

CHP+

Member Benefits Booklet



Child Health Plan *Plus* offered by Colorado Access

Welcome!

Welcome to CHP+ offered by Colorado Access! Caring for you and your health!

CHP+ offered by Colorado Access is a Child Health Plan *Plus* (CHP+) health plan brought to you by Colorado Access. Colorado Access is a nonprofit health plan that has been serving kids enrolled in the CHP+ since 1998. Colorado Access is sponsored by The Children's Hospital, Colorado Community Managed Care Network and University of Colorado Hospital/University Physicians, Inc.

This booklet is a guide to your CHP+ offered by Colorado Access benefits. Please read it carefully to become familiar with your benefits, including limitations and exclusions. Please keep this booklet in a convenient place for quick reference. By learning how this coverage works, you can help you make the best use of your healthcare coverage.

If you get other insurance, become covered by Medicaid or move out of Colorado, you are no longer eligible for CHP+ or CHP+ offered by Colorado Access.

For questions about coverage, call Customer Service between the hours of 8:00 a.m. and 5:00 p.m. Monday through Friday. They can be reached at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. These numbers are also conveniently printed at the bottom of every page of this booklet.

Thank you for selecting the CHP+ offered by Colorado Access for your healthcare coverage. Colorado Access is a private, non-profit Colorado-based health plan that has served Coloradans for more than 15 years. We wish you good health.

Attention Colorado Access CHP+ Members

The CHP+ offered by Colorado Access Member Benefits Booklet gives you information about the CHP+ offered by Colorado Access Program. This booklet also includes information about benefits and how the program works. If you would like more information or have any questions please call Customer Service at (303) 751-9021 or 1-888-214-1101.

The CHP+ offered by Colorado Access is brought to you by Colorado Access. While you are enrolled in the CHP+ offered by Colorado Access program, Colorado Access is responsible for claims processing, referrals, authorizations, care management, and utilization review.

This booklet describes your benefits and coverage. If there are substantial changes you will be notified in writing. The terms of this CHP+ offered by Colorado Access Member Benefits Booklet cannot be changed by an employee of Colorado Access by giving incomplete or incorrect information.

Please contact the CHP+ offered by Colorado Access (also referred to as the Plan) at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494 if you have any questions about your healthcare benefits.

Si necesita información en español, llámenos al (303) 751-9021 or 1-888-214-1101.

Contact Information

Important Addresses

Colorado Access Customer Service
PO Box 17580
Denver, CO 80217-0580

(303) 751-9021 or toll free 1-800-214-1101

Colorado Access TTY for the Deaf or Hard of Hearing
(720) 744-5126 or toll free 1-888-803-4494

Child Health Plan *Plus* (Eligibility and Enrollment)
PO Box 929
Denver, CO 80201-0929

1-800-359-1991

Family Healthline (Information in Healthcare Programs and Resources)
(303) 692-2229 or toll free 1-800-688-7777

Rocky Mountain Poison Center
1-800-332-3073

Delta Dental (Routine CHP+ Dental Benefits for Kids)
1-800-610-0201

Important Website Addresses

www.coaccess.com

This website offers information on the CHP+ offered by Colorado Access, benefits, a provider directory, how to apply for CHP+ and other information about the Plan.

www.CHPplus.org

This website offers information on benefits, how to apply for CHP+ and other information for CHP+ members and families.

<https://peak.state.co.us/selfservice/>

This website, called PEAK, is a quick and easy way for people in Colorado to get answers to questions about eligibility and on health and nutrition programs.

Important Things to Know About CHP+

What is Colorado Access?

Colorado Access is a Colorado-based, nonprofit health plan. While you are enrolled in CHP+ offered by Colorado Access, Colorado Access is responsible for claims processing, referrals, authorizations, care management, and utilization review. Colorado Access has a friendly staff to help you when you have questions about your coverage and benefits. You can call them at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

Member ID card

All CHP+ offered by Colorado Access receive a Colorado Access member ID card. Bring this ID card with you when you get medical care. Tell all your healthcare providers that you are covered by CHP+ offered by Colorado Access. This includes all pharmacies (when you get prescription medications), doctors, hospitals, and any medical supplies. Call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494 if you do not have an ID card or need a new one.

Primary Care Providers

All members of CHP+ offered by Colorado Access must choose an in-network Primary Care Provider (PCP). A PCP can be a Family Medicine doctor, an Internal Medicine doctor, a General Practitioner, or Pediatrician. Your PCP helps you get the care you need. They provide a wide range of healthcare services, including checkups, sick visits, shots, initial diagnosis and treatment, health supervision, management of chronic conditions, referrals to specialists when you need one, and ensuring continuity of patient care.

Selecting or Changing Your PCP

You must choose an in-network PCP. You can find a list of in-network PCPs in the Provider Directory. If you need a Provider Directory or need help finding a PCP in your area, call Customer Service. You can also find a provider directory online at <http://www.coaccess.com/child-health-plan-plus-offered-colorado-access>.

Please call the PCP's office to make sure that the provider is accepting new patients.

If you do not choose an in-network PCP, you will be assigned to a PCP in your area. If you do not want to see the PCP we choose for you, please call Customer Service.

Once you choose a PCP from the Provider Directory, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. You will receive a new ID card with the name of your PCP.

In-Network Providers

Make sure that your provider is in-network with your CHP+ plan. If you receive care from a provider who does not accept your CHP+ plan, you may be financially responsible for the services.

Remember

- ◆ Show your Colorado Access ID card when you get healthcare. Tell all your healthcare providers that you are covered by CHP+ offered by Colorado Access. This includes all pharmacies (when you get prescription medications), doctors, hospitals, and any medical supplies.
- ◆ Choose your PCP. Call Customer Service and tell us the name of the in-network PCP you chose.
- ◆ When you get care, always make sure your provider is in-network. Except in an emergency, if you get services from a provider that is not part of CHP+ offered by Colorado Access, these services may not be covered and you may have to pay. To find an in-network provider, please call Customer Service or visit us online at <http://www.coaccess.com/child-health-plan-plus-offered-colorado-access>
- ◆ Call Customer Service with any questions you have about your coverage at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494

Summary of Covered Benefits

Service	Available Benefits	For More Information
Doctor/Physician Services		
Preventive Care	Covered in full when provided by your Primary Care Provider (PCP). Includes immunizations (shots), checkups and routine exams.	Page 36
Reproductive Healthcare Services	Covered in full when provided by an in-network provider. Includes well-woman checkups.	Page 38
Medical Office Visit	Primary Care Provider (PCP) visits and specialty visits covered. Standard co-pays apply.	Page 41
Maternity Care	All prenatal and delivery visits covered in full.	Page 39
Facility Services		
Inpatient Hospital Stay	Covered in full.	Page 44
Lab, X-ray, and Diagnostic Services	Covered in full.	Page 45
Skilled Nursing Facility	Covered in full.	Page 46
Inpatient Detoxification	Covered for medically necessary detox with Pre-Authorization	Page 46
Outpatient/Ambulatory Surgery	Covered in full.	Page 48
Emergency and Urgent Care Services		
Emergency Room and Urgent/After-hours Care	Covered in full for a life or limb threatening emergency. Standard CHP+ copays (\$0 to \$20) apply.	Page 51
Emergency Transport/Ambulance Services	Covered in full for a life or limb threatening emergency.	Page 55

Prescription Drugs		
Outpatient Prescription Drugs (Medications)	Covered in full if included on the formulary. Standard CHP+ copays (\$0 to \$10) apply.	Page 82
Over-the-Counter (OTC) Medications	Certain over the counter medications, including vitamins and Tylenol, are covered with a prescription from your doctor. Standard CHP+ copays are \$0 to \$10.	Page 94
Mental Health and Substance Abuse		
Behavioral or Mental Health	Coverage provided for medically necessary services and may require a pre-authorization.	Page 78
Alcohol and Substance Abuse	Coverage provided for medically necessary outpatient services and may require a pre-authorization.	Page 80
Dental Services		
Dental Care provided by Delta Dental	Periodic cleanings, exams, x-rays, fillings, and root canals. A maximum benefit of \$600 per person per calendar year.	Page 72
Other Services		
Durable Medical Equipment	Maximum of \$2,000 per calendar year, excluding eyeglasses, contacts or hearing aids.	Page 68
Home Health Care	Skilled services covered with pre-authorization	Page 59
Transplant Services	Coverage provided for limited transplants with pre-authorization.	Page 63
Audiological Services	Coverage for age-appropriate preventive care visits.	Page 87

Colorado Access Enhanced Benefits		
Vision Services	Coverage for age-appropriate preventive care and specialty care visits. The standard CHP+ benefit is limited to \$50 for the purchase of lenses, frames or contacts per calendar year. As an EXTRA BENEFIT, Colorado Access members get an additional \$100, for a total of \$150 per member per calendar year for the purchase of lenses, frames or contacts.	Page 88
Physical, Occupational, and Speech Therapy	For outpatient physical rehabilitation (physical, occupational, and/or speech therapy) the standard CHP+ coverage is limited to 30 visits per calendar year. As an EXTRA BENEFIT, Colorado Access members get 10 more outpatient visits, for a total coverage of 40 outpatient visits per diagnosis per calendar year. For children ages 0-3 the benefit of physical, occupational, and speech therapy is unlimited.	Page 55
Food for Shots Program	The Food for Shots Program is a Special Program for Colorado Access members. Get a \$10gift card and a chance to win a \$250 gift card when children are up-to-date on shots before age 2. Only Colorado Access members are eligible for this program.	www.coaccess.com/access-food-shots

Exclusions: Services not shown above may not be covered. For more information, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

This is for summary purposes only and does not guarantee coverage.

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1: Member Rights & Responsibilities

As a member, you have the right to:

- ◆ Receive information regarding terms and conditions of your healthcare benefits.
- ◆ Be treated respectfully and with consideration.
- ◆ Receive all the benefits to which you are entitled under the CHP+ offered by Colorado Access Member Benefits Booklet.
- ◆ Obtain complete information from a provider regarding your healthcare in terms you can reasonably understand. This includes diagnosis, treatment, and prognosis.
- ◆ Receive quality healthcare through providers in a timely manner and in a medically appropriate setting.
- ◆ Have an upfront (candid) discussion with providers about appropriate or medically necessary treatment options for your condition, regardless of the cost or benefit coverage.
- ◆ Participate with your provider(s) in decision-making about healthcare treatment.
- ◆ Refuse treatment and be informed by a provider(s) of what will happen if you do so.
- ◆ Receive wellness information to help you stay healthy and maintain a healthy lifestyle.
- ◆ Express any concerns and complaints about care and services provided so that Colorado Access can investigate and take appropriate action.
- ◆ File a complaint or appeal a decision with Colorado Access as outlined in the Grievance and Appeals section without fear of retaliation.
- ◆ Expect that your personal health information will be kept in a confidential manner.
- ◆ Make recommendations about the Member Rights and Responsibilities policies.
- ◆ Receive information about the CHP+ State Managed Care Network and its administrative services organization (Colorado Access), the CHP+ managed care organizations (health plans), services, the practitioners and providers delivering care, and the rights and responsibilities of members.

As a member, you have the responsibility to:

- ◆ Use in-network providers and remember to show your Colorado Access ID card.
- ◆ Maintain an ongoing patient-provider relationship with the providers who give you care or coordinate your total healthcare needs.
- ◆ Give your providers complete and honest information about your healthcare status and history.
- ◆ Follow the treatment plan recommended by providers.

- ◆ Understand how to access care in non-emergency and emergency situations, and to know your out-of-network healthcare benefits, including coverage and copayments.
- ◆ Notify the provider or Colorado Access about your concerns regarding the services or medical care you receive.
- ◆ Be considerate of the rights of other members, providers, and Colorado Access staff.
- ◆ Read and understand your CHP+ offered by Colorado Access Member Benefits Booklet.
- ◆ Pay all member payment requirements in a timely manner.
- ◆ Provide Colorado Access with complete and accurate information about other healthcare coverage and/or benefits you may have or obtain.
- ◆ Work with your provider to understand your healthcare concerns and to develop treatment goals.

Advance Medical Directives

The following information applies may apply to some CHP+ members. If you have any questions, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

Advance medical directives:

- ◆ Protect your right to make medical decisions and choices about your healthcare
- ◆ Help family members make decisions if you cannot
- ◆ Help your doctors by telling them your wishes

Advance medical directives say what kind of medical care you want if you get too sick or hurt to talk or think clearly.

There are 3 kinds of advance medical directives:

Living Will

A Living Will tells your doctor whether to use artificial life support if you become “terminally ill” (deathly sick). Copies of Living Will forms are at healthcare facilities, doctors’ offices or office supply stores. You can also get them from the Guardianship Alliance of Colorado by calling (303) 423-2898.

Medical Durable Power of Attorney (also called a “Health Care Proxy”)

A “medical durable power of attorney” is a person you choose to make healthcare choices for you if you cannot speak for yourself.

Cardiopulmonary Resuscitation (CPR) Directive

CPR is performed to get someone's heart and/or breathing started again. If you have a "CPR Directive," medical staff will **not** try to get your heart or breathing started.

You will get more information on advance medical directives if you are admitted to a hospital. You are not required to have one. If you decide to have an advance medical directive, it is important to talk to your doctor, family, and other people about your choices, or if you change them. Give copies of your advance medical directive to your doctor, family members, and healthcare proxy if you have one.

What Happens if Your Advance Medical Directive Isn't Followed?

- ◆ You can file a grievance with Colorado Access by calling (720) 744-5134, toll free 1-877-276-5184 or TTY for the deaf or hard of hearing at 1-888-803-4494. Please see the *10: Complaints, Appeals & Grievances* section for more information
- ◆ Call the Colorado Department of Public Health and Environment: (303) 692-2980.
- ◆ Or write to:
Colorado Department of Public Health and Environment
4300 Cherry Creek Drive South
Denver, CO 80246-1530

2: About Your Healthcare Coverage

Learning about how your coverage works can help you make the best use of your healthcare benefits.

Colorado Access has a network of doctors, hospitals, and other healthcare providers that help make sure members get the healthcare services they need. Please work with your Primary Care Provider (PCP) to coordinate care with specialists and to get pre-authorization for services when they are needed. This will help ensure that the care you receive is medically necessary, performed in the right setting, and is otherwise a covered service.

Identification Card (ID Card)

Your CHP+ Membership ID card shows that you are a member of CHP+ offered by Colorado Access. Always bring your Colorado Access ID card when you need medical care. Have your ID card ready when you call for an appointment and show it to the receptionist when you sign in for your appointment. If you need a prescription, show the card to the pharmacy where it is filled. If you have not received your ID card or need a new ID card, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

Changing Your Information

If your membership information changes, such as changes to your address or if you would like to change your Primary Care Provider (PCP), call Customer Service. Please also notify CHP+ Eligibility and Enrollment at 1-800-359-1991.

Prenatal Care

You do not need a referral from your PCP to see an in-network OB/GYN or certified nurse-midwife for services related to your pregnancy. You may also see a Family Practice Physician who provides prenatal care. Please work with your Primary Care Provider (PCP) to coordinate care with specialists.

Getting Information about your Healthcare Providers

To get information about healthcare providers, including physicians, nurses, specialists, and pharmacies, call the Colorado Division of Registration. This is the State agency that regulates providers in Colorado. They can tell you if a provider's license is active or in good standing. The Colorado Division of Registration can be reached at (303) 894-7891.

Primary Care Providers (PCP)

All members of CHP+ offered by Colorado Access must choose an in-network Primary Care Provider (PCP). A PCP can be a Family Practice Physician doctor a Pediatrician, an Internal Medicine doctor or a General Practitioner. Your PCP helps you get the care you need. They provide a wide range of healthcare services, including checkups, sick visits, shots, initial diagnosis and treatment, health supervision, management of chronic conditions, referrals to specialists when you need one, and ensuring continuity of patient care.

Benefits are only provided for covered services, even if performed by your PCP or if your PCP referred you to have the service. This is regardless of medical necessity.

Please work with your PCP to coordinate care with specialists and to get pre-authorizations for services when they are needed.

- ◆ Your PCP will coordinate your care with a specialist if needed. Specialty care does not require a referral or pre-authorization from Colorado Access when specialty care services are obtained by an in-network specialist. If your PCP refers you for a service that requires a pre-authorization, your PCP's referral does not guarantee or imply coverage. Your PCP or the specialist should contact Colorado Access to request pre-authorization.

If there is not an in-network provider for a covered service, Colorado Access will refer you to a provider with the necessary expertise.

Selecting a PCP

You must choose an in-network PCP. You can find a list of in-network PCPs in the Provider Directory. If you need a Provider Directory or need help finding a PCP in your area, call Customer Service. You can also find a provider directory online at <http://www.coaccess.com/child-health-plan-plus-offered-colorado-access>.

Please call the PCP's office to make sure that the provider is accepting new CHP+ offered by Colorado Access patients.

Once you choose a PCP from the Provider Directory, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. You will receive a new ID card with the name of your PCP on it.

Visiting a PCP

To visit a PCP, call your PCP's office to make an appointment. The telephone number for the PCP can be found on your Colorado Access ID card. When you call, tell the office that you are a member of CHP+ offered by Colorado Access. The office will help you make an appointment.

If you need to cancel your appointment with your PCP, please call them at least 24 hours before the appointment. Talk to your PCP's office to find out if they have a cancellation policy. Your PCP may charge you a fee if you do not follow the cancellation policy. This fee is not covered and you will not be reimbursed for the fee. You should also notify the PCP's office if you are going to be late for an appointment. The PCP may ask that the appointment be rescheduled.

Please call your PCP's office for instructions on how to receive:

- ◆ medical care after the PCP's normal business hours,
- ◆ medical care on weekends and holidays,
- ◆ non-emergency care within the service area for a condition that is not life threatening but that needs prompt medical attention.

In case of emergency, call 911 or go directly to the nearest emergency room.

Changing PCPs

You may change your PCP to another in-network PCP at any time during your eligibility period. To change your PCP, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

When you change your PCP you should have your medical records transferred from your old PCP's office to your new PCP's office. To have your medical records transferred, contact your former PCP. You are responsible for any charges related to transferring your medical records.

Referrals

Your Primary Care Provider (PCP) provides basic health and medical services. This includes routine and preventive care. Sometimes you might need to visit a specialist or other provider. Your PCP will help coordinate your care by giving you a referral. A referral is the formal recommendation given to you by your PCP to get care from a specialist or a different provider. Your PCP will make sure that all important referral information is given to the specialist. Once you get the referral from your PCP, you must make sure that the specialist is in-network and accepts the Plan. It is your responsibility to confirm that the specialist your PCP refers you to accepts your CHP+ plan.

- ◆ You may directly seek services to any of the below listed providers or facilities. Remember that you must make sure the provider or facility you go to is contracted with your Child Health Plan Plus offered by Colorado Access plan. An emergent or urgent situation
- ◆ Care from an in-network OB/GYN provider or certified nurse midwife for obstetric or gynecologic care
- ◆ Care from an in-network optometrist or ophthalmologist for a routine eye exam.

- ◆ Mental health services – You may self refer for mental health services; however, the services may require pre-authorization from Colorado Access and may be subject to benefit limits.

Always make sure that the services that the PCP recommends are covered under the CHP+ offered by Colorado Access as explained in this Member Benefits Booklet. A PCP's referral does not always mean the service is covered.

Other Health Insurance

Qualifying for CHP+ is contingent upon the absence of other insurance coverage. If you are covered by any other valid coverage, including Medicaid and individual non-group and group coverage, you are not eligible for CHP+ or CHP+ offered by Colorado Access.

There are limited exceptions to this rule. CHP+ members can have the following insurance plans and still keep their CHP+ coverage:

- Medicare
- Dental
- Vision

Members with COBRA health insurance coverage are eligible to apply for the Child Health Plan Plus (CHP+) program. Once the applicant is notified that they have been accepted to CHP+, and choose to participate, they must terminate their COBRA health insurance coverage. This means CHP+ members can have dual coverage with CHP+ and their COBRA coverage for a period of time. For the period of time which the member has both CHP+ and COBRA coverage, COBRA will be the primary insurance plan. **Remember:** CHP+ members must receive care from CHP+ participating providers in order for the care to be covered by CHP+.

If you get other coverage while you are on CHP+, you must call CHP+ Eligibility and Enrollment at 1-800-359-1991 and notify them of the new coverage. If you are found to have other insurance while you are on CHP+, your CHP+ coverage will end (be terminated). In some cases coverage will retroactively terminate for the time period the other insurance was effective. This means that we will go back and end your coverage on the date that your other insurance became effective (started).

Newborn Enrollment

If you become pregnant please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. We can help you find a doctor if you need one and can offer other services available to you through our Prenatal Program. **It is very important that you call CHP+ Eligibility and Enrollment at 1-800-359-1991 after you have your baby. Your baby will have insurance under your CHP+ coverage for the baby's first 30 days of life only; you will then need to apply for coverage for your newborn. CHP+ Eligibility**

and Enrollment specialists can help you with that process. Most babies born to teen mothers are eligible for Medicaid. However, some newborns may qualify for CHP+.

Newborn Primary Care Provider (PCP) Assignment

Your baby will be enrolled with your PCP on their date of birth. If your PCP only provides care to adults, the newborn will be assigned to a PCP that provides care to children. If you would like to choose a different PCP for your baby, call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

3: Managed Care

To make sure you are getting the most appropriate healthcare, Colorado Access uses some managed care tools or processes. Some of the tools or processes used include:

- ◆ Pre-authorization for healthcare services
- ◆ Concurrent hospital review
- ◆ Care management and disease education
- ◆ Transition of care

This section of the CHP+ offered by Colorado Access Member Benefits Booklet explains these managed care tools or processes. This section will also help you understand the steps for obtaining care.

Pre-authorization

Certain services require pre-authorization. This includes some procedures, diagnostic tests, durable medical equipment, home health services, home IV services, and medications. Admissions to a hospital (except in emergency situations, as explained in this booklet) require pre-authorization. Please see the 6: *Member Benefits – Covered Services* section of this CHP+ offered by Colorado Access Member Benefits Booklet for information on services that require pre-authorization.

- ◆ The provider who schedules an admission or orders the procedures or service is responsible for requesting pre-authorization.

When reviewing a request for pre-authorization, Colorado Access makes sure the service or supply is:

- ◆ A covered benefit
- ◆ Provided in the most medically appropriate setting

The pre-authorization process may set limits on coverage available under this CHP+ offered by Colorado Access Member Benefits Booklet. For example, after reviewing a pre-authorization request, Colorado Access may determine that a limited number of visits will be covered. If your provider feels that you need more visits, they can request an additional pre-authorization before you reach the visit maximum. Coverage is limited to the benefits outlined in this CHP+ offered by Colorado Access Member Benefits Booklet.

A pre-authorization does not guarantee payment. Fraud or abuse may cause a denial of payment. Also, when a claim is received, it is reviewed using the CHP+ offered by Colorado Access Member

Benefits Booklet as a tool for determining coverage. If the claim received describes a service that is not a covered benefit the claim may be denied. The claim may also be denied if the service described on the claim is different than the service that was pre-authorized.

If you have any questions about pre-authorization, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

Adverse Service Determinations

An adverse service determination means that Colorado Access did not approve the pre-authorization request. Colorado Access will send you and your provider a letter for all adverse service determinations. You can appeal the decision by following the procedure in the *10: Complaints, Appeals & Grievances* section of this booklet.

Covered Benefit Decisions

To decide if a service is a covered benefit, the Colorado Access considers:

- ◆ If the service is medically necessary
- ◆ If the service is experimental/investigational
- ◆ If the service is cosmetic
- ◆ If the service is excluded under this coverage

To help make this decision, the Colorado Access uses a number of tools, including:

- ◆ Colorado Access' adopted medical policies and practice guidelines
- ◆ Current peer-reviewed medical literature
- ◆ Guidelines obtained from recognized national organizations and professional associations
- ◆ Consultations with specialists

Colorado Access does not promote or otherwise provide an incentive to its employees or provider reviewers for withholding the approval of benefits for medically necessary services to which the member is entitled.

