in-network medical care. Ambetter does not provide medical care.

24/7 Nurse Advice Line

Our free [24/7 nurse advice line](#) makes it easy to get answers to your health questions. You don't even have to leave home! Staffed by licensed nurses, our 24/7 nurse advice line runs all day, every day. Call 1-877-687-1169 (Relay Florida 1-800-955-8770) if you have questions about:

- Your health, medications or a chronic condition
- Whether you should go to the emergency room (ER) or see your PCP
- What to do for a sick child
- How to handle a condition in the middle of the night
- Accessing our online health information library
- Urgent care



To find another provider or specialist in our network, check out our provider list on the **Find a Doctor** page at [guide.ambetterhealth.com](https://www.guide.ambetterhealth.com)

Member Complaints, Grievances, & Appeals Process



We have steps for handling any problems you may have. To keep you satisfied, we provide processes for filing appeals or complaints. You have the right to file a complaint, file an appeal, and right to an external review.

If You're Not Happy With Your Care

We hope you will always be happy with our providers and us. But if you aren't, or you aren't able to find answers to your questions, we have steps for you to follow:

- Inquiry Process
- Complaint Process
- Grievance Process
- Appeal Process
- External review by an independent review organization (IRO)
- Complaint to the state Department of Insurance (DOI)

Your satisfaction is very important to us. We want to know your issues and concerns so we can improve our services. Please contact our Member Services team at 1-877-687-1180 (Relay Florida 1-800-955-8770) if you have questions or concerns. We will attempt to answer your questions during initial contact, as most concerns can be resolved with one phone call.

The following processes are available to address your concerns.

How to Make an Inquiry

An Inquiry is a request for clarification of a benefit, product, or eligibility where no expression of dissatisfaction was made. Examples of an Inquiry could be:

- "Can I make a payment?"
- "Can you help me change my Primary Care Provider?"
- "Why did I receive this bill?"
- "Why did my premium change?"
- "Can I get a copy of my ID?"
- "Can you help me find a Provider?"

How To File A Complaint

Complaints are the lowest form of a problem. It gives us the opportunity to resolve your problem without it becoming a formal grievance.

Examples of a Complaint could be:

- "I can't get an appointment with the doctor for 4 months"
- "I can't find a provider in my area, as the local doctors are all stating they are not participating with my plan and the ones participating with my plan are too far away"
- "I've called Member Services multiple times and my issue is still not resolved"
- "I can't get enrolled on your website"



How To File A Complaint (Continued)

- “I can’t find what I am needing on your website”
- “The doctor and/or the staff were rude to me”

To file a complaint, call Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770).

How to File a Grievance

Grievance means any dissatisfaction with an insurer offering a health benefit plan or administration of a health benefit plan by the insurer that is expressed in writing in any form to the insurer by, or on behalf of, a claimant including any of the following:

1. Providing of services.
2. Determination to rescind a policy.
3. Determination of a diagnosis or level of service required for evidence-based treatment of autism spectrum disorders.
4. Claims practices.

Examples of a Grievance would be:

- “My generic prescription didn’t have the generic co-pay applied”
- “I had a preventive procedure and they are making me pay out of pocket, when it should have been covered at 100%”
- “I’m in need of home healthcare and I haven’t gotten a call back from my Case Coordinator”
- “I did not consent to blood products during surgery but found out they gave me some anyway”
- “My doctor prescribed a medication that I’m allergic to and I’ve had a terrible reaction”
- “I was told that I was active with the plan, and the plan kept taking premiums out automatically, but now they are going back and saying I had no coverage for 10 months, and now I have over \$100,000.00 in hospital bills”

To file a grievance, call Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770). You may file a grievance, verbally, or in writing, either by mail or by facsimile (fax). If you require assistance in filing a grievance or if you are unable to submit the grievance in writing, you can call Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770) to ask for help through the process. We will send a Grievance Acknowledgment letter after receipt of your Grievance.

Send your written Grievance form to:

Ambetter from Sunshine Health
Attn: Grievances and Appeals
PO Box 459089
Fort Lauderdale, FL 33345-9087
Fax: 1-866-534-5972

Expedited Grievance: If your grievance concerns an emergency or a situation in which you may be forced to leave the hospital prematurely, or if a standard resolution process will risk serious jeopardy to your life or health.

Standard Grievance: A grievance that does not meet the Expedited definition.

For a full list of definitions, filing and key communication timelines, please refer to your *Evidence of Coverage*.



