

Maryland HealthChoice Program

Member Newsletter

Summer 2025

Prescription copayments for members

The State of Maryland requires that all HealthChoice Managed Care Organizations (including MedStar Family Choice) charge a copay for medicines. A copay is a cost that you will need to pay when you pick up your medicine.

Most formulary (covered) brand name or generic medicines have a copay (cost) of \$1.00. Covered medicines can be found on the MedStar Family Choice website at **MedStarFamilyChoiceMD.com/Maryland-Members/Benefits/Pharmacy**. There is a small number of drugs that are covered by MedStar Family Choice but have a copay of \$3.00. These drugs are labeled on the formulary document as "Tier 2".

- All HIV/AIDS drugs have a copay of \$1.00.
- There is NO copay for family planning options (condoms, IUD, birth control pills, etc.).
- Non-formulary (non-covered) brand name medicines will have a copay of \$3.00.
- Please note that the following MedStar Family Choice members will not have a copay for their medicine:
 - » Members under the age of 21
 - » Members who are pregnant
 - » Members who are in hospice care (programs that give special care to people who are near the end of life and have stopped treatment to cure or control their illness/disease).
 - » Members who are Native Americans

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Para obtener una versión en español de este boletín, visite **MedStarFamilyChoiceMD.com** o llame a Servicios para Miembros al **888-404-3549**.

Understand your benefits

You can find valuable information about all the healthcare benefits offered at MedStar Family Choice on our website, **MedStarFamilyChoiceMD.com**. If you are interested in additional information about MedStar Health hospitals, please visit **MedStarHealth.org**. If you do not have access to the internet, you may call our Member Services department at **888-404-3549**.

Approved medications are on our website

The MedStar Family Choice Formulary is the list of prescription medicines covered by MedStar Family Choice. When changes are made to the formulary they will be included in the Member Newsletter. The MedStar Family Choice Formulary is available online at **MedStarFamilyChoice-MD.com/Maryland-Members/Benefits/Pharmacy**. If you don't have access to our website and you have questions about whether or not a specific drug is on the formulary, we can send the information you are requesting. Please call Member Services at **888-404-3549**.

Learn about the member complaint, grievance, and appeal process

The MedStar Family Choice complaint, grievance, and appeal procedure can be found in your Member Handbook on page 57. Your Member Handbook is located on our website at **MedStar-FamilyChoiceMD.com/Maryland-Members/Handbook**. If you do not have access to our website, you may call our Member Services department at **888-404-3549** for a copy of the process.

The process includes information on:

- How to file a complaint, grievance, or appeal, and the differences between them
- How quickly we will respond to you
- What to do if you do not agree with our decision

If you have a concern about a decision made by MedStar Family Choice, members always have the right to contact the HealthChoice Enrollee Help Line at **800-284-4510**, Monday through Friday, 8 a.m. to 5 p.m. Help us to help you avoid medical bills and get access to care.

- Always show your insurance ID card when you need prescriptions, medical services, and medical products.
- Always update your address and contact information with the Maryland Department of Health.
- Always share phone number updates with us so we are able to reach you.
- Always seek care from in-network facilities and with in-network providers when possible.

Your options for urgent care

We understand that it can be hard to know the difference between what is or is not an emergency. As a MedStar Family Choice member, your primary care provider (PCP) can assist you with and give you guidance about your illness, minor injury, or emergency issue. If you need assistance finding a PCP, please call the Outreach department at **800-905-1722**, option **1**.

What is a minor emergency?

- Colds, coughs, and flu
- Vomiting and diarrhea
- Cuts and bruises
- Headaches
- Earaches/infections

- Sore throats and fevers
- Burns, rashes, and bites
- Dental pain
- Sprains and minor broken bones
- STD concerns (sexually transmitted infections)

Follow this simple checklist for minor emergencies:

- Call your PCP during normal business hours and ask if you can be seen that day for an urgent sick appointment or for your minor injury.
- If you are calling your PCP after normal business hours, listen to their message carefully regarding an after-hours phone number that can also assist you.