Medically Necessary Healthcare Services

CHP+ offered by Colorado Access only covers medically necessary services, procedures, supplies, or visits (except as otherwise provided in this CHP+ offered by Colorado Access Member Benefits Booklet). To help decide if a service is medically necessary, Colorado Access uses:

- ◆ Medical policy

- ◆ Medical practice guidelines
- ◆ Professional standards
- ◆ Outside medical peer review

Medical Policies

Colorado Access' medical policies reflect current standards of practice and evaluate medical equipment, treatment, and interventions according to an evidence-based review of scientific literature. The benefits, exclusions, and limitations of a member's coverage take precedence over medical policy. This means that if a service is listed as excluded or not covered in this CHP+ offered by Colorado Access Member Benefits Booklet, it is not covered, regardless of whether or not it meets the standards set forth by the medical policy.

To make sure that medical policies are current, Colorado Access reviews and updates medical policies on a regular basis.

Experimental/Investigational and/or Cosmetic Procedures

Colorado Access will not pay for any services, procedures, surgeries or supplies that it considers experimental/investigational and/or cosmetic. Since these services are not covered, Colorado Access will not pay for complications that are the result of any service, procedure, surgery or supply that it considers experimental/investigational and/or cosmetic.

Excluded Services

Excluded services are the services listed as not covered or excluded in this CHP+ offered by Colorado Access Member Benefits Booklet.

Appropriate Setting and Pre-Authorization

Healthcare services can be provided in an inpatient or outpatient setting. The appropriate setting depends on how serious the medical condition is and depends on the services necessary to manage the condition.

CHP+ offered by Colorado Access covers both inpatient and outpatient care, as long as the care is provided in the appropriate setting, pre-authorized if required, and is medically necessary.

Inpatient Admissions

Examples of inpatient settings include:

- ◆ Hospitals
- ◆ Skilled nursing facilities

- ◆ Hospice care

All inpatient stays require authorization. Your provider must contact Colorado Access to ask for the authorization. Colorado Access will review the request. If the request is approved, all covered services will be covered by CHP+ offered by Colorado Access. Colorado Access may ask for additional information to determine the medical necessity of any procedures.

You may be held financially responsible (billed by the providers) for all charges related to an inpatient stay that is not authorized by Colorado Access.

Colorado Access will authorize a specific number of days for the inpatient stay. If your provider requests more days, Colorado Access will review the request. Colorado Access may review the inpatient admission while you are in the hospital for a stay that goes over the number of days authorized.

- ◆ If Colorado Access determines that additional time in the hospital is not medically necessary, Colorado Access will let the hospital and the provider know of this determination.
- ◆ The hospital will let you know of this determination in a timely manner. If you decide to stay in the hospital after this notice, CHP+ offered by Colorado Access will not pay for services after the recommended date of discharge. You will be responsible for all charges from after the recommended date of discharge.
- ◆ Colorado Access will send you, your provider, and the hospital written notification of the decision. If you disagree with the decision, you can appeal by following the procedure in the *10: Complaints, Appeals & Grievances* section.

Scheduled Inpatient Admissions

Your provider must request pre-authorization from Colorado Access before a scheduled inpatient admission. Approved pre-authorizations are valid only for a specific place and during specific dates. You must receive the approved service at the specific place and during the specific dates listed in the pre-authorization. If you do not receive the service during the specific dates, or if you need additional services, your provider must contact Colorado Access to request another authorization.

Emergency (Unscheduled) Admissions

Colorado Access must be notified of an emergency admission within 1 business day of the admission. You are responsible for making sure that Colorado Access has been notified of the emergency admission, unless you are unable to do so. An example of an emergency admission includes an admission involving an accident. Once Colorado Access is notified, it will help with the management of the hospital benefits and planning for covered medical services during hospitalization and after discharge. Failure to notify Colorado Access may result in a reduction or denial of coverage.

Appropriate Length of Stay

Colorado Access works with your providers to determine the appropriate length of an inpatient stay. Some of the things used to help make this decision are medical policies and medical care guidelines. The medical care guidelines include inpatient and surgical care optimal recovery guidelines. By using these guidelines and encouraging education, you are more likely to have better outcomes.

Concurrent Review

While you are in the hospital, Colorado Access will review your medical care to make sure you are receiving appropriate and medically necessary hospital services. This is called concurrent review.

Outpatient Procedures

Examples of outpatient settings include:

- ◆ Provider offices
- ◆ Ambulatory surgery centers
- ◆ Home health
- ◆ Home hospice settings

Outpatient services may be performed in a hospital on an outpatient basis or in a freestanding facility, such as an ambulatory surgery center.

Some procedures performed in an outpatient setting must be pre-authorized. Your healthcare provider is responsible for requesting pre-authorization. Colorado Access may ask your provider for more information to determine if the service is medically necessary.

Approved pre-authorizations are valid only for a specific place and during specific dates. You must receive the approved service at the specific place and during the specific dates. If you do not receive the service during the specific dates, or if you need additional services, your provider must contact Colorado Access to request another authorization.

Retrospective Claim Review

Sometimes, in order to determine if a service that is submitted on a claim is a covered service, Colorado Access may perform a retrospective claim review. This is when Colorado Access reviews charges for services that have already been provided. This is done to determine:

- ◆ If the services were pre-authorized
- ◆ The appropriateness of services billed based on covered benefits, medical policy and medical necessity.

Colorado Access may request and review your medical records to help make payment decisions. If Colorado Access determines that services are not covered, CHP+ offered by Colorado Access will not pay for the charges.

Ongoing Care Needs

Ongoing care is coordinated through services such as utilization management, care management and disease education.

Utilization Management

Utilization management is used to determine if a service is medically necessary, delivered in the right setting and for the appropriate length of time. Care is compared to nationally recognized guidelines. Utilization review may be used to determine appropriate payment for covered services. However, the decision to obtain the service is made solely by you in conjunction with your provider, regardless of the decision by Colorado Access about payment/coverage by the Plan.

Care Management and Disease Education

Care management is a way that Colorado Access helps members with serious illnesses or injuries. Care management is used when illnesses or injuries are so complex that individualized coordination of care is helpful. In such cases, a care manager may work with the member to help coordinate and facilitate the administration of medical care. A care manager may also help organize a safe transition from hospital to home care.

The care management program is designed to identify patients as early as possible who may benefit from care management and to see that issues related to care are assessed and addressed, documented, and resolved in a consistent and timely manner.

Once a member is in the care management program, nurses and other medical staff called care managers work with the member to help coordinate and facilitate medical care. The member may or may not have direct contact with the care manager. The care manager helps create a care plan for the member. They will also help put the care plan into action, monitor the use and effectiveness of services, and determine if services are given in a timely manner and in the most appropriate setting.

Colorado Access decides which members receive care management, and may not offer care management to all members with similar conditions. The care management program is tailored to the member. In certain circumstances involving intensive care management, Colorado Access may, at its sole discretion, provide benefits for care that are not listed as covered services. Colorado Access may also extend covered services beyond the contractual benefit limits of this coverage. These decisions will be made on a case-by-case basis. A decision in one case to provide extended benefits or approve care not listed as a covered service does not obligate Colorado Access to provide the same benefits again to that member or to any other member. Colorado Access reserves

the right, at any time, to alter or cease providing extended benefits or approving care not listed as a covered service. In such cases, Colorado Access will notify the member in writing.

Getting Involved in Care Management

There are many ways for eligible members to become involved in the care management program.

- Colorado Access can identify members that may benefit from the programs and outreach to them.
- Providers may refer their patients enrolled in CHP+ offered by Colorado Access.
- A member may also contact Customer Service with questions about care management at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

Transition of Care

As a new member of CHP+ offered by Colorado Access, you might be receiving ongoing care from a provider for a certain medical condition. An example of ongoing care is prenatal/obstetrical care. To make sure that your ongoing care is not disrupted, Colorado Access has a transition of care policy. If you need transition of care, schedule a visit with your Primary Care Provider (PCP). Your PCP will help coordinate your ongoing care. If the doctor you are seeing for ongoing care is an out-of-network provider, you may need to switch to an in-network provider within 60 days, unless approved by Colorado Access.

4: What You Pay For Enrollment & Services

Cost sharing refers to how members share the cost of healthcare services with Colorado Access. It defines what CHP+ offered by Colorado Access is responsible for paying and what the member is responsible for paying. Members satisfy the cost-sharing requirements through the payment of copayments (as described below).

Hold Harmless

The contracts between Colorado Access and its providers include a “hold harmless clause.” This clause says that you cannot be billed by the provider beyond what is paid by CHP+ offered by Colorado Access in accordance with the fee schedule (the fee schedule is the amount the provider agrees to accept from Colorado Access for services provided to members of the Plan). If you are billed by an in-network provider, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

When You can be Billed for Services

You might have to pay for services if:

- ◆ You receive non-emergency care from an out-of-network provider and the service is not authorized.
- ◆ You receive any non-covered service.
- ◆ You receive services (i.e., day surgery) without an authorization by Colorado Access.
- ◆ You receive services when you are not eligible for the plan.

Services from Out-of-network Providers

Non-emergency services from out-of-network providers are not covered unless they are authorized by Colorado Access. If services from an out-of-network provider are authorized, the copayments for these authorized services are the same as copayments for covered services received from an in-network provider.

Enrollment Fee

Some families pay an annual fee of \$25 to enroll 1 child and \$35 to enroll 2 or more children. This enrollment fee is based on family size and income. The enrollment fees should be mailed to:

CHP+
PO Box 17548
Denver, CO 80217

Copayments

A copayment is a dollar amount you pay in order to receive a specific service, supply or prescription medication. You should pay your copayments to your provider at the time of service or when getting a prescription medication.

CHP+ offered by Colorado Access copayments are based on family size and income. Copayment amounts are listed on your ID card. The following table gives some examples of copayment amounts.

CHP+ offered by Colorado Access Benefit	Copayment			
	Income Level 1	Income Level 2	Income Level 3	Income Level 4
Emergency Care and Urgent/After-Hours Care	\$3	\$3	\$15	\$20
Emergency Transport/ Ambulance Services	\$0	\$0	\$0	\$0
Hospital/Other Facility Services	\$0	\$0	\$0	\$0
♦ Inpatient	\$0	\$0	\$0	\$0
♦ Physician	\$0	\$0	\$0	\$0
♦ Outpatient/Ambulatory	\$0	\$0	\$0	\$0
Routine Medical Office Visit	\$0	\$2	\$5	\$10
Laboratory and X-ray	\$0	\$0	\$0	\$0
Preventive, Routine, and Family Planning Services	\$0	\$0	\$0	\$0
Maternity Care				
Prenatal	\$0	\$0	\$0	\$0
Delivery & Inpatient Well Baby Care	\$0	\$0	\$0	\$0
Mental Illness Care				
Inpatient	\$0	\$0	\$0	\$0
Outpatient (there is no co-pay for drop in-centers, school based, club house, or home based services.)	\$0	\$2	\$5	\$10

CHP+ offered by Colorado Access Benefit	Copayment			
	Income Level 1	Income Level 2	Income Level 3	Income Level 4
Alcohol and Substance Abuse Services	\$0	\$2	\$5	\$10
Physical Therapy, Speech Therapy, and Occupational Therapy	\$0	\$2	\$5	\$10
Durable Medical Equipment (DME)	\$0	\$0	\$0	\$0
Transplants	\$0	\$0	\$0	\$0
Home Health Care	\$0	\$0	\$0	\$0
Hospice Care	\$0	\$0	\$0	\$0
Prescription Medications (including covered over-the-counter medications, please see the <i>Member Benefits – Covered Services – Prescription Medications</i> section for details)	\$0	\$1	\$3 – generic \$3 – brand name	\$5 \$10
Kidney Dialysis	\$0	\$0	\$0	\$0
Skilled Nursing Facility Care	\$0	\$0	\$0	\$0
Specialty Vision Services – A specialty vision service is when you see a vision provider for something other than a routine exam.	\$0	\$2	\$5	\$10
Audiology Services	\$0	\$0	\$0	\$0
Intractable Pain	\$0	\$2/office visit \$0/admission	\$5 \$0	\$10 \$0
Autism Coverage	\$0	\$2/office visit \$0/admission	\$5 \$0	\$10 \$0

CHP+ offered by Colorado Access Benefit	Copayment			
	Income Level 1	Income Level 2	Income Level 3	Income Level 4
Dietary Counseling /Nutritional Services	\$0	\$0	\$0	\$0
Therapies: Chemotherapy and Radiation	\$0	\$0	\$0	\$0

Annual Out-of-Pocket Limit

The out-of-pocket annual maximum is designed to protect members’ families from catastrophic healthcare expenses. The annual out-of-pocket limit is five percent (5%) of your adjusted gross income. Once the copayments you have paid for covered medical services during a calendar year reaches the annual out of pocket limit, you do not pay a copayment for the rest of that calendar year.

It is your responsibility to keep track of all the money you spend toward the annual out of pocket limit. Follow these instructions to keep track:

- ◆ Save your copayment receipts from covered medical care and covered prescription medications.
- ◆ When you have reached your annual out-of-pocket limit, call CHP+ Eligibility and Enrollment at 1-800-359-1991.
- ◆ CHP+ Eligibility and Enrollment will ask for proof that you have reached your annual out-of-pocket limit. Send them copies of your receipts as proof.

5: Membership

Enrollment Process

In order to obtain CHP+ offered by Colorado Access coverage, you must:

- ◆ Follow the State of Colorado's CHP+ enrollment process. This process includes completing required forms. To learn more about this enrollment process, please visit www.chpplus.org
- ◆ Live within the CHP+ offered by Colorado Access Service area. A list of counties within the CHP+ offered by Colorado Access service area can be found online at <http://www.coaccess.com/our-chp-plan>
- ◆ Choose Colorado Access as your health plan on the CHP+ application.

Once CHP+ determines that you are eligible, your coverage will begin on the date CHP+ receives your completed application.

Pre-HMO Period

The span of time from your application date until you are enrolled with CHP+ offered by Colorado Access is called your pre-HMO period. The CHP+ State Managed Care Network covers services received during the pre-HMO period.

CHP+ offered by Colorado Access Enrollment

NOTE: Any services received before your effective date with CHP+ offered by Colorado Access, are not covered by CHP+ offered by Colorado Access but will be covered by the CHP+ State Managed Care Network.

ID Cards and New Member Information

Colorado Access will send you an ID card. Your effective date will appear on your Colorado Access ID card.

- ◆ ID cards are sent to all new members.
- ◆ A new ID card is sent each time the information on your ID card is changed (for example, you will receive a new ID card if you change your Primary Care Provider).
- ◆ If you need a new ID card, or if you do not receive your ID card, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

In addition to an ID Card, you will also receive a new member packet. The new member packet includes the CHP+ offered by Colorado Access Member Benefits Booklet, and information about in-network providers.

Newborn Enrollment

If you become pregnant please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. We can help you find a doctor if you need one and can offer other services available to you through our Prenatal Program.

It is very important that you call CHP+ Eligibility and Enrollment at 1-800-359-1991 after you have your baby. Your baby will be covered under your coverage for 30 days only; you will then need to apply for coverage for your newborn. CHP+ Eligibility and Enrollment specialists can help you with that process. Most babies born to teen mothers are eligible for Medicaid. However, some newborns may qualify for CHP+.

Termination/Active Policy Termination

Your CHP+ coverage ends on the first occurrence of one of the following events:

- ◆ The member has committed fraud or intentional misrepresentation of material fact.
- ◆ The member establishes permanent residence (moves) outside of Colorado.
- ◆ CHP+ receives written notification to cancel coverage for any member. Coverage will end at the end of the month following the written notification period.
- ◆ In accordance with Refusal to Follow Recommended Treatment in the 8: *Administrative Information* section of this booklet, the member is unable to establish a positive patient-provider relationship with a Primary Care Provider (PCP).
- ◆ The member acts in a disruptive manner that prevents the orderly business operation of any Colorado Access staff or provider or is dishonestly attempting to gain a financial or material advantage.
- ◆ Having or obtaining other health insurance. If you obtain other insurance, or are found to have other insurance, you are no longer eligible for CHP+ for the time period the other insurance was effective.
- ◆ Ineligibility for the program, based on the guidelines set forth in the Children's Basic Health Plan eligibility rules.
- ◆ Upon the member's death.
- ◆ After a member turns 19 years old. CHP+ coverage will end on the last day of the month of a member's 19th birthday.

When Your CHP+ Coverage Ends

When coverage with CHP+ ends, CHP+ will send you a Certificate of Creditable Coverage. The Certificate of Creditable Coverage states the length of time you had coverage with CHP+. You may need this letter as proof of prior coverage when you enroll with other health plans.

CHP+ offered by Colorado Access benefits end on the date that your coverage ends as described above. Except as stated below, Colorado Access will not pay for services after your coverage ends, even if Colorado Access pre-authorized the service, unless the provider verified eligibility within 2 business days before each service was received.

If you are being treated at an inpatient facility when your coverage ends, CHP+ offered by Colorado Access will continue to cover your care until you are discharged from the facility or transferred to another level of care. This coverage is subject to the terms of the CHP+ offered by Colorado Access Member Benefits Booklet and depends on the absence of fraud and abuse. Once you are discharged or transferred to another level of care, CHP+ offered by Colorado Access will no longer cover services.

You may be responsible for payments owed or made by CHP+ offered by Colorado Access for services provided after your coverage has ended.

6: Member Benefits – Covered Services

This section describes the benefits and covered services of CHP+ offered by Colorado Access. In order to obtain covered services, members should follow the directions in this CHP+ offered by Colorado Access Member Benefits Booklet.

Remember:

- ◆ CHP+ offered by Colorado Access covers medically necessary and preventive services and supplies.
- ◆ CHP+ offered by Colorado Access does not cover the services that are listed as excluded or as exclusion in this CHP+ offered by Colorado Access Member Benefits Booklet.
- ◆ CHP+ offered by Colorado Access covers services that are standard medical practice for the illness, injury or condition being treated, and that are legal in the United States of America.
- ◆ The fact that a provider prescribes, orders, recommends or approves a service, treatment or supply does not make it medically necessary or a covered service and does not guarantee payment by CHP+ offered by Colorado Access.
- ◆ If you have questions about a service or benefit please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

All covered services are subject to the exclusions listed in this section, in addition to the exclusions in other sections of this CHP+ offered by Colorado Access Member Benefits Booklet, including those listed in the 7: *General Exclusions & Limitations* section of this booklet. All covered services are subject to other conditions and limitations of this CHP+ offered by Colorado Access Member Benefits Booklet.

Member Benefits – Covered Services – Preventive Care Services

This section describes covered services and exclusions for preventive care.

Who Should I See for Preventive Care Services?

- ◆ You should see your Primary Care Provider (PCP) for preventive care services.

What Preventive Care Services are Covered?

- ◆ Covered preventive services are routine PCP visits, like well child exams and routine physicals.
- ◆ Additional services provided are also covered and include:
 - Regularly scheduled childhood and adult immunizations (shots)
 - HPV vaccination is covered for both male and female members.
 - Age-appropriate vision and hearing screening exams
 - Health education given by your PCP is covered. This may include information about preventing illness and injury. Your PCP may ask you a series of age-appropriate questions during your visit. This will help your PCP decide on topics to talk about during your health education discussion.

Colorado Access encourages parents and providers to follow the well-child visit schedule recommended by the American Academy of Pediatrics.

Infancy	Early Childhood	Middle Childhood	Adolescence
Prenatal	12 Months	5 Years	11 Years
Newborn	15 Months	6 Years	12 Years
First Week	18 Months	7 Years	13 Years
1 Month	24 Months	8 Years	14 Years
2 Months	30 Months	9 Years	15 Years
4 Months	3 Years	10 Years	16 Years
6 Months	4 Years		17 Years
9 Months			18 Years

What Preventive Services are not Covered?

The following are not covered services (exclusions):

- ◆ Immunizations required for international travel.
- ◆ Services related to routine physical or screening exams and immunizations given primarily for insurance, licensing, employment, weight reduction programs, or for any non-preventive purpose.
- ◆ Any services not medically necessary.

Member Benefits – Covered Services – Family Planning/Reproductive Health

This section describes covered services and exclusions for family planning/reproductive health.

Who Should I see for Family Planning/Reproductive Health Services?

- ◆ Any in-network reproductive health provider. This could be a PCP or OB/GYN.

What Family Planning/Reproductive Health Services are Covered?

- ◆ Birth control pills are covered; see the *Member Benefits – Covered Services – Prescription Medications* section for more information.
- ◆ Covered family planning/reproductive health services include:
 - Injection of Depo-Provera for birth control purposes.
 - Fitting of a diaphragm or cervical cap.
 - Surgical implantation and removal of an Implantable Contraceptive Device.
 - Fitting, inserting, or removing Intrauterine Device (IUD).
 - The purchase of IUDs, diaphragms, Implantable Contraceptive Devices, and cervical caps given in a provider's office.
 - Tests to diagnose a possible genetic illness/disease.
 - STI/HIV testing and treatment.

What Family Planning Reproductive Health Services are not Covered?

The following family planning/reproductive health services are not covered (exclusions):

- ◆ Surgical sterilization (for example, tubal ligation or vasectomy) and related services.
- ◆ Reversals of sterilization procedures.
- ◆ Over-the-Counter contraceptive products such as condoms and spermicide.
- ◆ Preconception, paternity, or court-ordered genetic counseling and testing (for example, tests to determine the sex or physical characteristics of an unborn child).
- ◆ Elective termination of pregnancy, unless the elective termination is to save the life of the mother or if the pregnancy is the result of an act of rape or incest.

Member Benefits – Covered Services – Maternity and Newborn Care

This section describes covered services and exclusions for maternity and newborn care.

Who Should I see for Maternity and Newborn Care?

- ◆ An in-network OB/GYN, certified nurse midwife or Family Practice Physician who delivers babies.
- ◆ For prenatal care, you can see an in-network OB/GYN or a certified nurse midwife without a referral from your PCP.

What Maternity and Newborn Care Services are Covered?

- ◆ Benefits are provided for maternity and newborn care, including diagnosis, care during pregnancy, and delivery services.

Covered services include:

Inpatient, outpatient, and provider office services (including prenatal care, such as prescription prenatal vitamins) for vaginal delivery, cesarean section, and complications of pregnancy.

- ◆ Anesthesia services.
- ◆ Routine nursery care for a covered newborn including provider services.
- ◆ For newborns, all medically necessary care and treatment of injury and sickness including medically diagnosed congenital defects and birth abnormalities.
- ◆ Tests to diagnose possible genetic illness/disease.
- ◆ Circumcision of a covered newborn male.
- ◆ Laboratory services related to prenatal care, postnatal care or termination of a pregnancy.
- ◆ Spontaneous termination of pregnancy prior to full term.
- ◆ Elective termination of pregnancy, only if necessary to save the life of the mother or if the pregnancy is the result of an act of rape or incest.
- ◆ Antenatal ultrasounds are covered. At-home, post delivery, follow-up care visits are covered at your residence by a provider, nurse or certified nurse midwife when performed no later than 72 hours following you and your newborn child's discharge from the hospital. Coverage for this visit includes, but is not limited to:
 - Parent education
 - Physical assessments
 - Assessment of the home support system

- Assistance and training in breast or bottle feeding
- ◆ Performance of any maternal or neonatal tests routinely performed during the usual course of inpatient care for the mother or newborn child, including the collection of an adequate sample for the hereditary disease and metabolic newborn screening. At the mother's discretion, this visit may occur at the providers' office.
- ◆ CHP+ offered by Colorado Access covers services performed by a participating certified nurse midwife or a direct-entry midwife. The following services are covered benefits:
 - Advising, attending or assisting of a woman during pregnancy, labor, and natural childbirth at home, and during the postpartum period in accordance with C.R.S. 12-37-101 et. al. seq. that includes one (1) metabolic screening, one (1) postpartum visit, one (1) prescreening visit, and the actual delivery and labor.
- ◆ CHP+ offered by Colorado Access will not limit coverage for a hospital stay related to childbirth for the mother and newborn child to less than 48-hours following a vaginal delivery or 96-hours following a cesarean section. If the delivery occurs between 8:00 p.m. and 8:00 a.m., coverage will continue until 8:00 a.m. on the morning following the 48-hour or 96-hour coverage period. The mother's attending provider, after consulting with the mother, may discharge the mother and newborn child earlier, if appropriate.
- ◆ Please see the *5: Membership* section, for information about newborn coverage and enrollment.

