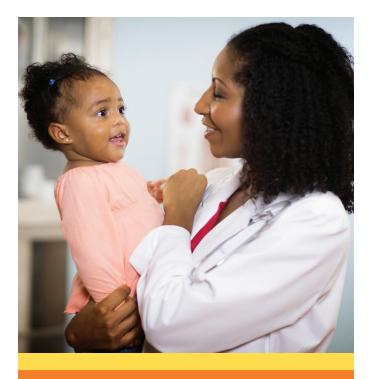


--- 2020 ---Plan For A Healthy Tomorrow





We're Here To Help

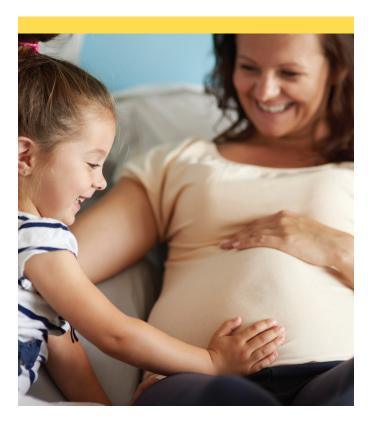
WellCare of Kentucky takes pride in helping people live healthier lives. We want you to have all the information you need. If you have any issues reading this booklet, please call WellCare of Kentucky toll-free at **1-877-389-9457**. TTY users, call **711**.

We can:

- Explain the information
- Provide it orally in English or in your main language
- Send you a copy in another language or in other ways (if available)
- Help you if you are visually or hearing-impaired

Who Do We Serve?

- Families and Children
- Pregnant Women
- Aged, Blind and Disabled
- Children enrolled in the Kentucky Children's Health Insurance Program (KCHIP)
- Dual-eligible*
- Foster Care Children and Disabled Children*
- *May not be voluntarily enrolled, but may be enrolled on a mandatory basis without a waiver from the Centers for Medicare & Medicaid Services



WellCare of Kentucky Extras

WellCare of Kentucky puts you and your family first. We make sure you get what you need to stay healthy. We also offer extra benefits to make your life easier.

Extra Benefits/Special Programs



Boy Scouts — FREE Boy Scouts membership for boys ages 5–18 who join during the school year. WellCare of Kentucky will cover the annual membership fee and \$25.00 towards a uniform.



Girl Scouts — FREE Girl Scouts membership for girls ages 5–18 who join during the school year. WellCare of Kentucky will cover the annual membership fee and \$25.00 towards a uniform. Free membership for member's parent or guardian over the age of 21 to join the Girl Scouts Program.



Reading Scholarships —

FREE reading scholarships for qualified members pre-kindergarten to 5th grade who want to improve their reading skills.



FREE Sports Physical — One per year provided by a PCP for members age 6-18.



FREE Over-the-Counter (OTC) Items — \$120 per year (\$10/month) per family for OTC items sent right to your home, including diapers, vitamins and almost 100 other items.



Healthy Rewards Program —

Earn rewards for taking steps that help you live a healthy life. These are things like having annual wellness visits. Rewards include:

- Reloadable debit card
- FREE diapers



Text4Baby® —

Get **FREE** mobile health tips on pregnancy and baby's first year.



) Cellphone —

FREE wireless cellphone with 1000 monthly minutes and unlimited text messaging and 1GB of data for all members through SafeLink.



Cell Phone program –

Qualified members with a high-risk pregnancy or chronic condition receive a free cellphone. It has unlimited talk and text messaging so that you can stay in touch with your doctor, care manager, social worker, friends and family.



Criminal Record Expungement (Certification Only) —

WellCare will assist with application fees associated with criminal record expungement (as allowed by statute).



WellCare Works —

Resources and tools to help members learn, train and prepare for steady employment and/or volunteering.



Steps2Success Training — FREE job training and financial education classes.



GED[®] Program —

FREE GED testing for members 16 and older.



Vision (Members under 21) —

One eye exam, one FREE pair of eyeglasses per year; second pair if first pair is broken or needs to be replaced.



Vision (Members over 21) — One eye exam per year, FREE pair of eyeglasses every 24 months.



Discount Card —

Monthly discounts on items such as milk, bread, detergent and some over-the-counter items.



WellCare Community Connections Help Line —

Connect with community services such as utility assistance, food banks and transportation. Call **1-866-775-2192** Monday–Friday, 9 a.m. to 6 p.m. Video Relay users can call **1-855-628-7552**.



FREE Meal Program —

For members discharged from inpatient hospital, Behavioral Health Facility, rehabilitation or skilled nursing home. There may be times when you need help managing your healthcare.

WellCare of Kentucky members can use these services at no cost:



24-hour Nurse Advice Line — Call any time day or night when you or a family member is sick, hurt or needs medical advice. Call 1-800-919-8807 to talk to a nurse.

