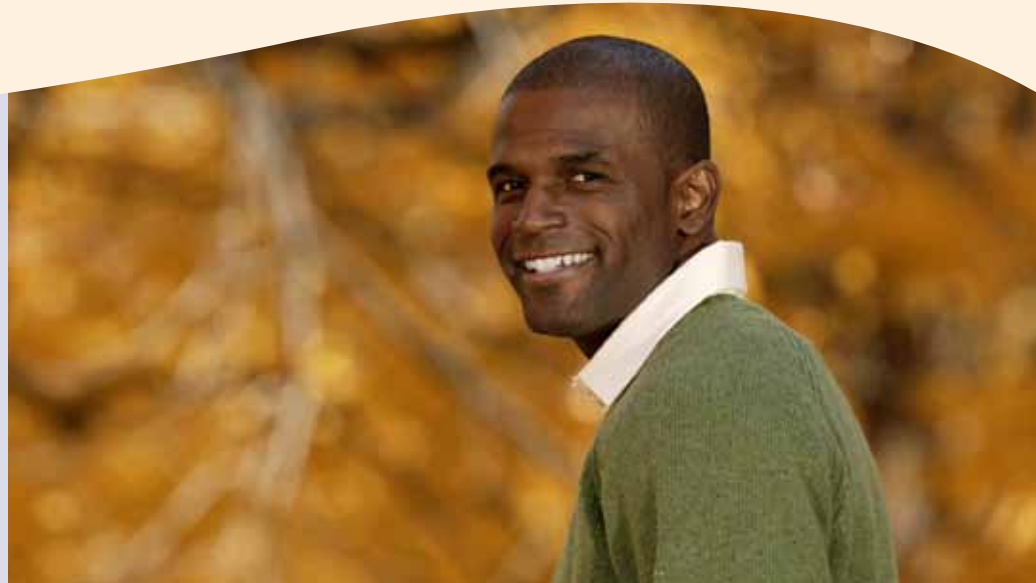


steps to PREVENTION



FALL 2010



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Stay Well This Winter

You can't catch a cold or the flu by standing in the rain. And you can't cure either one with chicken soup.

But there are simple ways to stay well this winter. And since it can take weeks to get better from a cold or the flu, your best bet is to stop them before they start.

Steer clear of germs

People in the U.S. get one billion colds a year. There are fewer cases of the flu, but it can be much more serious.

Colds and the flu are caused by viruses. They are spread by touch or by a sneeze or cough. You can help keep yourself and others well with these tips:

- Wash your hands often, especially if you've been around someone who is sick. Use a disinfectant to clean surfaces, such as phones or toys, touched by sick people.
- Cover your mouth and nose with a tissue when you cough or sneeze. Then throw the tissue away.
- Avoid touching your nose, mouth or eyes.
- Get a flu shot.

Don't forget that MDwise NURSEoncall is available 24 hours a day 7 days each week to answer any questions you have about your health. Call 1-877-822-7196 and choose option #3.



NURSEon-call

Speak with a nurse 24 hours a day



HEALTHY INDIANA PLANSM
Health Coverage = Peace of Mind

Questions? Call us at 1-877-822-7196, or in the Indianapolis area at 317-822-7196. You may also visit our Web site at www.MDwise.org.

Sources: American Lung Association, National Institutes of Health

Member Redetermination

Healthy Indiana Plan members must re-enroll every 12 months. 90 days before your coverage ends, you will get a letter from the Division of Family Resources with information on how to enroll for next year.

60 days before your coverage ends, you will get another letter from the Division of Family Resources with a re-enrollment form.

It is very important you that you fill out the re-enrollment form right away and send it in! The Division of Family Resources must get this completed form 45 days before your coverage ends or you will be disenrolled from HIP. If that happens, you will not be able to re-enroll for 12 months.

Please mail the form to:
FSSA Document Center
P.O. Box 1630
Marion, IN 46952

You can also fax the completed form to 1-800-403-0864.

If you have any questions, call MDwise Customer Service at 1-877-822-7196 or 317-822-7196 in the Indianapolis area.

Women's Health: Be Healthy, Stay Healthy

You should have your women's exam every year. Have you had a women's exam lately? This includes a pap and pelvic exam.

Also, for women who are sexually active, a Sexually Transmitted Disease (STD) test is important. One of the most common STDs is Chlamydia. In most cases there are no symptoms. You can have it for a long time and not know. If not treated, it can cause harm to your female organs. It can result in not being able to have children.

For women who are 40 years old and older, a yearly mammogram is necessary. A mammogram is a test to check for breast cancer.