What Maternity and Newborn Care Services are not Covered?

The following services, supplies and care are not covered (exclusions):

- ◆ Maternity care and/or deliveries outside the service area within 5 weeks of the anticipated delivery date, except in an emergency.
- ◆ Services including, but not limited to:
 - Preconception counseling
 - Paternity testing
 - Genetic counseling and testing (unless related to the determination of disease or other circumstances not excluded above)
 - Testing for inherited disorders
 - Screening for disorders
 - Discussion of family history or test results to determine the sex or physical characteristics of an unborn child
- ◆ Storage costs for umbilical blood.

Member Benefits – Covered Services – Provider Office Services

This section describes covered services and exclusions for provider office-based services.

Who Should I see for Provider Office Services?

- ◆ In order to receive these benefits, you must receive the medical care and services in the office of an in-network provider (unless otherwise authorized).
- ◆ Please work with your Primary Care Provider (PCP) to coordinate care with specialists and to get pre-authorizations for services when they are needed.

You do not need approval from Colorado Access to seek services for:

- ◆ An in-network OB/GYN provider or certified nurse midwife for obstetrical or gynecologic care, or
- ◆ An in-network ophthalmologist or optometrist for routine eye care.

For More Information

For preventive care, see the *Member Benefits – Covered Services – Preventive Care Services* section.

For family planning services, including maternity care, see the *Member Benefits – Covered Services – Family Planning/Reproductive Health* section.

For the treatment of alcoholism, substance abuse, or mental illness, see the *Member Benefits – Covered Services – Mental Health and Substance Abuse Care* section.

For information about receiving after-hours office services, call the PCP's office and request instructions; see the *Member Benefits – Covered Services – Emergency and Urgent/After-Hours Care* section.

For visits related to home health or hospice care, see the *Member Benefits – Covered Services – Home Health Care/Home Infusion Therapy* section and the *Member Benefits – Covered Services – Hospice Care* section.

For coverage of inpatient provider visits, see the *Member Benefits – Covered Services – Inpatient Facility Services* section.

For a service related to a dental accident, oral surgery, or temporomandibular joint (TMJ) disorders, see the *Member Benefits – Covered Services – Dental-Related Services* section.

What Provider Office Services are Covered?

- ◆ Benefits are provided for medical care, consultations, and second opinions to examine, diagnose, and treat an illness or injury when received in a provider's office.
- ◆ A provider may also provide medication management for medical conditions or mental health disorders.
- ◆ Consultations and second opinions may be provided with a referral from your PCP. In certain cases, the CHP+ offered by Colorado Access may request that you get a second opinion.
- ◆ Benefits are provided for office-based surgery¹ and surgical services, which includes anesthesia and supplies. Such surgical fees include local anesthesia and normal post-operative care. Office-based surgical services are subject to pre-authorization guidelines. See the 3: *Managed Care* section of this booklet for information about pre-authorization guidelines.
- ◆ Benefits are provided for diagnostic services received in a provider's office when they are required to diagnose or monitor a symptom, disease or condition. Benefits for diagnostic services done in a provider's office include, but are not limited, to the following:
 - X-ray and other radiology services.
 - Laboratory and pathology services.
 - Ultrasound services for non-pregnancy related conditions. For pregnancy-related ultrasounds, see the *Member Benefits – Covered Services – Maternity and Newborn Care* section.
- ◆ Allergy tests - coverage is available for the following services:
 - Direct skin (percutaneous and intradermal) and patch allergy tests and RAST (radioallergosorbent testing).
 - Allergy medications administered by injection in a provider's office.
 - Charges for allergy serum.
- ◆ Audiometric (hearing) and vision tests.

What Provider Office Services are not Covered?

The following services, supplies, and care are not covered (exclusions):

- ◆ Any cost related to getting your medical records or reports or the transfer of your files.
- ◆ Treatment for hair loss, even if caused by a medical condition, except for alopecia areata.
- ◆ Routine foot care, such as care for corns, toenails or calluses (except for members with diabetes).

- ◆ Telephone or internet consultations.
- ◆ Treatment for sexual dysfunction.
- ◆ Infertility services.
- ◆ Genetic counseling.
- ◆ Separate reimbursement for anesthesia and post-operative care when services are provided by the same provider in the provider's office.
- ◆ Peripheral Bone Density scans.

Member Benefits – Covered Services – Inpatient Facility Services

This section describes covered services and exclusions for acute inpatient care such as hospital care and ancillary and professional services.

Where can I get Inpatient Facility Services?

- ◆ CHP+ offered by Colorado Access does not cover services at an out-of-network facility unless the services are for emergency care or otherwise authorized by Colorado Access.
- ◆ All acute inpatient hospital admissions must be at an in-network facility. Acute inpatient services may be obtained at the following locations:
 - An acute care hospital
 - A long-term acute care hospital
 - A rehabilitation hospital
 - Other covered inpatient facility

What Inpatient Facility Services are Covered?

- ◆ **All inpatient services are subject to pre-authorization by Colorado Access or unscheduled admission notification guidelines.** See the 3: *Managed Care* section for information about pre-authorization guidelines.
- ◆ For accident or emergency medical care, see the *Member Benefits – Covered Services – Emergency and Urgent/After-Hours Care* section.
- ◆ For dental services, see the *Member Benefits – Covered Services – Dental-Related Services* heading in this section.
- ◆ Facility Services - Many services are provided in the inpatient hospital setting. Some of the covered services include, but are not limited to the following examples:
 - Charges for a semi-private room (with two or more beds) and general nursing services for the treatment of medical conditions and rehabilitation care, which is part of an acute care hospital stay.
 - Use of an operating room, recovery room, and related equipment.
 - Medical and surgical dressings, supplies, surgical trays, casts, and splints when supplied by the facility as part of an inpatient admission.
 - Prescribed medications and medicines given during an inpatient admission.
- ◆ A room in a special care unit approved by Colorado Access. The unit must have facilities, equipment, and supportive services for the intensive care of critically ill patients.
- ◆ Inpatient Rehabilitation Services

- Inpatient rehabilitation for non-acute hospital admissions are covered for medically necessary care to restore and/or improve lost functions following an injury or illness.
- These inpatient rehabilitation benefits are limited to 30 days per calendar year.
- These services must be received within 6 months from the date on which the illness or injury occurred.
- ◆ Ancillary Services
 - Many providers work together in the inpatient hospital setting to provide comprehensive care to patients. Some covered ancillary services include, but are not limited to, the following examples:
 - Diagnostic services such as laboratory and X-ray tests (e.g., CT scan, MRI).
 - Chemotherapy and radiation therapy.
 - Dialysis treatment.
 - Respiratory therapy.
 - Physical, occupational, and/or speech therapy.
 - Charges for processing, transportation, handling, and administration of blood.
- ◆ Professional Services
 - Professional services are the surgical and medical care provided during an inpatient admission. Some of the covered professional services include, but are not limited to, the following examples:
 - Provider services for the medical condition(s) during an inpatient admission.
 - Surgical services, which include normal post-operative care.
 - Anesthesia and anesthesia supplies and services for a covered surgery.
 - Intensive medical care for constant attendance and treatment when the member's condition requires it for a prolonged period of time.
 - Surgical assistants or assistant surgeons as determined by Colorado Access medical policy. The plan does not cover surgical assistants for all surgical procedures.
 - Surgical services for the treatment of morbid obesity. These services are subject to meeting the criteria included in Colorado Access' medical policy. The hospital performing the morbid obesity surgery must be designated and approved to perform specific covered services provided under this benefit.
 - Reconstruction of a breast on which a mastectomy has been performed, and surgery and reconstruction of the other breast to produce a symmetrical appearance. Benefits are provided for physical complications for all stages of

mastectomy, including lymphedemas. If a member chooses not to have surgical reconstruction after a mastectomy, CHP+ offered by Colorado Access will provide coverage for an external prosthesis.

- ◆ Consultations (including second opinions)
 - Medical care by 2 or more providers at the same time because of multiple illnesses.
 - Medical care for an eligible newborn (also see the *Member Benefits – Covered Services – Maternity and Newborn Care* section).
- ◆ Long-Term Acute Care Facility
 - Long-term acute care facilities provide long-term critical care services to members with serious illnesses or injuries.
 - Long-term acute care is provided for members with complex medical needs, including members with high-risk pulmonary disease with ventilator or tracheostomy needs, members who are medically unstable, members needing extensive wound care or who have post-operative surgery wounds and members with closed head or brain injuries.
 - CHP+ offered by Colorado Access requires pre-authorization for admission and for continued stay. See the 3: *Managed Care* section for information about pre-authorization guidelines.
- ◆ Skilled Nursing Facility
 - Skilled nursing facilities provide skilled nursing care, therapies, and protective supervision for patients who have uncontrolled, unstable, or chronic conditions.
 - Skilled nursing care is provided under medical supervision for the non-surgical treatment of chronic conditions or care during the recovery from an acute disease or injury.
 - Skilled nursing facility coverage does not include care for members with significant medical needs.
 - When skilled nursing care is pre-authorized by Colorado Access, benefits are available for up to 30 days per calendar year or until Colorado Access determines that the member has reached maximum medical improvement. Authorization for admission and for continued stay is required. See the 3: *Managed Care* section of this booklet for information on pre-authorization guidelines.

What Inpatient Facility Services are not Covered?

The following inpatient facility services are not covered services (exclusions):

- ◆ Consultations or visits related to any non-covered service.

- ◆ Inpatient provider services received on a day for which facility charges were denied.
- ◆ Telephone consultations.
- ◆ Private room expenses when semi-private rooms are available, unless the member's medical condition requires isolation to protect the member from exposure to dangerous bacteria and diseases (conditions that require isolation include, but are not limited to, severe burns and those according to public health laws).
- ◆ Admissions related to non-covered services or procedures (please see the *Member Benefits – Covered Services – Dental-Related Services* section for exceptions).
- ◆ Room and board and related services in a nursing home.
- ◆ Custodial care facility admissions or admissions to similar institutions.
- ◆ Charges related to the non-compliance of care if the member leaves a hospital or other facility against the medical advice of the provider.
- ◆ Facility room and board charges for the day of discharge.
- ◆ Surgical benefits for subsequent procedures to correct further injury or illness resulting from noncompliance with prescribed medical treatment. An example of a non-covered subsequent procedure is the removal of infected tissue directly caused by not taking prescribed medication after a tonsillectomy.
- ◆ Procedures that are solely cosmetic in nature.
- ◆ Custodial and/or maintenance care (this is care that helps you with activities of daily living).
- ◆ Any services or care for the treatment of sexual dysfunction.
- ◆ Sex change operations, preparation for a sex change operation, or complications arising from a sex change operation.
- ◆ Personal comfort and convenience items, such as televisions, telephones, guest meals, articles for personal hygiene and other similar services and supplies.
- ◆ Surgical services for refractive keratoplasty, including radial keratotomy or lasik, or any procedure to correct visual refractive defect.
- ◆ Additional procedures not routinely performed during the course of the main surgery.

Member Benefits – Covered Services – Outpatient Facility Services

This section describes covered services and exclusions for outpatient facility services.

Where can I get Outpatient Facility Services?

- ◆ All outpatient facility services must be at an in-network facility. This plan does not cover outpatient facility services at an out-of-network facility unless services are for an emergency or otherwise authorized by Colorado Access.
- ◆ Outpatient facility services may be obtained at the following locations:
 - An acute hospital outpatient department
 - An ambulatory surgery center
 - A radiology center
 - A dialysis center
 - An outpatient hospital clinic

What Outpatient Facility Services are Covered?

Note: Some outpatient facility services require a pre-authorization. See the 3: *Managed Care* section of this booklet for information about pre-authorization guidelines.

See the *Member Benefits – Covered Services – Mental Health and Substance Abuse Care* section for covered mental health and substance abuse treatments.

See the *Member Benefits – Covered Services – Emergency and Urgent/After-Hours Care* section for information about emergency care.

For dental services covered by the plan, see the *Member Benefits – Covered Services – Dental-Related Services* section.

- ◆ Facility Services - A number of healthcare services are provided in an outpatient facility setting. Some of the covered services include, but are not limited to, the following:
 - Use of an operating room, recovery room, and related equipment.
 - Medical and surgical dressings, supplies, surgical trays, casts, and splints when supplied by the facility during an outpatient admission.
 - Drugs and medicines given during an outpatient admission.
- ◆ Ancillary Services - Some of the covered ancillary services include, but are not limited to, the following:

- Diagnostic services such as laboratory and X-ray tests (e.g., CT scan, MRI).
- Medical and surgical dressings, supplies, surgical trays, casts, and splints when supplied by an in-network provider at an outpatient facility.
- Chemotherapy and radiation therapy.
- Dialysis treatment.
- Respiratory therapy.
- Charges for processing, transportation, handling, and administration of blood.
- ◆ Therapeutic Dialysis services are covered:
 - When the member is not eligible for Medicare or is covered by Medicare but does not have a Medicare supplemental insurance policy (see the 9: *Coordination of Benefits & Subrogation* section), and
 - When services are performed by an in-network dialysis provider.
- ◆ Home dialysis services require pre-authorization by Colorado Access. Covered dialysis services include:
 - Hemodialysis.
 - Peritoneal dialysis.
 - The cost of equipment rentals and supplies for in-home dialysis.
- ◆ Professional Services - Professional services are the surgical and medical care provided during an outpatient admission. Some of the covered professional services include, but are not limited to, the following:
 - Provider services for the medical condition(s) while you are in an outpatient facility.
 - Surgical services. The surgical fee includes normal post-operative care.
 - Anesthesia and anesthesia supplies and services for a covered surgery.
 - Surgical assistants or assistant surgeons as determined by Colorado Access' medical policy. CHP+ offered by Colorado Access does not cover surgical assistants for all surgical procedures.
 - Consultation by another provider when requested by the member's provider.
 - Staff consultations required by facility rules are not covered.

What Outpatient Facility Services are not Covered?

The following services, supplies, and care are not covered (exclusions):

- ◆ Surgical benefits will not be provided for subsequent procedures to correct further injury or illness resulting from noncompliance with prescribed medical treatment. An example of a

non-covered subsequent procedure is the removal of infected tissue directly caused by not taking the medication that was prescribed after a tonsillectomy.

- ◆ Procedures that are solely cosmetic in nature.
- ◆ Any services or care for the treatment of sexual dysfunction.
- ◆ Sex change operations, preparation for a sex change operation or complications arising from a sex change operation.
- ◆ Personal comfort and convenience items such as televisions, telephones, guest meals, articles for personal hygiene and other similar services and supplies.
- ◆ Surgical services for refractive keratoplasty, including radial keratotomy or lasik, or any procedure to correct visual refractive defect.
- ◆ Additional procedures routinely performed during the course of the main surgery.
- ◆ Peripheral bone density scans.

Member Benefits – Covered Services – Emergency and Urgent/After-Hours Care

This section describes covered services and exclusions for emergency care and urgent care including after-hours care.

Emergency Care

In case of emergency, call 911 or go to the nearest hospital or medical facility.

Emergency care is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical attention, where failure to provide medical attention would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's health in serious jeopardy.

Where can I get Emergency Care?

- ◆ Medically necessary emergency care includes emergency accident care and emergency medical care received at a hospital or other facility.
- ◆ The plan covers emergency care that is provided at in-network and out-of-network hospitals or other facilities.
- ◆ If you are unable to get to an in-network hospital, go to the nearest medical facility.
- ◆ You do not need a pre-authorization for in-network and out-of-network emergency care.
- ◆ Unless your condition makes it impossible to do so, you should notify your PCP within 48 hours of receiving emergency care.

What Emergency Care Services are Covered?

- ◆ The plan covers emergency care that is necessary to screen and stabilize, if a prudent layperson having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life- or limb-threatening emergency existed. This means that you believed that your life was in danger because of the illness or emergency, or that one of your limbs was in danger (for example you thought that you broke your leg).

What do I do if I am Admitted to the Hospital after I receive Emergency Care?

- ◆ If you are admitted into the hospital, the emergency room copayment is waived.
- ◆ Colorado Access must be notified by the provider within 1 business day of admission, for authorization for continued care after the emergency admission.
- ◆ Colorado Access will authorize a certain number of days based on medical necessity, as determined by the Colorado Access medical policy and guidelines.

If you are treated at an out-of-network hospital in an urgent situation or for an emergency, let the hospital know that the itemized bill from the hospital must be sent to:

Colorado Access
PO Box 17470
Denver, CO 80217

- If the out-of-network hospital accepts payment from Colorado Access, then the hospital is reimbursed directly. You will be responsible for any applicable copayment amount that may apply.
- If the hospital will not accept payment from Colorado Access, then you are responsible for paying the hospital directly.
 - After you pay the hospital, you may request reimbursement from Colorado Access by submitting proof that you paid for the service. An example of proof of payment is a receipt from the hospital that shows the payment or payments you made.
 - Colorado Access will review your request. Reimbursement is not guaranteed and depends on whether the service provided is covered as indicated in this benefits booklet.
 - If reimbursement is approved, Colorado Access will send the reimbursement directly to you. The reimbursement you receive will be at the out-of-network rate which may not be the full amount that you paid to the hospital.
- ◆ Once you are stabilized, ongoing care and treatment is not emergency care. Care from an out-of-network provider beyond what is needed to evaluate and/or stabilize your condition will be denied unless Colorado Access authorizes continued inpatient care by the out-of-network provider. A care manager may help transfer you to an in-network facility once you are medically stable.

What Emergency Care Services are not Covered?

The following services, supplies, and care are not covered (exclusions):

- ◆ Do not use an emergency center for non-emergency services. It is not covered.
- ◆ Follow-up care, including but not limited to, removal of stitches or dressing changes, received in an emergency room or urgent care center are not considered emergency care. You should get any follow up care from your Primary Care Provider (PCP).
- ◆ Services received outside of the service area if you knew you needed the care before you left the service area.
- ◆ Maternity care and/or deliveries outside the service area within 5 weeks of your due date, except in an emergency.

Urgent/After-Hours Care

- ◆ Urgent care means situations that are not life threatening but require medical attention right away to prevent serious issues to your health. Urgent care is not considered a life- or limb-threatening emergency and does not require the use of an emergency room.
- ◆ By choosing an urgent care center, when appropriate, instead of an emergency room, your out-of-pocket expenses may be reduced.

What Urgent/After-Hours Care is Covered?

- ◆ Benefits are provided for accident or medical care received from an urgent care center or other facility, such as a provider's office.
- ◆ Urgent and after-hours care received within the CHP+ offered by Colorado Access service area is covered only when it is provided by your PCP or urgent care center/ urgent care provider.
- ◆ When you are temporarily out of the CHP+ offered by Colorado Access service area, urgent/after-hours care is covered.

What Urgent/After-hours Care is not Covered?

The following services, supplies, and care are not covered (exclusions):

- ◆ Colorado Access will not cover urgent/after-hours care provided more than 50 miles from the service area if you knew you might need care before you left, or if you could have traveled to your PCP's office without medically harmful results.
 - If you are sick, please visit your PCP before you leave town. If you receive care away from home, call your doctor within 48 hours.
- ◆ Maternity care and/or deliveries outside the service area within 5 weeks of your due date, except in an emergency.

Travel Outside the Country

Healthcare services provided outside of the country are covered for emergency care only. If you have an emergency outside of the country, you should go to the nearest medical facility. Let the hospital know that the itemized bill from the hospital must be sent to:

Colorado Access
PO Box 17470
Denver, CO 80217

If the hospital agrees to bill Colorado Access and accepts payment from Colorado Access, then the hospital will be reimbursed directly for covered services. You will be responsible for the copayment.

If the hospital will not accept payment from Colorado Access, then you should pay the hospital. If you have to pay the hospital directly, we encourage you to pay with a credit card because the credit card company will automatically transfer the foreign currency into American dollars. Colorado Access requires proof of payment (for example, a receipt and documentation of the amount paid in U.S. dollars) to reimburse you directly. Please see the directions listed earlier in this section for more information.

When you return home contact Colorado Access. Colorado Access may require medical records for the services you received. You are responsible for providing these medical records and it may be necessary to provide an English translation of the medical records.

Member Benefits – Covered Services – Ambulance and Transportation Services

This section describes covered services and exclusions for ambulance and transportation services.

What Ambulance and Transportations Services are Covered?

- ◆ CHP+ offered by Colorado Access covers local ambulance transportation by a vehicle designed, equipped, and used only to transport you if you are sick and injured.
- ◆ The vehicle must be operated by trained personnel and licensed as an ambulance to take you from your home or the scene of an accident or medical emergency to the closest hospital with appropriate emergency facilities, or from one hospital to another for a medically necessary transport by ambulance for continuing inpatient or outpatient care.
- ◆ Air Ambulance
 - Air ambulance is only a covered benefit when terrain, distance, or the member's physical condition requires the services of an air ambulance. Colorado Access will determine on a case-by-case basis if transport by air ambulance is a covered benefit. If Colorado Access determines that ground ambulance could have been used, the level of benefits will be limited to those for transport by ground ambulance. You will be responsible for the remainder of the bill.

What Ambulance and Transportation Services are not Covered?

The following services, supplies, and care are not covered (exclusions):

- ◆ Commercial transport (air or ground), private aviation or air taxi services.
- ◆ Transportation by private car/automobile, commercial or public transportation or wheelchair ambulance (ambu-cab).
- ◆ Ambulance transportation if you could have been transported by automobile or commercial or public transportation without endangering your health and/or safety.
- ◆ If you elect not to receive transport to an emergency facility after an ambulance has been called then you are responsible for any charges.
- ◆ Ambulance transportation from an emergency facility to your residence.

Member Benefits – Covered Services – Outpatient Therapies

This section describes covered services and exclusions for physical therapy, speech therapy, and occupational therapy.

Where Can I Get Outpatient Therapy?

All care must be received from an in-network licensed physical therapist, a licensed speech therapist or a licensed occupational therapist.

What Outpatient Therapies are Covered?

- ◆ Physical, occupational, and/or speech therapy are covered.
- ◆ The standard CHP+ coverage is limited to 30 visits per diagnosis per calendar year. **As an EXTRA BENEFIT for Colorado Access CHP+ members, Colorado Access covers 10 more visits, for a total of 40 visits per diagnosis per calendar year.**
- ◆ The services must be initiated within 6 months of the date the injury or illness occurred.
- ◆ For children ages 0-3, the benefit for physical, occupational, and speech therapy is unlimited.
 - After the third birthday outpatient therapy (physical, occupational, and/or speech therapy) coverage is limited to the standard CHP+ offered by Colorado Access coverage of -40visits per diagnosis per calendar year.
- ◆ To be considered covered services, outpatient therapy must meet the following conditions:
 - There is a documented condition or delay in recovery that can be expected to improve with therapy within 60 days of the initial referral for therapy;
 - The outpatient therapy is medically necessary; and
 - You could not normally be expected to improve without outpatient therapy.
- ◆ Physical Therapy
 - Physical therapy is given to relieve pain, restore function, prevent disability following illness, injury or loss of a body part, developmental delay or prevent disability due to congenital defect or birth abnormality.
 - Physical therapy may involve a wide variety of evaluation and treatment techniques. Examples include manual therapy, hydrotherapy and heat, and the application of physical agents and biomechanical and neuro-physiological principles and devices.
- ◆ Speech Therapy
 - Speech therapy is for the correction of speech impairment resulting from illness, injury, developmental delay or surgery. Speech therapists can also help with the medical management of swallowing disorders.

