# Health Insurance for Now and Whatever Is **Next**.

# 2025
# Member Handbook

This document applies to First Choice Next individual and family health insurance products for both on and off the Health Insurance Marketplace®.

FirstChoice℠ Next
A Product of Select Health of South Carolina, Inc.

www.firstchoicenext.com

For more information, visit **www.firstchoicenext.com**.

You can get this material and other plan information in large print at no cost to you. To get materials in large print, call Member Services at **1-833-983-7272 (TTY 711)**.

If English is not your first language, we can help. Call **1-833-983-7272 (TTY 711)**. You can ask us for the information in this material in your language. We have access to interpreter services and can help answer your questions in your language.

# Welcome to First Choice Next

Thank you for choosing us as your health insurance plan. We are excited to help you take charge of your health and to help you lead a healthier, more fulfilling life.

As our member, you have access to a lot of helpful services and resources. This Member Handbook will help you understand all of them.

Inside, you'll find important information about:

- How your plan works
- Payment information
- How to get care
- Information on your member ID

## Member Services

**1-833-983-7272**
**TTY 711**
Monday through Friday, 8 a.m. to 6 p.m.

## How to contact us

**First Choice Next**
**200 Stevens Drive**
**Philadelphia, PA 19113**

### Member Services

**1-833-983-7272**
**TTY 711**
Monday through Friday, 8 a.m. to 6 p.m.

Fax: **1-833-726-7329**

### Website

**www.firstchoicenext.com**

# Your First Choice Next Quick-Reference Guide

## You may do any of the following:

- Find a primary care provider (PCP), specialist, or health care service, including behavioral health services.
- Learn more about choosing or enrolling in a plan.
- Get this handbook in another format or language.
- Get help dealing with my stress or anxiety.
- Get answers to basic questions or concerns about my health, symptoms, or medicines.
- Understand a letter or notice I got in the mail from my health plan.
- File a complaint about my health plan.
- Get help with a recent change or denial of my health care services.
- Find my plan's health care Provider Directory or other general information about my plan.

## Available contacts:

- My PCP. (If I need help with choosing my PCP, I can call Member Services at **1-833-983-7272 (TTY 711)**.)
- Member Services at **1-833-983-7272 (TTY 711)**.
- First Choice Next through its website at **www.firstchoicenext.com**.

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# Welcome to First Choice Next

This handbook will help you understand the health care services available to you. You can also call Member Services with questions at **1-833-983-7272 (TTY 711)** or visit our website at **www.firstchoicenext.com**.

## How to use this handbook

This handbook tells you how First Choice Next works. It is your guide to health and wellness services.

Read pages 7 to 11 now. These pages have information that you need to start using your health benefits with First Choice Next.

When any significant changes are made to this Member Handbook, First Choice Next will let members know 30 days prior to the change taking effect.

## When you have questions about your health plan, you can:

- Use this handbook.
- Ask your PCP.
- Call Member Services at **1-833-983-7272 (TTY 711)**.
- Visit our website at **www.firstchoicenext.com**.

## Member Services

Member Services has people to help you. You can call Member Services at **1-833-983-7272 (TTY 711)**.

- For help with nonemergency issues and questions, call Member Services, Monday through Friday, 8 a.m. to 6 p.m.
- In case of a medical emergency, call **911**.
- **You can call Member Services to get help when you have a question.** You may call us to:
  - Choose or change your PCP.
  - Ask about benefits and services.
  - Ask about referrals.
  - Replace a lost member ID card.
  - Report the birth of a new baby.
  - Ask about any change that might affect you or your family's benefits.
- **If English is not your first language, we can help.** Just call us and we will find a way to talk with you in your own language.
- **For people with disabilities:** If you have trouble hearing or need assistance communicating, please call us. If you are reading this on behalf of someone who has a vision or hearing impairment, we can help. We can tell you if a health care provider's office is equipped with special communication devices. Also, we have services like:
  - TTY machine. Our TTY phone number is **711**.
  - Information in large print
  - Help in making or getting to appointments
  - Names and addresses of providers who specialize in your condition

If you use a wheelchair, we can tell you if a provider's office is wheelchair accessible and assist you in making or getting to appointments.

## Special aids and services

If you have a hearing, vision, or speech disability, you have the right to receive information about your health plan, care, and services in a format that you can understand and access. First Choice Next provides services at no cost to help people communicate with us. These services include:

- A TTY machine. Our TTY phone number is **711**.
- Qualified American Sign Language interpreters
- Closed captioning
- Written information in other formats (like large print, audio, and accessible electronic format)

These services are available at no cost to you. To ask for services, call Member Services at **1-833-983-7272 (TTY 711)**.

First Choice Next complies with federal civil rights laws and does not leave out or treat people differently because of race, color, national origin, age, disability, gender, or sex. If you believe First Choice Next has treated you unfairly, you can file a complaint. To file a complaint or to learn more, call Member Services at **1-833-983-7272 (TTY 711)**.

# Sign up. Log in. Stay connected.

## What is the member portal?

The member portal is a secure website that can help you stay connected with First Choice Next. It has most of your recent health history. And it's easy to use. It gives you the power to be involved with your health.

## Where do I find the member portal?

To find your portal, go to **www.firstchoicenext.com**, and go to the member page. Click **member portal** from the menu. If you are a first-time user, you will need to sign up. To sign up, you will need your member ID number on your member ID card. Then you will need to choose a user ID and password. If you have already signed up, just log in.

## Using your member portal can help you manage your health.

We know not everyone likes to have their questions answered over the phone. That's why we've made some options available online. The member portal is available 24 hours a day, seven days a week. Through it, you can access your health records.

## There are more benefits to using the member portal:

- Read a variety of health articles. This information can help you learn more about how to live a healthy life.
- Get your claims or billing history.
- Change your PCP at any time.
- Get benefit details.
- Get up to six months of your prescription history, find in-network pharmacies, and more.

## Paying your monthly premium

Once you receive your invoice, you will be given a due date for payment.

### Pay online

Make an online payment using a credit card, debit card, or bank withdrawal by logging in to **https://firstchoicenext.softheon.com/account/payments/locate-account**. Just follow the **pay online** instructions.

### Pay by phone

Pay by automated phone. Call us at **1-866-591-8092** and use our automated payment system. It's available 24/7.

### Pay by mail

Send a check or money order to the address listed on your billing invoice payment coupon.

Your coverage begins when your first premium payment is made. Your premium payment needs to be paid on or before the due date to keep your coverage.

Premium payments are due in advance for each calendar month. Monthly payments are due on or before the first day of each month for coverage for that month. After paying your first premium, you will have a grace period of 31 days after the next premium due date (three months for those receiving a federal premium subsidy [Advance Premium Tax Credit]) to pay your next premium amount. Coverage will remain in force during the grace period. If we do not receive full payment of your premium within the grace period, your coverage will end as of the last day of the last month for which a premium has been paid. We will notify the subscriber of the nonpayment of premium and pending termination, as well as notify the subscriber of the termination if the premium hasn't been received within the grace period.

For those receiving a federal premium subsidy, we will still pay for all appropriate claims during the first month of the grace period but may pend claims for services received in the second and third months of the grace period. We will also notify the subscriber of the nonpayment of premiums, and we will notify any providers of the possibility of claims being denied when the member is in the second and third months of their grace period, if applicable. A subscriber cannot enroll again once coverage ends this way unless they qualify for a special enrollment period or during the next open enrollment period.

**Be sure to mail your payment at least 10 calendar days prior to your premium payment due date. Be sure to:**

- **Write your member ID number on the check or money order.**
- **Detach the payment coupon from the billing invoice and mail it to us with your payment.**

Mailing your payment to the correct address will help ensure your payments are processed on time.

