Welcome to Your Hoosier Care Connect Health Plan

Member Handbook

What’s Inside:
• Services covered by MDwise
• How to pick a hospital and doctor
• Pharmacy and prescription coverage
• myMDwise for 24/7 health information
• MDwiseREWARDS
• What to do if you have a problem
Dear MDwise Member,

Welcome to Hoosier Care Connect. You will get your health care benefits from this plan. You will get information for you and your family about MDwiseREWARDS and extra services besides health care.

Now that you’re a member, you should always remember these basic rules:

1. You can only choose and change your doctor by talking with MDwise. Call MDwise customer service right away and confirm your doctor.
2. Carry your Member ID card with you at all times. Show your card every time you get health care.
3. Contact your doctor first for all medical care.
4. Only go to the emergency room for true medical emergencies. Call your doctor first if you aren’t sure.
5. Make sure MDwise always has your correct address and phone number. This will help us contact you about you and your family’s important health care information.
6. Check MDwise.org regularly for the most up-to-date handbook.

You can call MDwise 24 hours a day, 7 days a week. If you get an automated message, please leave your name and number. Someone will return your call no later than the next business day. There is a MDwise representative who can help you 8:00 a.m. to 8:00 p.m. (EST), Monday through Friday (we are closed on major holidays).

MDwise also has a NURSE-on-call service 24 hours a day. See page 23.

Thank you!

Wishing you good health,
MDwise customer service

What is myMDwise?

myMDwise is available 24 hours a day, 7 days a week at MDwise.org. When you use myMDwise, you can:

- View your general eligibility information, including the name of your current doctor
- Answer questions about your health (Health Needs Screening)
- View and redeem MDwiseREWARDS
- View your pharmacy claims
- Choose or change your preferred method of receiving MDwise member communication electronically or by regular mail

To sign up for myMDwise, go to MDwise.org. Click the link “Hoosier Healthwise, HIP and Hoosier Care Connect member login” in the “myMDwise Login” box. Then click “Create New Account.” You will be guided through this process.

Don’t have Internet access? Call MDwise customer service.
Getting information in other languages and formats
If you need your member handbook and other MDwise information in other ways let us know. For example, if you need the information in larger print, Braille or in audio format, call MDwise customer service.
Si desea obtener esta información en español, visite la página web MDwise.org/hcchandbook para miembros de Hoosier Care Connect. O si desea recibir una copia impresa del manual, llame al servicio al cliente MDwise.
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</tbody>
</table>
Welcome to MDwise

MDwise is your health plan.

You will choose one doctor who will work with you to keep you and your family healthy. Your doctor is part of a hospital system. You will get your health care through the same hospital system. The chart below shows the possible options you may have.

Your Doctor FIRST

Always call your doctor first when you need medical care. Your doctor has someone who can help you 24 hours a day.

You get the best care when you go to your in-network MDwise doctor. Your doctor can organize all your health care services and knows you best. This means:

1. You will be healthier.
2. Your doctor will have your records.
3. Your doctor will know you and your family’s health history.
4. You will have less paperwork to fill out.

If you don’t know who your doctor is or want to change your doctor, call MDwise customer service at 1-800-356-1204.
Getting Medical Services

You or your child chose or were assigned to MDwise. You or your child’s MDwise doctor is called a Primary Medical Provider (PMP). PMPs can be several types of doctors:

- Family Practice doctor
- General Practice doctor
- Internal Medicine doctor
- OB/GYN doctor— for women only
- Pediatric doctor— for children only

For information on changing your doctor, see page 26.

Some PMPs work with trained health care assistants. The types of assistants who may help your PMP are:

- Nurse Practitioners
- Physician Assistants
- Medical Residents
- Certified Nurse Midwives

In some situations, a specialist, such as a cardiologist, oncologist or neurologist can also serve as a MDwise Hoosier Care Connect PMP.

These assistants can do many health care services your doctor does. They can take medical histories, complete physicals, order lab tests and give you health education. If you would like to learn more about these assistants, or would like to see one of these assistants at your doctor’s office, please call MDwise customer service.

Your MDwise Doctor Will Handle All of Your Health Care.

This includes:
- Giving check-ups and immunizations (shots)
- Giving routine care
- Writing prescriptions
- Referring you to specialists or other providers
- Admitting you to the hospital

You should call your doctor whenever you need care.

Visit Your Doctor First

As a MDwise member, you must get most health care through your assigned doctor. This way, the doctor can organize all health care services. This helps you be as healthy as possible.

Always call your doctor when you need medical care. The doctor has someone who can help you 24 hours a day.

If you get sick after hours, call your doctor's regular office number. If you hear a message, listen for instructions on what to do.

Sometimes, the doctor may want you to get care from other providers. When this happens, the doctor will give you a written okay. This will let you go to another doctor or to a hospital or lab.

This written okay is called a referral. Your doctor will give you a referral to visit another MDwise doctor. If we do not have the doctor you need in the MDwise network, or the doctor you need is not within 60 miles of your home, then we will find you a doctor outside of MDwise who can help you. Please note that there are some specialty providers that may be within 90 miles of your home.

If you want to get care from a Federally Qualified Health Center (FQHC) or a Rural Health Center (RHC), MDwise will help you find a center within your service area, even if the center is not in the MDwise network.
What Do I Do If There Is An Emergency?
You should call your doctor whenever you have questions or need care. This is the best way to help your doctor take care of you and your children. However, if it is an emergency, do not wait to call your doctor first!

Call 911 or go straight to the nearest hospital emergency room. You can read more about emergency care on pages 14–15.

What Do I Do When I Am Far From Home?
If you are far away from home, you should still call your doctor if you need care. He or she can help you get routine or urgent health care.

If you cannot afford the long distance call to your doctor, we can help. You can call MDwise free of charge. We will help you reach your doctor.

Choosing a Hospital
The doctor only treats patients at a certain hospital. You should only use the hospital that your doctor uses. Ask your doctor first! Examples of when you or your child should use your doctor’s hospital:

- When you are having a baby
- When you have planned surgery
- When your doctor wants to admit you for other reasons

However, if you have a true emergency, you do not have to call you or your child’s doctor. Just go to the nearest hospital for immediate care.

Special Situations

What Do I Do If There Is An Emergency?
You should call your doctor whenever you have questions or need care. This is the best way to help your doctor take care of you and your children. However, if it is an emergency, do not wait to call your doctor first!

Call 911 or go straight to the nearest hospital emergency room. You can read more about emergency care on pages 14–15.

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Interpretation Services
MDwise doctors can talk to you in Spanish or other languages, including sign language. This is a free service. It is available to you 24 hours a day, 7 days a week by phone and at doctor visits. You or your doctor can call MDwise customer service and these services will be arranged for you.
Get Check-Ups Regularly

It is important to get check-ups from your doctor on a regular schedule. This is true even if you feel healthy. There are many reasons to get preventive care check-ups. The information you will learn will help you take charge of your health!

Check-ups will help you:
- Get immunizations (shots) that can help keep you or your child from getting sick
- Check if your child is growing and developing at the right pace
- Catch early warning signs before a disease or illness gets worse
- Check vital statistics so your doctor can compare them when you or your child does get sick
- Get advice on eating better, quitting smoking, or other healthy living tips

Preventive Care for Adults

Adults do not need as many check-ups as children. However, preventive care is still important to keep you healthy, especially as you get older. Please remember that all preventive care you get is covered by MDwise.

The following chart lets you know what care or screening you may need for someone your age and gender. Your PMP will also know what preventive services you need.

### Preventive Care Service

<table>
<thead>
<tr>
<th>Preventive Care Service</th>
<th>Male age 19-20</th>
<th>Female age 19-20</th>
<th>Male age 21–34</th>
<th>Female age 21–34</th>
<th>Male age 35–49</th>
<th>Female age 35–49</th>
<th>Male age 50–64</th>
<th>Female age 50–64</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Physical Exam</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>Blood Glucose Screening*</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Tetanus-Diptheria Booster</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>Pap Smear*</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td></td>
<td>✔</td>
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<td>✔</td>
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<tr>
<td>Chlamydia Screening</td>
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<tr>
<td>HPV Vaccine**</td>
<td>✔</td>
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<tr>
<td>Cholesterol Testing*</td>
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<td>45+</td>
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<tr>
<td>Screening Mammogram*</td>
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<tr>
<td>Colorectal Cancer Screening</td>
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<tr>
<td>Flu Shot*</td>
<td>✔</td>
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<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>Pneumococcal vaccine*</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

*Annual or as instructed by your doctor based on your disease/history specific condition

** Males should get the Gardasil HPV vaccine; Females should get either the Gardasil or Cervarix HPV vaccine.
Check-Ups for Children

Early and Periodic Screening, Diagnosis and Treatment (EPSDT) is a program for children and adolescents under the age of 21. The EPSDT program checks children for medical problems early and as they grow. These check-ups help to make sure your child is growing up healthy. If the doctor finds a problem, it is treated and watched. These benefits are available to your child with MDwise.

