AmeriHealth Caritas



Get

# You can fight the flu this fall

Look out — it's flu season again! The flu strikes about 8 percent of Americans every year<sup>1</sup>. An annual vaccination is the best way to protect yourself.

A shot isn't the only type of flu vaccine you can get. There's also a nasal spray flu vaccine. Talk with your health care provider about which is best for you. Remember, you can get the flu shot at your doctor's office or the pharmacy. We cover it at both locations.

Everyone ages 6 months and older should try to get a flu vaccine by the end of October. However, even December or January isn't too late.

# What to know if the flu lays you low

When the flu does strike, follow these tips to feel better:

- Ask your provider about antiviral medicines. These drugs can make flu symptoms go away faster and may prevent you from getting very sick.
- Drink a lot of fluids.
- Try over-the-counter (OTC) medicines to soothe muscle aches, relieve congestion, and bring down a fever.
- Use a humidifier to clear a stuffy nose.
- Get plenty of rest.
- Gargle with warm salt water to calm a sore throat.

You should go to the emergency room right away if you have serious flu symptoms, such as:

- A fever or cough that improves but then returns or worsens.
- Shortness of breath.
- Seizures.
- Constant chest pain.

<sup>1</sup>Centers for Disease Control and Prevention

# Is your antidepressant working for you?

If you're depressed, taking an antidepressant can be a big step toward feeling better. An antidepressant is a medicine that helps treat depression. However, keep in mind that these drugs are not a magic pill that will cure you right away. In fact, they can take a while to work.

You may need to be on an antidepressant for a couple weeks before you even notice a change. It can also take some trial and error to find the type of medicine and dose that work best for you.

# Signs your antidepressant isn't working

Finding the right antidepressant can be hard. But if you've been taking one for four weeks or longer and don't think it's helping, then you should talk with your psychiatrist.

Here are some signs that your antidepressant isn't right for you:

• Your symptoms don't improve. Keep in mind that you may have positive changes in your

sleep, appetite, and focus before your mood improves.

- Your medication helps for a bit, but then your symptoms come back.
- Side effects make you not want to take it. These may include nausea, vomiting, diarrhea, tiredness, weight gain, or sexual problems.
- Your symptoms get worse.

# Talk with your psychiatrist or mental health professional

Even if you think your antidepressant isn't working, don't stop taking it on your own. This can cause serious withdrawal symptoms. Let your psychiatrist know that you have concerns about your medicine.

It can take some time and effort to find the best treatment for you. Working with your psychiatrist, you can find the antidepressant that helps you feel more like yourself again.

Source: National Institute of Mental Health



## We've got you covered

AmeriHealth Caritas Delaware members can get behavioral health services to help with mental illness, drug use, or alcohol use. Do you think you need these services? Talk with your primary care provider.

# Protect yourself, your family, and your community: **Get your shots**

Polio, measles, mumps. Vaccines have slowed or stopped the spread of many diseases in the U.S. So how do they work? Vaccines are made from the same germs that cause disease. But the germs in vaccines are killed or weakened. That way, they won't make you sick. Your immune system then builds up resources to fight those bugs in the future.

Still, every few years, an outbreak rears its ugly head. Right now, measles rates are on the rise. The Centers for Disease Control and Prevention notes that there have been more than 1,000 cases of measles in 30 states this year. The outbreak is likely due to a drop in vaccination rates in certain areas.

## Vaccines protect communities

Many diseases harm infants, pregnant women, older adults, and people who are already sick. But vaccines aren't always safe for these groups. That's why even healthy young adults need shots. If most of a community is immunized, it's harder for a disease to spread.

Your pediatrician can give you an immunization schedule

just for your child. There are special schedules for high-risk children or those who fall behind on their vaccines.

# Shots for adults

Adults of all ages may need the Tdap and measles-mumpsrubella (MMR) vaccines, along with shots against:

- Flu.
- Hepatitis A and B.
- Meningococcal disease.

Young women up to age 26 and men through age 21 should receive the human papillomavirus (HPV) vaccine. And adults ages 50 and older should get a zoster shot for shingles.

Pregnant women and adults with HIV, diabetes, or other diseases may have different recommendations. Talk with your health care provider to be sure you're getting the shots you need.