**First Choice Next**
**P.O. Box 411400**
**Boston, MA 02241-1400**

# Welcome letter and packet

When you signed up to be a member, you received your welcome packet. The packet included:

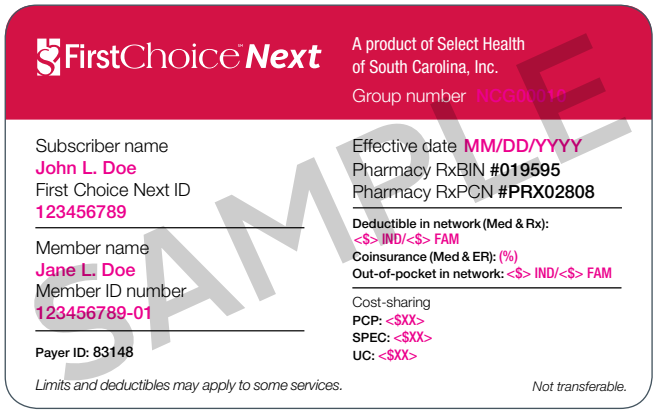
- **Letter welcoming you to the plan.**
- **Summary of Benefits and Coverage.** This is a summary of your plan's coverage. It discusses your covered benefits and any out-of-pocket costs, including copayments, coinsurance, and deductibles.
- **Member ID card.** You will be asked to present this card each time you get care or need to fill a prescription. Each member receives their own card.
  - Carry your First Choice Next member ID card at all times.
  - If you lose your First Choice Next ID card, call Member Services toll-free at **1-833-983-7272 (TTY 711)**.
- **Welcome brochure.** This is an explanation of your plan and the programs offered to help you stay healthy.
- **How to choose your PCP.** This material gives instructions on how to choose your PCP.

Benefits and exclusions can be found in the Evidence of Coverage or by viewing your Summary of Benefits and Coverage. These documents can be found by going to **www.firstchoicenext.com**.

Once your membership is active, you may also sign up for our mobile app. In the app, you can access a copy of your member ID card at any time. Look for information about the mobile app in your member welcome packet or on our website.

You can also call Member Services at **1-833-983-7272** (**TTY 711**) to request a copy of the Evidence of Coverage and Summary of Benefits and Coverage.

## Here is an example of what a member ID typically looks like:





Refer to your **Evidence of Coverage** to learn more about Dependent Member Coverage.

## How to choose your primary care provider

Once you enroll, you and your covered dependents must choose a PCP. If you do not select one, we will pick one for you. You can also change your PCP if they are no longer a network provider. Your PCP will oversee your care and coordinate services from other network providers when needed. In certain instances, if you have a serious condition or disease, you may be able to select a specialist to serve as your PCP, subject to our health plan's approval. You can choose a network pediatrician as the PCP for any covered dependents under age 18.

Your PCP is a medical doctor, nurse practitioner, physician assistant, or another type of provider who will:

- Care for your health.
- Coordinate your needs.

When deciding on a PCP, you may want to find a PCP who(m):

- You have seen before.
- Understands your health history.
- Is taking new patients.
- Can serve you in your language.
- Is easy to get to.

Each family member enrolled in First Choice Next can have a different PCP, or you can choose one PCP to take care of the whole family. A pediatrician treats children. Family practice doctors treat the whole family. Internal medicine doctors treat adults. Call Member Services at **1-833-983-7272 (TTY 711)** to get help with choosing a PCP who is right for you and your family.

You can find the list of all the doctors, clinics, hospitals, labs, and others who partner with First Choice Next in our Provider Directory. You can visit our website at **https://www.firstchoicenext.com/members/find-a-provider-or-pharmacy.aspx** to look at the Provider Directory online. You can also call Member Services at **1-833-983-7272 (TTY 711)** to get a copy of the Provider Directory.

You can choose an OB/GYN to serve as your PCP. You do not need a PCP referral to see a plan OB/GYN doctor or another provider who offers reproductive health care services. You can get routine checkups, follow-up care if needed, and regular care during pregnancy.

If you have a complex health condition or a special health care need, you may be able to choose a specialist to act as your PCP. To learn more or to ask to choose a specialist as your PCP, call Member Services at **1-833-983-7272 (TTY 711)**. We will work with you to help coordinate the care you need that is appropriate to your condition or diagnosis.

## If your provider leaves our network

If your provider leaves First Choice Next, we will tell you within 15 days from when we know about this. If the provider who leaves First Choice Next is your PCP, we will tell you within seven days of their departure and help you select a new PCP.

- If your provider leaves our network, we will help you find a new one.
- Even if your provider leaves our network, you may be able to stay with your provider for a while longer in certain situations.

If you have any questions, please visit our website **www.firstchoicenext.com** or call Member Services at **1-833-983-7272 (TTY 711)**.

## How to change your PCP

You can find your PCP's name and contact information on your member ID card. To learn more about changing your PCP, call Member Services at **1-833-983-7272 (TTY 711)**.

## When to see your PCP

"Regular health care" means exams, regular checkups, shots, or other treatments to keep you well. It also includes giving you advice when you need it and referring you to the hospital or specialists when needed. You and your PCP work together to keep you well or to see that you get the care you need.

Call your PCP when you have a medical question or concern. If you call after hours or on weekends, leave a message. Let them know where or how you can be reached.

Your PCP will help take care of most of your health care needs, but you must have an appointment to see your PCP. If you cannot keep an appointment, call to let your PCP know.

**Making your first regular health care appointment.** As soon as you choose a PCP, if it is a new provider, call to make a first appointment. There are several things you can do to help your PCP get to know you and your health care needs.

### How to prepare for your first visit with a new provider:

- Request a transfer of medical records from your current provider to your new PCP.
- Make a list of health concerns you have now. You should also be prepared to discuss your general health, past major illnesses, and surgeries.
- Make a list of questions you want to ask your PCP.
- Bring medicines and supplements you are taking to your first appointment.

It's best to visit your PCP within three months of joining the plan.

**If you need care before your first appointment,** call your PCP's office to explain your concern. Your PCP may give you an earlier appointment to address that particular health concern. If you are not able to get a sooner appointment, our urgent care clinics are available for any urgent health concerns. You should still keep the first appointment to talk about your medical history and ask questions.

## Seeing a specialist

If you need specialized care that your PCP cannot offer, you can see any in-network specialist you choose without a referral. A specialist is a doctor who is trained and practices in a specific area of medicine (for example, a cardiologist or a surgeon). If you see an in-network specialist, it will be covered at the specialist cost share.

There are some treatments and services that your specialist must ask First Choice Next to approve before you can get them. Your specialist will tell you what those services are.

If you have trouble getting the specialist care you think you need, contact Member Services at **1-833-983-7272 (TTY 711)**.

If First Choice Next does not have a specialist or other provider in our provider network who can give you the care you need, we will refer you to a specialist or other provider outside our plan. This is called an **out-of-network referral**. Your PCP or another network provider must ask First Choice Next for approval before you can get an out-of-network referral. You can talk to your PCP about this or call First Choice Next Member Services at **1-833-983-7272 (TTY 711)** to discuss your needs and to get more details.

Sometimes we may not approve an out-of-network referral for a specific treatment. This may happen if you ask for care that is similar to what you can get from a First Choice Next provider. If you do not agree with our decision, you can appeal our decision. See page 32 to find out how.

If you have a complex health condition or a special health care need, you may be able to choose a specialist to act as your PCP. To learn more or ask to choose a specialist as your PCP, call Member Services at **1-833-983-7272 (TTY 711)**. We will work with you to help coordinate the care you need.

### Out-of-network providers

If we do not have a specialist in our provider network who can give you the care you need, we will get you the care you need from a specialist outside our plan. This specialist will be an **out-of-network provider**. To learn more about getting services from an out-of-network provider, talk to your PCP or call Member Services at **1-833-983-7272 (TTY 711)**.

## Emergencies

You are always covered for emergencies. An emergency medical condition is a situation in which your life could be threatened or you could be hurt permanently if you don't get care right away.