Children should get check-ups regularly on or before the ages listed below:

<table>
<thead>
<tr>
<th>Age</th>
<th>EPSDT Visit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3–5 days</td>
<td>15 months*</td>
</tr>
<tr>
<td>1 month</td>
<td>18 months</td>
</tr>
<tr>
<td>2 months</td>
<td>24 months</td>
</tr>
<tr>
<td>4 months</td>
<td>30 months</td>
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<tr>
<td>6 months</td>
<td>3 years</td>
</tr>
<tr>
<td>9 months</td>
<td>Every year age 4–20</td>
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<tr>
<td>12 months</td>
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</tbody>
</table>

* Your baby should have this check-up BEFORE s/he turns 15 months old.

EPSDT check-ups include:
- Medical history and physical exam
- Growth and development checks (social, personal, language and motor skills)
- Vision screens
- Hearing screens
- Dental screens
- Nutrition
- Lab tests including blood lead level
- Mental health and substance abuse
- Immunizations (shots)
- Health education for parents
- Referrals for diagnosis and/or treatment when needed

It is important for children to have all of the EPSDT visits.
Lead Poisoning Screening

Lead poisoning is a common sickness you should know about. It can be very harmful to children and pregnant women.

Where does lead poisoning come from?
• Getting lead dust from old paint on hands or toys that get put in your child’s mouth
• Breathing in lead dust from old paint
• Eating chips of old paint or dirt that contain lead
• Drinking water from pipes lined or soldered with lead

What does lead poisoning do?
Lead in your child’s blood can be harmful. High levels can cause brain damage and may cause death. High lead levels in pregnant women can harm their unborn children.

Talk to your doctor about lead screening. Lead poisoning is a common health problem. Every MDwise child should be tested for lead. If you are pregnant, you should also talk to your doctor to see if you have been exposed to lead.

Immunizations (shots)

Immunizations are shots that help the body fight disease. Children will receive immunizations (shots) during some of the EPSDT checkups. Children must have all the shots they need before they can start school. Check with your child’s doctor to be sure that your child has all the needed shots.

The following is the recommended childhood and adolescent immunizations schedule.

<table>
<thead>
<tr>
<th>Birth</th>
<th>HepB</th>
<th>HepB</th>
<th>HepB</th>
<th>HepB Series</th>
<th>RV</th>
<th>RV</th>
<th>RV</th>
<th>RV</th>
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<tbody>
<tr>
<td>1 month</td>
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<tr>
<td>19–23 months</td>
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<td>HepB Series</td>
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<td>2–3 years</td>
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<td>7–10 years</td>
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Compiled with information from the U.S. Centers for Disease Control and Prevention, 2014.

This may seem like a lot of shots, but the shots are needed to prevent disease. The visits also help the doctor make sure your child is growing and learning on schedule. If you are not sure if your child needs a shot, please talk to your child’s doctor right away. Your doctor can also tell you what to do if your child misses a shot.

Range of recommended ages

Catch-up shots

WHAT THESE ABBREVIATIONS MEAN:

Hep B = Hepatitis B
DTaP = diphtheria, tetanus, pertussis
Hib = Haemophilus influenzae type b
PCV/PPSV = pneumococcal
VAR = varicella (chicken pox)
MMR = measles, mumps, rubella
MCV4 = meningococcal

RV = rotavirus
Tdap = tetanus, diphtheria, pertussis booster
IPV = inactivated polio
HPV = human papilloma vaccine
HepA = hepatitis A
Flu = influenza
Pregnancy Care

MDwise covers pregnancy care for Hoosier Care Connect members. If you are pregnant, you should see your doctor right away. Regular check-ups are important for a healthy baby. Remember to keep your appointments and follow your doctor’s advice.

Care During Pregnancy (Prenatal Care)
While you are pregnant, you will go to a doctor who takes care of pregnant women. This is called an OB provider. At your first pregnancy visit, your provider will:
- Give you a physical exam.
- Tell you the date your baby will most likely be born.
- Study your medical history to look for anything that might affect your pregnancy or your baby.
- Check for any health problems that might be passed down to your baby. This is called genetic screening.

Sometime during your regular visits, the OB provider will talk to you about what pain medicine you might need during labor and delivery (birth of your baby).

If your OB provider does not find any problems, you will see him or her:
- One time every 4 weeks for the first 28 weeks
- One time every 2 or 3 weeks from week 28 through week 36
- After 36 weeks, 1 time every week until you have your baby

If you have any special medical problems, your provider may want to see you more often.

Your OB provider will do the following during each visit:
- Check your weight
- Check your blood pressure
- Check your urine protein
- Check your baby’s heart rate
- Check the size of your womb (also called the uterus)
- Check any vaginal bleeding or leaking of fluid you might have

Before or during pregnancy, alcohol and drugs can harm your unborn baby. If you need help for alcohol or drug use, talk to your doctor. Smoking during pregnancy can also harm your baby. Talk to your doctor to find out ways he or she can help you quit.

If you need a specialist when you are pregnant, your doctor can refer you. Your doctor can also give you vitamins. They help keep your baby healthy during your pregnancy and help prevent birth defects.

Scheduled Deliveries
Scheduled deliveries are when you and your health care provider pick the day to deliver your baby. This can be done by scheduling a C-section. Or, you can be admitted to the hospital and given IV medication to start your labor.

MDwise recognizes and supports The American College of Obstetrics and Gynecology’s recommendations for scheduled deliveries. As a MDwise member who may be pregnant or become pregnant, we want you to know what MDwise health care providers are recommending about scheduled deliveries.

Scheduled Deliveries Recommendations
- If there is no medical reason for you to deliver before your due date, it’s best for you and your baby to wait for natural labor.
- The American College of Obstetrics and Gynecologists recommend that scheduled deliveries without a medical reason should not occur before 39 weeks of pregnancy.
- If you must schedule your delivery, talk with your health care provider and make sure you are at least 39 weeks into your pregnancy.
- If you are planning a vaginal delivery, make sure your cervix is beginning to open and is ready for delivery.

BLUEBELLEbeginnings

We want to help make sure your baby is born healthy. Call to let us know you are pregnant. We will talk to you about how your pregnancy is going. If you need extra help, we can be sure you get it. It is also very important to pick a doctor for your baby BEFORE your baby is born. We can help you pick a doctor who is right for you. We will send you important information about pregnancy and motherhood. You will also be able to earn reward points for making and keeping all of your prenatal and postpartum doctor appointments.
Making Doctor Appointments

Call for an Appointment
You should always call before visiting the doctor’s office. When you call, the doctor’s staff will schedule a time for you or your child to see the doctor as soon as possible.

Before You Call
When you or your child need health care, call the doctor right away. When you call, you can also ask to talk to a nurse if you have medical questions.

Before you call, be sure that you:
• Have your Member ID card handy.
• Are ready to explain what is wrong.
• Have a phone number where the doctor can call you later (this can be a family member or friend’s number, if needed).
• Have a pen and paper ready to write down any instructions.

Schedule Your Appointment
This list shows the longest you should have to wait to get an appointment:
• Within 1 month for a child’s first appointment.
• Within 1 day, for urgent care (like a fever or earache).
• Within 3 days, for non-urgent care (like ongoing knee pain).
• Within 3 months for an annual physical exam.
• Pregnant women can see a doctor quicker. In the first 6 months of pregnancy, you should not have to wait more than one month for an appointment.

It is very important to keep your doctor’s appointments. This helps your doctor take better care of you and your children!

Getting Ready for Your Doctor’s Appointment
Before you see the doctor, be sure to write down your questions. Never be afraid to ask questions. The doctor wants you to understand all your treatment decisions.

If this is you or your child’s first appointment with a doctor, plan to arrive early. The doctor’s office may have paperwork for you to fill out before you see the doctor.

In the Waiting Room
You will have the shortest wait in the waiting room if you make an appointment first. Your wait time should be under one hour. Sometimes it may take longer if your doctor has unplanned emergencies.

Please call MDwise customer service if you have problems with waiting times or making an appointment.
Covered Medical Services

MDwise wants to help you stay healthy. That is why we cover preventive care as well as sick care. **If there are changes to your benefits, we will let you know by mail.** If you have any questions about your benefits, please talk to your doctor or call MDwise customer service.