- Medically necessary speech therapy visits related to cleft palate or cleft lip condition are unlimited. These speech therapy visits are applied toward the maximum visits as described above but are not limited to the maximum visits.
- ◆ Occupational Therapy
 - Occupational therapy is therapy that helps you regain independence.

What Outpatient Therapy Services are not Covered?

The following services, supplies, and care are not covered (exclusions):

- ◆ Formula for any medical condition that does not meet the above requirements.
- ◆ Cardiac rehabilitation programs unless following a major cardiac event.
- ◆ Maintenance therapy or care provided after you have reached your rehabilitative potential as determined by Colorado Access.
- ◆ Home programs for on-going conditioning and maintenance.
- ◆ Therapies for learning disorders, stuttering, voice disorders, or rhythm disorders. However, up until the child's 5th birthday, this exclusion shall not apply to therapies for the care and treatment of congenital defects or birth abnormalities.
- ◆ Non-specific diagnoses relating to learning-related disorders.
- ◆ Therapeutic exercise equipment such as treadmills and/or weights prescribed for home use.
- ◆ Membership at health spas or fitness centers.
- ◆ Convenience items as determined by Colorado Access.
- ◆ The purchase of pools, whirlpools, spas, and personal hydrotherapy devices.
- ◆ Therapies and self-help programs not specifically identified above.
- ◆ Recreational, sex, primal scream, sleep and Z therapies.
- ◆ Biofeedback.
- ◆ Rebirthing therapy.
- ◆ Self-help and weight-loss programs.
- ◆ Transactional analysis, encounter groups, and transcendental meditation (TM).
- ◆ Sensitivity and assertiveness training.
- ◆ Rolfing, Pilates, myotherapy, and prolotherapy.
- ◆ Holistic medicine and other wellness programs.
- ◆ Educational programs such as behavior modification or arthritis classes, except as otherwise specifically provided for under this member benefits booklet.
- ◆ Services for sensory integration disorder.
- ◆ Occupational therapies for diversional, recreational or vocational therapies (e.g., hobbies, arts and crafts).

- ◆ Acupuncture care.

Member Benefits – Covered Services - Home Health Care/Home Infusion Therapy

This section describes covered services and exclusions for home health care and home infusion therapy.

Who Can Provide Home Health Care/Home Infusion Therapy?

- ◆ Benefits are provided for services performed by a home health agency engaged in arranging and providing nursing services, home health aide services and other therapeutic services.

What Home Health Care/Home Infusion Therapy Services are Covered?

- ◆ **Home health care services** are covered only when they are necessary as alternatives to hospitalization.
 - Prior hospitalization is not required for home health care services.
- ◆ In order to receive home health services you must have a written order from your provider. Your provider will work with the home health agency to establish a care plan. A registered nurse from the home health agency will coordinate the services in the care plan.
- ◆ All home health care/home infusion therapy services require pre-authorization from Colorado Access. Colorado Access reserves the right to review treatment plans at any time while you are receiving home health care or home infusion therapy.
- ◆ Covered home health care services include the following:
 - Professional-nursing services performed by a registered nurse (RN) or a licensed practical nurse (LPN) on a defined schedule of visits.
 - Certified nurse aide services if under the supervision of a registered nurse or a qualified therapist with professional nursing services.
 - Physical therapy provided by a licensed physical therapist.
 - Occupational therapy provided by a licensed occupational therapist or certified occupational therapy assistant.
 - Respiratory and inhalation therapy services.
 - Speech and hearing therapy and audiology services.
 - Medical/social services.
 - Medical supplies (including respiratory supplies), durable medical equipment (rental or purchase), oxygen, appliances, prostheses, and orthopedic appliances.
 - Formulas for metabolic disorders, total parenteral nutrition, enteral nutrition and nutrition products, and formulas for gastrostomy tubes are covered for documented medical needs including attainment of normal growth and development.

- Intravenous (IV) medications and other prescription medications that are not ordinarily available through a retail pharmacy.
- Nutritional counseling by a nutritionist or dietitian.
- ◆ **Home infusion therapy** is also known as home IV therapy or home injection therapy. Benefits for home infusion therapy include a combination of nursing, durable medical equipment, and pharmaceutical services in the home.
- ◆ Covered home infusion therapy services include, but are not limited:
 - Antibiotic therapy, hydration therapy, and chemotherapy.
 - Intra-muscular, subcutaneous, and continuous subcutaneous injections are also covered services.

See the *Member Benefits – Covered Services – Food and Nutrition* section for information about Total Parenteral Nutrition (TPN) and enteral nutrition.

What Home Health Care/Home Infusion Therapy Services are not Covered (exclusions)?

The following services, supplies, and care are not covered:

- ◆ Custodial care.
- ◆ Care that is provided by a nurse who ordinarily lives in your home or is an immediate family member.
- ◆ Services or supplies for personal comfort or convenience, including homemaker services.
- ◆ Food services, meals, formulas and supplements, other than listed above or dietary counseling, even if the food, meal, formula or supplement is the sole source of nutrition.
- ◆ Pastoral/religious or spiritual counseling.

Member Benefits – Covered Services – Hospice Care

This section describes covered services and exclusions for hospice care.

Who Can Provide Covered Hospice Services?

- ◆ Hospice care may be provided in the member's home or in an inpatient facility. Hospice services must be received through an in-network hospice program.

What Hospice Services are Covered?

- ◆ Colorado Access must pre-authorize inpatient or home hospice services for a terminally ill member before care is received.
- ◆ To be eligible for home or inpatient hospice benefits, the member must have a life expectancy of 6 months or less, as certified by the attending provider.
- ◆ Hospice care includes medical, physical, social, psychological, and spiritual services that stress palliative care for patients.
- ◆ Colorado Access initially approves hospice care for a period of 3 months.
 - Benefits may continue for up to 2 additional, 3-month benefit periods.
 - After the exhaustion of 3 benefit periods, Colorado Access will work with the provider and the hospice provider to determine the appropriateness of continuing hospice care.
 - Colorado Access reserves the right to review treatment plans while the member is receiving hospice care.
- ◆ Coverage for hospice care is available for the following services in the member's home:
 - Provider visits by hospice providers.
 - Skilled nursing services of a registered nurse (RN) or licensed practical nurse (LPN).
 - Medical supplies and equipment supplied by the hospice provider that are used during a covered visit (if the equipment is not supplied by the hospice provider, see the *Member Benefits – Covered Services – Medical Supplies and Equipment* section).
 - Drugs and medications for a terminally ill child that are supplied by the hospice provider (if the medications are not supplied by the hospice provider, see the *Member Benefits – Covered Services – Prescription Medications* section).
 - Services from a licensed or certified therapist for physical, occupational, respiratory, and speech therapy.
 - Medical social services provided by a qualified individual with a degree in social work, psychology, or counseling, or the documented equivalent in a combination of

education, training, and experience. Such services must be provided, at the recommendation of a provider, to assist you in coping with a specified medical condition.

- Services of a home health aide under the supervision of a registered nurse.
 - Nutrition assessment, counseling, and support, such as intravenous feeding, hyperalimentation and enteral feeding.
- ◆ Benefits are also available for inpatient hospice accommodations and services.
 - ◆ Respite Care - Respite care is total care that is provided to terminally ill patients for a short period of time so that the family of the patient can have a short break.
 - The patient may be placed in respite care for a period not to exceed 5 continuous days for every 60 days of hospice care.
 - The patient may not be placed in respite care for more than two respite care stays during a hospice benefit period (1 hospice care period is equal to 3 months).

What Hospice Services are not Covered?

The following services are not covered services (exclusions):

- ◆ Food services and meals, other than nutritional assessment, counseling and support listed above.
- ◆ Services or supplies for personal comfort or convenience, including homemaker and housekeeping services.
- ◆ Private duty nursing.
- ◆ Pastoral/religious and spiritual counseling outside of the hospice setting.
- ◆ Grief counseling for family members outside of the hospice setting.

Member Benefits – Covered Services – Human Organ and Tissue Transplant Services

This section describes covered services and exclusions for organ and tissue transplants.

Who Can Provide Human Organ and Tissue Transplant Services?

- ◆ Covered transplant services must be performed at designated transplant facilities.

What Human Organ and Tissue Transplant Services are Covered?

- ◆ Coverage is available for transplant services that are medically necessary and are not experimental procedures.
- ◆ Benefits are provided for services directly related to the following transplants:
 - Heart
 - Lung (single or double) for end stage pulmonary disease only
 - Heart-Lung
 - Kidney
 - Kidney-Pancreas
 - Liver
 - Bone marrow for a member with Hodgkin’s disease, aplastic anemia, leukemia, severe combined immunodeficiency disease, neuroblastoma, lymphoma, high risk stage II or III breast cancer or Wiskott-Aldrich syndrome.
 - Peripheral blood stem cell for the same procedures listed above under bone marrow
 - Cornea
- ◆ Services are covered based on criteria established by the medical community and by Colorado Access. A referral from your PCP and pre-authorization from Colorado Access is needed before human organ and tissue transplant services. You must also follow all provisions in this benefit program.
- ◆ The following guidelines must be met in order to obtain covered human organ or tissue transplant services:
 - All human organ and tissue transplants must be performed at a hospital designated and approved by Colorado Access for each specific covered service provided under this section.
 - Colorado Access and the approved hospital must determine that a member is a candidate for any of the covered services specified in this section.

- All human organ and tissue transplants must be pre-authorized based on the clinical criteria and guidelines established, adopted or endorsed by Colorado Access or its designee. Approval for such covered services will be at the sole discretion of Colorado Access.
- Pre-authorization is required for non-emergency hospital admissions. If the services must be performed based on a medical emergency, Colorado Access must be notified within 1 business day after admission.
- ◆ **Hospital, Medical, Surgical, and Other Services:** The following hospital, surgical, medical and other services are covered services if they are pre-authorized by Colorado Access. See the 3: *Managed Care* section for information on pre-authorization requirements.
- ◆ **Hospital Covered Services**
 - Room and board for a semi-private room. If a private room is used, this benefit program will only provide benefits for covered services up to the cost of the semi-private room rate unless Colorado Access determines that a private room is medically necessary.
 - Services and supplies furnished by the hospital.
 - Prescribed medications used in the hospital.
 - Whole blood, administration of blood, and blood processing.
 - Medical and surgical dressings and supplies.
 - Care provided in a special care unit, which includes all facilities, equipment, and supportive services necessary to provide an intensive level of care for critically ill patients.
 - Use of operating and treatment rooms.
 - Diagnostic services, including a referral for evaluation.
 - Rehabilitative and restorative physical therapy services.
- ◆ **Medical Covered Services**
 - Inpatient and/or outpatient professional services.
 - Intensive medical care rendered when a condition requires a provider's constant attendance and treatment for a prolonged period of time.
 - Medical care by a provider other than the operating surgeon rendered concurrently during the hospital stay for treatment of a medical condition separate from the condition for which the surgery was performed.
 - Medical care by 2 or more providers rendered concurrently during the hospital stay when the nature or severity of your condition requires the skills of separate providers.

- Consultation services rendered by another provider at the request of the attending provider, other than staff consultations required by hospital rules and regulations.
- Home, office, and other outpatient medical care visits for examination and treatment.
- ◆ **Surgical Covered Services**
 - Surgical services in connection with covered human organ and tissue transplants, separate payment will not be made for pre-operative and post-operative services, or for more than one surgical procedure performed at the same time.
 - Services of a surgical assistant in the performance of such covered surgery as allowed by Colorado Access.
 - Administration of anesthesia ordered by the provider.
- ◆ **Other Covered Services**
 - Medically necessary immunosuppressant drugs prescribed for outpatient use in connection with a covered human organ and tissue transplant, and which are dispensed only by written prescription and approved for general use by the Food and Drug Administration.
 - Transportation of the donor organ or tissue.
 - Evaluation and surgical removal of the donor organ or tissue and related supplies.
 - Transportation costs to and from the hospital for the recipient and for 1 adult. If you must temporarily relocate outside of your city of residence to receive a covered organ transplant, coverage is available for travel to the city where the transplant will be performed. Coverage is also available for the cost of reasonable lodging for you and 1 adult. Travel and lodging expenses for you and the accompanying adult are limited to a lifetime maximum benefit of \$10,000 per transplant - which is part of the maximum lifetime benefit for organ transplants under this "Organ Transplant" provision. The cost of lodging is limited to \$100 per day. Travel expenses incurred by a donor are not applied to your lifetime travel and lodging expenses, but are applied to the maximum lifetime benefit for these transplants. Coverage is not available for travel costs associated with a pre-transplant evaluation if the travel occurs more than 5 days prior to the actual transplant.
 - As used in this section, donor refers to a person who furnishes a human organ or organ tissue for transplantation. If a donor provides a human organ or organ tissue to a transplant recipient, the following apply:
 - When both the recipient and the donor are members of the Plan, each is entitled to the covered services specified in this section.

- When only the recipient is a member of the Plan, both the donor and the recipient are entitled to the covered services specified in this section.
- The donor benefits are limited to those not provided or available to the donor from any other source. This includes, but is not limited to, other insurance coverage, grants, foundations, and government programs.
- If the donor is a member of the Plan, and the recipient is not a member of the Plan, benefits will not be provided for the donor or recipient expenses.
- Donor expenses are paid only after a member's initial claims for the transplant have been processed. No coverage is available to the donor after he/she has been discharged from the transplant facility.
- No benefits will be provided for procurement of a donor organ or organ tissue which is not used in a covered transplant procedure, unless the transplant is cancelled due to the member's medical condition or death and the organ cannot be transplanted to another person.
- No benefits will be provided for procurement of a donor organ or organ tissue that has been sold rather than donated.

◆ **Maximum Lifetime Benefit for Organ Transplants**

- Coverage for all covered organ transplants and all transplant-related services, including travel, lodging, and donor expenses or organ procurement is limited to a maximum lifetime benefit for major organ transplants of \$1,000,000 per member.
- Amounts applied toward the maximum lifetime benefit for organ transplants include all covered charges for transplant-related services, such as hospitalizations and medical services related to the transplant, and any subsequent hospitalizations and medical services related to the transplant. The travel, lodging, and donor expenses coverage also apply toward the maximum lifetime benefit for organ transplants.
- A service or supply is considered transplant-related if it directly relates to a transplant covered under this CHP+ offered by Colorado Access Member Benefits Booklet, and is received during the transplant benefit period (up to 5 days before, or within 1 year following, the transplant).
 - Exception: A pre-transplant evaluation may be received more than 5 days before a transplant and may be considered transplant-related (this exception does not extend to travel required to receive a transplant evaluation). Covered services received during the evaluation will be subject to the maximum lifetime benefit for organ transplants and subject to the limitations of this "Organ Transplant" benefit.

- If a member receives a CHP+ offered by Colorado Access covered transplant (for example, heart transplant) and later requires another transplant of the same type (for example, another heart transplant), the covered charges for the new transplant are applied to the remaining (if any) maximum lifetime benefit available per member.
- Payments under the organ transplant benefit are not applied to other specified benefit maximums.
- Expenses for covered transplant-related services in excess of the maximum lifetime benefit for organ transplants are not payable under this provision or any other portion of this CHP+ offered by Colorado Access Member Benefits Booklet.

What Human Organ and Tissue Transplant Services are not Covered?

The following services, supplies and care are not covered (exclusions):

- ◆ Services performed at any hospital that Colorado Access has not designated and approved to provide human organ and tissue transplant services for the organ or tissue being transplanted.
- ◆ Services performed if you are not a suitable transplant candidate as determined by the hospital Colorado Access has designated and approved to provide such services.
- ◆ Services for donor searches or tissue matching, or personal living expenses related to donor searches or tissue matching, for the recipient or donor, or their respective family or friends.
- ◆ Any experimental or investigational transplant, treatment, procedure, facility, equipment, drug, device, service or supply, including any associated or follow-up service or supply.
- ◆ Any transplant, treatment, procedure, facility, equipment, drug, device, service or supply that requires federal or other governmental agency approval which is not granted at the time services are provided and any associated or follow-up service or supply.
- ◆ Transplants of organs other than those listed previously in this section, including non-human organs.
- ◆ Services and supplies related to artificial and/or mechanical hearts or ventricular and/or atrial assist devices related to a heart condition that are in any way related to the artificial and/or mechanical heart or ventricular/atrial assist devices or the failure of those devices as long as any of the specified devices remain in place. This exclusion includes services for implantation, removal, and complications. This exclusion does not apply to left ventricular assist devices when used as a bridge to a heart transplant.

Member Benefits – Covered Services – Medical Supplies and Equipment

This section describes covered services and exclusions for medical supplies, durable medical equipment (DME), oxygen and its equipment, and orthopedic and prosthetic devices.

Where can I get Medical Supplies and Equipment?

- ◆ The supplies, equipment, and appliances described in this section are covered benefits only if supplied by an in-network provider.

What Supplies and Equipment are Covered?

- ◆ The benefits described in this section are allowed up to the maximum benefit payment of \$2,000 per calendar year.
 - Medical, surgical and oxygen supplies are not subject to the maximum benefit payment of \$2,000 per calendar year.
- ◆ Remember:
 - Supplies are subject to pre-authorization requirements. See the 3: *Managed Care* section for information about pre-authorization requirements.
 - Covered supplies and equipment must meet Colorado Access medical policy criteria.
- ◆ Medical Supplies
 - Disposable items received from an in-network provider and required for the treatment of an illness or injury on an inpatient or outpatient basis are covered. Benefits are provided for the following:
 - Syringes
 - Needles
 - Surgical dressings
 - Splints
 - Other similar items that treat a medical condition
 - For information about supplies received from a pharmacy see the *Member Benefits – Covered Services – Prescription Medications* section.
- ◆ Oxygen and Equipment
 - Benefits are provided for oxygen and the rental of the equipment needed to administer oxygen (one stationary and one portable unit per member).

- Pre-authorization is required from Colorado Access.
- ◆ Durable Medical Equipment (this is sometimes called DME) is covered if it is medically necessary and prescribed by an in-network provider.
 - Durable medical equipment includes items like crutches, wheelchairs, breathing equipment, and hospital beds.
 - Durable medical equipment generally can withstand repeated use and must serve a medical purpose.
 - Durable medical equipment can be rented or purchased. This decision is up to Colorado Access.
 - Rental costs must not be more than the purchase price and will be applied to the purchase price.
 - Medical equipment repair, maintenance and adjustment due to normal usage are covered if Colorado Access purchased the equipment or if it would have been approved. Colorado Access will review other situations on a case-by-case basis.
 - During the repair or maintenance of durable medical equipment, CHP+ offered by Colorado Access will provide coverage for the rental of a replacement.
 - Durable medical equipment used during an inpatient admission is covered as part of the inpatient hospital admission.
- ◆ Orthopedic Appliances - Benefits are provided for the purchase, fitting and repairs of and the needed adjustments to orthopedic appliances.
 - Orthopedic appliances include items like a knee brace.
 - An orthopedic appliance is a rigid or semi-rigid supportive device that helps increase the use of a malfunctioning body part, limb or extremity, limiting or stopping the motion of a weak or poorly functioning body part.
 - CHP+ offered by Colorado Access covers the most appropriate model that adequately meets your medical needs.
- ◆ Prosthetic Devices - Benefits are provided for the purchase, fitting, repair and replacement of and the needed adjustments to prosthetic devices.
 - A prosthetic device replaces all or part of a missing body part or extremity (leg or arm) to increase the member's ability to function.
 - Benefits for a prosthetic device are not limited to - the maximum payment of \$2,000 per calendar year. However, the payment for prosthetic devices is applied toward the maximum payment.
- ◆ Other Appliances - Benefits for other appliances include the following:

- Either one set of standard prescription eyeglasses or one set of contact lenses (whichever is appropriate for the medical condition) when necessary to replace human lenses absent at birth or lost through intraocular surgery, ocular injury or for the treatment of keratoconus or aphakia.
- Breast prostheses and prosthetic bras following a mastectomy.
- Oxygen and oxygen equipment.

Payment Limit

- ◆ If your Primary Care Provider (PCP) has ordered the following medically necessary items, these items will not be subject to the maximum payment of \$2,000:
 - Durable medical equipment used during a covered admission or covered outpatient visit that is owned by the facility.
 - Medical supplies (including casts, dressings, and splints used in lieu of casts) used during covered outpatient visits.
 - Surgically implanted prosthetics or devices authorized by Colorado Access before you receive the device (including cochlear implants).
 - Insulin pumps and related supplies.
 - Oxygen and oxygen supplies
- ◆ The following items are subject to the \$2,000 benefit payment limit per calendar year. CHP+ offered by Colorado Access will not pay for any cost after the \$2,000 limit has been reached.
 - Orthopedic appliances.
 - Crutches.
 - Glucometers.
 - The rental or approved purchase of durable medical equipment, including repairs, when prescribed by a provider and required for therapeutic use (for example, wheelchairs and walkers).
 - Prostheses and orthopedic appliances or devices (for example, neck brace); their fitting, adjustment, repairs, or replacement because of wear or a change in your condition which causes you to need a new appliance.

What Services are not Covered?

The following services, supplies, and care are not covered (exclusions):

- ◆ Comfort, luxury or convenience item supplies, equipment, and appliances (e.g., wheelchair sidecars or a cryocuff unit). Equipment or appliances that include more features than needed for the medical condition are considered luxury, deluxe, and convenience items (e.g.,

motorized equipment, such as electric wheelchairs or electric scooters, when manually operated equipment can be used).

- ◆ The standard CHP+ benefits do not cover items available without a prescription, such as over-the-counter items and items usually stocked in the home for general use. This includes, but is not limited to, bandages, gauze, tape, cotton swabs, dressing, thermometers, heating pads, and petroleum jelly.
- ◆ Air conditioners, purifiers, humidifiers, dehumidifiers, special lighting or other environmental modifiers, surgical supports and corsets or other articles of clothing, whirlpools, hot tubs, saunas, flotation mattresses, and biofeedback equipment.
- ◆ Self-help devices that are not medical in nature, regardless of the relief or safety they may provide for a medical condition, including, but not limited to, bath accessories (including bathtub lifts), telephone arms, home modifications to accommodate wheelchairs, wheelchair convenience items, wheelchair lifts, and vehicle modifications.
- ◆ Dental prostheses, hair/cranial prostheses, penile prostheses or other prosthesis for cosmetic purposes.
- ◆ Orthotic shoe inserts (except for members with diabetes).
- ◆ Home exercise and therapy equipment.
- ◆ Consumer beds, adjustable beds or waterbeds.
- ◆ Repairs or replacements needed due to misuse or abuse of any covered medical supply or equipment that is identified in this section.
- ◆ Orthopedic shoes not attached to a brace (except for members with diabetes).

Member Benefits – Covered Services – Dental-Related Services

This section describes covered services and exclusions for dental-related services.

Routine Dental Coverage – Delta Dental

- ◆ Dental services covered by your CHP+ offered by Colorado Access plan are limited to accident-related dental services only.
- ◆ Delta Dental provides coverage for non-accident related dental services. Contact Delta Dental at (303) 741-9300 or toll free 1-800-610-0201 for questions about dental services covered by Delta Dental for CHP+ offered by Colorado Access members.

What Dental Related Services does CHP+ offered by Colorado Access Cover?

- ◆ CHP+ offered by Colorado Access covers accident-related dental services, inpatient services for dental-related services, and cleft palate and cleft lip conditions.
- ◆ This CHP+ offered by Colorado Access Member Benefits Booklet provides coverage for health conditions and should not be considered as the member's dental coverage.
- ◆ All dental services and supplies are subject to pre-authorization guidelines. See the 3: *Managed Care* section for information about pre-authorization guidelines.
- ◆ Accident-Related Dental Services:
 - Coverage is provided for accident-related dental repairs to sound natural teeth or related body tissue within 72 hours of an accident.
 - Dental services to stabilize the teeth after an accident or injury are covered if received within 72 hours of the accident.
 - Coverage of accident-related dental services does not include dental restoration.
 - If dental services are received after 72 hours following the accident the services are not covered. This includes follow up care.