Some examples of an emergency are:

- A heart attack or severe chest pain
- Bleeding that won't stop or a bad burn
- Broken bones
- Trouble breathing, convulsions, or loss of consciousness
- When you feel you might hurt yourself or others
- If you are pregnant and have signs like pain, bleeding, fever, or vomiting
- Drug overdose

Some examples of **nonemergencies** are colds, upset stomach, or minor cuts and bruises. Nonemergencies may also be family issues or a breakup. If you have a medical nonemergency, call your PCP.

**If you believe you have an emergency, call 911 or go to the nearest emergency room (ER).**

You do not need approval from your plan or your PCP before getting emergency care. You are also not required to use our hospitals or doctors.

**Remember:** If you need to speak to your PCP after hours or on weekends, please call their after-hours line and leave a message. Let them know how you can be reached. Your PCP will get back with you as soon as possible.

Leaving a message in the after-hours mailbox does not take the place of your doctor. Always follow up with your doctor directly if you have questions about your health care.

If you are out of the area when you have an emergency, **go to the nearest ER.**

**Remember:** Use the ER only if you have an emergency. If you have questions, call your PCP or First Choice Next Member Services at **1-833-983-7272 (TTY 711)**.

## Urgent care

You may have an injury or an illness that is not an emergency but still needs prompt care and attention.

This could be:

- A child with an earache who wakes up in the middle of the night and won't stop crying
- The flu
- A cut that needs stitches
- A sprained ankle
- A bad splinter you cannot remove

Whether you are at home or away, you can go to an urgent care clinic to get care the same day or make an appointment for the next day. If you would like help with making an appointment:

- Call your PCP any time, day or night.
- If you are unable to reach your PCP, call Member Services at **1-833-983-7272 (TTY 711)**. Tell the person who answers what is happening. They will tell you what to do.

### Care outside South Carolina and the United States

In some cases, such as urgent or emergent care, First Choice Next pays for health care services you get from a provider located in another state. This coverage is subject to the terms and conditions in your Evidence of Coverage.

If you need medically necessary emergency care while traveling **anywhere within the United States and its territories,** First Choice Next will pay for your care.

Treatment **outside of the United States** is not covered unless you have a medical emergency while traveling.

If you have any questions about getting care outside South Carolina or the United States, talk with your PCP or call Member Services **1-833-983-7272 (TTY 711)**.

## Hospital services

This plan covers inpatient hospital services and physician and surgical services for treatment of an illness or injury. This also covers associated services and supplies for this care, including anesthesia, subject to prior authorization. Treatment may require inpatient services when the treatment cannot be adequately provided on an outpatient basis.

This plan also covers outpatient hospital services for diagnosis and treatment, including certain surgical procedures.

## New technology for medical procedures

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

# Prescription drug benefits

First Choice Next strives to provide you with high-quality and cost-effective drug coverage.

We use First Choice Next's Pharmacy Benefit Manager (PBM) to help manage your prescription drug benefits, including specialty medications. You will need to get your prescription medications filled from a network pharmacy to obtain coverage. Prescriptions can be filled at a retail network pharmacy or through our mail-order network pharmacy. Specialty drugs are available through our network specialty pharmacies. You will need to show your member ID card when you fill or obtain your prescription medications.

The prescription drug benefits do not cover all drugs and prescriptions. Some drugs must meet certain medical necessity guidelines before we can cover them. Your provider must ask us for prior authorization before we will cover these drugs.

## Formulary

The list of prescription drugs covered under this plan is called a formulary. The formulary applies only to drugs you get at retail, mail-order, and specialty pharmacies. Along with the covered drugs, the formulary also allows you to review any limitations or restrictions such as prior authorization, step therapy, quantity limits, and age limits. The formulary does not apply to drugs you get if you are in the hospital. For our latest pharmacy benefit and formulary information, please visit **https://www.firstchoicenext.com/members/find-a-provider-or-pharmacy.aspx** or call us at **1-833-779-7229 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

The formulary is a closed formulary (i.e., products not listed are treated as non-formulary); however, drugs not on the formulary can still be requested, and our pharmacy benefits manager's coverage determination and prior authorization process may allow for non-formulary exceptions.

The formulary covers brand (preferred and nonpreferred), specialty, and generic drugs and will determine what your out-of-pocket costs will be under our plan based on the drug tier. Please refer to your Summary of Benefits and Coverage for more information on copays and deductibles.

## Covered prescription drugs and supplies

The prescription drug benefits cover many different therapeutic classes of drugs, which you can find at **https://www.firstchoicenext.com/members/find-a-provider-or-pharmacy.aspx**. You can use the searchable drug list to search by the first letter of your medication, by typing part of the generic (chemical) or brand (trade) names, or by selecting the therapeutic class of the medication you are looking for.

Your prescription drug benefits cover prescription insulin drugs and will include at least one formulation of each of the following types of prescription insulin drugs on the lowest tier of the drug formulary developed and maintained by your health benefit plan.

- Rapid-acting
- Intermediate-acting
- Short-acting
- Long-acting

In addition to the covered prescription drugs and supplies listed in the formulary, we may cover:

- Compounded medications: If at least one active ingredient requires a prescription by law and is approved by the U.S. Food and Drug Administration (FDA). Compounding kits that are not FDA approved and include prescription ingredients that are readily available may not be covered. To confirm whether the specific medication or kit is covered under this

plan, please call the Member Services team. Some compounded medications may be subject to prior authorization.

- We will also cover certain off-label uses of cancer drugs in accordance with state law. To qualify for off-label use, the drug must be recognized for the specific treatment for which the drug is being prescribed by one of the following compendia: (1) National Comprehensive Cancer Network (NCCN) Drugs & Biologics Compendium; (2) The Thompson Micromedex DrugDex; (3) American Hospital Formulary Service; (4) Lexi-Drugs; or (5) any other authoritative compendia as recognized periodically by the United States Secretary of Health and Human Services.

Included in the formulary are:

- Hormone replacement therapy (HRT) for perimenopausal and postmenopausal individuals
- Hypodermic syringes or needles when medically necessary

## Narrow therapeutic index (NTI) drugs

First Choice Next will cover certain narrow therapeutic index (NTI) brand medications. The medication may require prior authorization to be covered.

The brand formulations of the following NTI medications are eligible for coverage:

- Carbamazepine
- Cyclosporine
- Digoxin
- Ethosuximide
- Levothyroxine sodium tablets
- Lithium
- Phenytoin
- Procainamide
- Tacrolimus
- Theophylline
- Warfarin sodium tablets

## Preventive medications

Under the Patient Protection and Affordable Care Act, commonly called the Affordable Care Act (ACA), some preventive medications may be covered at no cost (copay, coinsurance, or deductible) for First Choice Next members.

These include certain medications in the following categories:

- Bowel preparations — for members from ages 45 to 75
- Oral fluoride supplementation — for members from ages 6 months to 5 years
- Moderate-intensity statins — for members from ages 40 to 75 years
- Folic acid 400 to 800 micrograms (mcg) — for members of childbearing age
- Aspirin 81 milligrams (mg) — to prevent or delay the onset of preeclampsia
- Tobacco cessation
  - Nicotine gum
  - Nicotine lozenge
  - Nicotine patch
  - Bupropion hydrochloride (smoking deterrent) tablet, extended-release 12-hour, 150 mg
  - Varenicline tartrate
- HIV pre-exposure prophylaxis (PrEP)
  - Descovy (emtricitabine/tenofovir alafenamide 200 mg – 25 mg), oral tablet
  - Emtricitabine/tenofovir disoproxil fumarate (DF) 200 mg – 300 mg, oral tablet

- Breast cancer primary prevention
  - Anastrozole, oral tablet 1 mg
  - Exemestane, oral tablet 25 mg
  - Letrozole, oral tablet 2.5 mg
  - Raloxifene HCL, oral tablet 60 mg
  - Tamoxifen citrate, oral tablet 10 mg and 20 mg
- Vaccines recommended by Advisory Committee on Immunization Practices (ACIP)
- Contraception: As a requirement of the Women's Prevention Services provision of the ACA, contraceptives are covered at 100% for generic products when prescribed by a participating network provider.