**How to Know What Medical Services Cost**

It is important to know what your medical services cost. If you want to know costs before you get a medical service, please visit [MDwise.org](http://MDwise.org). We have posted a list of common medical services and their costs. You can also call MDwise customer service. We can mail you a list of these common services and their costs. If you have a specific service that is not listed, please call MDwise customer service and we will research it for you. We will call you back to let you know the cost for that service.

Some Hoosier Care Connect members may have copays. A copay is a dollar amount that you must pay directly to a provider for certain covered health services.

You may have the following copays:

- $1 - Each one-way transportation trip
- $3 - If a member uses the emergency room for a visit that isn't an emergency
- $3 - Each filled prescription

Log on to your myMDwise portal at [MDwise.org](http://MDwise.org) to check if you have copays.

**Preventive Care**

Getting regular preventive care is the key to better health. You get preventive care when you go to the doctor for check-ups and other well care. MDwise covers preventive care because it keeps you healthy and checks for problems before they become serious. Examples include:

- Check-ups and shots for adults and children
- Care for pregnant women
- Well baby care
- Physical exams
- Mammograms and Pap smears

**Necessary Care**

Care must be “medically necessary.” This means it is:

- Needed to diagnose or treat you.
- Proper based on current medical standards.
- Not more than what is needed.
Covered Medical Services continued

Prior Authorization
Some services need approval from MDwise before you get them. This is called prior authorization. If your doctor does not get prior authorization when it is needed, MDwise will not pay for the services. Prior authorization decisions are based only on the appropriateness of care and services. These decisions are also based on whether or not you have coverage. Doctors and staff that make prior authorization decisions do not get incentives or rewards for making these decisions. They do not get payment for deciding to deny a service or for making decisions that may make it harder to get care and services.

The prior authorization departments are available via a toll-free number from 8 a.m. to 5 p.m. Monday through Friday excluding holidays. The language line is available to assist non-English speaking callers. The prior authorization department is available to answer any questions regarding a specific prior authorization request. They can also answer general questions regarding prior authorization. Your health care provider will contact the prior authorization department on your behalf to ask questions regarding prior authorization or request a prior authorization. If you call the toll-free number after hours or on a holiday or weekend, a voice recording is available and all messages are returned the following business day.

To get the following services, you must call or go to your doctor first. The doctor will refer you for any treatments you need.

| Doctor Care: |
| Physical exams |
| Primary care |
| Preventive care |
| Prenatal care |
| Specialty care |
| Dental services |
| Hospital Care: |
| Inpatient services |
| Outpatient services |
| Diagnostic studies |
| Lab tests and X-rays |
| Post-stabilization services |
| Medical Supplies: |
| Prescriptions |
| Durable medical equipment |
| Leg braces and orthopedic shoes |
| Hearing aids |
| Prosthetic devices |

Other:
Home health care therapy, including:
- Physical therapy
- Speech therapy
- Respiratory therapy
- Occupational therapy
Immunizations (shots), health care screenings and diagnosis
In-network Federally Qualified Health Centers (FQHC) and Rural Health Clinics (RHC)
Physical therapy
Occupational therapy
Organ transplants
Renal dialysis
Smoking cessation
Transportation (see page 19)
Speech therapy (up to 30 units in 30 days, prior authorization required for more)
Respiratory therapy

MDwise looks at new medical and behavioral health procedures. MDwise also looks at new drugs and equipment. To help us do this we use:
- Experts
- Research
- Government decisions
This helps us to decide if they are safe and should be provided for our members.
Sometimes, you may need to see a provider other than your regular doctor. The next few pages show you how to do that.

**Seeing a Specialist**
A specialist is a doctor who treats one part of the body, like the heart, skin, or bones. Your regular doctor will help coordinate this type of care for you.

**Self-Referral Services**
The following services are “self-referral” services:
- Eye care
- Foot care
- Dental care (See page 18 for dental information)
- Behavioral health and substance abuse services (Must seek within MDwise Hoosier Care Connect network. See page 16 for behavioral health information)
- Chiropractor services provided by a licensed chiropractor within the scope of the practice of chiropractic. Limited to five visits and 50 therapeutic medicine treatments per member per year.
- Emergency services
- Family planning (If your family planning provider prescribes birth control pills, you can get a 90 day supply)
- Immunizations (for example, at health department, school)
- Diabetes self-management training (if given by a self-referral provider)
- Services from a psychiatrist

MDwise covers these services. Your doctor can help you get these services, but you do not have to go through your doctor to get them. You can go to any Medicaid provider to get these services. Self-referral providers must get an okay from MDwise before giving you some services.

**Remember, your doctor can best take care of you if you talk to the doctor before getting any kind of health care.**

**Services Outside MDwise**
You do not have to get all of your Hoosier Care Connect services from MDwise. For some services, you can go to any Medicaid provider. If you get these services, please let your doctor know. This helps him or her take care of you. The services that you may get outside of MDwise are:
- Services for a student’s individualized education program (IEP)
- Medicaid Rehabilitation Option (MRO) services
- Services for an Individualized Family Services Plan (IFSP) or the First Steps program
- 1915(i) State Plan home and community-based services

**You do not need your doctor’s okay for these services.**
But if you want, your doctor can help you find these services.

**Services Not Covered By MDwise**
The following services are not covered by MDwise under Hoosier Care Connect:
- Services provided in a nursing home (long term facility)
- Services provided in an intermediate care facility for intellectual disabilities. (ICF/IID)
- Hospice care in an institutional setting
- Services under the home and community-based services (HCBS) waiver
- Psychiatric treatment in a State hospital
- Psychiatric Residential Treatment Facility (PRTF) services
- Other non-covered services include those services listed under 405 IAC 5-29.

If you need these services, there may be programs outside of Hoosier Care Connect that can help to cover these services. To find out more, call MDwise customer service at 1-800-356-1204.
**Emergency Care**

No one likes to spend hours in an emergency room. You can help by getting preventive or primary care. This way, you can get health care before the problem gets too bad.

Hoosier Care Connect will cover emergency care 24 hours a day. If you have a true emergency, go to the closest hospital right away. Hoosier Care Connect will cover your emergency care even if:

- You are far away from home.
- You cannot get to your doctor’s regular hospital.

**Three Kinds of Care**

There are different kinds of health care: preventive and primary care, urgent care and emergency care. This chart shows you what to do when you need each kind of care. If you have questions, always ask your doctor for advice.

<table>
<thead>
<tr>
<th>KIND OF CARE</th>
<th>WHAT TO DO:</th>
</tr>
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<tbody>
<tr>
<td><strong>Preventive Care</strong>—This is when you get regular care to keep you healthy. Examples are: • Check-ups • Annual exams • Immunizations (shots) • Prescriptions and refills</td>
<td>Preventive Care • You should always call your regular doctor to make an appointment for preventive care.</td>
</tr>
<tr>
<td><strong>Urgent/Sick Care</strong>—This is used when you need immediate care, but you are not in danger of lasting harm or loss of life. Examples are: • Earache • Sore throat • Fever • Minor cut that may need stitches</td>
<td>Urgent/Sick Care • Call your doctor. The doctor will make you an appointment or give you other instructions. • You should not go to the emergency room for urgent care. • Even if it is late at night, your doctor always has someone who can talk to you and help.</td>
</tr>
<tr>
<td><strong>Emergency Care</strong>—This is used when you have a serious medical condition and are in danger of lasting harm or loss of life if you do not go to the Emergency Room immediately. Examples are: • Poisoning • Severe head injury • Excessive bleeding • Convulsions • Serious burns • Loss of consciousness • Sudden severe chest pains • Trouble breathing</td>
<td>Emergency Care • Go to the nearest hospital or call 911. You do not have to call your doctor first in an emergency. • When you get to the hospital, or as soon as you are able: &gt; Show them your Member ID card &gt; Tell them you are a MDwise member &gt; Ask them to call your doctor within 24 hours</td>
</tr>
</tbody>
</table>
Emergency Care

When to Go to the Emergency Room
• You should not use the ER for anything but true emergencies.
• If you are not sure if it is an emergency, call your doctor for advice.
• Your doctor has someone who can help 24 hours a day, 7 days a week. If you hear a recorded message when you call, listen carefully for instructions. Have a pencil or pen and paper ready when you call.
• You can also call MDwise NURSEon-call for advice.

Emergency Room Visits Are Covered
MDwise will cover emergency care 24 hours a day, 7 days a week. If you or your child has a true emergency, go to the closest hospital or call 911 right away. MDwise will cover your emergency care even if:
• You are far away from home.
• You cannot get to your doctor’s regular hospital.