# If you have questions about your plan

Call **1-844-211-0966 (TTY 1-855-349-6281)** for Diamond State Health Plan. Call **1-855-777-6617 (TTY 1-855-362-5769)** for Diamond State Health Plan-Plus.



# **Preventive health rewards**

Is all your care up-to-date? You could get a gift card for making sure. *AmeriHealth Caritas Delaware has many rewards programs.* 



- Go to four prenatal appointments by week 24 for a \$15 gift card.
- Go to eight prenatal appointments by week 36 for a Pack 'n Play<sup>®</sup>, high chair, or car seat.
- Go to a postpartum visit within 21 – 56 days of delivery for two packs of diapers or a \$25 gift card.

Do you have questions about these maternity rewards? Please call Stellar Pharmacy at **1-800-910-2959** (TTY 711) and dial 1.



- Get a \$10 gift card for each of the following checkups: 2 months, 4 months,
  6 months, 9 months,
  12 months, and 15 months.
  Get an extra \$20 for completing all six visits.
- Get a lead screening for your child before age 2 for a \$10 gift card.
- Get a yearly dental screening for your child (ages 2 – 20) for a \$10 gift card.
- Have one well-child visit per year (ages 2 – 21) for a \$20 gift card.



- Get an annual cervical cancer screening (ages 21 – 64) for a \$15 gift card.
- Get an annual breast cancer screening (ages 54 – 70) for a \$15 gift card.
- Have a chlamydia screening (eligible females between the ages of 16 – 24) for a \$15 gift card.

What screenings are best for you? Ask your health care provider.



- Have an HbA1C screening for a \$10 gift card.
- Get a retinal eye exam for a \$10 gift card.
- Have a microalbumin test for a \$10 gift card.



 Members (ages 6 or older) hospitalized for selected mental illnesses may get a \$25 gift card for a follow-up visit within seven days and another visit 30 days after discharge. Members may not be eligible to earn all listed rewards. Rewards are subject to change.

If you have any questions, please call our Rapid Response and Outreach Team at **1-844-623-7090**. You can also call if you need help setting up appointments.



# Quick apple crisp

## Ingredients

1/3 cup graham cracker crumbs
1/3 cup quick oats
2 tbsp. brown sugar
2 lb. apples (about six, medium-sized)
1/2 cup water
1 tsp. cinnamon
1 tbsp. butter

# Directions

 Preheat oven to 375 degrees. In a small bowl, mix graham cracker crumbs, oats, and brown sugar. Wash and peel apples. Quarter them; cut out core and seeds. Slice apple quarters. Spread apples in a 12-by-8-inch baking pan. Add ½ cup of water to the pan.

 Sprinkle cinnamon and topping mixture over apples and dot with butter. Bake for about 45 minutes or until apples are soft and topping is browned.

# Per serving

Serves six. Each serving provides: 140 calories, 3 g total fat (1.5 g saturated fat, 0 g trans fat), 5 mg cholesterol, 50 mg sodium, 30 g carbohydrates, 3 g fiber, 20 g sugars, and 1 g protein.

# Happy holidays!

Below, five holiday words are mixed up. Figure out each word and write them in the boxes. Then, put the numbered letters in the bottom set of boxes. This will spell out one last holiday word.

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# **Rights and** responsibilities

## As our member, you have many rights and responsibilities.

AmeriHealth Caritas Delaware is committed to treating our members with respect and dignity, Our plan and its network of doctors and other providers of services do not discriminate against members based on race; ethnicity; color; sex; religion; national origin; creed; marital status; age; Vietnam era or disabled veteran status; income level; gender identity; the presence of any sensory, mental, or physical handicap; or any other status protected by federal or state law.

For the full list of your rights and responsibilities, refer to your Member Handbook, visit www.amerihealthcaritasde. com/>Members>Your rights and responsibilities. or call Merriber Services



# Get the lowdown on lead

Being around lead, a toxic metal, can be dangerous. Babies and young children tend to come into contact with more lead than adults. They often touch things that have lead in them and then put their hands in their mouths<sup>1</sup>. This is especially bad for kids because their brains and nervous systems are more sensitive to the damaging effects of lead poisoning.

Eating or breathing in dust from crumbling, lead-based paint is the most common cause of lead poisoning in children. Other sources of lead poisoning include:

- Dust and soil tainted with lead from old paint or leaded gasoline.
- Tap water in homes that have lead pipes.
- Paint and dust chips from old toys, furniture, and pottery glazes.
- Older play jewelry.