If you are unable to get an appointment with your PCP, you have other options. MedStar Family Choice offers a 24/7 Nurse Advice Hotline. Call the hotline at **855-210-6204** and a nurse can advise you on your next steps such as:

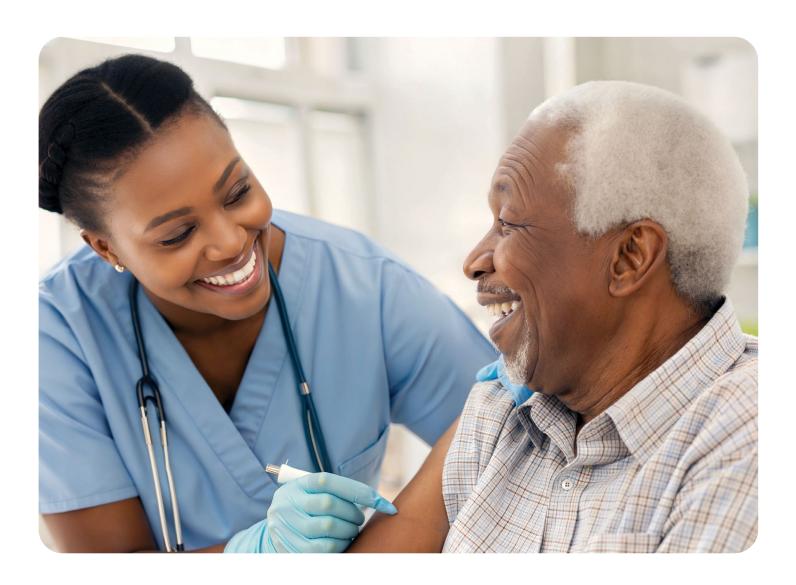
- Advice on how you can take care of your minor emergency at home, or
- Recommendation on going to an Urgent Care Center, or
- Recommendation on going to your closest Emergency Department to get medical attention.

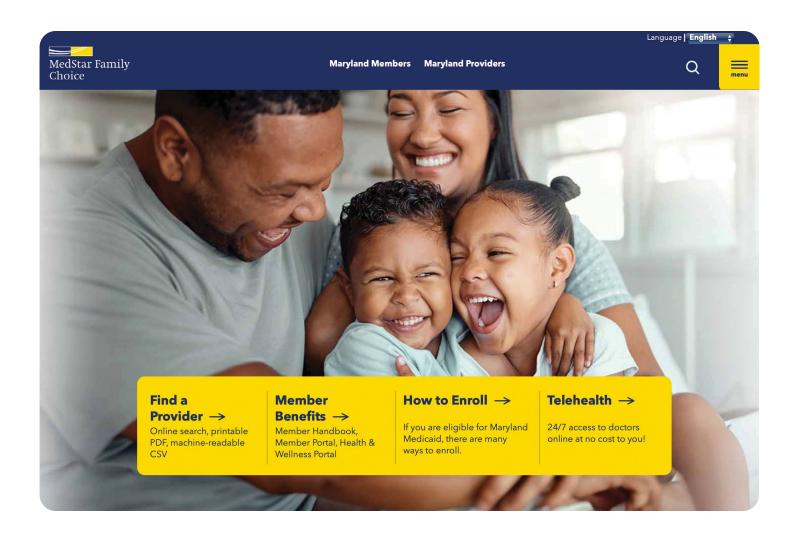
MedStar Family Choice offers MedStar eVisit-Telehealth. MedStar eVisit-Telehealth gives you 24/7 video access to trusted medical providers from your tablet, smartphone, or computer. A doctor can offer consultation, diagnosis, and treatment recommendations as well as send prescriptions to your pharmacy and help with referrals. This service is now available for members at no cost! To learn more or sign up, please visit **MedStarFamilyChoiceMD.com/Maryland-Members/Benefits/eVisit**. Or, using your tablet or smartphone, download the MedStar eVisit-Telehealth app.