Post-stabilization services in the emergency room are also covered. The emergency room doctor will stabilize the condition that you or your child went to the ER for. If the doctor decides that more testing or services are needed, he/she can contact MDwise to get approval for more tests or services. This happens only after you are stable and are no longer in immediate danger.

Only go to the emergency room for true medical emergencies. Call your doctor first if you aren’t sure.

Some Hoosier Care Connect members may have copays.

You may have the following copays:
• $3 - If a member uses the emergency room for a visit that isn’t an emergency

Log on to your myMDwise portal at MDwise.org to check if you have copays.

Out-of-Area Care
If you are far away from home, you can still get health care. Before getting care, you must call your doctor. You can also call MDwise customer service for help. If you have a true emergency, do not call first. Go straight to the nearest hospital.

After Hours Care
Even after hours, you can call the doctor’s regular office number. If you hear a message, listen for instructions on what to do.

NURSEon-call
MDwise NURSEon-call is a free nurse advice service available to MDwise members 24-hours a day, seven days a week. Call 1-800-356-1204 or 317-630-2831 in the Indianapolis area. Choose option 1 for member. Then select option 4 for NURSEon-call. Please see page 23 for more information on NURSEon-call services.
Behavioral and Mental Health Services

Many people think behavioral or emotional problems are rare. In fact, they are common. A mental illness or emotional problem can affect thoughts and behavior. It can make it hard to cope with normal life routines.

Covered Services
If you think you may have a mental or emotional problem, it is important to remember there is help. MDwise covers behavioral health services for our members. This includes services for:

- Mental health
- Behavior problems
- Alcohol and drug abuse

MDwise members can choose a behavioral health provider and set up appointments without a referral from a doctor. However, you should always talk to your doctor. He or she can help you find the right behavioral health provider.

You must choose a behavioral health provider within the MDwise network. There is a list of behavioral/mental health providers that you can choose from. To find a behavioral/mental health provider you can call MDwise customer service or go to MDwise.org and click Find a Doctor.

If you have any questions about behavioral health services, call MDwise customer service. After you choose a health plan option, listen carefully and pick the option for “behavioral health services.” If you have a behavioral health emergency, there is an option that you can pick and someone will help you right away. We can answer your questions.
Pharmacy Services

Medicines for Hoosier Care Connect members are covered. You can go to any pharmacy within the MDwise pharmacy network. If you have pharmacy questions or problems, please call 1-844-336-2677.

Prescription Medicine
When you need medicine or over-the-counter items, your doctor will write a prescription. You can take that prescription to the pharmacy.

Some Hoosier Care Connect members may have copays.

You may have the following copays:

- $3 - Each filled prescription

Log on to your myMDwise portal at MDwise.org to check if you have copays.

If you need help finding a Hoosier Care Connect pharmacy, you can call MDwise customer service for help.

Hoosier Care Connect covers necessary medicines. Your doctor must prescribe these medicines. It must be a medicine approved by the Food and Drug Administration (FDA). Hoosier Care Connect gives your health care provider a tool called a formulary. This helps him or her prescribe drugs for you. A formulary is a list of brand and generic medicines covered by Hoosier Care Connect. Hoosier Care Connect members can call 1-844-336-2677 to ask about medicines that are on the formulary. If you have Internet access, you can go to MDwise.org/hcc/pharmacy. This formulary also tells you the over-the-counter medicine and vitamins that are covered.

If you have questions about whether or not a medication is covered, please call your doctor, pharmacist or MDwise customer service for help.
Dental Services

Hoosier Care Connect covers most dental services. You must seek dental services from an MDwise Hoosier Care Connect dentist. If you seek care out of network, it may not be covered. This section explains how to get dental care.

When it comes to the health of your teeth and gums, preventive care is smart. Brushing and flossing helps to keep your teeth clean. A healthy diet that is low in sugar helps to keep your body, including your teeth and gums, in good shape. Routine dental exams and regular cleanings help to reduce the need for higher-cost treatments. These more expensive treatments include surgery, root canals and fillings. Early detection and prevention help to reduce the need for more serious treatment.

Covered Dental Services

- First oral exam
- Oral exams once every 6 months
- Emergency oral exams
- Dental x-rays
  - Complete set once every 3 years
  - Bite-wing x-rays once every 12 months
- Teeth cleaning once every 6 months to age 21
- Teeth cleaning once every 12 months for non-institutionalized members over age 21
- Fluoride treatment once every 6 months to age 21

Dental Limits

There is no annual dollar limit applied for medically necessary covered dental services.

Dental Services Not Covered

Hoosier Care Connect covers almost all your normal dental care needs. However, some care is not covered. Your dentist can tell you the full list of services covered by Hoosier Care Connect.

How to Find a Dentist

You or your child can go to any MDwise Hoosier Care Connect dentist. You do not need to get approval from your doctor. Go to [MDwise.org/findadoctor](http://MDwise.org/findadoctor) to find a list of dentists.

Emergency Dental Care

If you experience dental pain, call your dentist right away. Your dentist will arrange to see you as soon as possible.

Dental Questions or Problems

If you have questions about dental benefits, talk to your dentist or call DentaQuest at 1-844-231-8310.

TIP:

To find a MDwise dentist near you, call MDwise customer service. Have your Member ID card or Social Security number ready when you call. You can also visit MDwise.org/findadoctor.
Transportation Services

Rides to Your Doctor
MDwise covers transportation to doctor appointments for Hoosier Care Connect members. You should call MDwise to arrange a ride the same day you make your doctor’s appointment. If available in your area, MDwise may give you a bus pass for your trip to the doctor. A bus pass counts as two trips towards your trip limit. If there are any extra trips on the pass, they can be used to go to the pharmacy or other important appointments.

You should only take an ambulance when it is a true emergency. See page 14 for examples of emergencies. If you think your problem could cause lasting harm or loss of life, call 911.

MDwise covers 20 one-way rides to doctor visits per year for Hoosier Care Connect members. You should save your trips for when you cannot get a ride any other way. MDwise does not cover trips to the pharmacy.

If you have already used up your 20 one-way trips, additional trips may need prior approval before we can cover them. That means a nurse will need to approve the trip based on medical necessity. This is also true for trips that are to a medical appointment that is over 50 miles away or out-of-state. If any of these are true for you, please be sure to call at least three days before your appointment to schedule your transportation. That will allow us time to get your trip approved.

Some Hoosier Care Connect members may have copays.

You may have the following copays:
- $1 - Each one-way transportation trip

Log on to your myMDwise portal at MDwise.org to check if you have copays.

TIP:
Grill ways to get a ride to the doctor:
- Ask a family member or friend to take you. (These don’t count toward your trip limit!)
- If you can take the bus, MDwise will pay for bus passes too! (Bus tickets DO count towards your trip limit.)

Please call MDwise customer service if you need help getting a ride.

Scheduling a Ride (non-emergency)
Hoosier Care Connect members must call at least two business days before the doctor’s appointment to get a ride. For example, if your visit is on Wednesday, you must call by Monday at the latest. Weekend days and holidays do not count. If you need an urgent trip, let us know.

When you call for a ride, you should:
1. Schedule your appointment with your doctor or dentist before you call to schedule a ride.
2. Have your Member ID card ready when you call to schedule a ride. You will also need to know:
   - Your address and phone number
   - Date the ride is needed
   - Time of the doctor’s visit
   - Name of the doctor or clinic
   - The doctor’s address and phone number
   - Total number of passengers
   - Time you think the visit will end
3. Call MDwise customer service to reserve your ride. After you choose the Hoosier Care Connect program, listen carefully and pick the transportation option. You must call between 8:00 a.m.–8:00 p.m., Monday through Friday.
4. Members must call the MDwise customer service transportation line for a return ride from their appointment, NOT the transportation company.
MDwise has several ways to help us talk with special needs members. Instructions are shown below.

**Hearing and Speech Impaired Members**
1. Call the Relay Indiana Service at 1-800-743-3333. You can also dial “711.” This number can be used anywhere in Indiana.
2. Ask them to connect you to MDwise customer service.

**Language Assistance**
1. MDwise has customer service representatives who can talk to members in other languages.
2. The customer service representatives can also get an interpreter on the line if needed. The customer service representative and the interpreter will both help answer your questions.

**If You Need Information In Other Ways**
If you need your member handbook and other MDwise information in other ways let us know. Please contact us if you need the information in larger print, Braille, in an audio format etc. You can choose or change your preferred method of receiving MDwise member communication electronically or by regular mail by logging-in to myMDwise or calling customer service.