What Dental Services can be performed by my PCP?

Fluoride Varnish Services

This section describes covered services and exclusions for fluoride varnish services when provided in a primary care provider office. The fluoride varnish may also be provided by an in-network dentist. See the Dental Related Services section of this booklet.

Can I get Covered Fluoride Varnish Services from my PCP?

- You can get fluoride varnish services from an in-network Primary Care Provider (PCP).

What Fluoride Varnish Services are Covered by my PCP?

- Services provided by an in-network PCP do not require prior authorization.
- Up to 2 Fluoride Varnish treatments in a calendar year.
- For children ages 0 (zero) through age 4 (four).
- The fluoride varnish must be received at an in-network PCP office.
- PCP must also perform a risk assessment at the time of the Fluoride Varnish treatment.
- PCP must have received the appropriate training for the Fluoride Varnish treatment.

What Fluoride Varnish Services are not Covered (exclusions)?

- Children ages 5 (five) and older.
- Services obtained from a non-participating PCP.
- Services obtained from a provider who is not a PCP.
- Fluoride Varnish treatment that does not include a risk assessment performed by the PCP.

Dental Anesthesia - CHP+ offered by Colorado Access covers the following dental anesthesia services:

- ◆ General anesthesia when provided in a hospital, outpatient surgical facility or other facility. The associated hospital or facility charges for dental care.
- ◆ In order for dental anesthesia services to be covered, you must:
 - Have a physical, mental or medically compromising condition
 - Have dental needs for which local anesthesia is not effective due to acute infection, anatomic variation or allergy
 - Be considered extremely uncooperative, unmanageable, uncommunicative, or anxious by your provider and your dental needs must be deemed sufficiently important that dental care cannot be deferred
 - Have sustained extensive oral facial and dental trauma
- ◆ Inpatient Admission for Dental Care
 - When medically necessary, CHP+ offered by Colorado Access covers inpatient facility services related to dental care, including room and board.
 - Delta Dental covers eligible dental services.
- ◆ Cleft Lip and Cleft Palate - CHP+ offered by Colorado Access covers the following services in connection with cleft lip and/or cleft palate when provided by or under the direction of a provider, and are included to the extent medically necessary.
- ◆ Coverage is provided only if you do not have an effective dental insurance policy or plan at the time the following services are received:

- Oral and facial surgery, surgical management, and follow-up care by plastic surgeons or oral surgeons.
- Prosthetic treatment such as obturators, speech appliances, and feeding appliances.
- Medically necessary orthodontic treatment.
- Medically necessary prosthodontic treatment.
- Habilitative speech therapy.
- Otolaryngology treatment.
- Audiological assessments and treatment.
- Medically necessary speech therapy visits related to cleft palate or cleft lip condition are unlimited. These speech therapy visits are applied toward the 30 therapy visit maximum but are not limited to the maximum visits.

What Dental Related Services are not Covered (exclusions)?

The following dental related services are not covered (exclusions):

- Restoring the mouth, teeth, or jaws due to injuries from biting or chewing.
- Restorations, supplies or appliances, including, but are not limited to, cosmetic restorations, cosmetic replacement of serviceable restorations and materials (such as precious metal) that are not medically necessary to stabilize damaged teeth.
- Inpatient or outpatient services due to the age of the member, the medical condition of the member and/or the nature of the dental services, except as described above.
- Upper or lower jaw augmentation or reductions (orthognathic surgery) even if the condition is due to a genetic congenital or acquired characteristic.
- Artificial implanted devices and bone graft for denture wear.
- Temporomandibular (TMJ) joint therapy or surgery is not covered unless it has a medical basis.
- Administration of anesthesia for dental services, operating, and recovery room charges, and surgeon services except as allowed above.

Member Benefits – Covered Services – Food and Nutrition

This section describes covered services and exclusions for nutrition therapy.

Who Can Supply Food and Nutrition Services?

- ◆ An in-network licensed therapist or home health agency must provide the nutrition services.
- ◆ Covered medical foods require a prescription from your provider and must be obtained through an in-network pharmacy and are subject to the pharmacy copayment.

What Food and Nutrition Services are Covered?

- ◆ CHP+ offered by Colorado Access covers enteral (tube feeding) therapy and Total Parenteral Nutrition (TPN) and includes a combination of nursing, durable medical equipment, and pharmaceutical services.
- ◆ The durable medical equipment and supplies related to food and nutrition services are subject to the payment limit described in the *Member Benefits – Covered Services – Medical Supplies and Equipment* section.
- ◆ All services must be pre-authorized. See the *3:Managed Care* section for information about pre-authorization guidelines.
- ◆ Enteral Therapy and Total Parenteral Nutrition (TPN)
 - Enteral nutrition is delivery of nutrients by a tube into the gastrointestinal tract.
 - Medically necessary and non-custodial nursing visits to assist with enteral nutrition are covered under the home health benefits. These services are usually provided by a home health agency. For more information, see the *Member Benefits – Covered Services - Home Health Care/Home Infusion Therapy* and the *Member Benefits – Covered Services – Hospice Care* sections.
 - TPN is the delivery of nutrients through an intravenous line directly into the bloodstream.
 - Medically necessary TPN received in the home is a covered benefit for the first 21 days following a hospital discharge.
 - If medically necessary, additional days may be allowed up to a maximum of 42 days per calendar year as determined to be medically necessary and when pre-authorized by Colorado Access.
- ◆ Medical Foods
 - CHP+ offered by Colorado Access covers medical foods for home use for metabolic disorders.

- Covered medical foods must be prescribed by your provider.
- CHP+ offered by Colorado Access covers medical foods that are appropriate for inherited enzymatic disorders involved in the metabolism of amino, organic, and fatty acids. Such disorders include phenylketonuria, maternal phenylketonuria, maple syrup urine disease, tyrosinemia, homocystinuria, histidinemia, urea cycle disorders, hyperlysinemia, glutaric acidemias, methylmalonic academia, and propionic academia.
- This benefit does not include medical foods for members with lactose or soy-intolerance.
- ◆ Other Medical Nutrition - CHP+ offered by Colorado Access also covers the following services:
 - Diagnosis of diabetes - inpatient nutrition counseling, outpatient nutrition and self-management training and follow-up visits for members diagnosed as diabetic.
 - Hospice care - nutrition assessment, counseling and support, such as intravenous feeding, hyperalimentation, and enteral feeding.
 - Formulas for metabolic disorders, total parenteral nutrition, enteral nutrition and nutrition products, and formulas for gastrostomy tubes are covered for documented medical needs including attainment of normal growth and development. Enteral formula is covered under the Home Healthcare benefit. Payment for formula must be pre-authorized and will be considered only if there is a gastrointestinal disorder (including the oral cavity), malabsorption syndrome, or a condition that affects growth pattern or the normal absorption of nutrition. Cost of pumps, tubing and other supplies for administration of formulas administered by tube or vein are included.
 - Nutrition assessment and therapy for infants and children requiring special formulas, feeding by enteral tube or by parenteral route, or with documented medical need, including attainment of normal growth and development including growth failure.
 - Feeding appliances and feeding evaluations that are medically necessary in conditions where oral/esophageal conditions make normal food intake inadequate.
 - Obesity/Overweight - Nutrition assessment and therapy using pediatric weight management standards. Obesity is defined as greater than the 95th percentile weight for height or greater than 95th percent Body Mass Index (BMI) for age. (Using the CDC/NCHS Growth Grids).
 - Nutrition assessment and therapy when medically indicated, including but not limited to conditions such as spina bifida, cystic fibrosis, cerebral palsy, dysphagia, cleft lip/palate, food allergies and intolerance, hyperlipoproteinemia, seizure disorders, eating disorders, congenital heart disease, renal failure, cancer, AIDS, Prader-Willi Syndrome and Rett Syndrome.

- Human breast milk from a milk bank when it is required for the survival of the infant. Breastfeeding equipment such as breast pumps and a Supplemental Nutrition System (SNS) when a fragile infant's growth is failing and it is considered in the best interest of the infant to continue breastfeeding.

What Food and Nutrition Services are not Covered?

The following services, supplies and care are not covered (exclusions):

- ◆ Enteral feedings, except as provided previously in this section.
- ◆ Tube feeding formula except as provided previously in this section.
- ◆ Weight-loss programs, exercise equipment, exercise classes, health club memberships, personal trainers, prescription or over-the-counter medications for weight loss, or obesity treatment (except medically necessary surgical treatment or as provided previously in this section), even if the extra weight or obesity aggravates another condition.
- ◆ Food, meals, formulas, and supplements other than those listed previously in this section, even if the food, meal, formula or supplement is the sole source of nutrition, except as provided previously in this section.
- ◆ Breast feeding education and baby formulas.
- ◆ Feeding clinics.

Member Benefits – Covered Services – Mental Health and Substance Abuse Care

This section describes covered services and exclusions for mental health and substance abuse care.

Mental Health

How do I get Mental Health Services?

- ◆ You do not need a referral from your Primary Care Provider (PCP) for mental health services.
- ◆ Colorado Access will work with you and your mental health provider to determine medical necessity, the appropriate treatment level and the appropriate setting for mental health services.
- ◆ Some mental health services may require a pre-authorization. You must call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494 to determine if the mental health services you are receiving require pre-authorization.
 - If you do not get pre-authorization or if you receive services from a provider other than the provider pre-authorized by Colorado Access, the services will not be covered.
- ◆ Counselors who know sign language and sign language interpreters are available.
- ◆ If you are receiving services from a mental health professional at the time of your enrollment, please call Customer Service to see if authorization is required. If the mental health professional you are seeing is out-of-network then authorization for additional visits will be required. A care manager may assist in transitioning your treatment to an in-network provider if appropriate.
- ◆ Colorado Access must be notified about all emergency admissions, including those that occur on weekends or holidays, by the next business day.

What Mental Health Services are Covered?

- ◆ Outpatient Treatment - CHP+ offered by Colorado Access covers outpatient mental health services. Covered outpatient treatments do not require pre-authorization if the provider is in-network with CHP+ offered by Colorado Access. Covered services include, but are not limited to:
 - Individual counseling
 - Family counseling
 - Group counseling
 - Case management services

- ◆ Medication Management - CHP+ offered by Colorado Access covers medication management of mental health conditions by a medical provider, psychiatrist or nurse with prescriptive authority (this is a nurse that is legally allowed to write prescriptions).
- ◆ Day Treatment - Day treatment services are for specific mental health and educational needs and are sometimes part of the child's Individual Education Plan (IEP). Covered day treatment services do require pre-authorization. Day treatment services can include, but are not limited to:
 - Individual counseling
 - Family counseling
 - Group counseling
 - Educational support services
- ◆ Case Management - A Colorado Access case manager can help you:
 - Get the right care from doctors, providers, schools, and other programs
 - Help you find resources (such as food, clothing, and housing)
 - If you would like information about case management, please call Customer Service
- ◆ Emergency Services
 - Please see the *Member Benefits – Covered Services – Emergency and Urgent/After-Hours Care* section for more details.
 - If you have a mental health emergency or crisis, go directly to the nearest emergency room or call 911. Emergency services are available 24 hours a day, 7 days a week.
- ◆ Inpatient Services - CHP+ offered by Colorado Access covers medically necessary inpatient stays to treat mental health conditions. Covered inpatient stays do require pre-authorization. Inpatient stay is 24-hour mental health services provided for you in a hospital for the care of a mental illness. Covered services include:
 - Provider visits received during a covered admission
 - Inpatient semi-private room or ancillary services
 - Group psychotherapy
 - Family counseling with family members to help in your diagnosis and treatment
 - Medication management
- ◆ Residential treatment service
 - The same services covered as inpatient services are also covered for residential treatment services.

- Residential treatment services are services in a licensed residential treatment facility that can provide day services and 24-hour supervision after day program.
- Residential treatment services do require pre-authorization and are approved only if the charges are equal to or less than partial hospitalization.
- ◆ Home Based Services - These are specialized mental health services that you get in your home when traditional mental health services have not been effective. Home Based covered services do require pre-authorization.
- ◆ Evaluation/Assessment - An evaluation (also called an assessment) is a way to find out your mental health needs and to find out the best kind of care for you. Covered services may require pre-authorization. Please call Customer Service with questions about pre-authorizations.
- ◆ More Services - If you have questions about other mental health services that are not listed, please call Colorado Access at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

Substance Abuse

How do I get Substance Abuse Services?

- ◆ You do not need a referral from your Primary Care Provider (PCP) for substance abuse treatment.
- ◆ Colorado Access will work with you and your substance abuse provider to determine medical necessity, the appropriate treatment level and the appropriate setting for substance abuse services.
- ◆ Some services may require pre-authorization. You must call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494 to determine if the substance abuse services you are receiving require pre-authorization.
 - If you do not get pre-authorization or if you receive services from a provider other than the provider pre-authorized by Colorado Access, the services will not be covered.
- ◆ Substance abuse providers who know sign language and sign language interpreters are available.
- ◆ If you are receiving services from a substance abuse provider at the time of your enrollment, please call Customer Service to see if an authorization is required. If the mental health professional you are seeing is out-of-network than authorization for additional visits will be required. A care manager may assist in transitioning your treatment to an in-network provider if appropriate.

- ◆ Colorado Access must be notified about all emergency admissions, including those that occur on weekends or holidays, by the next business day.

What Substance Abuse Services are Covered?

CHP+ offered by Colorado Access covers medically necessary outpatient and inpatient substance abuse treatments.

- ◆ Covered outpatient services do not require a pre-authorization.
- ◆ In-patient substance abuse treatments require pre-authorization.

What Mental Health and Substance Abuse Services are not Covered?

The following services, supplies and care are not covered (exclusions):

- ◆ Private room expenses
- ◆ Vocational Services (includes, but is not limited to, resume writing, interview skills, work skills training and career development)
- ◆ Psychosocial Treatment (includes, but is not limited to, home and budget skills)
- ◆ Biofeedback
- ◆ Psychoanalysis or psychotherapy that a member may use as credit toward earning a degree or furthering the member's education
- ◆ Hypnotherapy
- ◆ Religious, marital and social counseling
- ◆ The cost of any damages to a treatment facility caused by the member
- ◆ Recreational, sex, primal scream, sleep and Z therapies
- ◆ Self-help and weight-loss programs
- ◆ Transactional analysis, encounter groups and transcendental meditation
- ◆ Sensitivity training and assertiveness training
- ◆ Rebirthing therapy
- ◆ Custodial care
- ◆ Domiciliary care
- ◆ Court or police-ordered treatment that would not otherwise be covered
- ◆ Services not authorized by Colorado Access

Member Benefits – Covered Services – Prescription Medications

This section describes covered services and exclusions for outpatient pharmacy prescription drugs and medications.

Where can I get Prescription Medications?

- ◆ CHP+ offered by Colorado Access includes a nationwide network of retail pharmacies. The pharmacy network is large and includes most pharmacies in Colorado.
- ◆ A list of in-network pharmacies is in your provider directory which can be found online at <http://www.coaccess.com/child-health-plan-plus-offered-colorado-access>. You can also call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.
- ◆ To get prescription medications, go to an in-network retail pharmacy. Give the written prescription from your provider and your Colorado Access ID card to the pharmacist.

Do I have a Prescription Medication Copayment?

- ◆ Some members of CHP+ offered by Colorado Access have a prescription medication copayment. If you have a copayment, your copayment amount will be listed on your Colorado Access ID card.
- ◆ If you have a prescription medication copayment, the retail pharmacy will ask for it before they give you the medication.
- ◆ If you are filling more than one prescription, a separate copayment is required for each covered medication or supply.
- ◆ If the retail price of the medication is less than your copayment amount, you will pay the retail price.
- ◆ The copayment will not be reduced by any discounts or rebates.
- ◆ CHP+ offered by Colorado Access does not pay for any covered medication or supply unless the negotiated rate exceeds any applicable copayment for which the member is responsible.

What Prescription Medications are Covered?

CHP+ offered by Colorado Access covers a 30-day supply of a prescription medication from an in-network pharmacy. Coverage guidelines and quantity limits may apply. Please see the Plan formulary list for more information. The Plan formulary list is available online at <http://www.coaccess.com/child-health-plan-plus-offered-colorado-access>.

For these medications to be covered by CHP+ offered by Colorado Access, you need a prescription from your provider. Bring the prescription to an in-network retail pharmacy. For

more information on getting prescription medications, please read the information located below the heading *Where can I get Prescription Medications* in this section.

- ◆ Oral contraceptives are limited to 1 pill pack (normally 28 days) per month at an in-network retail pharmacy.
- ◆ When medically necessary, a 1 month vacation override is available if you are traveling out of the service area.
- ◆ For certain prescription medications, the prescribing provider may be asked to send additional information to Colorado Access to determine medical necessity.
- ◆ Colorado Access may, at its sole discretion, establish quantity limits for specific prescription medications.
- ◆ Covered services will be limited based on medical necessity, quantity limits established by the plan or utilization guidelines.
- ◆ CHP+ offered by Colorado Access covers over 200 over-the-counter medications like Tylenol and vitamins with a prescription from your doctor.
- ◆ Epi-Pens are covered with a prescription from your doctor.
- ◆ Formulary List
 - CHP+ offered by Colorado Access uses a formulary list. This is a list of medications covered by CHP+ offered by Colorado Access.
 - The current formulary is available at <http://www.coaccess.com/child-health-plan-plus-offered-colorado-access>. If you would like a paper copy, please contact Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.
 - The formulary list promotes and enforces the appropriate use of medications by reviewing for improper dosage, potential drug-to-drug interactions or drug-pregnancy interactions.
 - If your provider prescribes a medication that is not on the formulary list, the medication requires pre-authorization.
 - The formulary list is subject to review and may be changed.
 - Inclusion of a medication or related item on the formulary list is not a guarantee of coverage.
- ◆ Prescription Medication Pre-authorization
 - Certain prescription medications or the prescribed quantity of a particular medication may require pre-authorization. A list of prescription medications that require pre-authorization can be found on the formulary list.

- If you need a prescription medication that requires pre-authorization, the provider that prescribed the medication should contact Colorado Access.
- If pre-authorization is denied, you can appeal the decision by following the instructions in the *10: Complaints, Appeals & Grievances* section.
- If your doctor does not get the pre-authorization, and you try to fill the prescription, the in-network retail pharmacist will let you know that the medication requires pre-authorization. You should then contact the provider that prescribed the medication and ask them to send information to Colorado Access. If you need help, please call Customer Service.
- ◆ **Inpatient Pharmacy Benefits - CHP+ offered by Colorado Access covers medications provided during a covered inpatient stay when the medications are billed by a hospital or other facility. See the *Member Benefits – Covered Services – Inpatient Facility Services* section for information about inpatient care.**
- ◆ **Other Benefits**
 - For benefit information about special foods and formulas for metabolic and nutritional needs, see the *Member Benefits – Covered Services – Food and Nutrition* section. See the *Member Benefits – Covered Services - Home Health Care/Home Infusion Therapy* section for benefit information about home intravenous (IV) therapy.
 - If you do not get certain supplies, equipment, and appliances through an in-network pharmacy, they may be covered as medical supplies or durable medical equipment. See the *Member Benefits – Covered Services – Medical Supplies and Equipment* section for benefit information about medical supplies and durable medical equipment.

What do I do if I pay for a Medication that is Covered by CHP+ offered by Colorado Access?

If you do not have your ID card when you go to an in-network pharmacy, or you fill a prescription at an out-of-network pharmacy, you may be charged for the full cost of the prescription medication.

If you pay the full charge for a covered prescription medication please follow these steps:

- ◆ Ask the pharmacist for an itemized receipt that shows that you paid for the covered prescription medication. Please include your name and address.
- ◆ Mail the itemized receipt along with a written request for reimbursement to:

Colorado Access
Grievance and Appeals Department
PO Box 17950
Denver, CO 80217-0950

- ◆ Colorado Access will review your request for reimbursement and the itemized receipt.
- ◆ If the medication that you paid for is not on the formulary list or requires pre-authorization, Colorado Access may request information from the provider that prescribed the medication to review the medical necessity of the medication.
- ◆ If your request is approved, you will be reimbursed based on the charge for the covered medication, minus any applicable copayment. Prescription medications dispensed in excess of a 30-day supply are not reimbursable.

What Prescription Medications are not Covered?

The following services, supplies and care are not covered (exclusions):

- ◆ Prescription medications and supplies received from an out-of-network pharmacy.
- ◆ Unless specifically noted above or in the Plan formulary list, non-prescription and over-the-counter medications are not covered. This includes herbal or homeopathic preparations; prescription medications with an over-the-counter bioequivalent, even if it is written as a prescription; and medications not requiring a prescription by federal law (including medications requiring a prescription by state law, but not federal law), except for injectable insulin. Some prescription medications may not be covered even if the member receives a prescription order from a provider.
- ◆ Medications prescribed for weight control or appetite suppression.
- ◆ Medications or preparation used for cosmetic purposes to promote or prevent hair growth, or growth or medicated cosmetics, including, but not limited to, Rogaine®, Vaniqa® and Tretinoin (sold under such brand names as Retin-A®).
- ◆ Any medication, product or technology within six months of the Food and Drug Administration (FDA) approval. Colorado Access may, at its sole discretion, waive this exclusion in whole or in part for a specific new FDA-approved medication product or technology.
- ◆ Any medications used to treat infertility.
- ◆ Standard CHP+ benefits do not cover special formulas, food or food supplements (unless for metabolic disorders); see the *Member Benefits – Covered Services – Food and Nutrition* section for benefit information).
- ◆ Delivery charges for prescriptions.
- ◆ Charges for the administration of any medication, unless it is dispensed in the provider's office or through home health services.
- ◆ Medications provided as samples to the provider.
- ◆ Antibacterial soap/detergent, toothpaste/gel, shampoo or mouthwash/rinse.

- ◆ Hypodermic needles, syringes or similar devices, except when they are used for administration of a covered medication when prescribed in accordance with the terms of this section.
- ◆ Therapeutic devices or appliances, including support garments and other non-medicinal supplies (regardless of intended use).
- ◆ Prescription medications dispensed in quantities that exceed the applicable limits, which are established by the Plan at its sole discretion.
- ◆ Refills that exceed the quantity prescribed by the provider or that are refilled more than one year from the date of such order.
- ◆ Prescription medications intended for the treatment of sexual dysfunction or inadequacy, regardless of origin or cause (including medications, such as Viagra®, for the treatment of erectile dysfunction).
- ◆ Prescription medications dispensed for the purpose of international travel.

Member Benefits – Covered Services – Audiology Services

This section describes covered audiology services.

Where can I get Audiology Services?

- ◆ You must receive audiology services from an in-network audiologist or hearing center.

What Audiology Services are Covered?

The following audiology services are covered:

- ◆ Age appropriate hearing screenings for preventive care.
- ◆ Newborn hearing screening and follow-up for a failed screen.
- ◆ One hearing aid every 5 years. Additional hearing aids can be provided if medically necessary, including:
 - A new hearing aid when alterations to the existing hearing aid cannot adequately meet your needs.
- ◆ Services and supplies including, but not limited to, the initial assessment, fitting, adjustments, and auditory training that is provided according to accepted professional standards.

Member Benefits – Covered Services – Vision Services

This section describes covered services and exclusions for vision services.

Where Can I get Covered Vision Services?

- ◆ You must receive routine and specialty vision services from an in-network ophthalmologist or optometrist.
- ◆ Lenses, frames, and/or contacts can be purchased from an in-network or out-of-network provider, subject to benefit limits.

What Vision Services are Covered?

- ◆ Routine vision services do not require pre-authorization.
- ◆ CHP+ offered by Colorado Access covers age appropriate vision screening and routine eye exam.
- ◆ One routine eye exam is covered per calendar year.
- ◆ The CHP+ offered by Colorado Access benefit provides a \$150 credit per member per calendar year towards the purchase of lenses, frames, and/or contacts. Lenses, frames, and/or contacts can be purchased from an in-network or out-of-network provider.
- ◆ CHP+ offered by Colorado Access covers specialty vision services to contracted providers. A specialty vision service is when you see a vision provider for something other than a routine exam.
 - Some specialty vision treatments may require a pre-authorization.