  Contraceptive categories include*:
  - Oral contraceptives
  - Injectable contraceptives
  - Barrier methods (by prescription [Rx])
  - Intrauterine devices**, subdermal rods**, and vaginal rings (Rx)
  - Transdermal patches (Rx)
  - Emergency contraception (Rx or over-the-counter [OTC])
  - Condoms (OTC)
  - Female condoms (OTC)
  - Vaginal pH modulators (Rx)
  - Vaginal sponges (OTC)
  - Spermicides (OTC)

*Please see the formulary for the most up-to-date list of products.

**Note:** A prescription is required for all listed medications, including over-the-counter (OTC) medications.

** Certain drugs or products may be covered as a nonpharmacy benefit (e.g., infused, injected, or implanted drugs, which are covered under medical benefits).

## Exclusions

What is not covered:

- Any drug products used exclusively for cosmetic purposes
- Experimental drugs, which are those that cannot be marketed lawfully without the approval of the FDA and for which such approval has not been granted at the time of their use or proposed use, or for which such approval has been withdrawn
- Prescription drugs that are not approved by the FDA
- Drugs on the FDA Drug Efficacy Study Implementation (DESI) list
- Immunization agents or vaccines not listed on the formulary. Some immunizations may be covered under the medical benefit.
- Medical supplies*
- Mifepristone 200mg (Mifeprex 200mg)*
- Prescription and over-the-counter homeopathic medications
- Drugs that by law do not require a prescription (OTC) unless listed on the formulary as covered
- Vitamins and dietary supplements (except prescription prenatal vitamins, vitamins as required by the Affordable Care Act, fluoride for children, and supplements for the treatment of mitochondrial disease)
- Topical and oral fluorides for adults
- Medications for the treatment of idiopathic short stature
- Prescriptions filled at pharmacies other than network-designated pharmacies, except for emergency care or other permissible reasons. An override will be required to allow the pharmacy to process the claim.

- Prescriptions filled through an internet pharmacy that is not a verified internet pharmacy practice site certified by the National Association of Boards of Pharmacy
- Prescription medications when the same active ingredient, or a modified version of an active ingredient that is therapeutically equivalent to a covered prescription medication, has become available over the counter. In these cases, the specific medication may not be covered, and the entire class of prescription medications also may not be covered.
- Prescription medications when copackaged with nonprescription products
- Medications packaged for institutional use will be excluded from the pharmacy benefit coverage unless otherwise noted on the formulary.
- Drugs used for erectile dysfunction or sexual dysfunction
- Drugs used for weight loss
- Bulk chemicals
- Repackaged products
- Drugs used for the treatment of infertility

* Certain drugs or products may be covered as a nonpharmacy benefit (e.g., infused or injected drugs, which are covered under medical benefits).

For our latest pharmacy benefit and formulary information, please visit **www.firstchoicenext.com/members/find-a-provider-or-pharmacy.aspx** or call us at **1-833-779-7229 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

## Formulary changes

The formulary is occasionally subject to change. If a change negatively affects a medication you are taking, we will provide written notice to you before the change takes effect. We will work with you and your prescriber to transition to another covered medication if you are on a long-term prescription.

## Formulary tier explanation

Tier 1 — Generics

Tier 2 — Preferred Brand

Tier 3 — Nonpreferred Brand

Tier 4 — Specialty

Please see your Schedule of Benefits for your copay and coinsurance cost-share responsibility.

## Prior authorizations, step therapy, quantity limits, age limits, generic drug program, and other formulary tools

First Choice Next's PBM may use certain tools to help ensure your safety and so that you are receiving the most appropriate medication at the lowest cost to you. These tools include prior authorization, step therapy, quantity limits, age limits, and the generic drug program. Below is more information about these tools.

### Prior authorizations (PA)

There are restrictions on the coverage of certain drug products that have a narrow indication for usage, may have safety concerns, and/or are extremely expensive, requiring the prescribing provider to obtain prior authorization from us for such drugs. The formulary states whether a drug requires prior authorization.

### Step therapy (ST)

Step therapy is a type of prior authorization program (usually automated) that uses a stepwise approach,

requiring the use of the most therapeutically appropriate and cost-effective agents first before other medications may be covered. Members must first try one or more medications on a lower step to treat a certain medical condition before a medication on a higher step is covered for that condition. If your provider advises that the medication on a lower step is not right for your health condition and that the medication on higher step is medically necessary, your provider can submit a request for approval.

## Quantity limits (QL)

To make sure the drugs you take are safe and that you are getting the right amount, we may limit how much you can get at one time. Your provider can ask us for approval if you need more than we cover.

Quantity limits will be waived under certain circumstances during a state of emergency or disaster.

## Age limits (AL)

Age limits are designed to prevent potential harm to members and promote appropriate use. The approval criteria are based on information from the FDA, medical literature, actively practicing consultant physicians and pharmacists, and appropriate external organizations.

If the prescription does not meet the FDA age guidelines, it will not be covered until prior authorization is obtained. Your provider can request an age-limit exception.

## Generic drugs

Generic drugs have the same active ingredients and work the same as brand-name drugs. When generic drugs are available, we may not cover the brand-name drug without granting approval. If you and your provider feel that a generic drug is not right for your health condition and that the brand-name drug is medically necessary, your provider can ask for prior authorization.

## New-to-market drugs

We review new drugs for safety and effectiveness before we add them to our formulary. A provider who feels a new-to-market drug is medically necessary for you before we have reviewed it can submit a request for approval.

## Non-formulary drugs

While a majority of drugs are covered, a small number of drugs are not covered because there are safe, effective, and more affordable alternatives available. All of the alternative drug products are approved by the FDA and are widely used and accepted in the medical community to treat the same conditions as the medications that are not covered. If you and your provider feel that a formulary drug is not right for your health condition and that the non-formulary drug is medically necessary, your provider can ask for an exception request.

## Noncovered drugs with over-the-counter alternatives

First Choice Next does not cover select prescription medications that you can buy without a prescription, or "over-the-counter." These drugs are commonly referred to as OTC medications.

In addition, when OTC versions of a medication are available and can provide the same therapeutic benefits, First Choice Next may no longer cover any of the prescription medications in the entire class. For example, nonsedating antihistamines are a class of drugs that give relief for allergy symptoms. Because many nonsedating antihistamines are available over-the-counter, First Choice Next does not cover them.

Please refer to the pharmacy formulary for a list of covered medications. As always, we encourage you to speak with your provider about which medications may be right for you.

## Prior authorization and exception requests

For formulary drugs that have restrictions such as prior authorization (PA), step therapy (ST), quantity limitations (QL), and age limitations (AL), a prior authorization request may be submitted for decisions. First Choice Next's PBM will review the requests and will determine if a request meets the clinical drug criteria requirements.

For non-formulary drugs, non-formulary exception requests can be made. Non-formulary exception requests are reviewed on a case-by-case basis. Your provider will be asked to provide medical reasons and any other important information about why you need an exception. First Choice Next's PBM will review the requests and will determine if a request is consistent with our medical necessity guidelines.

We will cover non-formulary prescription drugs if the outpatient drug is prescribed by a network provider to treat a covered person for a covered chronic, disabling, or life-threatening illness if the drug:

- Has been approved by the FDA for at least one indication; and
- Is recognized for treatment of the indication for which the drug is prescribed in:
  - A prescription drug reference compendium approved by the Insurance Commissioner for purposes of this section; or
  - Substantially accepted peer-reviewed medical literature;

**and**

- There are no formulary drugs that can be taken for the same condition. If there are formulary alternatives to treat the same condition, then documentation must be provided that the member has had a treatment failure with, or is unable to tolerate, two or more formulary alternative medications.
- Prescription drug samples, coupons, or other incentive programs will not be considered a trial and failure of a prescribed drug in place of trying the formulary-preferred or nonrestricted-access prescription drug.