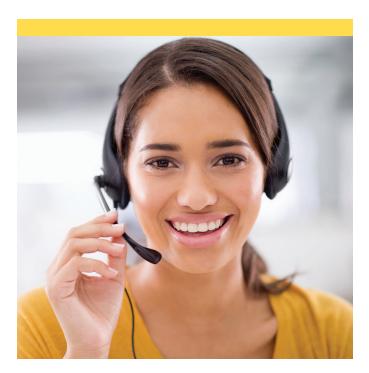
Care

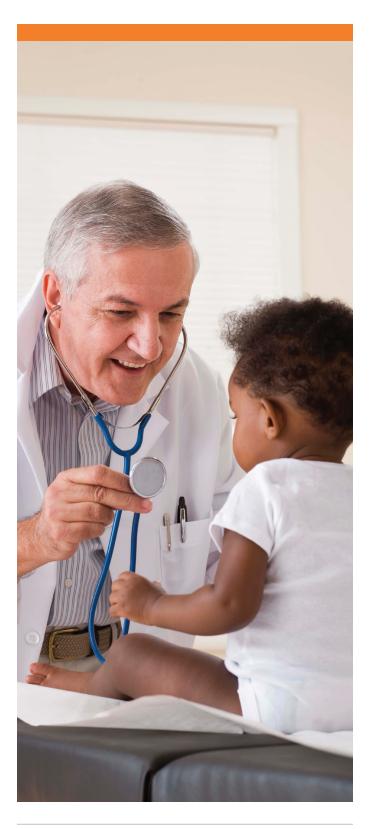
This is a list of current covered services and co-pays*. Co-pays do not apply to the following except for the Pharmacy Non-Preferred co-pay.





*For a full list of covered services, please see your member handbook. Or call Member Services toll-free at **1-877-389-9457**.



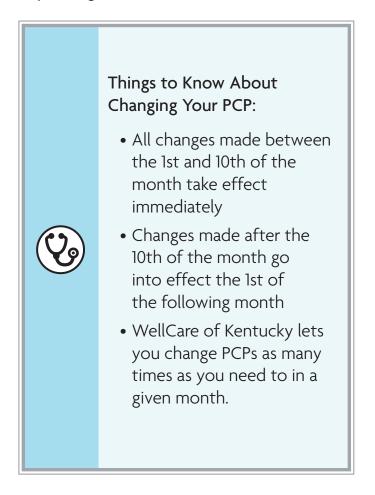




Choose Your own doctor

Are you looking for a doctor? Choose from WellCare of Kentucky's large network of providers. A large network gives you more options. Maybe you'd like to pick a doctor near your home or you'd like to change doctors. Whatever you need, our provider directory is a one-stop shop to choose the best doctor for you. You can also view our provider listing at www.wellcare.com/Kentucky.

Each person who joins WellCare of Kentucky must choose a primary care provider (PCP) from our provider directory. Your PCP is your personal doctor. They will provide your care or send you to other doctors (specialists) if needed. You can ask to change your PCP to another WellCare of Kentucky PCP at any time. To change your PCP, you must first call WellCare of Kentucky Customer Service at **1-877-389-9457**. TTY users, call **711**. You have no limit on how many times you can change your PCP within a given month. Women can choose a doctor trained in obstetrics/ gynecology (OB/GYN) as their PCP. If you have family members enrolled with WellCare of Kentucky, they can each choose a different PCP. Or they can all use the same one, depending on their needs.



When you join WellCare of Kentucky, it is important to remember that you must get all medically necessary healthcare services from our facilities and/or providers. Members must have approval to see an out-of-network provider. We will give you a directory of our providers, as well as other providers that you can see.

Regular Healthcare Appointments

We do not want you to wait long to see your provider. When you ask for a regular healthcare or dental visit, your appointment should be within 30 days of that call. Remember to take member ID cards to your doctor visits.

If you are pregnant, you must be seen sooner:

- In the first six months of pregnancy, you must be seen within seven days of asking
- In the last three months of your pregnancy, you must be seen within three days of asking

Also, you should not be in the waiting room for more than one hour. Questions?





Here are some things you should know about emergency services:

- Use it when you have a medical problem you think is so serious that it must be treated right away by a doctor (It is life-threatening.)
- Examples of when emergency services are needed include: miscarriage/ pregnancy with vaginal bleeding, chest pain, difficulty breathing, vomiting blood, facial numbness with slurred speech and convulsions
- This type of care is covered both in and out of the county where you live
- If you have an emergency, call **911** or go to the nearest emergency room (ER) or other appropriate setting

If you are not sure whether you need to go to the emergency room, call your doctor. Or call our 24-hour Nurse Advice Line at **1-800-919-8807**. They can talk to you and give you advice on what you should do.