If you are unable to get an appointment with your PCP, you can go to an Urgent Care Center to handle your minor emergency. Most Urgent Care Centers can perform x-rays and some lab testing. An Urgent Care Center can also call an ambulance to take you to the Emergency Department when needed.

It pays to think about the right place to go. It will often take longer for you to be seen in the emergency room, and you may be exposed to other illnesses while in the waiting room.

If you have a true medical emergency, call **911** or go to the nearest emergency room.





Visit the MedStar Family Choice website for valuable information

MedStar Family Choice continues to update the website with valuable information, and we've made it easier to use the information most important to you. The MedStar Family Choice Maryland website, **MedStarFamilyChoiceMD.com**, contains valuable information, including:

- Appeal process
- Benefit information
 - » What services are covered or not covered
 - » Added services under MedStar Family Choice
 - » Whether or not there are copays
 - » What to do if you are billed for a covered service

- » Out-of-area coverage
- » Out-of-network services
- » Second opinions
- » Self-referred services
- Case management and disease management services
- Clinical practice guidelines

- Contact information for MedStar Family Choice
- Find-a-provider (searchable provider directory)
- Formulary (medication list)
- Fraud, waste, and abuse information
- Hours of operation and after-hour instructions
- Interpreter services
- MedStar eVisit-Telehealth
- Nurse advice line
- Member handbook
- Member newsletters
- Member rights and responsibilities

- New technology policies
- Notice of privacy practices
- Outreach program and wellness incentives
- Pharmacy protocols and procedures
- Pharmacy quick reference guide
- Preventive care programs
- Quality improvement programs
- Schedule of health education classes
- Smart phone/wireless minutes at no cost
- Transportation guidelines
- Utilization management decision-making
- Urgent care locations

If you do not have access to the internet, all of these materials are available in print by contacting our Member Services department, Monday through Friday, 8:30 a.m. to 5 p.m. at **888-404-3549**. Also, visit our online wellness portal at **MedStarHealth.LiveHealthylgnite.** com/Users/Sign_In.

Case management programs are available for MedStar Family Choice members

A highly qualified team of nurses and social workers is available to MedStar Family Choice members with special needs, serious medical conditions, mental or behavior health conditions and social issues.

Our nurses and social workers provide education, support, and guidance to those members who need or would like extra assistance in managing their health. Our nurses and social workers can also assist with gaining access to healthcare services.

Below are a few examples of medical conditions or healthcare needs where we may be of help to you:

- Stroke
- Cancer/tumors

- Sickle Cell Disease with severe crisis
- Acute trauma with complex care coordination needs

- Multiple chronic health conditions
- Complex psycho-social or behavioral needs
- Transplants
- Special healthcare needs
- High risk pregnancy
- Diabetes
- Asthma

- COPD
- Hypertension
- Cardiovascular disease/CHF
- HIV
- Substance abuse disorder including ETOH
- End-Stage Renal Disease

You do not have to enroll in these services. You may be identified for enrollment if we see that you have certain conditions or medical needs. If identified for enrollment, a nurse or social worker will reach out to you by phone to explain your benefits and these services to you. Membership in Case Management is voluntary.