**HELPlink**
MDwise has staff who can help you with difficult issues you may have. These include providing help in talking to your doctor, keeping appointments or finding other services, like a parent support group. They can help if you need suggestions or information about other services available in your community. This program is called HELPlink.

**Advance Directives**
Advance Directives are documents you can complete to protect your rights for medical care. It can help your family and doctor understand your wishes about your health care. You can:
- Decide, right now, what medical treatments you want or don't want.
- Give someone the power to act for you in a lot of situations, including your health care.
- Appoint someone to say yes or no to your medical treatments when you are no longer able.
- Inform your doctor, in advance, if you would or would not like to use life support systems, if ever necessary.
- Inform your doctor if you would like to be an organ donor.

Types of Advance Directives recognized in Indiana include:
1. Talking directly to your doctor and family
2. Organ and Tissue donation
3. Health Care Representative
4. Living Will Declaration or Life-Prolonging Procedures Declaration
5. Psychiatric advance directives
6. Do not Resusitate Declaration and order (out of hospital)
7. Power of Attorney

Advance Directives will not take away your right to make your own decisions. Advance Directives will work only when you are unable to speak for yourself. MDwise cannot refuse care or discriminate against members based on whether they choose to have, or not to have, an advance directive. MDwise is required to follow State and Federal laws. Your MDwise doctor should document whether or not you have executed an advance directive in your medical record.

If you have concerns a MDwise organization or provider is not meeting Advance Directive requirements, call MDwise customer service. Complaints concerning noncompliance with the advance directive requirements may be filed with the state.
Children With Special Needs

Health Needs Screening
If you believe your child has special needs, MDwise can help. We have a screening about your health (Health Needs Screening) that you can complete. To complete this screening, you answer questions about your child’s health. By completing the screening you can earn MDwiseREWARDS points. Or, call MDwise customer service. Your representative will help you to identify your child’s special needs. Children with special needs may be able to get other services.

First Steps Program
1-800-441-7837 (STEP)
This program provides services for children up to age three. The children must be developmentally vulnerable or have a disability. The services include:
  • Screenings and assessments
  • Help to access medical care and other resources
  • Coverage for some health care services that are not covered by Hoosier Care Connect
  • Support services
  • Family education and special training

Children’s Special Health Care Services (CSHCS) Program
1-800-475-1355
This program provides health care services for children through age 21. The child must have a severe, chronic medical condition that does at least one of the following:
  • Has lasted or is expected to last at least two years
  • OR–Will produce disability, disfigurement, or limits on function
  • OR–Requires special diet or devices
  • OR–Without treatment, would produce a chronic disabling condition

A care coordinator will help you get any medical services you need. For children under three years old, they will help work with First Steps too.
MDwise Special Programs For Your Health

MDwise has a number of extra programs for you and your family. They will help you get healthy and stay healthy. If you have questions about any MDwise programs, go to MDwise.org.

- **NURSE on-call**
  Speak with a nurse 24 hours a day

- **RIDE wise**
  Enjoy free rides to doctors visits

- **HELP link**
  Get help linking to community services

- **WEIGHT wise**
  Reach and maintain a healthy weight

- **WELLNESS chats**
  Fun, educational community events where you can learn about good health

- **MS.BLUEBELLE’S club for kids**
  Teach kids to make healthy choices

- **BLUEBELLE beginnings**
  Give your newborn a healthy start

- **TEEN connect**
  Get information just for teens

- **SMOKE-free**
  Get help quitting tobacco

- **IN control**
  Be in control of your health
**MDwise Special Programs For Your Health continued**

**Disease Management**

MDwise has special programs for members with certain health conditions. We call these programs INcontrol. These special programs include conditions like:

- Chronic Obstructive Pulmonary Disease (COPD), also called “smokers lung”
- Asthma
- Diabetes
- Heart Disease
- Depression
- Heart Failure
- Autism and other similar disorders
- ADHD
- Pregnancy (BLUEBELLEbeginnings)
- Chronic Kidney Disease
- High Blood Pressure

**INcontrol**

Be in control of your health

MDwise INcontrol can help you learn more about your condition, and how to best work with your doctor. A MDwise INcontrol staff member will work with you to help you take care of your condition. You are the most important part of getting better. Actions you take to care for your condition matter the most. You will be walked through basic information about your condition. You will be taught about testing you should be getting done. They can also teach you about steps you can take to prevent your condition from getting worse. Taking care of yourself and knowing what to do when things happen will help you stay out of the emergency room. Keeping appointments with your doctor and talking to them about things you learned in the INcontrol program will help you stay INcontrol of your condition.

MDwise members are eligible to participate if they have any of the conditions listed above. You are automatically enrolled in the program when MDwise receives a claim from your doctor telling us that you have the condition. A MDwise INcontrol staff member may contact you to begin working with you and your doctor. They will help you follow the doctor’s advice and start you off on a path of being INcontrol of your health.

If you have been newly diagnosed with a condition, or would like to talk to one of our INcontrol staff to use these services, then please call MDwise customer service.

If you are contacted by one of our INcontrol staff and do not wish to participate you can simply opt-out of the program at that time. Or you can call MDwise customer service.

MDwise also offers a special program, BLUEBELLEbeginnings, for our pregnant members. If you are pregnant, please call MDwise customer service. We will ask you a few questions about your pregnancy. This information will be sent to a social worker or nurse who may contact you to help you stay healthy and answer questions you may have during your pregnancy.

**NURSEon-call**

Sometimes you have questions about your health. Just call our 24-hour phone line and speak with a nurse, not a recorded message. Call customer service and choose option #1 and then option #4.

**SMOKE-free**

Get help quitting tobacco

Are you a smoker or use tobacco in other ways? Want to quit? MDwise can help.

First, it is very important that you talk to your doctor about quitting. Your doctor can help. There are over-the-counter and prescription medicines that might help you. Many of these are covered. Your doctor can help decide what is right for you. You are also eligible for tobacco cessation counseling services which your doctor can provide or refer you to someone who can. Go to MDwise.org/hcc/smokefree for tools and information to help you quit.

There is a program called The Indiana Tobacco Quitline. They have trained “Quit Coaches” who can help you stop using tobacco. Please call 1-800-.Quitline (1-800-784-8669) or go to in.gov/quitline.
MDwiseREWARDS

MDwise has a rewards program for Hoosier Care Connect members. By completing the following activities, you can earn points to get FREE gift cards. Some of these activities will apply to you. Some of them will not.

- Sign up for myMDwise
- Answer questions about your health (Health Needs Screening)
- Get your yearly physical exam or check-up
- Get a cervical cancer screening (Pap test)
- Get your annual mammogram
- Complete HbA1c annual screening if you have diabetes (special blood sugar test)
- Go to all of your prenatal appointments
- Go to your postpartum exam
- Get all required well-child exams
- Get a lead screening (ages 6 months–2 years)
- Complete a tobacco cessation program if you smoke or use tobacco

All members have a chance to earn points and then shop for a reward once you have completed the activity. You can go to MDwise.org/hcc/rewards to see what gifts you can choose from and the number of points you need to earn them. You can also log onto the MDwise member portal and check your points as often as you like. Or, you can call MDwise customer service. A representative can tell you the number of points that you have, mail you a list of gifts to choose from and place an order for you.

Here are some rules that must be followed to earn and redeem points:

1. You or your child must be a Hoosier Care Connect member at the time you receive the service or perform the action.
2. You or your child must be a Hoosier Care Connect member at the time you redeem your points and earn your reward.
3. If you only have coverage during your pregnancy, you can still redeem your points for up to six months after your pregnancy is over. This can happen even if you are not eligible for a different MDwise program following your pregnancy. You may need to call MDwise customer service in order to redeem your points.
4. Each member can only redeem up to $50 worth of points each year. This means that the most you can earn is a $50 reward each calendar year.
5. Points you earn for each activity will expire 12 months from the date of that activity. For example, if you get your annual physical exam on July 1 of this year you will earn 25 points. The 25 points for that visit will expire on July 1 of the next year. You must use these points before they expire or you will lose them.
6. It is your responsibility to be sure we have your correct address at all times. If we send a card to you at the wrong address we will not resend that card. We will only resend it to you if it is returned to us in the mail.
7. Sometimes your points will not show up right away. Many of the points you earn depend on your doctor sending us the claim or the bill for that service. This sometimes takes several months. Please be patient!
8. MDwise reserves the right to change the MDwiseREWARDS program at any time. We will keep the website updated with any changes.
Changes You Must Report to Your Doctor and Plan

New Address or Phone Number
If you move or change your phone number, you must let the Division of Family Resources (DFR) know. Go to [http://www.in.gov/fssa/dfr/2999.htm](http://www.in.gov/fssa/dfr/2999.htm). Click on “Manage Current Benefits.” Log in to the system to make your change. You can also call MDwise customer service. We can help.