What Vision Services are not Covered?

The following vision services are not covered (exclusions):

- ◆ Vision therapy.
- ◆ Specialty vision treatments services received without a pre-authorization if an authorization is required..
- ◆ Services related to refractive keratoplasty, radial keratotomy or any procedure designed to correct vision.

7: General Exclusions & Limitations

This list of exclusions describes services that are not covered by CHP+ offered by Colorado Access. The list of exclusions is not a complete list of all services, supplies, conditions or situations that are not covered services. If you have questions about covered benefits or exclusions, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

These general exclusions apply to all benefits described in this CHP+ offered by Colorado Access Member Benefits Booklet. In addition to these general exclusions, specific limitations, conditions and exclusions apply to specific covered services, which may be found in the 6: *Member Benefits – Covered Services* section and elsewhere in this Booklet.

Remember:

- ◆ You may be billed for services that are not covered. Even if you receive a referral from your PCP, services will not be covered if the service is an exclusion or is not covered by the Plan.
- ◆ If a service is not covered, then all services performed in conjunction with that service are not covered.
- ◆ CHP+ offered by Colorado Access may not cover any services not obtained from the member's Primary Care Provider (PCP) except as set forth in the 6: *Member Benefits – Covered Services* section.
- ◆ Colorado Access is the final authority for determining if services and supplies are medically necessary for the purpose of payment.

CHP+ offered by Colorado Access will not allow benefits for any of the following services, supplies, situations or related expenses:

Acupuncture - This coverage does not cover services or supplies related to acupuncture care.

Alternative or complementary medicines - This coverage does not cover alternative or complementary medicine. Services that are considered alternative or complementary medicine include, but are not limited to, holistic medicine, homeopathy, hypnosis, aromatherapy, massage therapy, reiki therapy, herbal medicine, vitamin or dietary products or therapies, naturopathy, thermograph, orthomolecular therapy, contact reflex analysis, bioenergetic synchronization technique (BEST), colonics or iridology.

Adoption or surrogate expenses - This coverage does not cover expenses related to adoption or a surrogate.

Artificial conception - This coverage does not cover services related to artificial conception.

Before effective date - This coverage does not cover any service received before the member's effective date of coverage with CHP+ offered by Colorado Access.

Biofeedback - This coverage does not cover services and supplies related to biofeedback.

Chelating agents - This coverage does not cover any service, supply or treatment for which a chelating agent is used, except for providing treatment for heavy metal poisoning.

Chiropractic services - This coverage does not cover any services or supplies for care received by a chiropractor. Spinal manipulation procedures must be performed by an osteopathic physician (DO); care provided by a chiropractor is not a covered benefit under the Plan.

Chronic Pain - This coverage does not cover services or supplies for the treatment of chronic pain.

Clinical research - This coverage does not cover any services or supplies provided as part of clinical research, unless allowed by Colorado Access medical policy. A signed consent form for human research subjects will be considered proof that a member is involved in a clinical research program.

Complications of non-covered services - This coverage does not cover complications arising from non-covered services and supplies. Examples of non-covered services include, but are not limited to, cosmetic surgery and sex-change operations and procedures and services that are determined to be experimental/investigational.

Convalescent care - Except as otherwise specifically provided, this coverage does not cover convalescent care following a period of illness, an injury, or surgery, unless the convalescent care is normally received for a specific condition, as determined by Colorado Access' medical policy. Convalescent care includes the provider's or facility's services.

Convenience/luxury/deluxe services or equipment - This coverage does not cover services and supplies used primarily for the member's personal comfort or convenience. Such services and supplies include, but are not limited to, guest trays, beauty or barbershop services, gift shop purchases, telephone charges, televisions, admission kits, personal laundry services, and hot and/or cold packs.

This coverage does not cover supplies, equipment or appliances that are comfort, luxury or convenience items (e.g., wheelchair sidecars, fashion eyeglass frames or a cryocuff unit). Equipment or appliances requested by the member that include more features than needed for the medical condition are considered luxury, deluxe, and convenience items (e.g., motorized equipment, such as electric wheelchairs or electric scooters, when manually operated equipment can be used) and are not covered.

Cosmetic services - This coverage does not cover cosmetic procedures, services, equipment or supplies provided for psychiatric or psychological reasons, to change family characteristics or to improve appearance.

This coverage does not cover services required as a result of a complication or outcome of a non-covered cosmetic service.

Some examples of cosmetic procedures include, but are not limited to, face lifts, botox injections, breast augmentation, rhinoplasty, and scar revisions.

Court-ordered services - This coverage does not cover services rendered under court order, parole or probation, unless those services would otherwise be covered under this CHP+ offered by Colorado Access Member Benefits Booklet.

Custodial care - This coverage does not cover care primarily for the purpose of assisting the member in the activities of daily living or in meeting personal rather than medical needs, and which is not a specific treatment for an illness or injury.

- ◆ Custodial care cannot be expected to substantially improve a medical condition and has minimal therapeutic value.
- ◆ Care can be custodial whether or not it is recommended or performed by a professional and whether or not it is performed in a facility (e.g., hospital or skilled nursing facility) or at home.
- ◆ Examples of custodial care include, but are not limited to, the following:
 - Assistance with walking, bathing or dressing
 - Transferring or positioning in bed
 - Administration of self-administered or self-injectable medicine
 - Meal preparation
 - Assistance with feeding
 - Oral hygiene
 - Routine skin and nail care
 - Suctioning
 - Toileting (assistance going to the bathroom)
 - Supervision of medical equipment or its use

Dental services - Dental services are provided by Delta Dental unless specifically listed in the *Member Benefits – Covered Services – Dental-Related Services* section.

Discharge against medical advice - This coverage does not cover hospital or other facility services if you leave a hospital or other facility against the medical advice of the provider.

Discharge day expense - This coverage does not cover room and board charges related to a discharge day.

Discharge from facility (services received beyond the pre-authorized discharge date) - This coverage does not cover services that are provided after discharge date indicated in the pre-authorization from Colorado Access. The appropriate discharge date is determined based on managed care guidelines.

Domiciliary care - This coverage does not cover care provided in a non-treatment institution, halfway house or school.

Double Coverage - Double coverage refers to having both CHP+ offered by Colorado Access and another insurance coverage, such as Medicaid or a commercial plan, at the same time. You cannot be eligible or covered by another insurance except for Dental and Medicare while enrolled with CHP+ offered by Colorado Access.

Elective termination of pregnancy - This coverage does not cover therapeutic or elective termination of pregnancy unless the elective termination is to save the life of the mother or if the pregnancy is the result of rape or incest.

Experimental/investigative procedures - This coverage does not cover any treatment, procedure, drug/medication or device that Colorado Access has found to not meet the eligible-for-coverage criteria. If a service has not been pre-authorized, Colorado Access can make the determination before or after the service is rendered that the service is not considered eligible-for-coverage or is experimental/investigational. CHP+ offered by Colorado Access does not cover experimental/investigational treatment or procedures that are not proven to be effective, as determined by medical policy, or, if no medical policy is available, as determined by appropriate medical/surgical authorities selected by Colorado Access.

Genetic testing/counseling - This coverage does not cover services including, but not limited to, preconception testing, paternity testing, court-ordered genetic counseling and testing, testing for inherited disorders, and discussion of family history or testing to determine the sex or physical characteristics of an unborn child. Genetic tests to evaluate risks of disorders for certain conditions may be covered based on medical policy, review, and criteria and after appropriate pre-authorization has been obtained.

Government operated facility - This coverage does not cover services and supplies for all disabilities connected to military service that are furnished by a military medical facility operated by, for or at the expense of federal, state, or local governments or their agencies, including a veterans administration facility, unless Colorado Access authorizes payment in writing before the services are performed.

Hair loss - This coverage does not cover treatment for hair loss, (except for alopecia areata), including, but not limited to, medications, wigs, hairpieces, artificial hairpieces, hair or cranial prosthesis, hair transplants, or implants, even if there is a provider prescription, and a medical reason for the hair loss.

Hypnosis - This coverage does not cover services related to hypnosis, whether for medical or anesthesia purposes.

Illegal conduct - This coverage does not cover any services required as a result of your participation in or attempt to commit a felony or to which a contributing cause was the result of your being engaged in an illegal occupation.

Infant formula - This coverage does not cover infant formula unless specifically allowed as a benefit under this CHP+ offered by Colorado Access Member Benefits Booklet.

Learning deficiencies - This plan does not cover special education, counseling, therapy, rehabilitation or care for learning deficiencies, whether or not associated with retardation or other disturbance.

Maintenance therapy - This coverage does not cover any treatment that does not significantly enhance or increase the member's functioning or productivity, or care provided after the member has reached the member's maximum medical improvement as determined by Colorado Access, except as provided in the 6: *Member Benefits – Covered Services* section of this booklet.

Medical necessity - This coverage does not cover expenses for services and supplies that are not medically necessary. Coverage of services may be denied before or after payment, unless the services were pre-authorized.

- ◆ A decision as to whether a service or supply is medically necessary is based on medical policy, and peer-reviewed medical literature as to what is approved and generally accepted medical or surgical practice.
- ◆ The fact that a provider may prescribe, order, recommend or approve a service does not, of itself, make the service medically necessary.

Medical Nutritional Therapy - This plan does not cover vitamins, dietary/nutritional supplements, special foods, over-the-counter infant formulas, or diets unless specifically listed as covered in this CHP+ offered by Colorado Access Member Benefits Booklet.

Missed appointments - This coverage does not cover charges for the member's failure to keep scheduled appointments. You are solely responsible for the charges.

Non-covered providers of service - This coverage does not cover services and supplies prescribed or administered by a provider or other person, supplier, or facility not specifically listed as covered

in this CHP+ offered by Colorado Access Member Benefits Booklet. These non-covered providers or facilities include, but are not limited to, the following:

- ◆ Health spa or health fitness centers (whether or not services are provided by a licensed or registered provider).
- ◆ School infirmary.
- ◆ Massage therapist.
- ◆ Nursing home.
- ◆ Residential institution or halfway house (a facility where the primary services are room and board and constant supervision, or a structured daily routine for a person who is impaired but whose condition does not require acute care hospitalization).
- ◆ Dental or medical services sponsored by or for an employer, mutual benefit association, labor union, trustee, or any similar person or group.
- ◆ Services provided to the member by the member, by a family member or by a person who ordinarily resides in the member's household.

Non-medical expenses - This coverage does not cover non-medical expenses, including, but not limited to, the following:

- ◆ Adoption or surrogate expenses.
- ◆ Educational classes and supplies not provided by the member's healthcare provider, unless specifically allowed as a benefit listed in this CHP+ offered by Colorado Access Member Benefits Booklet.
- ◆ Vocational training services and supplies.
- ◆ Mailing and/or shipping and handling expenses.
- ◆ Interest expenses and delinquent payment fees.
- ◆ Modifications to home, vehicle or workplace, regardless of medical condition or disability.
- ◆ Membership fees for spas, health clubs, or other such facilities, or fees for personal trainers, even if medically recommended and regardless of any therapeutic value.
- ◆ Personal convenience items such as air conditioners, humidifiers or exercise equipment.
- ◆ Personal services such as haircuts, shampoos, guest meals, and radios or televisions.
- ◆ Voice synthesizers or other communication devices, except as specifically allowed by CHP+ offered by Colorado Access.
- ◆ Medical Orthognathic Surgery: This coverage does not cover upper or lower jaw augmentation or reductions (orthognathic surgery), even if the condition is due to a genetic

congenital or acquired characteristic; except as provided in the *Member Benefits – Covered Services – Dental-Related Services* section and as mandated by state law.

Orthotics - This coverage does not cover orthotic shoe inserts (except for members with diabetes), whether functional or otherwise, regardless of the relief they provide.

Other Insurance - You cannot be eligible or covered by another insurance except for Dental and Medicare while enrolled with CHP+ offered by Colorado Access.

Over-the-Counter (OTC) products - This coverage does not cover over-the-counter non-medication items and other items usually stocked in the home for general use, including, but not limited to, bandages, gauze, tape, cotton swabs, dressing, thermometers, heating pads, and petroleum jelly. This coverage does not cover laboratory test kits for home use, including, but not limited to, home pregnancy tests and home HIV tests.

Over-the-Counter (OTC) Drugs/Medications - Unless noted as covered in this CHP+ offered by Colorado Access Member Benefits Booklet (see the *Member Benefits – Covered Services – Prescription Medications* section) or the Plan formulary list, this coverage does not cover non-prescription and over-the-counter medications. This includes herbal or homeopathic preparations; prescription medications with an over-the-counter bioequivalent, even if it is written as a prescription; and medications not requiring a prescription by federal law (including medications requiring a prescription by state law, but not federal law), except for injectable insulin. Some prescription medications may not be covered even if the member receives a prescription order from a provider.

Post-termination benefits - This coverage does not cover benefits for care received after coverage is terminated, except as provided in the 5: *Membership* section. Follow up care is not covered post-termination even if the inpatient facility admission was allowed.

Private-duty nursing service - This coverage does not cover private-duty nursing services.

Private room expenses - This coverage does not cover services related to a private room, except as provided in the 6: *Member Benefits – Covered Services* section.

Professional or courtesy discount - This coverage does not cover charges for services and supplies when the member has received a professional or courtesy discount from a provider.

This coverage does not cover any services for which the member's portion of the payment is waived due to a professional courtesy or discount.

Radiology services - This coverage does not cover Ultrafast CT scan and peripheral bone density testing.

This coverage does not cover whole body CT scan, non-medical routine screening.

Ultrasounds are covered as described in this CHP+ offered by Colorado Access Member Benefits Booklet.

Reduction Mammoplasty - This plan does not cover reduction mammoplasty unless provided in conjunction with mastectomy reconstruction and diagnosis of cancer.

Report preparations - This coverage does not cover charges for the preparation of medical reports, itemized bills, or charges for duplication of medical records from the provider when requested by the member.

Sex-change operations - This coverage does not cover services or supplies related to sex-change operations, reversals of such procedures, and complications of such procedures or services received before any such operation.

Sexual dysfunction - This coverage does not cover services, supplies or prescription medications for the treatment of sexual dysfunction or impotence.

Taxes - This plan does not cover sales, service, or other taxes imposed by law, that apply to covered services.

Temporomandibular joint (TMJ) surgery or therapy/orthognathic surgery - This coverage does not cover services related to temporomandibular joint (TMJ) surgery, except for temporomandibular joint surgery with a medical basis.

Third-party liability (subrogation) - This coverage does not cover services and supplies that may be reimbursed by a third party. See the 8: *Administrative Information* section for information.

Travel expenses - This coverage does not cover travel or lodging expenses for you, your family or your provider, except as provided under the *Member Benefits – Covered Services – Human Organ and Tissue Transplant Services* section.

Tubal Ligation - This coverage does not cover tubal ligations.

Vasectomies - This coverage does not cover vasectomies.

Vision - This coverage does not cover any surgical, medical or hospital service and/or supply rendered in connection with any procedure designed to correct farsightedness, nearsightedness or astigmatism.

This coverage does not cover vision therapy, including, but not limited to, treatments such as vision training, orthoptics, eye training or training for eye exercises.

War-related conditions - This coverage does not cover services or supplies necessary to treat disease or injury resulting from war, civil war, insurrection, rebellion or revolution.

Weight-loss programs - This coverage does not cover weight loss program services.

Workers' compensation - This coverage does not cover services and supplies for a work-related accident or illness. See the 8: *Administrative Information* section for information.

8: Administrative Information

This section describes administrative information that you may find helpful while enrolled in CHP+ offered by Colorado Access.

Enrollment Fee

Some families may pay an annual fee of \$25 to enroll 1 child and \$35 to enroll 2 or more children. This enrollment fee is based on family size and income. Most families will not have to pay an annual enrollment fee or make copayments.

Copayments (cost-sharing)

Copayments are paid when you see a provider or when prescription medications are purchased. The standard CHP+ copayments range from \$0 to \$20 per visit. Your copayment amount will be listed on your Colorado Access ID card. You are responsible for paying the copayment to your provider or pharmacy at the time of service. There are no copayments for preventive visits. In addition, there are no copayments for family planning services or prenatal care services.

Colorado Access ID Card

Your Colorado Access ID card shows that you are a member of CHP+ offered by Colorado Access. The ID card has the information you need when you see a provider or get a prescription. Always carry your Colorado Access ID card. Have it handy when you call for an appointment and show it to the receptionist when you sign in for an appointment. Also, show your ID card to the pharmacist whenever you fill prescription medications.

Changing Member Information

If your membership information changes in any way, such as your address or PCP, call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. If the change cannot be made over the phone, Customer Service staff will explain how to make the change. Please call CHP+ Eligibility and Enrollment about the change as well, at 1-800-359-1991.

Change of Residence

If you move or change permanent residences, you must call Customer Service and CHP+ Eligibility and Enrollment (at the telephone numbers listed above) within 31 days after you move or change permanent residences. If you do not call, you may not receive important notices, including renewal notices. Failure to receive a renewal notice because you did not report your address change (or any other reason) does not relieve you of the responsibility to submit a renewal application by your

renewal date. If you move to a location that is far from your current Primary Care Provider's (PCP's) office, you may choose a PCP that is closer to your new residence. Please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494 if you would like to change your PCP.

How to File Claims

In-Network

When an in-network provider bills Colorado Access for covered services, the Plan will pay the appropriate charges for the covered service directly to the provider. You are responsible for giving the in-network provider all necessary information, such as your ID card, so that the provider can submit a claim.

Remember, you are responsible for the applicable copayment when you receive covered services.

Out-of-Network

Services performed by an out-of-network provider (one who is not contracted to provide services for CHP+ offered by Colorado Access) will be covered only in an emergency as described under the *Member Benefits – Covered Services – Emergency and Urgent/After-Hours Care* section or when pre-authorized by Colorado Access.

In the case of emergency or urgent care, let the hospital or urgent care provider know that the claim must be sent to:

Colorado Access
PO Box 17470
Denver, CO 80217

- ◆ If the out-of-network hospital accepts payment from Colorado Access, then the hospital is reimbursed directly. You will be responsible for any applicable copayment amount that may apply.
- ◆ If the hospital will not accept payment from Colorado Access, then you are responsible for paying the hospital directly.
- ◆ After you pay the hospital, you may request reimbursement from Colorado Access by submitting proof that you paid for the service. An example of proof of payment is a receipt from the hospital that shows the payment or payments you made.
- ◆ Colorado Access will review your request. Reimbursement is not guaranteed and depends on whether the service provided is covered as indicated in this CHP+ offered by Colorado Access Member Benefits Booklet.

- ◆ If reimbursement is approved, Colorado Access will send the reimbursement directly to you. The reimbursement you receive will be at the out-of-network rate which may not be the full amount that you paid to the hospital.

Remember:

- ◆ You may be responsible for non-emergency and non-urgent care services received outside of the service area or from an out-of-network provider.
- ◆ It is your responsibility to make sure that the provider is in-network with CHP+ offered by Colorado Access before you receive services.
- ◆ If you have any questions about a provider, or need help finding an in-network provider, call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

Where and When to Send Claims

Providers must file claims within 120 days after the date of service or as otherwise agreed upon by Colorado Access and the provider. Any claims filed after this timeframe may be refused unless the provider has a valid reason for not submitting the claim within the timeframe.

Colorado Access will process claims in accordance with the timeframes required by state law for prompt payment to the extent such laws are applicable. Providers should submit claim forms to the following address:

Colorado Access
PO Box 17470
Denver, CO 80217

Overpayments

If Colorado Access makes an overpayment, the Plan may require the provider or the ineligible person to refund the amount that was paid in error. Colorado Access may collect overpayments made to a provider by subtracting them from future claim payments. Colorado Access also reserves the right to take legal action to correct overpayments.

Catastrophic Events

In case of fire, flood, war, civil disturbance, court order, strike, an act of terrorism or other cause beyond Colorado Access' control, the Plan may be unable to process claims on a timely basis. No legal action or lawsuit may be taken against Colorado Access due to a delay caused by any of these events.

Changes to the CHP+ offered by Colorado Access Member Benefits Booklet

No agent or employee of Colorado Access may change this CHP+ offered by Colorado Access Member Benefits Booklet by giving incomplete or incorrect information, or by contradicting the terms of this document. Any such situation will not prevent Colorado Access from administering this CHP+ offered by Colorado Access Member Benefits Booklet in strict accordance with its terms. Oral or written statements do not supersede the terms of this CHP+ offered by Colorado Access Member Benefits Booklet.

Fraudulent Insurance Acts

It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, and denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Insurance fraud causes the cost of healthcare coverage to go up. You can help decrease these costs by doing the following:

- ◆ Be wary of offers to waive copayments. This practice is usually illegal.
- ◆ Be wary of mobile health testing labs. Ask what insurance company will be charged for the test.
- ◆ Always review this CHP+ offered by Colorado Access Member Benefits Booklet received from Colorado Access. If there are any discrepancies (differences), call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.
- ◆ Be very cautious about giving health insurance coverage information over the phone.

If you suspect fraud, you should contact Colorado Access.

The Plan reserves the right to take back any benefit payments paid on behalf of a member if the member has committed fraud or material misrepresentation in applying for coverage or in receiving or filing for benefits.

Independent Contractors

Colorado Access has an independent contractor relationship with in-network providers. Providers are not agents or employees of Colorado Access, and Colorado Access employees are not

employees or agents of any of the CHP+ offered by Colorado Access in-network providers. The CHP+ offered by Colorado Access has no control over any diagnosis, treatment, care or other service provided to a member by any facility or professional providers. The Plan is not liable for any claim or demand on account of damages arising out of, or in any manner connected with, any injuries suffered by the member while receiving care from any in-network providers by reason of negligence or otherwise. In the event that practicing providers are employed by Colorado Access, those providers are prohibited from making utilization management decisions or providing review for adverse service determinations for their patients who are CHP+ members.

Colorado Access may subcontract particular services to organizations or entities that have specialized expertise in certain areas. This may include, but is not limited to, administrative services, prescription medication and/or substance abuse services. These subcontracted organizations or entities may make benefit determinations and/or perform administrative, claims payment or customer service duties on behalf of Colorado Access if authorized.

Notice of Privacy Practices

Colorado Access is committed to protecting the confidentiality of your medical information to the fullest extent of the law. In addition to the laws that govern your privacy, Colorado Access has its own privacy policies and procedures to help protect your information. Colorado Access is required by law to give you notice of the legal duties and privacy practices. If you would like a copy of the notice, visit <http://www.coaccess.com/privacy-policies-and-disclosure> or call Customer Service.

No Withholding of Coverage for Necessary Care

- ◆ Colorado Access does not compensate, reward or incent, financially or otherwise, associates for inappropriate restrictions of care.
- ◆ Colorado Access does not promote or otherwise provide an incentive to employees or provider reviewers for withholding benefit approval for medically necessary services to which you are entitled.
- ◆ Utilization review and benefit coverage decisions are based on appropriateness of care and service and the applicable terms of this CHP+ offered by Colorado Access Member Benefits Booklet.
- ◆ Colorado Access does not design, calculate, award or permit financial or other incentives based on the frequency of denials of authorization for coverage, reductions or limitations on hospital lengths of stay, medical services or charges, or telephone calls or other contacts with health care providers or members.

Section and Paragraph Headings

The headings used throughout this CHP+ offered by Colorado Access Member Benefits Booklet are for reference only and are not to be used by themselves for interpreting the provisions of the Booklet.

Physical Examinations and Autopsies

Colorado Access has the right and opportunity, at its expense, to request an examination of a person covered by the Plan when and as often as it may reasonably be required during the review of a case or claim. On the death of a member, Colorado Access may request an autopsy where it is not forbidden by law.