Here's what you can do to keep your family safe:

- Wipe children's hands and remove their shoes after playing outdoors.
- Use cold water to prepare food and drinks.
- Clean floors with a damp mop each week.
- Don't let kids play in bare soil (consider a sandbox instead).
- Wipe down flat surfaces, like windowsills, weekly with a damp paper towel.
- Wash pacifiers, toys, and bottles often.

At age 1 and again at age 2, ask your child's pediatrician to test blood lead levels<sup>2</sup>.

<sup>1</sup>U.S. Environmental Protection Agency <sup>2</sup>U.S. Department of Housing and Urban Development

# Pregnancy weight tracker app

As your body and your baby develop, it's best to gain weight gradually. Your health care provider is there to guide you through this process. He or she can help you understand the right amount of weight gain for your pregnancy.

But there's also something you can do. With AmeriHealth Caritas Delaware Bright Start Plus<sup>SM</sup> App's Weight Tracker, you can track your weight gain and check if it's a healthy amount based on your provider's recommendation. Download the AmeriHealth Caritas Delaware Bright Start Plus App today for a healthy baby and a healthy you!



# Member Advisory Council meetings: **Your opinion matters!**

The Member Advisory Council (MAC) meetings allow members to share ideas about AmeriHealth Caritas Delaware's programs and services and how we can do things better.

Some topics we may discuss:

- What made you choose AmeriHealth Caritas Delaware?
- Do our value-added benefits meet your needs?
- What kind of healthy-living tips or resources could you and your family use?

Keep an eye out for details regarding upcoming meetings in 2020.

# **Protect your teeth**

The path to a healthier mouth requires just a few simple steps. Practice these tips and you'll be smiling brighter in no time:

- **Brush your teeth twice a day with a soft-bristled toothbrush.** Use toothpaste that has fluoride in it. Remember to brush the insides of your teeth and your tongue, too. Replace your toothbrush every three to four months.
- Floss once a day. Flossing helps prevent gum disease and cavities. Holding the floss between two fingers, curve it in a C-shape around each side of the tooth. Rub the floss gently up and down.
- Visit your dentist at least once a year. Some people may need to visit more often. Talk with your dentist about how often you should go.





# Easy activities to lower your blood pressure

It's a good idea to keep tabs on your blood pressure. If it's high and you don't know it, or if you don't control it, you may be at greater risk for<sup>1</sup>:

- Heart attack.
- Heart failure.
- Stroke.
- Chronic kidney disease.
- Other serious issues.

Learning you have high blood pressure early on and managing it can help you avoid such life-threatening conditions.

When it comes to lowering blood pressure, exercise truly is medicine. Even simple activities can help.

## Walking

Just taking a brisk walk can prevent or reduce high blood pressure. Find ways to fit walking into your day. Use the time to chat with a friend. Or maybe enjoy some fresh air on your lunch break. Try to get 150 minutes of moderate-intensity physical activity each week.

### Strength training

Strength-training exercises can:

- Build muscle.
- Strengthen bones.
- Improve balance.
- Boost flexibility.

It can also help lower your blood pressure, especially when combined with exercises like walking or swimming. No access to a fitness center? No worries. Grab a pair of dumbbells or use your own body weight (think squats and push-ups) for a twicea-week, at-home workout.

## Hand exercises

Did you know you can also lower your blood pressure while sitting? Studies show that isometric hand exercises, done by squeezing a hand grip device, can improve blood pressure levels. It only takes 15 minutes of hand exercises three times a week to make a difference.

<sup>1</sup>National Heart, Lung, and Blood Institute

## Need assistance?

Visit our updated Wellness Resources web page to find options for online and local wellness resources! It's easy. Just select the item that you need help with and type in your ZIP code. You can find help with housing, food, education, training, and many other items. Visit www.amerihealthcaritasde.com > Wellness Resources.





# Help your child with ADHD build friendships

Children with attention-deficit/hyperactivity disorder (ADHD) often have trouble focusing, paying attention, and being patient. As a result, it can be difficult for them to make friends. Here are some ways you can help<sup>1-3</sup>:

- **Reward good behavior.** If your child is sharing or getting along with others, let him or her know that they're doing well.
- Avoid busy settings. For play dates, try to avoid loud, distracting places.
- **Supervise your child while playing.** You don't have to hover, but make sure you can keep an eye on your child.