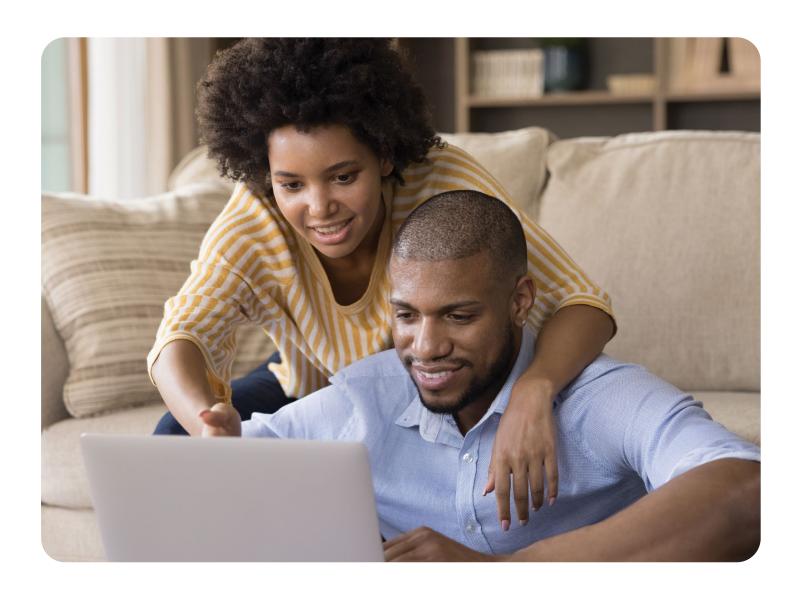
If you would like to ask about available case management programs, please contact us at **410-933-2200 (Option 1 and then Option 3)** or **800-905-1722 (Option 1 and then Option 3)**. We are available Monday through Friday, 8:30 a.m. to 5 p.m. Voice messages received after hours will be returned during the next business day.



Know your member rights and responsibilities

As a MedStar Family Choice Maryland HealthChoice member, you have the right to:

- Respectful treatment and have your dignity and privacy considered.
- Information about other treatment options given in an easy-to-understand way.
- Take part in decisions about your healthcare, including the right to refuse treatment.
- Be free from any form of physical or mental control or left alone to make you agree to something, punish you, or because it is easier for someone else.
- Ask for and get a copy of your medical records. You can also ask for corrections to your record.
- Exercise your rights and to know that the exercise of those rights will not adversely affect the way that the Maryland Department of Health, MedStar Family Choice or our providers treat you.
- File a complaint, grievance or appeal with MedStar Family Choice.



- Request to keep Medicaid coverage while your appeal is pending. NOTE: You may have to pay for any care you receive during this time if the original decision stands.
- Get a second opinion from another provider in MedStar Family Choice's network if you disagree with your provider's opinion about a service that you need. Call member services at 888-404-3549 for help with finding another provider.
- Make, or refuse to make, an advance directive for healthcare decisions. For more

- information, see the <u>Maryland Attorney</u> General's advanced directives web page.
- Ask for and get information about how MedStar Family Choice manages the organization. For more information, call member services at 888-404-3549.
- Ask for and get information about the health plan's services, practitioners, providers and member rights and responsibilities.
- Make recommendations about the member rights and responsibilities policy.

As a MedStar Family Choice Maryland HealthChoice member, you have the responsibility to:

- Treat all those who work with you with respect and dignity.
- Be on time for your appointment.
- Cancel your appointment right away if you cannot keep it.
- Always carry your Medicaid and Med-Star Family Choice member card with you.
- Never allow anyone else to use your Medicaid or MedStar Family Choice member card.
- Report a lost or stolen member ID card to MedStar Family Choice and get a new card.
- Report other health insurance coverage to your provider and to MedStar Family Choice.
- Work with your primary care provider to create a care plan together.

- Work with your providers and follow plans and instructions for care that you have agreed to with them.
- Ask questions about your care and let your provider know if you do not understand something.
- Give honest, current health information to your providers.
- Use the emergency room only for a medical emergency. Let your primary care provider know as soon as possible after you receive emergency care.
- Tell your caregivers about any change to your advance directive.
- Call member services at 888-404-3549 if you have a problem or a complaint.
- Report required changes to your status within 10 days to the Maryland Health Connection.

Member Health and Wellness Portal

Visit MedStarHealth.LiveHealthylgnite.com/Users/Sign_In to log in and learn more about the program. We can't wait to share all the holistic tools you can use to enhance your wellbeing in all the parts of life that make you feel healthy, happy, and whole.

Earn rewards

Be well and earn rewards along the way! Use the tracking table on the platform's home page to earn and to submit your progress. Check out the program overview for more information on rewards.

Learn and grow

Enjoy resources like videos, articles, and other tools to support you in each area of wellbeing including financial, physical, mental, and emotional health.