Refusal to Follow Recommended Treatment

If you refuse treatment that has been recommended by an in-network provider, the provider may decide that your refusal compromises the provider-patient relationship and makes the provision of proper medical care difficult. Providers will try to deliver all necessary and appropriate services according to your wishes, when they are consistent with the provider's judgment. If you refuse to follow the recommended treatment or procedure, you are entitled to see another provider of the same specialty for a second opinion. You can also pursue the appeal process. If the second provider's opinion upholds the first provider's opinion and you still refuse to follow the recommended treatment, then your coverage may be terminated by CHP+ following a 30-day notice. If your coverage is terminated, neither Colorado Access nor any provider associated with the Plan will have any further responsibility to provide your care. Colorado Access may also cancel any member's coverage who acts in a disruptive manner that prevents the orderly operation of any in-network provider or Colorado Access staff.

Sending Notices

All member notices are considered sent to and received by the member when deposited in the United States mail with postage prepaid and addressed to the member at the latest address in Colorado Access' membership records.

Time Limit on Certain Defenses

After 1 year from the date of issue of this coverage, no misstatements, except fraudulent misstatements, made by the member in the application for coverage will be used to void the coverage (terminate coverage) or to deny a claim for a loss incurred or a disability (as defined in the policy) commencing after the expiration of such 1 year period.

The foregoing policy provision shall not be so construed to affect any legal requirement for avoidance of a policy or denial of a claim during such initial 1 year period, nor to limit the

application of information in this provision in the event of misstatement with respect to age or occupation or other insurance. After this policy has been in force for a period of 1 year during the lifetime of the member (excluding any period during which the member is disabled), it shall become incontestable as to the statements contained in the Enrollment Application and Change Form.

No claim for a loss incurred or a disability, as defined in the policy, commencing after 1 year from the date of issue of this policy shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or a specific description and effective on the date of loss existed before the effective date of coverage of this policy.

9: Coordination of Benefits & Subrogation

This plan does not coordinate benefits with any other coverage except Medicare. Qualifying for CHP+ offered by Colorado Access is contingent upon the absence of other insurance coverage excluding the Colorado Indigent Care Program and the Health Care Program for Children with Special Needs (HCP). If you are covered by any other valid coverage, including Medicaid and individual non-group coverage, you are not eligible for CHP+ offered by Colorado Access.

If you get other coverage, you must call CHP+ Eligibility and Enrollment at 1-800-359-1991. If you are found to have other insurance, your CHP+ coverage will be terminated (ended). In some cases coverage will retroactively terminate for the time period the other insurance was effective. This means that we will go back and end your coverage on the date that your other insurance became effective (started). The exceptions to this rule are Medicare, Dental and Vision

Coordination of Benefits

Colorado Access will coordinate benefits for CHP+ offered by Colorado Access members who have Medicare as their primary insurance coverage, or a stand-alone dental or vision plan. In this case, Colorado Access shall pay as secondary.

Workers' Compensation

To receive benefits under workers' compensation insurance for a work-related illness or injury, you must pursue your rights under the Workers' Compensation Act or any of the employer liability laws that may apply. This includes filing an appeal with the Division of Workers Compensation. Colorado Access may pay claims during the appeal process if you sign an agreement stating that you will reimburse Colorado Access for up to 100% of the benefits paid that are also paid by another source.

Services and supplies resulting from work-related illness or injury are not benefits under this CHP+ offered by Colorado Access Member Benefits Booklet.

This exclusion from coverage applies to expenses resulting from occupational accident(s) or sickness(es) covered under the following:

- ◆ Occupational disease laws
- ◆ Employers' liability insurance
- ◆ Municipal, state or federal law
- ◆ The Workers' Compensation Act

CHP+ offered by Colorado Access will not pay for services related to Workers' Compensation claims because:

- ◆ You fail to file a claim within the filing period allowed by the applicable law.
- ◆ You obtain care that is not authorized by workers' compensation insurance.
- ◆ Your employer fails to carry the required workers' compensation insurance. In this case, the employer becomes liable for any of the employee's work-related illness or injury expenses.
- ◆ You fail to comply with any other provisions of the Workers' Compensation Act.

Automobile Insurance Provisions

Colorado Access will coordinate the benefits of CHP+ offered by Colorado Access with the benefits of a complying automobile insurance policy. A complying automobile insurance policy is an insurance policy approved by the Colorado Division of Insurance that provides at least the minimum coverage required by law, and is subject to the Colorado Auto Accident Reparations Act or Colorado Revised Statutes §§ 10-4-601 through 10-4-633. Any state or federal law requiring similar benefits through legislation or regulation is also considered a complying policy.

How Colorado Access Coordinates Benefits with Complying Policies

CHP+ offered by Colorado Access benefits may be coordinated with complying policies. After the benefits offered by the complying policy are exhausted (run out), Colorado Access will pay benefits subject to the terms and conditions of this CHP+ offered by Colorado Access Member Benefits Booklet. If there is more than 1 complying policy that offers coverage, each policy must be exhausted before the CHP+ offered by Colorado Access is liable for any further payments.

You must fully cooperate with Colorado Access to make sure that the complying policy has paid all required benefits. Colorado Access may require you to take a physical exam in disputed cases. If there is a complying policy in effect, and you waive or fail to assert your rights to such benefits, this plan will not pay those benefits that would have been available under a complying policy.

Note:

- ◆ Before making any benefit payments, Colorado Access may require proof that the complying policy has paid all primary benefits.
- ◆ Colorado Access may also, but is not required to, make payments under this CHP+ offered by Colorado Access Member Benefits Booklet and later coordinate with or seek reimbursement from the complying policy.
- ◆ In all cases, upon payment, Colorado Access is entitled to exercise its rights under this certificate and under applicable law against any and all potentially responsible parties or insurers. In that event, Colorado Access may exercise the rights found in the 8: *Administrative Information* section.

If you do not have Another Policy

CHP+ offered by Colorado Access will pay benefits for any injuries you receive while riding in or operating a motor vehicle that you own if the vehicle is not covered by an automobile complying policy as required by law.

CHP+ offered by Colorado Access will also pay benefits under the terms of the CHP+ offered by Colorado Access Member Benefits Booklet for any injuries you sustain if you are a non-owner-operator, passenger or pedestrian involved in a motor vehicle accident if your injuries are not covered by a complying policy. In that event, Colorado Access may exercise the rights found in the next section, 9: *Coordination of Benefits & Subrogation*.

Third-Party Liability: Subrogation

Third-party liability means that someone other than you is or may be legally responsible for your condition or injury. Colorado Access will not pay for any services or supplies under this CHP+ offered by Colorado Access Member Benefits Booklet for which a third party is liable.

However, Colorado Access may provide benefits under the following conditions:

- ◆ When it is established that a third-party liability does not exist.
- ◆ When you guarantee in writing to reimburse Colorado Access for any claims paid by Colorado Access on your behalf if the third party later settles with you for any amount, or if the member recovers any damages in court.

Colorado Access' Rights Under Third-Party Liability

Colorado Access has subrogation rights when a third party is or may be liable for the costs of any covered expenses payable to you or on your behalf under this CHP+ offered by Colorado Access Member Benefits Booklet. This means that the Plan has the right, either as co-plaintiffs or by direct suit, to enforce your claim against a third party for the benefits paid to you or on your behalf.

Member Obligations Under Third-Party Liability

You have an obligation to cooperate in satisfying Colorado Access' subrogation interest or to refrain from taking any action that may prejudice Colorado Access' rights under this CHP+ offered by Colorado Access Member Benefits Booklet. If Colorado Access must take legal action to uphold its rights and if Colorado Access prevails in that action, you will be required to pay Colorado Access' legal expenses, including attorneys' fees and court costs.

If a third party is or may be liable responsible to make payments to you or on your behalf for any benefits that are available under CHP+ offered by Colorado Access, then the following must occur:

- ◆ You must promptly notify Colorado Access of your claim against the third party.

- ◆ You and your attorney must provide for the amount of benefits paid by Colorado Access in any settlement with the third party or the third party's insurance carrier.
- ◆ If you receive money for the claim by suit, settlement or otherwise, you must fully reimburse Colorado Access for the amount of benefits provided to you under this certificate. You may not exclude recovery for Colorado Access' healthcare benefits from any type of damages or settlement you recovered.
- ◆ You must cooperate in every way necessary to help Colorado Access enforce its subrogation rights.

Note: Failure to comply with obligations in this section may result in termination of coverage under this CHP+ offered by Colorado Access Member Benefits Booklet.

10: Complaints, Appeals & Grievances

This section explains what to do if you disagree with a Colorado Access denial, in whole or in part, of a claim or requested service or supply. This section includes instructions for filing an appeal or filing a grievance with Colorado Access.

Complaints / Grievances

If you have a complaint (also called a grievance) about any aspect of Colorado Access' service, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. If you would like to submit your complaint in writing, send a letter to:

Colorado Access
Grievance and Appeals Department
PO Box 17950
Denver, CO 80217-0950

A trained representative will let you know that the complaint has been received and will work to resolve your concerns. They will treat the grievance investigation in a strictly confidential manner.

Colorado Access will resolve your complaint within 15-business days from the date the complaint was received. If you request an extension, or if Colorado Access shows that there is a need for additional information and that the delay is in your best interest, Colorado Access shall extend the timeframe for resolving the complaint by up to 14 additional calendar days.

Appeals

If you disagree with a Colorado Access denial, in whole or in part, of a claim or requested service or supply, you can appeal.

- ◆ You have 180 days from the adverse benefit determination (denial) to request an appeal from Colorado Access orally or in writing.
- ◆ To make sure your appeal is reviewed in a timely manner, Colorado Access encourages you to file an appeal within 60 days of an adverse benefit determination (denial).
- ◆ Appeals may be for pre-service denials (an example of a pre-service denial is the denial of a pre-authorization) or post-service denials (an example of a post-service denial is the denial of a claim).
- ◆ If you need help with the appeal process, please call Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494.

- ◆ Written appeals may be sent to:
Colorado Access
Grievance and Appeals Department
PO Box 17950
Denver, CO 80217-0950
 - In your written appeal, explain the reason(s) the claim or requested service or supply should not have been denied.
 - Be sure to include any documents not originally submitted with the claim or request for the service or supply, and any information that can help Colorado Access make a decision.
- ◆ You have access to 2 levels of appeal with Colorado Access. In the case of a benefit denial based on utilization review (for example a pre-authorization is denied), an independent external review appeal is also available. An independent external review means that a person or group of people that is not part of Colorado Access is available to review the appeal. The people involved in the independent external review are chosen by the Colorado Division of Insurance.
- ◆ A representative (such as a provider or family member) may file any level of appeal on your behalf. If you would like to designate a representative, you must submit it in writing. If you need help designating a representative, call Customer Service.

Level 1 Appeal

At this appeal level, a Colorado Access representative(s) not involved in the initial determination will review the denial of the claim or requested service or supply. A person who was previously involved with the denial may answer questions. The representative(s) appointed to review a level 1 appeal, involving utilization review, shall consult with appropriate clinical person(s) in the same specialty as would typically manage the case being reviewed.

- ◆ For pre-service and post-service utilization review issues, you will receive a response to the level 1 appeal within 30 calendar days of receipt of the appeal request.
- ◆ Non-utilization pre-service review appeals will typically be resolved within 30 calendar days.
- ◆ Non-utilization post-service appeals will typically be resolved within 60 calendar days.

Level 2 Appeals

If you are not satisfied with the decision from the level 1 appeal, you or your designated representative can request a level 2 appeal. This is a voluntary level of appeal. You must request the level 2 appeal within 60 calendar days after you receive Colorado Access' adverse determination from the level 1 appeal. You and/or your designated representative may appear in person or by teleconference to present testimony, introduce documentation you believe supports the

appeal and provide documentation requested by Colorado Access at a hearing concerning the appeal.

The panel of reviewers shall include a minimum of 3 people and may include Colorado Access representatives who have appropriate professional expertise. A majority of the panel shall be persons who were not previously involved in the dispute. However, a person who was previously involved with the appeal may be a member of the panel or appear before the panel to present information or answer questions. In the case of utilization review appeals, the majority of the persons reviewing the appeal shall be healthcare professionals who have appropriate expertise. The reviewing healthcare professionals shall meet the following criteria:

- ◆ They have not previously been involved in the member's care.
- ◆ They are not members of the health plan's board of directors.
- ◆ They have not previously been involved in the review process for the member.
- ◆ They do not have a direct financial interest in the case or in the outcome of the review.

The review panel shall schedule a review meeting within 60 calendar days of receiving a request from a covered person for a level 2 appeal. Colorado Access will issue a copy of the written decision to you within 7 calendar days of the level 2 appeal decision. If a provider submitted the appeal on your behalf they will also receive the written decision. Colorado Access may extend the appeal decision timeframes if you request an extension or if you voluntarily agree to the extension.

Expedited Appeals

You (or your designated representative) have the right to request an expedited appeal when the timeframes for a standard review would:

- ◆ Seriously jeopardize your life or health,
- ◆ Jeopardize your ability to regain maximum function, or
- ◆ For persons with a disability, create an imminent and substantial limitation on your existing ability to live independently.

The decision of an expedited appeal will be made as soon as possible, but no later than 72 hours after the start of the review. Expedited appeals will be evaluated by an appropriate clinical peer or peers who were not involved in the initial denial. Colorado Access will not provide an expedited review for retrospective denials.

Independent External Review Appeals

Independent External Review Appeals are conducted by independent external review entities, which are selected by the Colorado Division of Insurance. Independent External Review Appeals are available only when claims or requested services or supplies were denied based on utilization

review, and have gone through either Colorado Access' level 1 appeal process or level 2 appeal process. You (or your designated representative) do not need to go through Colorado Access' voluntary level 2 appeal process in order to request an Independent External Review Appeal.

To request an Independent External Review Appeal, you (or your designated representative) must complete and submit a written request on the Request for Independent External Review of Carrier's Final Adverse Determination Form. You can get a copy of this form by calling Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. The request must be made within 60 calendar days after the notice of level 1 or level 2 appeal denial.

The Division of Insurance will assign an independent external review entity to conduct the review. The independent reviewer's decision will be made within 30 business days after Colorado Access receives a request for the review. This timeframe may be extended up to 10 business days for the consideration of additional material if requested by the Independent External Review entity.

Expedited Independent External Review Appeals

You (or your designated representative) may request an Expedited Independent External Review Appeal if you have a medical condition where the timeframe for a standard Independent External Review Appeal would

- ◆ Seriously jeopardize your life or health,
- ◆ Jeopardize your ability to regain maximum function; or
- ◆ For persons with a disability, create an imminent and substantial limitation on your existing ability to live independently.

The request must include a provider's certification that your medical condition meets the criteria for an Expedited Independent External Review Appeal. The request must be made on the Request for Independent External Review of Carrier's Final Adverse Determination Form. You can get a copy of this form by calling Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. Decisions will be made by the independent external review entity within 7 business days after Colorado Access receives a request for an Expedited Independent External Review Appeal. This timeframe may be extended for an additional 5 business days if the independent external review entity requests additional information. An Expedited Independent External Review Appeal may not be provided for retrospective denials.

Binding Arbitration

The binding arbitration provision under this CHP+ offered by Colorado Access Member Benefits Booklet is applicable to claims arising under all individual plans, governmental plans, church plans, plans or claims to which Employee Retirement Income Security Act (ERISA) preemption does not apply, and plans maintained outside the United States. Any such arbitration will be governed by the

procedures and rules established by the American Arbitration Association, provided, however, that no formal discovery shall be allowed, unless agreed to by the parties. Members may obtain a copy of the Uniform Arbitration Act by calling Customer Service at (303) 751-9021, toll free 1-888-214-1101 or TTY for the deaf or hard of hearing at 1-888-803-4494. The law of the State of Colorado shall govern the dispute. The arbitration decision is binding on both the member and Colorado Access. Judgment on the award made in arbitration may be enforced in any court with proper jurisdiction. If any person subject to this arbitration clause initiates legal action of any kind, CHP+ offered by Colorado Access may apply for a court of competent jurisdiction to enjoin, stay or dismiss any such action and direct the parties to arbitrate in accordance with this provision.

Damages, if any, are limited to the amount of the benefit payment in dispute, plus reasonable costs. Colorado Access is not liable for punitive damages or attorney fees.

Legal Action

Before a member takes legal action on a claim decision, the process outlined under the Appeals heading in this section must first be followed and the member must meet all the requirements of this CHP+ offered by Colorado Access Member Benefits Booklet.

No action in law or in equity shall be brought to recover on this CHP+ offered by Colorado Access Member Benefits Booklet before the expiration of 60 calendar days after a claim has been filed in accordance with the requirements of this Booklet. No such action shall be brought at all unless brought within 3 years after a claim has been filed as required by the CHP+ offered by Colorado Access Member Benefits Booklet.

11: Glossary

This section defines words and terms used throughout the CHP+ offered by Colorado Access Member Benefits Booklet. You should refer to this section to find out exactly how a word or term is used, for the purposes of this benefit booklet.

Accidental injuries - unintentional internal or external injuries, examples of accidental injuries are strains, animal bites, burns, contusions, and abrasions (cuts) that result in trauma to the body. Accidental injuries are different from illness-related conditions (being sick) and do not include disease or infection.

Acupuncture services - treatment of a disease or condition by inserting special needles along specific nerve pathways for therapeutic purposes. The placement of the needles varies with the disease or condition being treated.

Acute care - care provided in an office, urgent care setting, emergency room or hospital for a medical illness, accident or injury. Acute care may be emergency, urgent or non-urgent, but it is not primarily preventive in nature.

Admission – the period of time between the date a patient enters a facility as an inpatient and the date he or she is discharged as an inpatient.

After-hours care – office services requested after a provider’s normal or published office hours or services requested on weekends and holidays.

Alcoholism and substance abuse – conditions defined by patterns of usage that continue despite occupational, social, or physical problems. Abuse means an unusually excessive use of alcohol or other substances. These conditions may also be recognized by severe withdrawal symptoms if the use of alcohol or other substances is stopped.

Alternative/complimentary care - therapeutic practices of healing or treating disease that are not currently considered an integral part of conventional medical practice. Therapies are termed complimentary when used in addition to conventional treatments and as alternative when used instead of conventional treatment. Alternative medicine includes, but is not limited to, Eastern medicines such as Chinese or Ayurvedic, herbal treatments, vitamin therapy, homeopathic medicine, naturopathy, faith healing, and other non-traditional remedies for treating diseases or conditions.

Ambulance - a specially designed and equipped vehicle used only for transporting the sick and injured. It must have customary safety and lifesaving equipment such as first aid supplies and oxygen equipment. The vehicle must be operated by trained personnel and licensed as an ambulance.

Ancillary services - services and supplies (in addition to room expenses) that hospitals and other facilities bill for. Such services include, but are not limited to, the following:

- ◆ Use of an operating room, recovery room, emergency room, treatment rooms, and related equipment; intensive and coronary care units.
- ◆ Drugs/medication and medicines, biologics (medicines made from living organisms and their products) and pharmaceuticals.
- ◆ Medical supplies (dressings and supplies, sterile trays, casts, and splints used instead of a cast).
- ◆ Durable medical equipment owned by the facility and used during a covered admission.
- ◆ Diagnostic and therapeutic services.
- ◆ Blood processing and transportation and blood handling costs and administration.
- ◆ Anesthesia - there are 2 different types of anesthesia:
 - General anesthesia, also known as total body anesthesia, causes the patient to become unconscious or put to sleep for a period of time.
 - Regional or local anesthesia causes loss of feeling or numbness in a specific area without causing loss of consciousness and is usually injected with a local anesthetic drug such as Lidocaine. Anesthesia must be administered by a provider or certified registered nurse anesthetist (CRNA).

Annual enrollment fee – some families pay an annual fee of \$25 to enroll 1 child and \$35 to enroll 2 or more children. This enrollment fee is based on family size and income.

Appeal - a process for reconsideration of Colorado Access' decision regarding a member's claim or pre-authorization.

Audiology services - the testing for hearing disorders through identification and evaluation of hearing loss.

Authorization - approval of benefits for a covered procedure or service. See also *Pre-authorization*.

Billed charges – the dollar amount a provider bills for services or supplies before any applicable in-network provider discounts or adjustments.

Birth abnormality - a condition that is recognizable at birth, such as a fractured arm.

Calendar year - a period of a year that begins in January and ends in December.

Care management - this is a way that Colorado Access helps members with serious illnesses or injuries. Care management is used when illnesses or injuries are so complex that individualized coordination of care is helpful. Sometimes care management is also called case management.

Care manager/Case manager - a professional (e.g., nurse, doctor or social worker) who works with members, providers and Colorado Access to coordinate services deemed medically necessary for the member.

Chemical dependency - dependence on either alcohol and/or other substances such as drugs. See also *Substance Abuse*.

Chemotherapy - medication therapy administered as treatment for malignant conditions and diseases of certain body systems.

CHP+ offered by Colorado Access Member Benefits Booklet - this document explains the benefits, limitations, exclusions, terms, and conditions of a CHP+ member's health coverage. This document also serves as a contract between the CHP+ offered by Colorado Access and its members.

CHP+ offered by Colorado Access provider – also known as an in-network provider. This is a professional healthcare provider or facility (i.e., a provider, hospital or home health agency) that contracts with Colorado Access to provide services to CHP+ offered by Colorado Access members. In-network providers agree to bill Colorado Access directly for services provided and to accept the Plan's payment amount (provided in accordance with the provisions of the contract) and a member's copayment as payment in full for covered services. Colorado Access pays the in-network provider directly. Colorado Access may add, change or delete specific providers at its discretion or recommend a specific provider for specialized care as medically necessary for the member.

CHP+ offered by Colorado Access service area- the geographic area where enrollment in CHP+ offered by Colorado Access is available.

Chiropractic services - a system of therapy in which disease is considered the result of abnormal function of the nervous system. This method of treatment usually involves manipulation of the spinal column and specific adjustment of body structures.

Chronic pain - ongoing pain that lasts more than 6 months that is due to non-life threatening causes and has not responded to current available treatment methods. Chronic pain can continue for the remainder of a person's life.

Cold therapy - the application of cold to decrease swelling, pain or muscle spasm.

Complaint - an expression of dissatisfaction with Colorado Access' services or the practices of an in-network provider, whether medical or non-medical in nature. This is sometimes also called a grievance.

Congenital defect - a condition or anomaly existing at or dating from birth, such as a cleft palate or a clubfoot. Disorders of growth and development over time are not considered congenital.

Consultation – a visit between a provider and a patient to determine what medical examinations or procedures, if any, are appropriate and needed.

Copayment - a dollar amount you pay in order to receive a specific service, supply or prescription medication. A copayment is a predetermined fixed amount paid at the time the service is rendered. The copayment amount is printed on each member's Colorado Access ID card.

Cosmetic services - services or surgery performed on a physical characteristic to improve an individual's appearance.

Cost sharing - the general term used for out-of-pocket expenses paid by a member. A copayment is a type of cost sharing.

Covered services - services, supplies or treatments that are:

- ◆ Medically necessary or otherwise specifically included as a benefit under this CHP+ offered by Colorado Access Member Benefits Booklet.
- ◆ Within the scope of the license of the provider performing the service.
- ◆ Rendered while coverage under this CHP+ offered by Colorado Access Member Benefits Booklet is in force.
- ◆ Not experimental/investigational or otherwise excluded or limited by the CHP+ offered by Colorado Access Member Benefits Booklet, or by any amendment made to the booklet or rider added to the booklet.
- ◆ Authorized in advance by Colorado Access if such pre-authorization is required by the Plan.

Cryocuff - a specially designed pad that has a pump. The pump circulates fluid through the pad. The fluid provides continuous cold or heat therapy to a specific area.

Custodial care - care provided primarily to meet the personal needs of the patient. This includes help in walking, bathing or dressing. It also includes, but is not limited to, preparing food or special diets, feeding, administration of medicine that is usually self-administered or any other care that does not require continuing services of specialized medical personnel.

Dental services - services performed for treatment of conditions related to the teeth or structures supporting the teeth.

Detoxification - acute treatment for withdrawal from the physical effects of alcohol or another substance.