Open Enrollment Period
Hoosier Care Connect members remain enrolled in their chosen health plan for a one-year period. You are in the MDwise health plan. New members get 90 days to decide if they want to stay in the MDwise plan. Once each year after that you will have an open enrollment period. During this time you will have another chance to choose a new health plan. Once the open enrollment period ends, you will stay enrolled in your chosen health plan for the rest of the 12 month period unless you lose your Hoosier Care Connect eligibility.

You can still change your health plan doctor at any time. Please see page 26 on how to change doctors. Please remember that it is better for your health to stay with one doctor than to change often.

You can also ask to change your health plan at any time if you have “just cause.” The reasons are listed below.

- The health plan does not have access to medically necessary services covered.
- The health plan does not, for moral or religious reasons, cover the service that you need.
- You need related services to be performed at the same time; not all related services are available within the health plan network; and your primary medical provider or another provider believes that getting the services separately would subject you to unnecessary risk.
- The health plan does not have providers experienced in dealing with your health care needs.
- Poor quality of care. Poor quality of care includes failing to meet established standards of medical care and significant language or cultural barriers.
- The member’s primary care provider (PMP) leaves the health plan, and the health plan cannot choose a new PMP suitable for the member’s needs.

If you think you have a “just cause” reason, you must first contact MDwise, so that we can try to resolve your concern. If you are still unhappy you must file a “just cause” grievance with MDwise. If your request to change plan is denied you must file an appeal with MDwise. If you are still unhappy after contacting us, you can call the Hoosier Care Connect Helpline at 1-866-963-7383 with questions about the process, including how to obtain a form for requesting an MCE change.

If you or your family members want to stay with MDwise, you do not need to do anything. You will stay enrolled with the MDwise health plan. If you do not want to stay with the MDwise health plan, please call the Hoosier Care Connect Helpline at 1-866-963-7383 to make that change.

If you do not request a change in the first 90 days, you will stay with MDwise. If you have any questions, please call MDwise customer service.
Changes You Must Report to Your Doctor and Plan continued

Other Insurance Plans
If you or your child has other health insurance, you must let us know. You can call MDwise or your caseworker. You must also tell us (or your caseworker) if:

- You have changes in your insurance.
- You get hurt in a car wreck.
- You get hurt at work.
- You get hurt and someone else may have to pay.

The other insurance plans are supposed to help pay for your care. By letting us know about them, you can help make sure they do. Telling us about your other insurance will not reduce your MDwise benefits.

Changing Your Doctor or Plan
If you are not happy with your health care or doctor, please call MDwise. We hope you do not want to leave MDwise. We will work with you to fix any problems you have.

We can also help you change doctors, such as when:

- You have moved.
- Your doctor has moved or no longer belongs to MDwise.
- You are not happy with the care you get from MDwise.
- Someone in MDwise treated you rudely.
- Your doctor does not return your calls.
- You have trouble getting the care you want or your doctor says you need.
- Other reasons—call for more information.

To change your or your child’s doctor or to ask for a list of doctors in your area, please call MDwise customer service. You can also go to MDwise.org/findadoctor to get a list of MDwise doctors.

Important Information About MDwise Doctors
You can find out information about MDwise doctors at MDwise.org/findadoctor. This will tell you many things about doctors and other providers that include practice location, phone number, if they are on a bus line, languages they speak, and more. If you have questions about the quality of MDwise providers please ask us. You can call MDwise customer service and we can research specific doctors for you. The information we give you might include credentialing status and board certifications, licensure and accreditation information and complaint history. You can also find quality information on facilities, such as hospitals, in the MDwise network. Go to MDwise.org/findadoctor where we have links to information about hospitals. This information is collected nationally by the Department of Health and Human Services. Remember, it is better for you or your child’s health to stay with one doctor, rather than to change doctors often.
What To Do If You Get a Bill for Health Care

MDwise only pays your provider for the covered services you get. A provider cannot require you, your relatives, or others to pay additional charges for these covered services.

Health care providers generally cannot bill Hoosier Care Connect members unless it is for a non-covered service.

If you do get a bill for health care services, take care of it right away by following the steps below. Otherwise, it may be sent to a collection agency.

• Contact your health care provider to make sure they know you are on the MDwise Plan.
• Contact MDwise and tell them you received a bill.

Providers know the limits placed on their services. The provider must tell you if MDwise does not cover a service before the service is provided.

A provider may charge you for services that are not covered by MDwise if:

• The provider told you before providing the services that the services are not covered.
• You agreed to pay for the service in writing.

Remember to take your Member ID card with you to all health care appointments and show it to the office staff.

MDwise Customer Service

We want to answer all your questions about your MDwise Hoosier Care Connect plan. If you have any complaints, we are here to help fix the problem. We want you to get the best health care and service possible.

There is a MDwise representative who can help you 8:00 a.m. to 8:00 p.m. (EST), Monday through Friday. You can call MDwise 24 hours a day, seven days a week. If you get an automated message, please leave your name and number. Someone will return your call no later than the next business day. You can contact us with any questions or concerns on our website at MDwise.org/contactus. You can also look on our website for the news and information you need about your MDwise plan.

We want to provide high quality service to you. So, here is our promise to you:

• If you have a problem, we will be here to listen.
• We will do our best to fix the problem for you.

Please call us at 1-800-356-1204 or 317-630-2831 in the Indianapolis area if you have good or bad comments.
Fraud and Abuse

You can report fraud and abuse by calling MDwise customer service. You do not have to give your name. If you do, the provider or member will not be told that you called.

Examples of health care provider fraud and abuse are:
- Billing or charging you for services that MDwise covers
- Offering you gifts or money to receive treatment or services
- Offering you free services, equipment or supplies in exchange for use of your Hoosier Care Connect ID number
- Giving you treatment or services that you do not need
- Physical, mental or sexual abuse by medical staff

Examples of member fraud and abuse are:
- Members selling or lending their identification cards to people not covered by Hoosier Care Connect
- Members abusing their benefits by seeking drugs or services that are not medically necessary

Help MDwise Stop Fraud and Abuse
- Do not give your Member ID card number to anyone. It is okay to give it to your doctor, clinic, hospital, pharmacy, Hoosier Care Connect or MDwise customer service.
- Do not let anyone borrow or use your Member ID card.
- Do not ask your doctor or any health care provider for medical care that you do not need.
- Work with your primary doctor to get all of the care that you need.
- Do not share your Hoosier Care Connect or other medical information with anyone except your doctor, clinic, hospital or other health provider.

If you have questions or concerns about fraud and abuse, call MDwise customer service.

Right Choices Program

What is the Right Choices Program (RCP)?
The Right Choices Program is a MDwise care management program for people who need help using their health care benefits. People in the Right Choices Program can be sure to get good health care because each person has a team to help manage his or her health care.

Who makes up your Right Choices Program team?
- One primary medical provider (PMP) • One pharmacy • One hospital
- A MDwise care manager • You

The team will help decide when, where, and how you will get medical care.
MDwise Commitment To Quality Care

MDwise is always looking for new ways to help you improve your health. All MDwise members deserve health services that are high quality, safe, and culturally appropriate. To make sure this happens, the MDwise quality program checks on care and services members get throughout the year. The quality program checks on:

- Members getting services they need
- Members getting service when they need it
- Responses from our member satisfaction surveys

These checks help us to work closely with our doctors to make any changes that are needed. These checks also help us know what information our members need from us.

A copy of the MDwise quality improvement program is available on our website at MDwise.org. You may also call MDwise customer service and request a printed copy.

Member Surveys and Outreach

Your opinions are very important to us. MDwise conducts a member satisfaction survey every year. These surveys are first sent by mail. A follow-up call is made if we do not get a response in the mail. This survey helps MDwise know how we can be the best health plan possible. It helps us know what we are doing well and where we need to improve.

MDwise members may also get phone calls from MDwise. One type of call might be to check on your health needs. Your answers help MDwise know which programs might be right for you. Another type of call might remind members about important preventive care. Any MDwise caller will tell you right away who they are and why they are calling.

If you have questions at any time about these calls or the survey, please call MDwise customer service.
How To Get Help With A Problem

Getting Help with a Problem
The quality of service you get from MDwise is important to us. If you have a concern or are not satisfied, call the MDwise customer service at 1-800-356-1204. You must do this within 60 days of when the problem occurred.

If you are dissatisfied with a service you receive, a MDwise customer service representative will file a grievance. He or she will try to solve your concerns right away. We will follow up with a letter within 20 business days.