If your child isn't already being treated for ADHD, talk with their pediatrician about available options.

<sup>1</sup>National Institute of Mental Health <sup>2</sup>American Academy of Family Physicians <sup>3</sup>American Academy of Pediatrics

# Health plan services to remember

- Ride services. To schedule a ride for non-emergency appointments, call the reservation line at 1-866-412-3778. This service is not a covered benefit for Delaware Healthy Children Program (DHCP) members.
- Dental care. To find a dentist or make an appointment, call Member Services for Diamond State Health Plan at
   1-844-211-0966 (TTY 1-855-349-6281) or for Diamond State Health Plan-Plus at
   1-855-777-6617 (TTY 1-855-362-5769).
- 24/7 Nurse Call Line. Call us at 1-844-897-5021.
- Mobile app. Go to the Google<sup>™</sup> Play Store or Apple App<sup>®</sup> Store and type in AmeriHealth Caritas.
- Interpretation and translation. To request these free language services, contact us 24/7.
- **Behavioral health services.** Call Member Services for more information.
- **Community Wellness Center.** Visit our center at 1142 Pulaski Highway, Bear, DE 19701. We're open Monday through Friday, from 9 a.m. to 5:30 p.m. Hours may be extended for some scheduled events.
- Bright Start Plus<sup>™</sup> app. Download the app today at no cost to you! Keep information at your fingertips by tracking health data for yourself and your entire family.
- **Text reminders.** You may get texts from AmeriHealth Caritas Delaware to give you key reminders about health screenings.

How to protect yourself from scams

Scammers who want to steal your money are nothing new. But the tactics they use are constantly changing. Here's what to watch for and what to do if you spot a scam.

## **One-ring calls**

You get phone calls from a number you don't know that hangs up after just one ring. The calls may come repeatedly late at night. You could be tempted to call back. But if you do, you may get billed per minute toll charges.

*What to do:* Never call back numbers you don't recognize. Instead, report these calls to the Federal Communications Commission at **www.fcc.gov/complaints**.

# Tech support fraud

You're on your computer when a pop-up warns of a problem and gives you a phone number to

call. Or maybe you get an unexpected call from someone claiming to be tech support. Either way, the scammer wants you to provide access to your computer or pay a repair fee.

*What to do:* Don't call the number. Hang up if you receive an unexpected call from "tech support," even if it appears to be coming from a real company. Caller ID information can be faked.

# Social Security scams

You get a call from someone who says they're from the Social Security Administration (SSA). They ask for your personal information. For example, a scammer might say your Social Security number has been suspended and you need to confirm the number to reactivate it.

*What to do:* Hang up. If you're worried, call the SSA directly at **1-800-772-1213**.



# Need a ride to your next checkup?

We can help if you don't have a vehicle or other way to get there. For non-emergency medical transportation, call LogistiCare at **1-866-412-3778**, Monday through Friday, from 7 a.m. to 4 p.m.



### Discrimination is against the law

AmeriHealth Caritas Delaware complies with applicable federal civil rights laws and does not discriminate on the basis of race; ethnicity; color; sex; religion; national origin; creed; marital status; age; Vietnam era or disabled veteran status; income level; gender identity; the presence of any sensory, mental, or physical handicap; or any other status protected by federal or state law. AmeriHealth Caritas Delaware does not exclude people or treat them differently because of race; ethnicity; color; sex; religion; national origin; creed; marital status; age; Vietnam era or disabled veteran status; income level; gender identity; the presence of any sensory, mental, or physical handicap; or any other status protected by federal or state law.