Talk to your doctor about these important exams. Your doctor may want you to have these tests at an earlier age or as needed.

Be healthy and stay healthy. Make an appointment today!



Did you know your employer can help you pay your POWER account contribution?

HIP allows your employer to pay part of your monthly contribution to your POWER Account. This will reduce the amount of money you have to pay. Your employer may contribute any amount up to 50% of your required contribution amount.

The employer contribution form can be found on our web site at www.MDwise.org/employer.



STEPS TO PREVENTION is published for members of MDwise by MDwise, Inc. P.O. Box 44236, Indianapolis, IN 46244-0236, telephone 1-877-822-7196. Web site: www.MDwise.org.

Information in STEPS TO PREVENTION comes from a wide range of medical experts. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider.

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**Questions? Comments?
Complaints? If you need help
with anything about MDwise or
your doctor, we can always help.
Please call MDwise Customer
Service at 1-877-822-7196,
or in the Indianapolis area
317-822-7196.**

How can I help stop fraud and abuse?

You can report fraud and abuse by calling MDwise Customer Service at 1-877-822-7196, or 317-822-7196 if you are in the Indianapolis area. 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 MDwise covers
- Billing you for services you did not receive
- Offering you gifts or money to receive treatment or services
- Offering you free services, equipment or supplies in exchange for use of your MDwise card and your Healthy Indiana Plan number
- Giving you treatment or services 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 the Healthy Indiana Plan
- Members abusing their benefits by seeking drugs or services that are not medically necessary

Help MDwise Stop Fraud and Abuse

- Do not give your MDwise Healthy Indiana Plan card number to anyone. It is okay to give it to your doctor, clinic, hospital, pharmacy, or MDwise Customer Service.
- Do not let anyone borrow or use your MDwise Healthy Indiana Plan card.
- Do not ask your doctor or any health care provider for medical care you do not need.
- Work with your primary doctor to get all of the care you need.
- Do not share your Healthy Indiana Plan or other medical information with anyone except your doctor, clinic, hospital, or other health provider.

You can also find information about fraud and abuse in your member handbook.

Important Reminder About Monthly Contributions!

Please make your monthly POWER Account contribution on time. If you do not pay on time you risk losing your HIP coverage. That means that you will have to wait one year before you can re-apply.

When making your monthly Healthy Indiana Plan contribution, please place your RID # (located on your MDwise HIP card) or social security number on the check or money order you send to MDwise. We need this to credit the right account, *your account*, for your payment.



MEMBER CORNER

What is myMDwise Member Portal?

myMDwise Member Portal is available 24 hours a day, 7 days a week at www.MDwise.org.

When you use myMDwise member portal, you can:

- View your POWER account balance
- View your pharmacy claims
- See if your claim qualifies as preventive service
- View your general account information

To get to myMDwise member portal, visit www.MDwise.org. Choose “Members” in the menu across the top and select “Healthy Indiana Plan.”

On the next screen, select “Online Services” from the menu on the left. On the right hand side, choose “Log-in now.”

You are now in the member portal! You will need to create an account to get your account information. The portal will guide you through this.

Filing a Grievance or Appeal

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 Department at 1-877-822-7196 or in the Indianapolis area 317-822-7196. You must do this within 60 days of when the problem occurred.

A MDwise customer service representative will file a grievance. The customer service representative will try to solve your concerns right away. We will follow up with a letter.

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 30 days of the date that the decision was made.

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:

- Your name, address, telephone number, and MDwise card number.
- 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 44236
Indianapolis, IN 46244-0236

Step 2. Wait for a Written Answer from MDwise

MDwise will review your appeal. You will get a letter telling how we handled your problem. We will reply within 25 business days. If we need more time to review the problem we will write to you and let you know.

Step 3. Appeal to FSSA

If you are not happy with the MDwise appeal decision (in Step 2) you may contact the State to appeal. You must do this within 30 business days of the appeal decision. The Indiana FSSA Office of Hearings and Appeals handles this.

OR you can

Ask for Review by Independent Review Organization

If you are not happy with the MDwise appeal decision (in Step 2) you can ask for a review by an Independent Review Organization (IRO). You must ask for this within 45 days of the appeal decision. The IRO will make a decision within 15 business days and MDwise will then notify you of the results.

If you are not happy with the IRO decision, you can appeal to FSSA (see the first part of Step 3 above).

If you are not happy with the FSSA decision, you can then file a lawsuit. A court will then review your case.

For more information, please see your member handbook.