First Choice Next's PBM will review the request. If the requested drug is approved, it will be covered according to your pharmacy benefits and subject to cost-sharing. If the request is not approved, then you, your authorized representative, or your provider can appeal the decision.

If the request for a non-formulary drug is approved, the medication will be covered on the highest tier.

You, your authorized representative, or your provider can visit our website to review the formulary and find covered drugs. You can access a searchable and a printable formulary on our website at **www.firstchoicenext.com/members/find-a-provider-or-pharmacy.aspx**.

Your provider can request for both formulary drug prior authorizations (PA, ST, QL, and AL) and non-formulary exceptions in the following ways:

- Electronically: directly to the First Choice Next's PBM, at **www.firstchoicenext.com/assets/pdf/provider/resources/forms/prior-authorization-request-form-rx.pdf**.
- By fax: Standard Request by Fax: **1-844-470-2508**
  Expedited Request by Fax: **1-844-470-2511**
- By mail: **200 Stevens Drive**
  **Philadelphia, PA 19113 CC: 236**
- By phone: **1-833-779-7229**

Once all necessary and relevant information to make a decision is received, First Choice Next's PBM will review the request. If the request is approved, they will provide an approval response to your provider with a duration of approval. If the request is denied, they will provide a denial response to you and your provider.

Prior authorization and non-formulary exception requests will be completed and notifications sent within the following time frames:

- Standard (nonurgent): no later than **72 hours** after we receive the request and any additional required information
- Expedited (fast)*: no later than **24 hours** after we receive the request and any additional required information

*Expedited (fast) requests can be made based on exigent circumstances. Exigent circumstances exist when you are suffering from a health condition that may seriously jeopardize your life, health, or ability to regain maximum function, or when you are undergoing a current course of treatment using a non-formulary drug. You can indicate your exigent circumstance on the form and request an expedited review. You can indicate your exigent circumstance on the form and request an expedited review.

If the prior authorization request is denied and you feel we have denied the request incorrectly, you may challenge the decision through the internal appeal process of First Choice Next.

You can ask for an appeal yourself. You may also ask a friend, a family member, your provider, or a lawyer to help you. You can call First Choice Next at **1-833-983-7272 (TTY 711)** if you need help with your appeal request. It's easy to ask us for an appeal by using one of the options below:

- **Mail:** Fill out and sign the Appeal Request Form in the notice you receive about our decision. Mail it to the address listed on the form. We must receive your form no later than 180 days from the date of our written notice denying your claim or your request for service.
- **Fax:** Fill out, sign, and fax the Appeal Request Form in the notice you receive about our decision. You will find the fax number listed on the form.
- **By phone:** Call **1-833-983-7272 (TTY 711)** and ask for an appeal.

For more information on appeals, please see the section on Appeals on page 32.

## Non-formulary exception request denial rights

For non-formulary exception request denials, you also have the right to pursue either a standard or, if warranted and appropriate, an expedited external review by an impartial, third-party reviewer known as an independent review organization (IRO).

You may exercise your right to external review with an IRO upon initial denial or following a decision to uphold the initial denial pursuant to the internal appeal process of First Choice Next. If a decision is made to uphold the initial denial, your denial notice will explain your right to external review and provide instructions on how to make this request. An IRO review may be requested by the member, member's authorized representative, or member's prescribing provider by contacting First Choice Next via mail, phone, or fax at the following address:

Mail: **Member Appeals**
**First Choice Next**
**P.O. Box 7100**
**London, KY 40742-7100**

Phone: **1-833-983-7272 (TTY 711)**

Fax: **1-833-334-7229**

An expedited external review may be warranted based on exigent circumstances. If your request for a standard external review is accepted, it is decided within 72 hours of receipt of your request. If your

request for an expedited external review is accepted, it is decided within 24 hours of receipt of your request request.

We must follow the IRO's decision. If the IRO reverses our decision on a standard external review, we will provide coverage for the non-formulary item for the duration of the prescription three days of receiving notice of the reversal. If the IRO reverses our decision on an expedited external review, we will provide coverage for the non-formulary item for the duration of the exigency.

- Phone: **1-833-983-7272 (TTY 711)**
- Fax: **1-833-334-7229**

## Specialty drug program

We have designated specialty pharmacies that specialize in providing medications used to treat certain conditions and are staffed with clinicians to provide support services for members. Some medications must be obtained at a specialty pharmacy. Medications may be added to this program from time to time. Designated specialty pharmacies can dispense up to a 30-day supply of medication at one time, and the supply is delivered via mail to either the member's home or doctor's office in certain cases. This is not part of the mail-order pharmacy benefit. Extended-day supplies and copayment savings do not apply to these designated specialty drugs.

### Filling prescriptions at the pharmacy

Retail pharmacy — You can fill up to a 30-day supply.

Mail-order pharmacy — You can fill a 31- to 90-day supply.

Specialty pharmacy — You can fill up to a 30-day supply.

### Mail-order pharmacy

We use AllianceRx Walgreens as our mail-order pharmacy. You must register and have your prescriptions sent to AllianceRx Walgreens Pharmacy.

AllianceRx Walgreens Pharmacy
P.O. Box 29061
Phoenix, AZ 85038-9061

AllianceRx Walgreens Pharmacy Customer Care Center
Phone: **1-800-345-1985**
Fax: **1-480-752-8250**
**https://www.alliancerxwp.com/**

## COVID-19

**COVID-19 vaccines:** FDA-approved COVID-19 vaccines are covered at $0 copay according to FDA-approved indications and age.

For details on the latest formulary information on COVID-19 vaccines, please visit **https://www.firstchoicenext.com/members/find-a-provider-or-pharmacy.aspx** or call us at **1-833-983-7272 (TTY 711)**.

## School supplies

First Choice Next allows school supplies for the following medications:

- Insulin
- Insulin needles
- Lancets
- Test strips
- One glucometer for school
- Alcohol swabs
- Glucagon
- Inhalers
- Diastat
- EpiPens
- Spacers

For our latest pharmacy benefit and formulary information, please visit **https://www.firstchoicenext.com/members/find-a-provider-or-pharmacy.aspx** or call us at **1-833-779-7229 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

# Behavioral health benefits

First Choice Next's affordable health care plans provide access to whole-person care, including behavioral health care.

Behavioral health care includes mental health (your emotional, psychological, and social well-being) and substance (alcohol and drugs) use disorder treatment and rehabilitation services. All First Choice Next members have access to services to help with mental health issues, like depression or anxiety, or to help with alcohol or other substance use disorders.

If you are in danger or need immediate medical attention, call **911**.

Additionally, if you are having thoughts of harming yourself, call the National Suicide and Crisis Lifeline at **988**.

## Behavioral health services
### (Mental health and substance use disorder services)

These services may require prior authorization.

Call Member Services at **1-833-983-7272 (TTY 711)** to learn which services require prior authorization, or if you have any questions about behavioral health benefits.

## Mental and behavioral health services

Mental/behavioral health outpatient office visits

Mental health or substance dependence assessment

Diagnostic testing/assessment

Psychological testing

Mental/behavioral health outpatient nonoffice services

Outpatient rehabilitation services in individual or group settings

Day treatment programs

Outpatient opioid treatment

## Mental and behavioral health services, *continued*

Ambulatory detoxification

Mental/behavioral health inpatient services facility fees

Mental/behavioral health inpatient services physician or surgeon fees

Emergency care

Psychiatric inpatient hospitalization

Partial hospitalization

Short-term partial hospitalization

Mobile crisis management

Electroconvulsive therapy

Chemical dependency/substance use disorder services

Chemical dependency/substance use disorder outpatient office visits

Diagnostic assessment

Chemical dependency/substance use disorder outpatient nonoffice services

Medication-assisted treatment (MAT)

Nonhospital medical detoxification

Medication management when provided in conjunction with a consultation

Chemical dependency/substance use disorder inpatient services facility fees

Chemical dependency/substance use disorder inpatient services physician or surgeon fees

Detoxification and related medical services when required for the diagnosis and treatment of addiction to alcohol and/or drugs

If you have any questions about behavioral health services or if you believe you need access to more intensive behavioral health services that your plan may not provide, like psychiatric residential treatment facilities or assertive community treatment, talk with your primary care provider or call Member Services at **1-833-983-7272 (TTY 711)**.