View your *Evidence of Coverage* for full complaint and appeal procedures and processes. You can access your *Evidence of Coverage* in your online member account.

For a full list of definitions, filing and key communication timelines, please refer to your *Evidence of Coverage*.

How to File a Grievance (Continued)

View your *Evidence of Coverage* for full complaint procedures and processes, including specific filing details and timeframes. You can access your *Evidence of Coverage* in your online member account.

You may also file a Grievance with the Department of Insurance (DOI). There are several ways to file a Grievance with the DOI. Refer to your *Evidence of Coverage* for more information.

How To File An Appeal

An Appeal is a request to reconsider a decision about the member's benefits where either a service or claim have been denied. A denial includes a request for us to reconsider our decision to deny, modify, reduce, or terminate payment, coverage, authorization, or provision of health care services or benefits, including the admission to, or continued stay in, a health care facility. Failure to approve or deny a prior authorization request timely may be considered as a denial and also subject to the appeal process.

Examples of an Appeal would be:

1. access to healthcare benefits, including an Adverse Determination made pursuant to utilization management;
2. admission to or continued stay in a healthcare Facility;
3. claims payment, handling or reimbursement for healthcare services;
4. matters pertaining to the contractual relationship between a Member and us;
5. cancellation of your benefit coverage by us;
6. other matters as specifically required by state law or regulation

To file a written appeal, you can mail or Fax your request to us. Our contact information is below:

Ambetter from Sunshine Health
Attn: Appeals Department
PO Box 459089
Fort Lauderdale, FL 33345-9089
Fax: 1-866-534-5972

To file a verbal appeal, you can call us at 1-877-687-1169 (Relay Florida 1-800-955-8770).

Resolution timeframes may vary based on the type of appeal filed. Please see *Evidence of Coverage* for details.

Expedited Appeal: If your appeal concerns an emergency or a situation in which you may be forced to leave the hospital prematurely, or if you believe a standard resolution process will risk serious jeopardy to your life or health.

Standard Appeal: An appeal that does not meet the Expedited definition.

External Review: After exhausting our internal appeal process you may request an external review. We will send your request to an Independent Review Organization (IRO). Please refer to your *Evidence of Coverage* for more details.



What Is Utilization Management?

We want to make sure you get the right care and services. Our utilization management process is designed to make sure you get the treatment you need.

We will approve all covered benefits that are medically necessary. Our Utilization Management (UM) Department checks to see if the service needed is a covered benefit. If it is a covered benefit, the UM nurses will review it to see if the service requested meets medical necessity criteria. They do this by reviewing the medical notes and talking with your doctor. Ambetter does not reward practitioners, providers or employees who perform utilization reviews, including those of the delegated entities. Utilization Management's (UM) decision making is based only on appropriateness of care, services and existence of coverage. Ambetter from Sunshine Health does not specifically reward practitioners or other individuals for issuing denials of coverage. Financial incentives for UM decision makers do not encourage decisions that result in underutilization.

What Is Utilization Review?

Ambetter reviews services to ensure the care you receive is the best way to help improve your health condition. Utilization review includes:

Preservice or prior authorization review

Ambetter may need to approve medical services before you receive them. This process is known as prior authorization. Prior authorization means that we have pre-approved a medical service.

To see if a service requires prior authorization, check with your PCP, the ordering provider, or Ambetter Member Services. When we receive your prior authorization request, our nurses and doctors will review it. If prior authorization is not received on a medical service when required, you may be responsible for all charges.

Concurrent review

Concurrent utilization review evaluates your services or treatment plans (like an inpatient stay or hospital admission) as they happen. This process determines when treatment may no longer be medically necessary. It includes discharge planning to ensure you receive services you need after your discharge from the hospital.

Retrospective review

Retrospective review takes place after a service has already been provided. Ambetter may perform a retrospective review to make sure the information provided at the time of authorization was correct and complete. We may also evaluate services you received due to special circumstances (for example, if we didn't receive an authorization request or notification because of an emergency).

Notification of Approved Services

All claims info (including prior authorizations) can be found by logging into the member secure portal and selecting the activity and usage link.



What Is Utilization Review? (Continued)

Adverse determinations and appeals

An adverse determination occurs when a service is not considered medically necessary, appropriate, or because it is experimental or investigational. You will receive written notification to let you know if we have made an adverse determination. In the notice, you will receive detailed information about why the decision was made, as well as the process and time frame you should follow for submitting appeals.