In an emergency, grievances will be handled quickly. This is called an “expedited” grievance. If your case can be expedited, we will review your case and notify you of a decision within 48 hours.

Filing an Appeal
If you do not agree with a decision you get, you have the right to ask for further review of the problem. This is called an “appeal.” You can file an appeal about any health care decisions. Someone, like your doctor, can do this on your behalf if you want them to.

You must file an appeal within 33 days of the date that the decision was made. When you file an appeal, you may be able to continue getting a service that has been denied. This can only happen if you are getting those services already. If MDwise decides that the services will not be authorized, you will have to pay for those services. Ask us about continued services if this is important to you.

How to File an Appeal:
Step 1. Submit your appeal
You must write a letter. You can call the MDwise customer service department for help writing your letter. When you write a letter, you should include the following:

- Date and description of the service that was denied
- Additional information that can help in our review
- You must sign the letter

Keep a copy of these papers for yourself. Then, send us the original at:

MDwise Customer Service Department
Attn: Appeals
P.O. Box 44214
Indianapolis, IN 46244-0236

Your appeal must be filed within 33 calendar days of receiving a denial letter. You may ask someone else to file an appeal on your behalf, who can be your doctor if you want them to. You may also send in written comments or information.

The MDwise Appeals Panel will review your issue. MDwise will send you a letter with the date and time the Appeals Panel will meet. You can speak to the panel if you want. You can also have someone else speak for you. This can be done in person or by telephone.

MDwise will send you a letter with an answer to your appeal within 25 working days from the time we receive your appeal.

You have a right to review copies of documents that are related to your appeal. This includes records that we used in making our decision such as a benefit information, state rule or guideline. Please call us if you want to review these records. We will provide copies of this information free of charge upon request.

Step 2. Request an external appeal review
If you do not agree with the MDwise Appeal Panel decision, you may request an external appeal review. There are two options for an external appeal review. You may choose (1) an external review by a State fair hearing panel or (2) an external review by an Independent Review Organization. If you choose the Independent Review Organization option first, you may still request a State Fair Hearing if the Independent Review Organization upholds the denial.

For a State Fair Hearing
You must request the State fair hearing within 33 business days of the MDwise appeal decision letter. To request a State fair hearing, you must contact the State directly and in writing at:

MS04
Indiana Family and Social Services Administration
Office of Family Resources
402 W. Washington St. RM W392
Indianapolis, IN 46204
Attn: Hearing and Appeals

The State fair hearing department will respond to you directly regarding your request. You can choose to attend the State fair hearing yourself or send a representative on your behalf. Once a decision is made, you will be notified of the outcome. If the State fair hearing finds in your favor, MDwise will authorize the denied services promptly.

For an Independent Review Organization
You must request an external grievance review by an Independent Review Organization within 45 calendar days of the MDwise appeal denial letter, to:

MDwise Medical Management
Attn: Appeals
P.O. Box 44214
Indianapolis, IN 46244

The decision made by the Independent Review Organization is binding and MDwise will authorize the service promptly if the decision is made in your favor.

If at any time, you have questions about the MDwise internal appeal panel process or either the State fair hearing and/or Independent Review Organization process, please call MDwise customer service for help.

Step 3.
If you selected an Independent Review Organization external review and their decision is not in your favor, you may then request a State fair hearing panel. You must request the State fair hearing within 33 business days of the MDwise appeal decision letter.

To request a State fair hearing, see “For a State Fair Hearing” section.

Other notes: In an emergency, appeals will be handled quickly. This is called an “expedited” appeal. If your case can be expedited, we will review your case and notify you of a decision within 72 hours. Call MDwise customer service to see if this can be done.
Your Rights and Responsibilities

MDwise provides access to medical care for all its members. We do not discriminate based on your religion, race, national origin, color, ancestry, handicap, sex, sexual preference or age.

Medical care is based on scientific principles. We provide care through a partnership that includes your doctor, MDwise, other health care staff and you—our member.

MDwise is committed to partnering with you and your doctor. We will:

- Treat you and your family with dignity and respect.
- Maintain your personal privacy. Keep your medical records confidential as required by law.
- Give you a clear explanation of your medical condition. You have a right to be part of all your treatment decisions. If you understand the options, you can better decide if you want a certain treatment. Options will be discussed with you no matter what they cost or whether they are covered as a benefit.
- Provide you with information you have the right to receive about MDwise, its services, its doctors and your rights and responsibilities.

In addition, YOU have the right to:

- Change your doctor by calling the MDwise customer service department.
- Timely access to covered services.
- Appeal any decisions we make about your health care. You can also complain about personal treatment you get.
- Get copies of your medical records or limit access to these records, according to state and federal law.
- Amend your medical records that we keep.
- Get information about your doctor.
- Request information about the MDwise organization and operations.
- Refuse care from any doctor.
- Ask for a second opinion.
- Make complaints about MDwise, its services, doctors and policies.
- Get timely answers to your complaints or appeals.
- Take part in member satisfaction surveys.
- Prepare an advance directive.
- Get help from the Indiana Family and Social Services Administration (FSSA) about covered services, benefits or complaints.
- Get complete benefit information. This includes how to get services during regular hours, emergency care, after-hours care, out-of-area care, exclusions and limits on covered services.
- Request information about our physician incentive plan.
- Be told about changes to your benefits and doctors.
- Be told how to choose a different health plan.
- Health care that makes you comfortable based on your culture.
- Choose to opt-out of managed care if you are Native American.
- Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience or retaliation, in accordance with Federal regulations. This means that your doctor cannot restrain or seclude you because it is the easiest thing to do. The doctor cannot make you do something that you do not want to do. The doctor cannot try to get back at you for something that you may have done.
- When you exercise these rights, you will not be treated differently.
- Provide input on MDwise member rights and responsibilities.
- Participate in all treatment decisions that affect your care.
- If MDwise closes or becomes insolvent, you are not responsible for our debts. Also, you would not be responsible for services that were given to you because the State does not pay MDwise, or that MDwise does not pay under a contract. Finally in the case of insolvency, you do not have to pay any more for covered services than what you would pay if MDwise provided you the services directly.

YOU are responsible for:

- Contacting your doctor for all your medical care.
- Treating the doctor and their staff with dignity and respect.
- Understanding your health problems to the best of your ability and working with your doctor to develop treatment goals that you can both agree on.
- Telling your doctor everything you know about your condition and any recent changes in your health.
- Telling your doctor if you do not understand your care plan or what is expected of you.
- Following the plans and instructions for care that you have agreed upon with your doctor.
- Keeping scheduled appointments.
- Notifying your doctor 24 hours in advance if you need to cancel an appointment.
- Telling us about other health insurance that you have.

IMPORTANT TIPS:

- If you do not follow your doctor’s advice, this may keep you from getting well. It is your job to talk with your doctor if you have any questions about your medical care. Don’t ever be afraid to ask your doctor questions. It is your right.
- Call customer service if you need assistance or have any questions about your rights and responsibilities.
Case Management Rights and Responsibilities

MDwise members have the right to:

1. Have information about MDwise programs. Have information about MDwise staff.
2. Choose not to participate in MDwise programs or services.
3. Know the staff members responsible for your case management services. Know how to change your case manager.
4. Have MDwise support when making health care decisions.
5. Know all the case management services that are available. Discuss these services with your provider.
6. Have your medical information kept safe. Know who has access to your information. Know how MDwise keeps your information safe.
7. Be treated with respect by MDwise staff.
8. Communicate a complaint to MDwise. Know how to file a complaint. Know how long it takes to get an answer to your complaint.
9. Have information that you can understand.

MDwise members are expected to:

1. Follow MDwise advice.
2. Give MDwise the right information so we can give you the services you need.
3. Let MDwise and your treating provider know if you leave the MDwise program.
Notice of Privacy Practices

THIS NOTICE APPLIES TO THE PRIVACY PRACTICES OF MDWISE, INC. AND DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Dear MDwise Member,
MDwise cares about your privacy and we protect your privacy rights. This Notice tells you about your privacy rights and how to get a copy of your medical information we keep. Please call us at 1-800-356-1204 or 317-630-2831 in the Indianapolis area if you have questions about this notice. When you call, ask for the Privacy Officer.

Wishing you good health,
MDwise

Summary of Privacy Practices
We may use and disclose your medical information, without your permission, for treatment, payment, and health care operations activities and, when required or authorized by law, for public health and interest activities, law enforcement, judicial and administrative proceedings, research, and certain other public benefit functions.

We may disclose your medical information to your family members, friends, and others you involve in your health care or payment for health care, and to appropriate public and private agencies in disaster relief situations.