## Bright Start® Program

First Choice Next wants to support you in having the healthiest pregnancy possible. We will help you:

- Choose a provider who is right for you.
- Help you arrange prenatal and postpartum visits.
- Assign a maternity Care Manager to support you throughout your pregnancy.
- Provide you with information and resources to help you and your baby get off to a healthy start.

## Utilization Management

We use our Utilization Management program to help ensure you receive appropriate, affordable, and high-quality care for your overall wellness. Our Utilization Management program focuses on both the medical necessity and the outcome of physical and behavioral health services, using prospective, concurrent, and retrospective reviews. For all decisions, we use documented clinical review criteria based on sound clinical evidence. We periodically evaluate our criteria to ensure they stay effective. We obtain all information needed to make utilization review decisions, including pertinent clinical information. Retrospective review includes the review of claims for emergency services to determine whether the applicable prudent layperson standards have been met.

## Prior authorizations

First Choice Next will need to approve some treatments and services **before** you receive them. We may also need to approve some treatments or services for you to **continue** receiving them. This is called a prior authorization.

Your provider will need to get services authorized through First Choice Next, even if an authorization previously existed. If you have questions about **prior authorizations**, please call Member Services at **1-833-983-7272 (TTY 711)**.

### Prior authorization process

To ask for a **prior authorization**, you or your provider can contact First Choice Next by calling Member Services at **1-833-983-7272 (TTY 711)**. Providers can also submit requests online through the provider portal.

To get approval for these treatments or services, the following steps need to occur:

1. First Choice Next will work with your provider to collect information to help show us that the service is medically necessary.

2. First Choice Next nurses, doctors, and behavioral health clinicians review the information. They use policies and guidelines approved by the South Carolina Department of Health and Human Services to see if the service is medically necessary.

3. If the request is approved, we will let you and your health care provider know it was approved.

4. If the request is not approved, a letter giving the reason for the decision will be sent to you and your health care provider.

**You can appeal any decision First Choice Next makes. If you receive a denial and would like to appeal it, talk to your provider. Your provider will work with First Choice Next to determine if there were any problems with the information that was submitted.**

# Appeals

Sometimes First Choice Next may decide to deny or limit a request your provider makes for you for benefits or services offered by our plan. This decision is called an **adverse benefit determination**. You will receive a letter from First Choice Next notifying you of any adverse benefit determination. You have 180 days from the date on your letter to ask for an appeal.

When you ask for an appeal, First Choice Next has 30 days to give you an answer. In rare circumstances, this timeframe may be extended to up to 60 days. You can ask questions and give any updates (including new medical documents from your providers) that you think will help us approve your request.
You may do that in person, in writing, or by phone.

You can ask for an appeal yourself. You may also ask a friend, a family member, your provider, or a lawyer to help you. You can call First Choice Next at **1-833-983-7272 (TTY 711)** or visit our website at **https://www.firstchoicenext.com** if you need help with your appeal request. It's easy to ask us for an appeal by using one of the options below:

- **Mail:** Fill out and sign the Appeal Request Form in the notice you receive about our decision. Mail it to the address listed on the form. We must receive your form no later than 180 days after the date on this notice.
- **Fax:** Fill out, sign, and fax the Appeal Request Form in the notice you receive about our decision. You will find the fax number listed on the form.
- **By phone:** Call **1-833-983-7272 (TTY 711)** and ask for an appeal.

When you appeal, you and any person you have chosen to help you can see the health records and criteria First Choice Next used to make the decision. If you choose to have someone help you, you must give them written permission.

## Expedited (faster) appeals

You or your provider can ask for a faster review of your appeal when a delay will cause serious harm to your health or to your ability to regain your good health. This faster review is called an **expedited appeal**.

You can assign your provider as your authorized representative by signing a Member Consent for Provider to File an Appeal form. You can file a request for expedited appeal and obtain this form by contacting Member Services at **1-833-983-7272 (TTY 711)**.

You can ask for an expedited appeal by phone, by mail, or by fax. There are instructions on your Appeal Request Form that will tell you how to ask for an expedited appeal.

## Provider requests for expedited appeals

If your provider asks us for an expedited appeal, we will give a decision no later than 72 hours after we get the request for an expedited appeal or within 2 business days of receipt of all necessary information to complete the appeal. We will call you and your provider as soon as there is a decision. We will send you and your provider a written notice of our decision no later than 72 hours after receiving all necessary information to process your appeal.

## Member requests for expedited appeals

First Choice Next will review all member requests for expedited (faster) appeals. If a member's request for an expedited appeal is denied, we will call you during our business hours promptly following our decision. We also will tell the member and the provider in writing if the member's request for an expedited appeal is denied. We will tell you the reason for the decision. Within two business days of getting all needed information to complete the appeal, we will send a letter with our decision to the person or entity who made the request. We will send the letter within two working days of our decision.

In some cases, we may deny a member's request for expedited review if it does not meet the requirements for expedited review. In such cases, we will review the request as a standard appeal, and the appeal will be decided within 30 days of request receipt. In all cases, we will review appeals as fast as a member's medical condition requires. In rare circumstances, this time frame may be extended to up to 60 days.

If you do not agree with our decision to deny a request as an expedited appeal request and to process the appeal under our standard resolution time frame, you may file a grievance with us. (See page 37 for more information on grievances.)

## Timelines for standard appeals

If we have all the information we need, you will have a decision in writing within 30 days from the day we get your appeal request. In rare circumstances, this time frame may be extended to up to 60 days. We will mail you a letter to tell you about our decision. If we need more information to decide about your appeal, we will:

- Write to you and tell you what information is needed.
- Explain why the delay is in your best interest.
- Decide no later than 14 days from the day we asked for more information.

**If you need more time** to gather records and updates from your provider, just ask. You or a helper you name may ask us to delay your case until you are ready. Ask for an extension by calling Member Services at **1-833-983-7272 (TTY 711)** or writing to:

**First Choice Next**
**P.O. Box 7100**
**London, KY, 40742-7100**

## Decisions on appeals

When we decide your appeal, we will send you a letter. This letter is called a **Notice of Decision**.

If you need help, you may also contact the Director of the South Carolina Department of Insurance or their designee:

**South Carolina Department of Insurance**
**1201 Main Street, Suite 1000**
**Columbia, SC 29201**

Toll-free phone: **1-803-737-6160**

## External reviews

- In addition to the internal appeal process through First Choice Next, you may have the right to an external review by an independent review organization (IRO).
- Depending on the circumstances, external reviews are available on an urgent or standard basis.
- Requests for an external review of an adverse determination may be made before you have exhausted First Choice Next's appeal process whenever First Choice Next agrees to waive the exhaustion requirement.
- You are not entitled to an external review of a retrospective review determination unless you have exhausted the health carrier's internal appeal process and may be held financially responsible for the covered benefits.
- When requesting an external review, you or your authorized representative will be required to authorize the release of any medical records that may be required for review to reach a decision on your external review.
- You or your authorized representative can only file one external review involving the same adverse benefit determination.
- External review decisions are final.
- Please refer to your Evidence of Coverage and/or member handbook for details on the external review procedures beyond we what have in this fact sheet.

- All requests for external review must be made in writing to First Choice Next. Please send your written request to:

**Member Appeals**
**First Choice Next**
**P.O. Box 7100**
**London, KY 40742-7100**

Fax: **1-833-722-9329**

## Eligibility determination and notification for external review

- Upon receipt of your request, First Choice Next will determine your eligibility for external review based on South Carolina Code of Laws, Article 19, Section 38-71-1970, Requests for external review.
- External review is not available for an adverse benefit determination pertaining to eligibility for coverage.