AmeriHealth Caritas Delaware provides free aids and services to people with disabilities, such as qualified sign language interpreters and written information in other formats (large print, Braille, audio, accessible electronic formats, other formats). We provide free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact AmeriHealth Caritas Delaware Member Services:

• DSHP: 1-844-211-0966 (TTY 1-855-349-6281) • DSHP-Plus: 1-855-777-6617 (TTY 1-855-362-5769)

If you believe that AmeriHealth Caritas Delaware has failed to provide these services or discriminated in another way on the basis of race; ethnicity; color; sex; religion; national origin; creed; marital status; age; Vietnam era or disabled veteran status; income level; gender identity; the presence of any sensory, mental, or physical handicap; or any other status protected by federal or state law, you can file a grievance with:

- AmeriHealth Caritas Delaware Grievances P.O. Box 80102, London, KY 40742
- You can also file a grievance by calling AmeriHealth Caritas Delaware Member Services:

– DSHP: <b>1-844-211-0966</b>	– DSHP-Plus: <b>1-855-777-6617</b>
(TTY 1-855-349-6281)	(TTY 1-855-362-5769)

If you need help filing a grievance, AmeriHealth Caritas Delaware Member Services 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 (TDD 1-800-537-7697)** 

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Multi-language interpreter services / Servicios de intérprete multilingüe

ATTENTION: If you speak English, language assistance services, at no cost, are available to you. Call the Member Services number on the back of your ID card (**TTY: 711**).

Spanish: ATENCIÓN: Si no habla inglés, los servicios de asistencia lingüística están disponibles para usted de forma gratuita. Llame a Servicios al Miembro al número que aparece al reverso de su tarjeta de identificación (**TTY 711**).

Simplified Chinese: 注意:如果您不会说英语, 也可以免费获得语言援助服务。请拨打您的会 员卡背面的会员服务部电话(TTY: 711)。

Haitian Creole: ATANSYON: Si w pa pale anglè, ou ka resevwa sèvis ki gratis pou ede w nan lang pa w. Rele ekip Sèvis pou manm yo nan nimewo ki nan do kat idantifikasyon w lan (**711 pou moun kip a tande byen yo**).

Gujarati: કૃપા કરી ધ્યાન આપશો: જો તમે અંગ્રેજી ના બોલતા હો, તો તમને ભાષા સહાયતા સેવાઓ, કોઇ ખર્ચ કર્યા વગર ઉપલબ્ધ છે. તમારા ઓળખપત્રની (આઇડી કાર્ડની) પાછળ આપેલા મેમ્બર સર્વિસીસ નંબર પર ફોન કરો (TTY: 711).

French: ATTENTION : Si vous ne parlez pas anglais, des services d'aide linguistique sont mis à votre disposition gratuitement. Appelez l'équipe Services aux membres au numéro indiqué au verso de votre carte d'identification (**711 pour les malentendants**).

Korean: 참고: 영어를 구사하지 못하시는 경우, 무료로 언어 지원 서비스를 제공받으실 수 있습니다. ID 카드 뒷면에 기재되어 있는 회원 서비스 전화번호로 연락주시기 바랍니다(TTY: 711).

Italian: ATTENZIONE: Se non si parla la lingua inglese, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare Member Services al numero riportato sul retro della tessera di identificazione (**TTY: 711**).

Vietnamese: LƯU Ý: Nếu quý vị không nói được tiếng Anh, thì có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Hãy gọi đến số điện thoại của Ban Dịch Vụ Hội Viên ở mặt sau thẻ ID của quý vị (**TTY: 711**). German: ACHTUNG: Falls Sie kein Englisch sprechen, steht Ihnen ein kostenloser Sprachhilfsdienst zur Verfügung. Kontaktieren Sie den Mitgliederservice unter der Nummer auf der Rückseite Ihrer ID-Karte) (**TTY: 711**).

Tagalog: PAUNAWA: Kung hindi ka nagsasalita ng Ingles, may makukuha kang mga libreng serbisyo ng tulong sa wika. Tawagan ang numero ng Mga Serbisyo sa Miyembro na nasa likod ng iyong ID card (**TTY: 711**).

Hindi: कृपया ध्यान दें: यदि आप अंग्रेज़ी नहीं बोलते हैं तो आपके लिए भाषा सहायता सेवा निशुल्क उपलब्ध है। अपने पहचान-पत्र के पीछे दिए गए मेंबर सर्विस नंबर पर कॉल करें (TTY: 711)।

Urdu:

دھیان دیں: اگر آپ انگریزی نہیں بولتے/بولتی ہیں تو، آپ کے لیے زبان سے متعلق اعانت کی خدمات، مفت دستیاب ہیں۔ اپنے آئی ڈی کارڈ کے پیچھے درج ممبر سروسز کے نمبر پر ہمیں کال کریں (**ٹی ٹی وائی: 711**)۔

Arabic:

تنويه: إذا كنت لا تتحدث اللغة الإنجليزية فستتوفر لك خدمات مساعدة لغوية مجانًا. اتصل برقم خدمات الأعضاء المدون خلف بطاقة عضويتك (الهاتف النصي: 711).