Diagnostic services - tests or services ordered by a provider to determine the cause of illness.

Dialysis - the treatment of acute or chronic kidney ailment. During dialysis impurities are removed from the body with dialysis equipment.

Discharge planning - the evaluation of a patient's medical needs and arrangement of appropriate care after discharge from a facility.

Durable medical equipment (DME) - any equipment that can withstand repeated use, is made to serve a medical condition, is useless to a person who is not ill or injured, and is appropriate for use in the home.

Effective date - the date coverage with CHP+ offered by Colorado Access begins.

Elective surgery - a procedure that does not have to be performed on an emergency basis and can be reasonably delayed. Such surgery may still be considered medically necessary.

Emergency - the sudden, and at the time, unexpected onset of a health condition that requires immediate medical attention where failure to provide medical attention would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's health in serious jeopardy.

Experimental or investigative procedures or services -

(a) Any drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply used in or directly related to the diagnosis, evaluation or treatment of a disease, injury, illness or other health condition which Colorado Access determines, in its sole discretion, to be experimental or investigational.

Colorado Access will deem any drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply to be experimental or investigational if it determines that 1 or more of the following criteria apply when the service is rendered with respect to the use for which benefits are sought.

The drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply:

- ◆ Cannot be legally marketed in the United States without the final approval of the Food and Drug Administration (FDA) or any other state or federal regulatory agency, and such final approval has not been granted.
- ◆ The FDA has advised against the specific use.
- ◆ Is provided as part of a clinical research protocol or clinical trial, or is provided in any other manner that is intended to evaluate the safety, toxicity or efficacy of the drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply; or is

subject to review and approval of an Institutional Review Board (IRB) or other body serving a similar function.

- ◆ Is provided pursuant to informed consent documents that describe the drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply as experimental or investigational, or otherwise indicate that the safety, toxicity or efficacy of the drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is under evaluation.

(b) Any service not deemed experimental or investigational based on the criteria in subsection (a) may still be deemed to be experimental or investigational by Colorado Access. In determining if a service is experimental or investigational, Colorado Access will consider the information described in subsection (c) and assess all of the following:

- ◆ Whether the scientific evidence is conclusory concerning the effect of the service on health outcomes.
- ◆ Whether the evidence demonstrates that the service improves the net health outcomes of the total population for whom the service might be proposed as any established alternatives.
- ◆ Whether the evidence demonstrates the service has been shown to improve the net health outcomes of the total population for whom the service might be proposed under the usual conditions of medical practice outside clinical investigatory settings.

(c) The information Colorado Access considers or evaluates to determine if a drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is experimental or investigational under subsections (a) and (b) may include one or more items from the following list, which is not all-inclusive:

- ◆ Randomized, controlled, clinical trials published in an authoritative, peer-reviewed United States medical or scientific journal.
- ◆ Evaluations of national medical associations, consensus panels and other technology evaluation bodies.
- ◆ Documents issued by and/or filed with the FDA or other federal, state or local agency with the authority to approve, regulate or investigate the use of the drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply.
- ◆ Documents of an IRB or other similar body performing substantially the same function.
- ◆ Consent documentation(s) used by the treating providers, other medical professionals or facilities, or by other treating providers, other medical professionals or facilities studying substantially the same drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply.
- ◆ The written protocol(s) used by the treating providers, other medical professionals or facilities or by other treating providers, other medical professionals or facilities studying substantially

the same drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply Medical records.

- ◆ The opinions of consulting providers and other experts in the field.

(d) Colorado Access has the sole authority and discretion to identify and weigh all information and determine all questions pertaining to whether a drug/medication, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is experimental or investigational.

Explanation of benefits - also known as an EOB. An EOB is a printed form sent by an insurance company to a member after a claim has been filed and a decision has been made about the claim. The EOB includes such information as the date of service, name of provider, amount covered and patient balance.

Formulary List - a list of prescription medications approved for use by members of CHP+ offered by Colorado Access. This list is subject to periodic review and modification by the Plan.

Formulas - authorized formulas for metabolic disorders, total parenteral nutrition, enteral nutrition and nutrition products, and formulas for gastrostomy tubes are covered for documented medical needs including attainment of normal growth and development.

Generic drug - the chemical equivalent of a brand name prescription medication. By law, brand name and generic medications must meet the same standards for safety, purity, strength and quality.

Grievance - an expression of dissatisfaction with Colorado Access' services or the practices of an in-network provider, whether medical or non-medical in nature. This is sometimes also called a complaint.

Hemodialysis - the treatment of an acute or chronic kidney ailment during which impurities are removed from the blood with dialysis equipment.

Holistic medicine - various preventive and healing techniques that are based on the influence of the external environment and the various ways different body tissues affect each other along with the body's natural healing powers.

Home health agency - an agency certified by the Colorado Department of Public Health and Environment as meeting the provisions of Title XVIII of the Federal Social Security Act, as amended, for home health agencies. A home health agency primarily arranges and provides nursing services, home health aide services, and other therapeutic and related services.

Home health services – this is also called home health care. These are professional nursing services, certified nurse aide services, medical supplies, equipment and appliances suitable for use in the home, and physical therapy, occupational therapy, speech pathology, and audiology services

provided by a certified home health agency to eligible members, who are under a plan of care, in their place of residence.

Hospice agency - an agency licensed by the Colorado Department of Public Health and Environment to provide hospice care in Colorado. A hospice is a centrally administered program of palliative (care that controls pain and relieves symptoms), supportive and interdisciplinary team services providing physical, psychological, spiritual, and sociological care for terminally ill individuals and their families, within a continuum of inpatient care, home health care and follow-up bereavement services available 24 hours a day, 7 days a week.

Hospice care - an alternative way of caring for terminally ill individuals that stresses palliative care. Hospice care focuses on the patient/family as the unit of care. Supportive services are offered to the family before and after the death of the patient. Hospice care addresses physical, social, psychological, and spiritual needs of the patient and the patient's family.

Hospital - a health institution offering facilities, beds, and continuous services 24 hours a day and that meets all licensing and certification requirements of local and state regulatory agencies.

ID card - the card Colorado Access gives members of CHP+ offered by Colorado Access with information such as the member's name, ID number, PCP, and copayment amount (if applicable). This is also known as the Colorado Access member ID card.

Implantable birth control device - device inserted underneath the skin that prevents pregnancy.

In-Network provider – a provider that is contracted with Colorado Access to provide service to members of CHP+ offered by Colorado Access.

Inpatient medical rehabilitation - care that includes a minimum of 3 hours of therapy, for example, speech therapy, respiratory therapy, occupational therapy, and/or physical therapy, and often some weekend therapy. Inpatient medical rehabilitation is generally provided in a rehabilitation section of a hospital or at a freestanding facility. Some skilled nursing facilities have "rehabilitation" beds.

Intractable pain - a pain state in which the cause of the pain cannot be removed and which in the generally accepted course of medical practice no relief or cure of the cause of the pain is possible, or none has been found after reasonable efforts, including, but not limited to, evaluation by the attending provider and 1 or more providers specializing in the treatment of the area, system or organ of the body perceived as the source of the pain.

IUD - stands for intra-uterine device, a birth control device inserted into the uterus to prevent pregnancy.

Keratoconus – cone-shaped protrusion of the cornea.

Laboratory and pathology services - testing procedures required for the diagnosis or treatment of a condition. Generally, these services involve the analysis of a specimen of tissue or other material that has been removed from the body.

Long-Term acute care facility - an institution that provides an array of long-term critical care services to patients with serious illnesses or injuries. Long-term acute care is provided for patients with complex medical needs. These include patients with high-risk pulmonary conditions who have ventilator or tracheotomy needs or who are medically unstable, patients with extensive wound care needs or post-operative surgery wound care needs, and patients with low-level closed-head injuries. Long-term acute care facilities do not provide care for low-intensity patient needs.

Managed care - a system of healthcare delivery. The goals of managed care are to provide members with access to quality, cost-effective healthcare while optimizing utilization and cost of services, and to measure provider and coverage performance.

Maternity services - services required by a patient for the diagnosis and care of a pregnancy, complications of pregnancy and for delivery. Delivery services include the following:

- ◆ Normal vaginal delivery
- ◆ Cesarean section delivery
- ◆ Spontaneous termination of pregnancy before full term
- ◆ Therapeutic or elective termination of pregnancy provided the termination is to save the life of the mother or the pregnancy is the result of rape or incest.

Maximum medical improvement - a determination at Colorado Access' sole discretion that no further medical care can reasonably be expected to measurably improve a patient's condition. Maximum medical improvement shall be determined without regard to whether continued care is necessary to prevent deterioration of the condition or is otherwise life sustaining.

Maximum benefit – there is no lifetime maximum benefit under this plan, however certain covered services have maximum benefit limits per admission, per calendar year, per diagnosis, or as specifically defined in this CHP+ offered by Colorado Access Member Benefits Booklet.

Medical care – non-surgical healthcare services provided for the prevention, diagnosis, and treatment of illness, injury, and other general conditions.

Medically necessary - an intervention that is or will be provided for the diagnosis, evaluation, and treatment of a condition, illness, disease or injury and that Colorado Access solely determines to be:

- ◆ Medically appropriate for and consistent with the symptoms and proper diagnosis or treatment of the condition, illness, disease or injury
- ◆ Obtained from a licensed, certified or registered provider

- ◆ Provided in accordance with applicable medical and/or professional standards
- ◆ Known to be effective, as proven by scientific evidence, in materially improving health outcomes
- ◆ The most appropriate supply, setting or level of service that can safely be provided to the patient and which cannot be omitted, and is consistent with recognized professional standards of care (which, in the case of hospitalization, also means that safe and adequate care could not be obtained as an outpatient)
- ◆ Cost-effective compared to alternative interventions, including no intervention (cost effective does not mean lowest cost)
- ◆ Not experimental/investigational
- ◆ Not primarily for the convenience of the patient, the patient's family or the provider
- ◆ Not otherwise subject to an exclusion under this CHP+ offered by Colorado Access Member Benefits Booklet
- ◆ The fact that a provider may prescribe, order, recommend or approve care, treatment, services or supplies does not itself make such care, treatment, services or supplies medically necessary

Medical supplies - items (except prescription medications) required for the treatment of an illness or injury.

Member - any person who is enrolled for coverage under this plan.

Mental health condition - non-biologically based mental conditions that have a psychiatric diagnosis or that require specific psychotherapeutic treatment, regardless of the underlying condition (e.g., depression secondary to diabetes or primary depression). Colorado Access defines mental health conditions based on the American Psychiatric Association's guidelines.

Myotherapy - the physical diagnosis, treatment, and pain management of conditions which cause pain in muscles and bones.

Nephritis - infection or inflammation of the kidney.

Nephrosis - condition in which there are degenerative changes in the kidneys without the occurrence of inflammation.

Nutrition assessment/counseling - medical nutrition therapy provided by a qualified nutrition professional such as a Registered Dietitian with training in pediatric nutrition. Services provided by a Registered Dietitian may require pre-authorization from Colorado Access. Medical nutrition therapy includes nutrition assessment, support, and counseling to determine a treatment plan to increase nutritional intake to promote adequate growth, healing and improved health.

Occupational therapy - the use of educational and rehabilitative techniques to improve a patient's functional ability to live independently. Occupational therapy requires that a properly accredited occupational therapist (OT) or certified occupational therapy assistant (COTA) perform such therapy.

OMT - stands for Osteopathic Manipulative Therapy, a hands-on modality of evaluation, diagnosis, and treatment using palpation of the body's tissues and musculoskeletal system with a variety of therapeutic techniques involving fascia, muscles, and joints to help resolve both acute and chronic musculoskeletal injuries.

Organ transplants - a surgical process that involves the removal of an organ from one person and placement of the organ into another person. Transplant can also mean removal of body substances, such as stem cells or bone marrow, for the purpose of treatment and re-implanting the removed organ or tissue into the same person. Organ transplant benefits provided to members of the Plan may be subject to a lifetime maximum benefit.

Orthopedic appliance - a rigid or semi-rigid support used to eliminate, restrict or support motion in a part of the body that is diseased, injured, weak or malformed.

Orthotic - a support or brace for weak or ineffective joints or muscles.

Out-of-Network provider - an appropriately licensed healthcare provider that has not contracted with Colorado Access to provide services to CHP+ offered by Colorado Access members. The Plan may not cover services provided by an out-of-network provider unless pre-authorization is obtained. A member may be financially responsible for services performed by an out-of-network provider unless stated otherwise in this CHP+ offered by Colorado Access Member Benefits Booklet, or a referral by the member's PCP is approved (authorized) by Colorado Access.

Out-of-Area services - covered services provided to a member of the CHP+ offered by Colorado Access when he or she is outside the plan's service area. See also *CHP+ offered by Colorado Access service area*.

Out-of-Pocket annual maximum - the total amount (cost sharing) a member of the Plan may be responsible for during a specified period as described in the CHP+ offered by Colorado Access Member Benefits Booklet. The out-of-pocket annual maximum is designed to protect members from catastrophic healthcare expenses. For each member's calendar year benefit period, after the out-of-pocket annual maximum is reached, for most services, payment will be made at 100% of the allowable charge for the remainder of that calendar year.

Outpatient medical care - non-surgical services provided in a provider's office, the outpatient department of a hospital or other facility, or the patient's home.

Overweight/obesity - weight for height at greater than the 95th percentile or Body Mass Index (BMI) greater than the 95th percentile. Obesity in children has long-term consequences that become

major health issues later in life. Treatment plans are standard pediatric weight management programs medically supervised by medical professionals seldom using surgical or pharmacological interventions due to the long-term side effects of these treatments.

Palliative care - care that controls pain and relieves symptoms, but does not cure.

Paraprofessional - a trained colleague who assists a professional person, such as a radiology technician.

PCP - stands for Primary Care Provider. It is the appropriately licensed and credentialed provider who has contracted with Colorado Access to supervise, coordinate, and provide initial and basic care to members of CHP+ offered by Colorado Access, initiate a referral for specialist care, and maintain continuity of patient care.

Physical therapy - the use of physical agents to treat a disability resulting from disease or injury. Physical agents used include heat, cold, electrical currents, ultrasound, ultraviolet radiation, massage, and therapeutic exercise. A provider or registered physical therapist must perform physical therapy.

Physician - a doctor of medicine or osteopathy who is licensed to practice medicine under the laws of the state or jurisdiction where the services are provided.

Pharmacy - an establishment licensed to dispense prescription medications and other medications through a licensed pharmacist upon an authorized health care professional's order. A pharmacy may be a CHP+ offered by Colorado Access provider or an out-of-network provider. An in-network pharmacy is contracted with Colorado Access to provide covered medications to members under the terms and conditions of this CHP+ offered by Colorado Access Member Benefits Booklet. An out-of-network pharmacy is not contracted through Colorado Access.

Prescription Drugs and Medications -

- ◆ **Brand-name prescription drug:** The initial version of a medication developed by a pharmaceutical manufacturer or a version marketed under a pharmaceutical manufacturer's own registered trade name or trademark. The original manufacturer is granted an exclusive patent to manufacture and market a new medication for a certain number of years. After the patent expires and FDA requirements are met, any manufacturer may produce the medication and sell the medication under its own brand name or under the medication's chemical (generic) name.
- ◆ **Formulary List:** A list of pharmaceutical products developed in consultation with providers and pharmacists and approved for their quality and cost-effectiveness.
- ◆ **Generic prescription drug:** Medications determined by the FDA to be bio-equivalent to brand-name medications and that are not manufactured or marketed under a registered trade name or trademark. A generic medication's active ingredients duplicate those of a brand-name

medication. Generic medications must meet the same FDA specifications as brand-name medications for safety, purity, and potency and must be dispensed in the same dosage form (tablet, capsule, cream) as the counterpart brand-name medication. On average, generic medications cost about half as much as the counterpart brand name medication.

- ◆ **Legend drug:** A medicinal substance, dispensed for outpatient use, which under the Federal Food, Drug and Cosmetic Act is required to bear on its original packing label, “*Caution: Federal law prohibits dispensing without a prescription.*” Compounded medications that contain at least one such medicinal substance are considered to be prescription legend drugs. Insulin is considered a prescription legend drug under this CHP+ offered by Colorado Access Member Benefits Booklet.

Preventive care - comprehensive care that emphasizes prevention, early detection and early treatment of conditions through routine physical exams, immunizations, and health education.

Pre-authorization - a process during which requests for procedures, services, or certain prescription medications are reviewed prior to being rendered, for approval of benefits, length of stay, appropriate location, and medical necessity. For prescription medications, the designated Colorado Access pharmacy and therapeutics committee defines the medications and criteria for coverage, including the need for pre-authorization for certain medications.

Private-duty nursing services - services that require the training, judgment and technical skills of an actively practicing registered nurse (R.N.) or licensed practical nurse (L.P.N.) Such services must be prescribed by the attending provider for the continuous medical treatment of the condition.

Prosthesis - a device that replaces all or part of a missing body part.

Provider - a person or facility that is recognized by Colorado Access as a health care provider and fits one or more of the following descriptions:

- ◆ **Professional provider** - A provider who is licensed or otherwise authorized by the state or jurisdiction where services are provided to perform designated health care services. For benefits to be payable, services of a provider must be within the scope of the authority granted by the license and covered by this certificate. Such services are subject to review by a medical authority appointed by Colorado Access. Other professional providers include, among others, certified nurse midwives, dentists, optometrists, and certified registered nurse anesthetists. Services of such a provider must be among those covered by this certificate and are subject to review by a medical authority appointed by Colorado Access.
- ◆ **Facility provider** - An inpatient and outpatient facility provider, as defined below:
 - **Inpatient facility provider** is a hospital, substance abuse treatment center, residential facility, hospice facility, skilled nursing facility or other facility that Colorado Access recognizes as a healthcare provider. These facility providers may

be referred to collectively as a facility provider or separately as a substance abuse treatment center provider.

- **Outpatient facility provider** is a dialysis center, home health agency or other facility provider such as an ambulatory surgery center (but not a hospital, substance abuse treatment center or hospice facility, skilled nursing facility or residential treatment center) recognized by Colorado Access and licensed or certified to perform designated health care services by the state or jurisdiction where services are provided. Services of such a provider must be among those covered by this certificate and are subject to review by a medical authority appointed by Colorado Access.

Radiation therapy - x-ray, radon, cobalt, betatron, telocobalt, radioactive isotope, and similar treatments for malignant diseases and other medical conditions.

Reconstructive breast surgery - a surgical procedure performed following a mastectomy on one or both breasts to re-establish symmetry between the two breasts. The term includes, but is not limited to, augmentation mammoplasty, reduction mammoplasty or mastoplasty.

Reconstructive surgery - surgery that restores or improves bodily function to the level experienced before the event that necessitated the surgery or, in the case of a congenital defect, to a level considered normal. Reconstructive surgery may have a coincidental cosmetic effect.

Referral - Colorado Access considers a referral to be a clinical communication between the PCP and the specialty provider for the purposes of care continuity, treatment planning and provide a medical home. Office visits for non-participating specialists require prior authorization from Colorado Access and will be considered on a case-by-case basis for particular clinical needs.

Reproductive health services - services include pap smears, pelvic and breast exams, STI/HIV testing and treatment, health education, counseling, and a variety of contraceptive options including abstinence (family planning).

Resident - an individual who maintains legal domicile within the state of Colorado and who is presumed, for purposes of this agreement, to be a primary resident of the state, as evidenced by any three of the following:

- ◆ Payment of Colorado income tax.
- ◆ Employment in Colorado, other than that normally provided on a temporary basis to students.
- ◆ Ownership of residential real estate property in Colorado.
- ◆ State identification card or driver's license.
- ◆ Acceptance of future employment in the state of Colorado.

- ◆ Vehicle registered in Colorado.
- ◆ Voter registration in Colorado.
- ◆ Phone bill or utility bill from Colorado.

Room expenses - expenses that include the cost of the room, general nursing services and meal services for the patient.

Routine care - services for conditions not requiring immediate attention and that can usually be received in the PCP's office, or services that are usually done periodically within a specific time frame (e.g., immunizations and physical exams).

Second opinion - a visit to another professional provider (following a first visit with a different provider) for review of the first provider's opinion of proposed surgery or treatment.

Second surgical opinion - a mechanism used by managed care organizations to reduce unnecessary surgery by encouraging individuals to seek a second opinion before specific elective surgeries. In some cases, the Plan may require a second opinion before a specific elective surgery.

Skilled nursing care facility - an institution that provides skilled nursing care, e.g., therapies and protective supervision for patients with uncontrolled, unstable or chronic conditions. Skilled nursing care is provided under medical supervision to carry out non-surgical treatment of chronic diseases or convalescent stages of acute diseases or injuries. Skilled nursing facilities do not provide care for patients with high intensity medical needs, or for patients who are medically unstable.

Special care units - special areas of a hospital with highly skilled personnel and special equipment to provide acute care, with constant treatment and observation.

Specialist - a professional, usually a provider, devoted to a specific disease, condition or body part. Example: orthopedist- a provider who specializes in the treatment of bones and muscles.

Speech therapy (also called speech pathology) - services used for the diagnosis and treatment of speech and language disorders. A licensed and accredited speech/language pathologist must perform speech therapy.

Sub-acute medical care - medical care that requires less care than a hospital but often more care than a skilled nursing facility. Sub-acute medical care may be in the form of transitional care when a patient's condition is improving but the patient is not ready for a skilled nursing facility or home health care.

Sub-acute rehabilitation - care that includes a minimum of one hour of therapy when a patient cannot tolerate or does not require three hours of therapy a day. Sub-acute rehabilitation is generally provided in a skilled nursing facility.

Substance abuse – the use of alcohol and/or other substances that leads to negative effects on a person’s physical or mental health.

Substance abuse treatment center - a detoxification and/or rehabilitation facility licensed by the state to treat alcoholism and/or drug abuse.

Surgery - any variety of technical procedures for treatment or diagnosis of anatomical disease or injury, including, but not limited to, cutting, microsurgery (use of scopes), laser procedures, grafting, suturing, castings, treatment of fractures and dislocations, electrical, chemical or medical destruction of tissue, endoscopic examinations, anesthetic epidural procedures, and other invasive procedures. Covered surgical services also include usual and related anesthesia and pre- and post-operative care, including recasting.

Surgical assistant - an assistant to the primary surgeon who provides required surgical services during a covered surgical procedure. Colorado Access, at its sole discretion, determines which surgeries do or do not require a surgical assistant.

Ultrasound - a radiology imaging technique that uses high frequency sound waves to obtain a visual image of internal body organs or the fetus in a pregnant woman.

Urgent care - care provided for individuals who require immediate medical attention but whose condition is not life threatening (non-emergency).

Utilization management - is the evaluation of the appropriateness, medical need and efficiency of healthcare services procedures and facilities according to established criteria or guidelines and under the provisions of the CHP+ offered by Colorado Access benefits.

Utilization review - a set of formal techniques using standardized criteria designed to monitor the use, or evaluate the clinical necessity, appropriateness, efficacy or efficiency, of health care services, procedures or settings. Techniques include ambulatory review, prospective review, second opinion, certification, and concurrent review; care management, discharge planning and/or retrospective review. Utilization review also includes reviews to determine coverage.

This is based on whether a procedure or treatment is considered experimental/investigational in a given circumstance (except if it is specifically excluded under this CHP+ offered by Colorado Access Member Benefits Booklet), and review of a member’s medical circumstances, when such a review is necessary to determine if an exclusion applies in a given situation.

Well-Child visit - a provider visit that includes the following components: an age-appropriate physical exam, history, anticipatory guidance, and education (e.g., examining family functioning and dynamics, injury prevention counseling, discussing dietary issues, reviewing age-appropriate behaviors, etc.), and assessment of growth and development. For older children, a well-child visit also includes safety and health education counseling.

X-ray and radiology services - services including the use of radiology, nuclear medicine, and ultrasound equipment to obtain a visual image of internal body organs and structures, and the interpretation of these images.