Notification of Approved Services

All claims info (including prior authorizations) can be found by logging into the member secure portal and selecting the activity and usage link.

Member Resources & Rewards



Visit us online at
Ambetter.SunshineHealth.com

Our website helps you get the answers you need to get the right care, the right way, including an online member account for you to check the status of your claim, view your *Evidence of Coverage (EOC)* or understand your out-of-pocket costs, copays and progress towards meeting your annual deductible.

Get Online And Get In Control

Did you know you can always access helpful resources and information about your plan? It's all on our website! Visit Ambetter.SunshineHealth.com and take charge of your health.

On our website, you can:

- Find a PCP
- Locate other providers, like a pharmacy
- Find health information
- Learn about programs and services that can help you get and stay healthy.

Log into your online member account to:

- Pay your monthly bill
- Print a temporary ID or request a replacement ID
- View your claims status and payment information
- Change your PCP
- Find pharmacy benefit information
- Send us a secure email
- Read your member materials (your *Evidence of Coverage*, *Schedule of Benefits*, this handbook)
- Participate in the *myhealthpays*[®] rewards program
- Complete your Wellbeing Survey
- Contact a nurse online
- Review out-of-pocket costs, copays and progress towards deductibles.

myhealthpays[®] Rewards Program

Don't miss out on the exciting *myhealthpays*[®] program and start earning points today!

Log in now and activate your account to start earning more rewards.

1. Log into your online [Ambetter member account](http://Ambetter.SunshineHealth.com) or create your account now.
2. Click Rewards on the home page.
3. Accept Terms & Conditions. Then, start earning points!

If you already activated your account, log back in to complete healthy activities and keep earning!

Funds expire immediately upon termination of insurance coverage.

Your Healthcare Glossary

We know that health insurance can feel confusing sometimes. To help you out, we put together a list of words you may need to know as you read through this member handbook. Check it out!

Adverse Determination Notice

This is the notice you receive if we deny coverage for a service you have requested.

Appeal

An Appeal is a request to reconsider a decision about the member's benefits where either a service or claim have been denied. A denial includes a request for us to reconsider our decision to deny, modify, reduce, or terminate payment, coverage, authorization, or provision of health care services or benefits, including the admission to, or continued stay in, a health care facility. Failure to approve or deny a prior authorization request timely may be considered as a denial and also subject to the appeal process.

1. access to healthcare benefits, including an Adverse Determination made pursuant to utilization management;
2. admission to or continued stay in a healthcare Facility;
3. claims payment, handling or reimbursement for healthcare services;
4. matters pertaining to the contractual relationship between a Member and us;
5. cancellation of your benefit coverage by us; and
6. other matters as specifically required by state law or regulation.

Allowed Amount

(also Eligible Service Expense) means the maximum amount we will pay a provider for a covered service. When a covered service is received from a network provider, the allowed amount is the amount the provider agreed to accept from us as payment for that particular service. In all cases, the allowed amount will be subject to cost sharing (e.g., deductible, coinsurance and copayment) per the member's benefits.

Balance Billing

means a non-network provider billing you for the difference between the provider's charge for a service and the eligible service expense. Network providers may not balance bill you for covered service expenses.

Complaint

Complaints are the lowest form of a problem. It gives us the opportunity to resolve your problem without it becoming a formal grievance.

Copay or Copayment

The set amount of money you pay every time you receive a medical service or pick up a prescription.

Emergency Care/Emergencies

Emergency care is care that you receive in an emergency room (ER). Only go to the ER if your life is at risk or you need immediate, emergency medical attention.

For a full list of complete definitions, please refer to your *Evidence of Coverage*.



Your Healthcare Glossary (Continued)

Evidence of Coverage

The document that lists all of the services and benefits that your particular plan covers. Your *Evidence of Coverage* has information about the specific benefits covered and excluded under your health plan. Read through your *Evidence of Coverage* — it can help you understand exactly what your plan does and doesn't cover.

Grievance

Any written complaint about quality of service or medical care is a grievance, including dissatisfaction with the quality of medical care, waiting time for medical services, provider or staff attitude or demeanor, or dissatisfaction with service provided by the health carrier.

In-Network (Providers and/or Services)

The Ambetter network is the group of providers and hospitals we partner with to provide care for you. If your provider or service is within our network, it is covered on your health plan. If a provider or service is out of network, you may be responsible for costs associated with services you receive. When possible, always stay in network! Refer to your *Evidence of Coverage* for details regarding out-of-network providers, care, services and expenses.