WellCare of Kentucky covers all medically necessary Medicaid-covered medications. Our preferred drug list (PDL) lists the drugs we prefer your provider prescribes. We may also require that your provider explain to us why you need a certain medication or quantity. This process is called prior authorization (PA). We must approve the request before you can get the medication. **Reasons we may ask for PA include:**

- A generic or pharmacy alternative drug is available
- The drug can be misused/abused
- Other drugs must be tried first

Some drugs may have quantity limits. Other drugs are never covered (such as drugs for weight loss). If we do not approve a PA request, we will send you information on how you can appeal our decision and your right to a state hearing. If you would like a copy of our PDL, call us toll-free at **1-877-389-9457**. TTY users, call **711**. You can also find it at **www.wellcare.com/Kentucky**.

Our utilization management program includes:

- Prior authorization
- Prospective reviews
- Concurrent reviews
- Retrospective reviews
- How to submit an appeal

These reviews let us measure the healthcare and services our members receive. We measure these based on a member's coverage. We check to see if the care and services are right. Then we decide how much coverage we can provide. We also decide how to pay those who provide the care. At times, we have to deny coverage for services or care. Our employees may make these decisions, a doctor or other reviewer may also make the decisions. When this happens, we do not reward anyone who makes these decisions If there are any financial rewards, they do not promote using fewer services. Do you have questions about this program or want more information about filing an appeal?



Please call us toll-free at **1-877-389-9457**. TTY users, call **711**.

How We Protect The Privacy of Your Personal Information

Keeping your information safe is very important to us. Your personal information can be seen only by those who need it to do their work. We have strict policies to protect it. For example, we restrict use of our buildings and computers. We also have a Privacy Office. This office makes sure our staff is trained on our privacy and security policies.

We may use your health information without your written permission. Our employees must follow strict privacy and security policies. They must protect your health information in oral form. This is when they are talking about your health information with approved people. It could be over the phone or in person. They must also protect it in written or electronic form.

Treatment, Payment and Business Operations

We may use your health information or share it to help treat your condition. We can also use it to arrange payment for that treatment. And we can use it to run our business operations.



Right to Access Your Health Information

You have the right to look at and get a copy of your health information. But you may not see health information in three situations.

They are:

- (i) In mental healthcare therapy notes;
- (ii) When it is put together to prepare for a court case; and
- (iii) With some exceptions, information subject to the Clinical Laboratory Improvement Amendments of 1988 (CLIA).

We may use or keep an electronic health record (EHR) for you. You can get a copy of your EHR in electronic form if we have one for you. You can tell us to send a copy of your EHR to a third party you name.

> This is just a summary of our Privacy Statement. To read the full Privacy Statement, go to www.wellcare.com/Kentucky.

Your Authorization

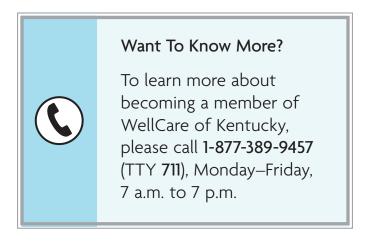
You may tell us in writing that we can share your health information with anyone for any reason. You can also tell us in writing at any time to stop sharing your health information. If you tell us to stop sharing it, it will not affect any sharing done while we had your OK to do so. Unless you tell us in writing, we cannot share your health information for any reason other than those listed here.

Business Associates

We may share your health information with a business partner. But we may do so only if they need it to perform a task or service for our business.



We hope this booklet answers your questions about WellCare of Kentucky. We know it gives you just some of the information you need to choose a health plan. To learn more, please call us toll-free at **1-877-389-9457**. TTY users, call **711**. We will be happy to help you. You can also visit us anytime at www.wellcare.com/Kentucky.



WellCare of Kentucky complies with all applicable federal civil rights laws. We do not exclude or treat people in a different way based on race, color, national origin, age, disability or sex.

If English is not your first language, we can translate for you. We can also give you info in other formats. That includes Braille, audio and large print. Just give us a call toll-free. You can reach us at **1-877-389-9457**. For TTY, call **1-877-247-6272**.

Si el español es su lengua materna, podemos brindarle servicios de traducción. También podemos proporcionarle información en otros formatos. Estos incluye braille, audio o letra de imprenta grande. Simplemente, llámenos sin cargo al **1-877-389-9457**. Para TTY llame al **1-877-247-6272**.

如果中文是您的母語,我們可以為您翻譯。我們也可以用其它格式為您提供資訊。這些格式包括布萊葉文、音頻及大字體。僅需撥打我們的免費電話。您可以撥打 1-877-389-9457 聯絡我們。TTY 用戶請撥打 1-877-247-6272。



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