We will not otherwise use or disclose your medical information without your written authorization. You have the right to examine and receive a copy of your medical information, to receive an accounting of certain disclosures we may make of your medical information, and to request that we amend, further restrict use and disclosure of, or communicate in confidence with you about your medical information.

Please review this entire notice for details about the uses and disclosures we may make of your medical information, about your rights and how to exercise them, and about complaints regarding or additional information about our privacy practices.

Our Legal Duty
MDwise uses many methods to protect your oral, written and electronic health information from illegal use or disclosure. We are required by law to:

• Keep your health information private.
• Provide you with this notice and follow the rules listed here.
• Inform you if we cannot agree to limit how we share your information.
• Agree to reasonable requests to contact you by alternative means or at alternative locations.
• Get your written approval to share your health information for reasons other than those listed above and permitted by law.

MDwise employees and all the physician and providers in our network know your information is private and confidential. We use training programs for our employees and policies and procedures supported by management oversight to ensure that our employees know the procedures they need to follow to make sure that your information—whether in oral, written or electronic format—is secure and safeguarded. We also have vendors sign Business Associate Agreements that clearly outline their requirement to protect your information and our expectations concerning protecting your oral, written or electronic health information.

We reserve the right to change our privacy practices and the terms of this notice at any time, provided such changes are permitted by applicable law. We reserve the right to make the changes in our privacy practices and the new terms of our notice effective for all medical information that we maintain, including medical information we created or received before we made the changes. If we make a significant change in our privacy practices, we will change this notice and send you a new notice within 60 days of the change.

You may request a copy of our notice at any time. For more information about our privacy practices, or for additional copies of this notice, please contact us using the information at the end of this notice.
Uses and Disclosures of Medical Information

We will use and disclose medical information about you for treatment, payment, and health care operations. For example:

Treatment: We may disclose your medical information, without your permission, to a physician or other health care provider to treat you.

Payment: We may use and disclose your medical information, without your permission, to determine eligibility, process claims, or make payment for covered services you receive under your benefit plan. Also, we may disclose your medical information to a health care provider or another health plan for that provider or plan to obtain payment or engage in other payment activities.

Health Care Operations: We may use and disclose your medical information, without your permission, for health care operations. Health care operations include, for example, health care quality assessment and improvement activities and general administrative activities.

We may disclose your medical information to another health plan or to a health care provider subject to federal privacy protection laws, as long as the plan or provider has or had a relationship with you and the medical information is for that plan’s or provider’s health care quality assessment and improvement activities, competence and qualification evaluation and review activities, or fraud and abuse detection and prevention.

Your Authorization: You may give us written authorization to use your medical information or to disclose it to anyone for any purpose. If you give us an authorization, you may revoke it in writing at any time. Your revocation will not affect any use or disclosure permitted by your authorization while it was in effect. Unless you give us a written authorization, we will not use or disclose your medical information for any purpose other than those described in this notice.

Family, Friends, and Others Involved in Your Care or Payment for Care: We may disclose your medical information to a family member, friend or any other person you involve in your health care or payment for your health care. We will disclose only the medical information that is relevant to the person’s involvement. We may use or disclose your name, location, and general condition to notify, or to assist an appropriate public or private agency to locate and notify, a person responsible for your health care in appropriate situations, such as a medical emergency or during disaster relief efforts.

Before we make such a disclosure, we will provide you with an opportunity to object. If you are not present or are incapacitated or it is an emergency or disaster relief situation, we will use our professional judgment to determine whether disclosing your medical information is in your best interest under the circumstances.

Health-Related Products and Services and Appointment Reminders: We may contact you to remind you of appointments. We may use your medical information to communicate with you about health-related products, benefits and services, and payment for those products, benefits and services, that we provide or include in our benefits plan, and about treatment alternatives that may be of interest to you. These communications may include information about the health care providers in our network, about replacement of or enhancements to your health plan, and about health-related products or services that are available only to our enrollees that add value to, although they are not part of, our benefits plan.

Public Health and Benefit Activities: We may use and disclose your medical information, without your permission, when required by law, and when authorized by law for the following kinds of public health and interest activities, judicial and administrative proceedings, law enforcement, research, and other public benefit functions:

- For public health, including to report disease and vital statistics, child abuse, and adult abuse, neglect or domestic violence
- To avert a serious and imminent threat to health or safety
- For health care oversight, such as activities of state insurance commissioners, licensing and peer review authorities, and fraud prevention enforcement agencies
- For research
- In response to court and administrative orders and other lawful process
- To law enforcement officials with regard to crime victims, crimes on our premises, crime reporting in emergencies, and identifying or locating suspects or other persons
- To coroners, medical examiners, funeral directors, and organ procurement organizations
- To the military, to federal officials for lawful intelligence, counterintelligence, and national security activities, and to correctional institutions and law enforcement regarding persons in lawful custody
- As authorized by state worker’s compensation laws

Individual Rights

Access: You have the right to examine and to receive a copy of your medical information in paper or electronic format, with limited exceptions. You must make a written request to obtain access to your medical information. You should submit your request to the contact at the end of this notice. You may obtain a form from that contact to make your request.

We may charge you reasonable, cost-based fees for a copy of your medical information, for mailing the copy to you, and for preparing any summary or explanation of your medical information you request. Contact us using the information at the end of this notice for information about our fees.
Disclosure Accounting: You have the right to a list of instances after April 13, 2003, in which we disclose your medical information for purposes other than treatment, payment, health care operations, as authorized by you, and for certain other activities.

You should submit your request to the contact at the end of this notice. You may obtain a form from that contact to make your request. We will provide you with information about each accountable disclosure that we made during the period for which you request the accounting, except we are not obligated to account for a disclosure that occurred more than 6 years before the date of your request and never for a disclosure that occurred before April 14, 2003. If you request this accounting more than once in a 12 month period, we may charge you a reasonable, cost-based fee for responding to your additional requests. Contact us using the information at the end of this notice for information about our fees.

Amendment: You have the right to request that we amend your medical information. Your request must be in writing, and it must explain why the information should be amended. You should submit your request to the contact at the end of this notice. You may obtain a form from that contact to make your request.

We may deny your request only for certain reasons. If we deny your request, we will provide you a written explanation. If we accept your request, we will make your amendment part of your medical information and use reasonable efforts to inform others of the amendment who we know may have and rely on the unamended information to your detriment, as well as persons you want to receive the amendment.

Restriction: You have the right to request that we restrict our use or disclosure of your medical information for treatment, payment or health care operations, or with family, friends or others you identify. We are not required to agree to your request. If we do agree, we will abide by our agreement, except in a medical emergency or as required or authorized by law. You should submit your request to the contact at the end of this notice.

Any agreement we may make to a request for restriction must be in writing signed by a person authorized to bind us to such an agreement.

Confidential Communication: You have the right to request that we communicate with you about your medical information in confidence by alternative means or to alternative locations that you specify. You must make your request in writing, and your request must represent that the information could endanger you if it is not communicated in confidence as you request. You should submit your request to the contact at the end of this notice. You may obtain a form from that contact to make your request. We will accommodate your request if it is reasonable, specifies the alternative means or location for confidential communication, and continues to permit us to collect premiums and pay claims under your health plan, including issuance of explanations of benefits to the subscriber of that health plan. Please note that an explanation of benefits and other information that we issue to the subscriber about health care that you received for which you did not request confidential communications, or about health care received by the subscriber or by others covered by the health plan in which you participate, may contain sufficient information to reveal that you obtained health care for which we paid, even though you requested that we communicate with you about that health care in confidence.

Right to Obtain a Paper Copy: If you receive this notice on our website or by electronic mail (e-mail), you are entitled to receive this notice in written form. Please contact us using the information at the end of this notice to obtain this notice in written form.

Questions and Complaints
If you want more information about our privacy practices or have questions or concerns, please contact us using the information at the end of this notice.

If you are concerned that we may have violated your privacy rights, or you disagree with a decision we made about access to your medical information, in response to a request you made to amend, restrict the use or disclosure of, or communicate in confidence about your medical information, you may complain to us using the contact information at the end of this notice. You also may submit a written complaint to the Office for Civil Rights of the United States Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, Washington, D.C. 20201. You may contact the Office of Civil Rights’ Hotline at 1-800-368-1019.

We support your right to the privacy of your medical information. We will not retaliate in any way if you choose to file a complaint with us or with the U.S. Department of Health and Human Services.

Contact Office: MDwise
Attention: Privacy Officer
Telephone: 1-800-356-1204 or 317-630-2831
E-mail: legal@MDwise.org
Hoosier Care Connect Address: P.O. Box 44214, Indianapolis, IN 46244-0214