Inquiry

A request for clarification of a benefit, product, or eligibility where no expression of dissatisfaction was made.

Out-of-Network Provider

Means a physician or provider who is NOT identified in the most current list for the network shown on your Member ID. Services received from an out-of-network provider are not covered, except as specifically stated in your *Evidence of Coverage* (EOC). Refer to your *Evidence of Coverage* for details regarding out-of-network providers, care, services and expenses.

Premium Payment

Your premium is the amount of money you'll pay every month for health insurance coverage. Your monthly bill shows your premium payment.

Preventive Care Services

Preventive care services are regular healthcare services designed to keep you healthy and catch problems early. For example: your checkups, blood pressure tests, certain cancer screenings and more. A list of Preventive Care services can be found within your *Evidence of Coverage*, as well as on our website at Ambetter.SunshineHealth.com.

Primary Care Provider (PCP)

Your PCP is the main doctor you will see for your healthcare needs. Get to know your PCP well and always stay up-to-date with your well-visits. The better your PCP knows your health, the better they are able to serve you.

Prior Authorization

Prior authorization may be required for covered services. When a service requires prior authorization, then the covered service needs to be approved before you visit your provider. Your provider will need to submit a prior authorization request.



Your Healthcare Glossary (Continued)

Schedule of Benefits

Your *Schedule of Benefits* is a document that lists covered benefits available to you. Your *Schedule of Benefits* has information about your specific copayment, cost sharing and deductible amounts for covered benefits.

Subsidy

A subsidy is a tax credit that lowers your monthly premium. Subsidies come from the government. Whether or not you qualify for one depends on your family size, your income and where you live.

Urgent Care

Urgent care is medical care that you need quickly. You can get urgent care at an urgent care center.

Utilization Management

This is the process we go through to make sure you get the right treatment. A Prior Authorization is completed to make sure the treatment is right based on your unique situation. We review your medical and health circumstances and then decide the best course of action.

Statement of Non-Discrimination

Ambetter from Sunshine Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter from Sunshine Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Sunshine Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Ambetter from Sunshine Health at 1-877-687-1169 (Relay FL 1-800-955-8770).

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If you believe that Ambetter from Sunshine Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Grievance/Appeals Unit Sunshine Health, PO Box 459087, Fort Lauderdale, FL 33345-9087, 1-877-687-1169 (Relay Florida 1-800-955-8770), Fax, 1-866-534-5972. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Sunshine Health is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Sunshine Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1169 (Relay Florida 1-800-955-8770).
French Creole:	Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from Sunshine Health, ou gen tout dwa pou w jwenn èd ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-877-687-1169 (Relay Florida 1-800-955-8770).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Sunshine Health, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-687-1169 (Relay Florida 1-800-955-8770).
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Sunshine Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-687-1169 (Relay Florida 1-800-955-8770).
Chinese:	如果您，或是您正在協助的對象，有關於 Ambetter from Sunshine Health 方面的問題，您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話，請撥電話 1-877-687-1169 (Relay Florida 1-800-955-8770)。
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Sunshine Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1169 (Relay Florida 1-800-955-8770).
Tagalog:	Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from Sunshine Health, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1169 (Relay Florida 1-800-955-8770).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Sunshine Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1169 (Relay Florida 1-800-955-8770).
Arabic:	إذا كان لديك أو لدى شخص تساعدته أسئلة حول Ambetter from Sunshine Health ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-877-687-1169 (Relay Florida 1-800-955-8770).
Italian:	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from Sunshine Health, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-877-687-1169 (Relay Florida 1-800-955-8770).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Sunshine Health hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-687-1169 (Relay Florida 1-800-955-8770) an.
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Sunshine Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1169 (Relay Florida 1-800-955-8770) 로 전화하십시오.
Polish:	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów za pośrednictwem Ambetter from Sunshine Health, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-877-687-1169 (Relay Florida 1-800-955-8770).
Gujarati:	જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Sunshine Health વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-687-1169 (Relay Florida 1-800-955-8770) ઉપર કોલ કરો.
Thai:	หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีความเกี่ยวกับ Ambetter from Sunshine Health ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใดๆ ทั้งสิ้น หากต้องการให้บริการล่าม กรุณาโทรศัพท์ติดต่อที่หมายเลข 1-877-687-1169 (Relay Florida 1-800-955-8770)