Telugu: గమనిక: ఒకవేళ మీరు ఇంగ్లీషు మాట్లాడలేనట్లైతే, ఖర్చు లేకుండా భాషా సహాయ సేవలు మీకు లభిస్తాయి. మీ గుర్తింపు కార్డు యొక్క వెనుక వైపు ఉన్న సభ్యుల సేవా సంఖ్యకు కాల్ చేయండి (టిటిపై: 711).

Dutch: LET OP: Als u geen Engels spreekt, kunt u kosteloos gebruik maken van taalhulpdiensten. Bel het nummer voor Ledenservice (Member Services) op de achterkant van uw ID-kaart (**TTY: 711**).





#### 2019 Annual Notice to AmeriHealth Caritas Delaware Members

Thank you for choosing AmeriHealth Caritas Delaware!

#### Important information for members, parents, and guardians

Each year, AmeriHealth Caritas Delaware would like to remind you of important information about your health plan. This will help you make informed choices about health care for yourself or your family. More information on each of the topics below can be found on the member website at **www.amerihealthcaritasde.com**; within your Member Handbook, which is updated annually and also available on the member website; from member newsletters; or by calling Member Services toll free at:

- Diamond State Health Plan: 1-844-211-0966 (TTY 1-855-349-6281).
- Diamond State Health Plan-Plus: 1-855-777-6617 (TTY 1-855-362-5769).

#### As a member, you have rights and responsibilities

We are committed to treating our members with respect and dignity. It's important to know and understand your rights and responsibilities. You'll find them listed in your Member Handbook. They're also listed on our website, **www.amerihealthcaritasde.com**.

#### Quality improvement programs monitor important aspects of care

We value the quality of care you receive. Our quality improvement program wants to make sure you have:

- Easy access to quality medical and behavioral health care.
- Care coordination and wellness programs that meet your needs.
- Help with chronic conditions or illnesses.
- Support when you need it most, like after hospital admissions or when you're sick.
- High satisfaction with your health care providers and with the health plan.

Some examples of our quality improvement activities for all our members include:

- Sending you postcards or newsletters with information that keeps you up to date on your health care.
- Reviewing the type, amount, and quality of service you receive.
- Reminding you and your provider about preventive health care.
- Measuring standards, such as how long it takes to get an appointment.
- Monitoring phone calls to ensure we answer your call timely with accurate information.
- Making sure your providers have all the information they need to provide quality care to you and your child.

This list does not include all our quality programs. To learn more about what we do to improve your care, visit **www.amerihealthcaritasde.com** or call:

- Diamond State Health Plan: 1-877-759-6257 (TTY 711).
- Diamond State Health Plan-Plus: 1-855-294-7048 (TTY 711).



### AmeriHealth Caritas Delaware values the privacy and security of your health care data

We have several safeguards in place to protect your health care data. Our safeguards are:

- Administrative. We have rules that tell us how to use your health care data, whether it is written, oral, or electronic. Our staff is trained on these rules to keep your health care data protected.
- Physical. We lock up your records and keep your health care data in safe areas.
- Technical. We restrict access to your health care data. The only people with access are those who need it to perform their job or provide care to you.

### Approving medically necessary health care through utilization management

We want to make sure our members receive the right health care in the right way at the right time. Our Utilization Management (UM) program monitors members' use of services to see if health care services are being under- or over-used by following these principles:

- Medically necessary determinations are based only on the appropriateness of care and service and the benefits covered.
- AmeriHealth Caritas Delaware does not reward providers or other individuals for issuing denials of coverage of care.
- AmeriHealth Caritas Delaware does not provide financial incentives to encourage decisions that result in underuse of services.

The UM staff uses specific clinical review criteria to prior-authorize medically necessary decisions. You can find more information about the prior authorization process and how to contact UM staff by visiting **www.amerihealthcaritasde.com**.