## External standard review process

- You or your authorized representative may request an external review within four (4) months after the date of receipt of an adverse benefit determination by contacting First Choice Next and requesting an external review to the address above.
- Within five (5) business days from the date First Choice Next receives a request for an external review, First Choice Next will:
  - Inform you or your authorized representative in writing that your request for external review does not meet the criteria of an external review and will let you or your authorized representative know the reason your request did not meet.

    **OR**

  - If your request for external review is accepted, we will send your request to the South Carolina Department of Insurance (SC DOI) and inform them of your need for assignment of an IRO. The SC DOI will assign an IRO to review your request on an independent, impartial, rotational system. We will in no way influence the choice of IROs or the decision of the IRO reviewers. We will verify there is no conflict of interest with the assigned IRO. If there is a conflict of interest, we will notify the SC DOI and request assignment of another IRO.
  - Once an IRO is assigned we will send the documents and any information that was reviewed and resulted in an adverse benefit determination to the assigned IRO.
- Within forty-five (45) days of the IRO's receipt of the information, the IRO will inform you or your authorized representative and First Choice Next of their decision in writing.

## Expedited external review process

- There is no time limit for you or your authorized representative to file a request for an expedited external review.

- When First Choice Next receives a request for an expedited external review, First Choice Next will expedite the request and make a determination as quickly as is reasonably possible. We will:
  - Send the documents and any information that was reviewed and resulted in an adverse benefit determination.

    **OR**

  - Inform you or your authorized representative in writing that your request for external review does not meet the criteria of an external review and will let you or your authorized representative know the reason your request did not meet criteria.
- As quickly as reasonably possible, but not more than 72 hours from the IRO's receipt of the information, the IRO will inform you or your authorized representative and First Choice Next of their decision in writing.

If you choose not to request an external review, First Choice Next will not assert in any court proceeding that you failed to exhaust your administrative remedies because of that choice. If you do request an external review, First Choice Next will not make any claim that you were late in filing a lawsuit due to the time it takes to complete the external review.

## Internal appeal and/or external review request

To file an appeal or external review request, you can call us at **1-833-983-7272 (TTY 711)** or send the request in writing to:

**Member Appeals**
**First Choice Next**
**P.O. Box 7100**
**London, KY 40742-7100**

Fax: **1-833-722-9329**

**Please indicate clearly that you are requesting an internal appeal, external review, or both.**

You may also contact the Director of the South Carolina Department of Insurance or his or her designee for assistance with an internal and/or external appeal:

**South Carolina Department of Insurance**
**1201 Main Street, Suite 1000**
**Columbia, SC 29201**

Phone: **1-803-737-6160**

# Grievances

**If you have problems with your health plan, you can file a grievance.**

We hope our health plan serves you well. If you are unhappy with or have a complaint about the plan or your health care service, you may talk with your PCP. You may also call Member Services at **1-833-983-7272 (TTY 711)** or write to:

**First Choice Next Grievances Department**
**P.O. Box 7202**
**London, KY 40742-7202**

**A grievance and a complaint are the same thing.** Contacting us with a grievance means that you are unhappy with your health plan, provider, or your health services. Most problems like this can be solved right away. Whether we solve your problem right away or need to do some work, we will record your call, your problem, and our solution. We will inform you in writing that we have received your grievance. We will also send you a written notice when we have finished working on your grievance.

You can ask a family member, a friend, your provider, or a legal representative to help you with your complaint. If you need our help because of a hearing or vision impairment, if you need translation services, or if you need help filling out any forms, we can help you. You can contact us by phone or in writing:

- **By phone:** Call Member Services at **1-833-983-7272 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m. After business hours, you may leave a message and we will contact you during the next business day.
- **By mail:** You can write to us with your complaint to:

  **First Choice Next Grievances Department**
  **P.O. Box 7202**
  **London, KY 40742-7202**

## Resolving your grievance

We will let you know in writing within 90 days of receiving it that we got your grievance.

We will review your complaint and tell you in writing within 90 days from receiving your complaint how we resolved it.

These issues will be handled according to our Grievance Procedures. You can find them online at **www.firstchoicenext.com** in your Evidence of Coverage.

# Claims and reimbursement

## Claims

First Choice Next is not liable under the terms and conditions of your Evidence of Coverage unless proper notice is furnished to you or someone acting on your behalf that covered health services have been rendered to you.

## Network provider claims

The network provider is responsible for filing all claims in a timely manner. You will not be responsible for any claim that is not filed on a timely basis by a network provider. If you provide your insurance card to a network provider at the time of service, the provider will bill us directly for claims you have. If covered, we will reimburse your provider directly. Claims will be paid in accordance with state law.

## Out-of-network provider claims

In order for out-of-network services to be covered, prior authorization must be obtained prior to the service being rendered unless the service is for emergency services as described in your Evidence of Coverage. You or your provider need to give notice of any claim for services given by an out-of-network provider. No payment will be made for any claims filed by a member for services rendered by an out-of-network provider unless you give written notice of such a claim to First Choice Next within 180 days of the date of service. Failure to submit a claim within the time needed does not invalidate or reduce any claim if it was not reasonably possible for you to file the claim within that time. This will apply provided the claim is submitted as soon as reasonably possible and in no event, except in the absence of legal capacity of the member, later than one year from the time submittal of the claim is otherwise needed.

## Notice of claim

Written notice of claim must be given within 20 days after a covered loss starts or as soon as reasonably possible. The notice may be given to First Choice Next at our home office or our agent. Notice should include the name of the insured and the policy number. If you have a disability for which benefits may be payable for at least two years, at least once every six months after you have given notice of claim, you shall give First Choice Next notice that the disability has continued. You need not do this if legally incapacitated. The first six months after any filing of proof by you or any payment or denial of a claim by First Choice Next will not be counted in applying this provision. If you delay in giving this notice, your right to any benefits for the six months before the date when you give notice will not be impaired.

To get a claim form for giving notice of a claim, please call us at the phone number listed on your member ID card. You must sign the claim form before we will issue payment to a provider or reimburse you for covered services received under this policy. You must complete a claim form for services given by an out-of-network provider and submit it, together with an itemized bill and proof of payment, to **First Choice Next, P.O. Box 7411, London, KY 40742-7411.**

## Reimbursement

Reimbursement will be made only for covered health services received in accordance with the provisions of the Evidence of Coverage. In the event you are required to make payment other than a required copayment, deductible, or coinsurance amount at the time covered health services are rendered, we will ask that your provider reimburse you, or we will reimburse you by check.

## Claim forms

When we receive the notice of claim, we will direct you

to where you can access a claim form for filing a proof of loss or send you a claim form by mail if you request it. If these forms are not given to you within 15 days, you will meet the proof-of-loss requirements by giving First Choice Next a written statement of the nature and extent of the loss within the time limits stated in the Proof of Loss section. Medical reimbursement claims forms should be mailed to:

**First Choice Next**
**P.O. Box 7411,**
**London, KY 40742-7411**

All claims submitted by your provider will be submitted on a uniform form or in a format that is specifically designed for that purpose, whether submitted in writing or electronically.

## Proof of loss

Written proof of loss must be given to First Choice Next, for which this policy provides any periodic payment contingent upon continuing loss within 90 days after the end of each period for which the First Choice Next is liable. For any other loss, written proof must be given within 90 days after such loss. If it was not reasonably possible to give written proof in the time required, First Choice Next may not reduce or deny the claim for this reason if the proof is filed as soon as reasonably possible. The proof required must be given no later than one year from the time specified, unless the claimant was legally incapacitated.

## Time of payment of claims

After receiving a claim form and written proof of loss, we will pay monthly all benefits then due for the term of your Evidence of Coverage. We will direct the issuance of a check or an electronic funds transfer in payment for a clean claim that is submitted via paper within 40 business days, and within 20 business days for a clean claim that is submitted electronically, following the later of First Choice Next's receipt of the claim or the date on which First Choice Next is in receipt of all information needed and in a format required for the claim to constitute a clean claim and is in receipt of all documentation which may be requested by an insurer which is reasonably needed by us:

- To determine that such claim does not contain any material defect, error, or impropriety; or
- To make a payment determination.