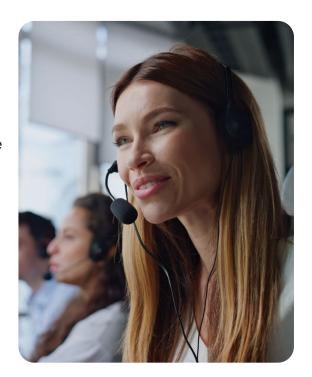
Enjoy yourself!

Who said taking care of yourself had to be a chore? You also have the option to sync apps and devices, discover nutritious recipes, monitor your hydration, track your sleep, and more. No matter what your wellbeing goals are, you'll have the tools and resources to help you be well.

Free interpreter services are available

If you know a MedStar Family Choice member who does not speak English, or doesn't speak it well, call Member Services toll free at **888-404-3549**. We have interpreters to help members when visiting their doctors. We will also provide an interpreter to help members who do not speak English or read written information sent by Member Services. If you or someone you know is deaf or has trouble hearing, members can access Maryland Relay for TTY assistance at 711. MedStar Family Choice also has people available who can use sign language to help you during doctor visits. You, or someone who can speak for you, must let the Member Services representative know that you need an interpreter.

Si necesita un interprete, por favor contacte al departamento de Servicio al Miembro al **888-404-3549.**





Understand how to get a referral to a specialist

Primary care providers will give you great advice about healthcare services. If any of your medical conditions require seeing a specialist, your primary care provider will refer you to one in our network. If an in-network provider is not available, MedStar Family Choice will help arrange one for you outside of our network. If your primary care provider can handle the condition without referring you, he or she will treat your medical condition.

If you are a female member and your primary care provider is not a women's health specialist, you have the right to see a women's health specialist within the MedStar Family Choice network without a referral. If you want a second opinion, you have the right to obtain one from another innetwork provider. If another in-network provider is not available, MedStar Family Choice will help arrange a second opinion outside of the MedStar Family Choice network at no cost to you. You can contact your primary care provider or Member Services at **888-404-3549** for help getting a second opinion. A referral may be required. Always remember that most physicians will need to see you in the office before a referral is written to a specialist.

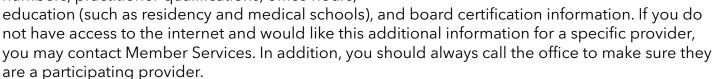
If you have any questions or concerns about the healthcare services you receive, don't hesitate to contact the Member Services department toll free at **888-404-3549** to ask for help.

It is easy to find a provider on our website

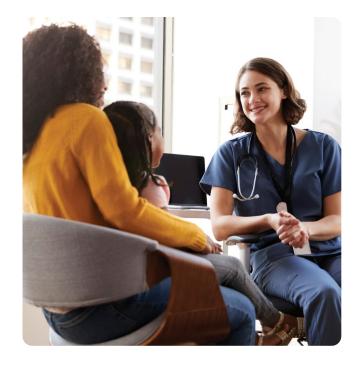
Did you know that as a MedStar Family Choice member you are automatically assigned a primary care provider if you did not select one upon enrollment? If you need to change your primary care provider or find more information on selecting a provider, please call Member Services at **888-404-3549**.

MedStar Family Choice has made it convenient for you to find a provider on the website. Did you know you can search the website and narrow your search by specific categories to help you? You can select a doctor by the name or group, hospital affiliation, gender, language, specialty, city, or the number of miles from your home or ZIP code.

Our website also contains detailed provider information, such as office addresses, phone numbers, practitioner qualifications, office hours,



If you have any questions about selecting your primary care provider, please call Member Services at **888-404-3549**. You can also review the Find a Provider online search tool on our website at **MedStarFamilyChoiceMD.com/Maryland-Members/Find-a-Provider** for more information.





5233 King Ave., Suite 400 Baltimore, MD 21237 **800-905-1722 MedStarFamilyChoiceMD.com** The Member Newsletter is a publication of MedStar Family Choice Maryland. For more information on your plan or anything in this newsletter, please visit **MedStarFamilyChoiceMD.com**.

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