#### Pharmacy services

If you or your child needs medicine, your provider will choose one from our preferred drug list (PDL) and write you a prescription to fill at a participating pharmacy. The PDL is the list of medicines AmeriHealth Caritas Delaware covers. It includes brand-name and generic medicines and should be the first drugs you try. You will find the PDL and a list of participating pharmacies online at **www.amerihealthcaritasde.com**. When the PDL changes, we will notify you. If you have questions about which medicines are covered, or need a printed copy of the PDL, call Member Services for more information.

If your provider prescribes a medicine that is not on the PDL (a non-preferred medicine), or if the medicine needs prior authorization, your provider can ask for approval from us. Your provider will submit a form on our website or contact us to ask for approval. We will review the request and let you and your doctor know of our decision.

For more information on pharmacy services, including copays, limitations, generic substitutions, or steptherapy protocols, you may refer to your handbook on our website at **www.amerihealthcaritasde.com**. You can also call Pharmacy Member Services at PerformRx:

- Diamond State Health Plan: 1-877-759-6257 (TTY 711).
- Diamond State Health Plan-Plus: 1-855-294-7048 (TTY 711).



#### Questions about benefits or copayments

You can find a lot of information about your health plan in your Member Handbook and on our website. To learn more about copays or other charges, as well as the benefits and services your plan covers, refer to your Member Handbook or visit our website at **www.amerihealthcaritasde.com**.

Do you still have questions, or would you like this information mailed to you? No problem: Member Services can help you with all your needs.

- Diamond State Health Plan: 1-844-211-0966 (TTY 1-855-349-6281).
- Diamond State Health Plan-Plus: 1-855-777-6617 (TTY 1-855-362-5769).

#### If you receive a bill from your provider

As an AmeriHealth Caritas Delaware member, you are not responsible to pay for medically necessary covered services supplied by a Delaware Medicaid provider. Providers should not send you a bill for a covered medical service or for the difference between what your health insurance paid and what they charge (balance billing).

If you get a bill from one of our providers, call Member Services for help:

- Diamond State Health Plan: 1-844-211-0966 (TTY 1-855-349-6281).
- Diamond State Health Plan-Plus: 1-855-777-6617 (TTY 1-855-362-5769).

#### How to choose the care you need

Your primary care provider (PCP) is a central part of your health care. Your PCP should be the one you contact first for most issues and hospital services.

If you do not choose a PCP, AmeriHealth Caritas Delaware will select one for you. If you want a different PCP than the one we assigned for you, the provider directory is available on our website at **www.amerihealthcaritasde.com**. The online directory provides the name, address, phone number, specialty, and board certification status of providers in our network. You can also visit **www.healthgrades.com**. This site gives more information about providers, such as which medical school they attended and where they did their residency training. If you do not have access to the internet, please call Member Services for a paper copy of the listing.

#### **Specialty care**

Sometimes you or your child may need care from a specialist. Specialists treat special types of conditions, including behavioral health or substance use concerns. Your PCP can recommend a specialist or behavioral health care provider to you. You don't need a formal referral from your PCP as long as the specialist is in our provider network.

Female members have direct access to care from any women's health provider within our network. This includes covered services such as breast exams, mammograms, Pap tests, and prenatal care. You don't need an OK from your PCP to receive these services. If you have questions, Member Services can help you.

Let your PCP know if you visit a specialist, so your PCP can support your care. Remember, except for family planning and emergency services, you must go to an AmeriHealth Caritas Delaware provider. Otherwise your service may not be covered.



#### Second opinion

If your health care provider thinks you need surgery or other special treatment, you can ask to see another specialist. This is called a "second opinion." If you want a second opinion, ask your PCP for a specialist in a different practice within the AmeriHealth Caritas Delaware network. If there is not a network participating provider available, a second opinion from a health provider outside of the network can be obtained, at no cost to you.

#### How to get after-hours care

Call your PCP for after-hours care, except in an emergency. You can call your PCP for medical problems 24 hours a day, seven days a week. There is no limit to how many times you can visit or call your PCP.

Do you have questions about your health but can't get in touch with your PCP? Our nurses can help. Call the 24/7 Nurse Call Line at **1-844-897-5021**.

#### How to get emergency care

If you or your child's life is in danger, you should always call **911** or go to the nearest emergency room (ER). If you need transportation to the hospital, call **911**. The hospital does not have to be in our network for you to get care. If you're not sure it's an emergency, call your PCP.

You should use the ER for life-threatening emergencies and for serious conditions needing care right away to avoid severe harm. An emergency is the sudden onset of a medical condition with severe symptoms, including severe pain. These symptoms are so serious that not getting immediate medical attention could result in:

- Loss of life or serious harm to you or another person.
- A pregnant woman who has become very ill possibly losing her unborn child.
- Some bodily functions ceasing to work.
- Serious harm to any body organ or part.

Examples of emergencies are:

- Sharp chest pain.
- Choking.

• Seizures.

- Poisoning.
- ig.
- Drug overdoseSevere burns.
- Bleeding that won't stop.
- Difficulty breathing.
- Broken bones.
- Suicide attempts.
- Throwing up blood.

# Out-of-network services

We have a large network of providers and services. If a provider you want to see is not in our network, your provider must first get approval from us before you can see that provider. Except for an emergency, only your provider can make this request. It's not something you can do yourself. If approved, we will properly and timely cover these services. This is only for as long as you can't get the service in our network. If you have questions, please call us.



### Care management — help when you need it most

Sometimes, managing a chronic condition or multiple conditions can become overwhelming. Your AmeriHealth Caritas Delaware Clinical Care Coordinator is your main contact to support you at your health plan. You can call your Clinical Care Coordinator if you have questions about your physical and behavioral health care services. Your Clinical Care Coordinator will work with you to make sure you have everything you need to make good choices about your health care. They will help you get the right kind of services and supports in the right setting.

### New technology for medical procedures

We're always looking at new medical procedures and methods to make sure our members get safe, up-to-date, high-quality medical care. We have a team of doctors who review new health care technologies. They decide if new technologies should become covered services. (We don't cover investigatory technologies, methods, and treatments still under research.)

To decide if a new technology will become a covered service, we will:

- Study the purpose of each technology.
- Review medical literature.
- Look at the impact and benefits a new technology could have.
- Develop guidelines on how and when to use the technology.

#### We take member grievances and appeals very seriously

We want you to be happy with services you receive from us. If you're not happy, please let us know. We want to know what is wrong so we can make our services better.

You may file a grievance if you are not happy with your quality of care, if someone from AmeriHealth Caritas Delaware or from your provider's office was rude, or if you believe AmeriHealth Caritas Delaware or a Delaware provider violated your rights. You can file a grievance in two ways:

- By phone. Call AmeriHealth Caritas Delaware Member Services, 24 hours a day, seven days a week. For Diamond State Health Plan, call 1-844-211-0966 (TTY 1-855-349-6281).
   For Diamond State Health Plan-Plus, call 1-855-777-6617 (TTY 1-855-362-5769).
- By mail. Write to: AmeriHealth Caritas Delaware Complaints and Grievances Department P.O. Box 80102 London, KY 40742-0102

#### How to file an appeal

If you received an adverse benefit determination letter in the mail and do not agree with the decision, you can file an appeal. You may file an appeal if you are not satisfied with:

- Denial of or limits on a service
- Reduction or termination of a service that had been authorized.
- Denial in whole or in part of payment for a service.
- Failure to provide services in a timely manner.
- Failure of AmeriHealth Caritas Delaware to act within required time frames.



You must file your appeal within 60 days after the date on the adverse benefit determination. You can file the appeal by phone or in writing:

- By phone. Call AmeriHealth Caritas Delaware Member Services, 24 hours a day, seven days a week. For Diamond State Health Plan, call 1-844-211-0966 (TTY 1-855-349-6281). For Diamond State Health Plan-Plus, call 1-855-777-6617 (TTY 1-855-362-5769). If you file your appeal by phone, you must follow up your call with a written, signed appeal letter within 10 days. AmeriHealth Caritas Delaware must have the signed appeal letter to process your appeal.
- By mail. You or your authorized representative can write a letter to: AmeriHealth Caritas Delaware
   220 Continental Drive, Suite 300
   Newark, DE 19713

#### Tell us what happened

Give us as much information as you can when filing a grievance or appeal. For example, include the date the incident happened, the names of the people involved, and details about what happened. Be sure to include your name; or your child's name when filing on their behalf; and your AmeriHealth Caritas Delaware member ID number.