## Payment of claims

Benefits will be paid to the insured. Loss of life benefits are payable in accordance with the beneficiary designation in effect at the time of payment. If none is then in effect, the benefits will be paid to the insured's estate. Any other benefits unpaid at death may be paid, at the company's option, either to the insured's beneficiary or estate.

If benefits are payable to the insured's estate or a beneficiary who cannot execute a valid release, the company can pay benefits up to $1,000 dollars to someone related to the insured or beneficiary by blood or marriage whom the company considers to be entitled to the benefits. First Choice Next will be discharged to the extent of any such payment made in good faith.

First Choice Next may pay all or a portion of any indemnities provided for health care services to the provider, unless the insured directs otherwise in writing by the time proofs of loss are filed. First Choice Next cannot require that the services be rendered by a particular provider.

## Unpaid premium

At the time of payment of a claim under this plan, any premium then due and unpaid or covered by any note or written order may be deducted from the claim payment.

## Continuity or transition of care

First Choice Next is responsible for determining if a covered person qualifies for continuation of care, and First Choice Next may request additional information in reaching this determination. Upon receipt of the member's request for continuation of care accompanied by the physician's attestation on the prescribed form, we will notify the provider and the covered person of the provider's date of termination from the network and of the continuation of care provisions. Subject to prior authorization and medically necessary criteria review, for 90 days after the effective date of a new member's enrollment (or until treatment is completed, if less than 90 days), we will cover out-of-network covered health services with your treating provider for any medical or behavioral health condition being treated when the member enrolls in our plan. If the member is pregnant and in their second or third trimester, pregnancy-related services will be covered through 60 calendar days after the birth. Covered benefits rendered through continuation of care by a provider to a covered person for a serious medical condition are subject to your Evidence of Coverage's regular benefit limits. Your plan does not require a covered person to pay a deductible or copayment that is greater than the in-network rate for services rendered during the continuation of care. First Choice Next does not require a covered person, as a condition of continued coverage under the plan, to pay a premium or contribution that is greater than the premium or contribution for a similarly situated individual enrolled in the plan on the basis of covered benefits rendered as provided for in this section to the covered person or the dependent of a covered person.

If an in-network provider stops participating in our network, they become an out-of-network provider. If you are in active treatment for a serious condition or illness when this occurs, you may continue getting care from that out-of-network provider through your continuity or transition of care coverage. This coverage will end when treatment for the condition is completed or you change to a network provider, whichever comes first. This coverage is provided for a maximum of 90 days. We will notify you if your in-network provider becomes an out-of-network provider. The out-of-network provider treating you may not bill you more than your in-network cost-share for up to 90 days after you are notified.

To get these services, you must obtain prior authorization from the health benefit plan. Pregnant members in their second or third trimester of pregnancy who have started pregnancy-related services with a provider who stops participating in our network can continue receiving prenatal care through the date of birth of the baby and 60 days after the birth. This continuity of care allowance does not apply to providers whose participation as network providers has been ended for cause by the plan.

If you are found to be terminally ill when your provider stops participating in our network, or at the time you enroll in our plan, and your provider was treating your terminal illness before the date the provider stops participating or your new enrollment in our plan, you can continue to receive care from that provider. However, this is only true for services that directly relate to the treatment of your illness or its medical effects. This coverage is provided until you select another network provider as your treating physician or you reach your continuity/transition of care 90-day coverage maximum, whichever is shorter.

## Care Management

First Choice Next has programs to help keep you healthy. Our programs help members who have multiple health conditions; these members can be eligible for complex care management. People with other conditions, such as pregnancy and mental health, can benefit from our health programs as well.

Caregivers and providers can refer members to these Care Management programs. You can also refer yourself. You do not need a referral from someone else to access the programs.

Some members have complex care needs or might need a higher level of care than they currently receive. In these cases, the member, their caregiver, or their provider can find out more and request these services by calling:

- The member's Care Manager
- Member Services at **1-833-983-7272 (TTY 711)**

Or by visiting **www.firstchoicenext.com**.

# Member rights and responsibilities

## Your rights

As a member of First Choice Next, you have the right to:

- Receive information about the health plan, its benefits, services included or excluded from coverage policies, and network providers' and members' rights and responsibilities; written and web-based information that is provided to you must be readable and easily understood.
- Be treated with respect and be recognized for your dignity and right to privacy.
- Participate in decision-making with providers regarding your health care; this right includes candid discussions of appropriate or medically necessary treatment options for your condition, regardless of cost or benefits coverage.
- Voice grievances or appeals about the health plan or care provided and receive a timely response. You have a right to be notified of the disposition of appeals or grievances and the right to further appeal, as appropriate.
- Make recommendations regarding our member rights and responsibilities policies by contacting Member Services in writing.
- Choose providers, within the limits of the provider network, including the right to refuse care from specific providers.
- Have confidential treatment of personally identifiable health or medical information. You also have the right to access your medical record in accordance with applicable federal and state laws.
- Be given reasonable access to medical services.
- Receive health care services without discrimination based on race, ethnicity, age, mental or physical disability, genetic information, color, religion, sex, gender, national origin, or source of payment.
- Formulate advance directives. The plan will provide information concerning advance directives to members and providers and will support members through our medical record-keeping policies.
- Obtain a current directory of network providers upon request. The directory includes addresses, phone numbers, and a listing of providers who speak languages other than English.
- File a complaint or appeal about the health plan or care provided with the applicable regulatory agency and receive an answer to those complaints within a reasonable period of time.
- Appeal a decision to deny or limit coverage through an independent organization. You also have the right to know that your provider cannot be penalized for filing a complaint or appeal on your behalf.
- Obtain assistance and referrals to providers who are experienced in treating your disabilities if you have a chronic disability.
- Have candid discussions of appropriate or medically necessary treatment options for your condition, regardless of cost or benefits coverage, in terms that you understand, including an explanation of your medical condition, recommended treatment, risks of treatment, expected results, and reasonable medical alternatives. If you are unable to easily understand

this information, you have the right to have an explanation provided to your designated representative and documented in your medical record. The plan does not direct providers to restrict information regarding treatment options.

- Have services available and accessible when medically necessary, including availability of care 24 hours a day, seven days a week for urgent and emergency conditions.
- Call 911 in a potentially life-threatening situation without prior approval from the plan, and to have the plan pay per contract for a medical screening evaluation in the emergency room to determine whether an emergency medical condition exists.
- Continue receiving services from a provider who has been terminated from the plan's network (without cause) in the time frames as outlined. This continuity of care allowance does not apply if the provider is terminated for reasons that would endanger you, public health, or safety, or which relate to a breach of contract or fraud.
- Have the rights afforded to members by law or regulation as a patient in a licensed health care facility, including the right to refuse medication and treatment after possible consequences of this decision have been explained in language you understand.
- Receive prompt notification of terminations or changes in benefits, services, or the provider network.
- Have a choice of specialists among network providers following an authorization or referral as applicable, subject to their availability to accept new patients.

## Your responsibilities

As a member of First Choice Next, you have the responsibility to:

- Communicate, to the extent possible, information that the plan and network providers need to care for you.
- Follow the plans and instructions for care that you have agreed on with your providers; this responsibility includes consideration of the possible consequences of failure to comply with recommended treatment.
- Understand your health problems and participate in developing mutually agreed-on treatment goals to the degree possible.
- Review all benefits and membership materials carefully, and follow health plan rules.
- Ask questions to ensure understanding of the provided explanations and instructions.
- Treat others with the same respect and courtesy as you expect to receive.
- Keep scheduled appointments or give adequate notice of delay or cancellation.

## Notice of Nondiscrimination

First Choice Next complies with applicable federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender identity or expression, marital status or lawful occupation, or sexual orientation. First Choice Next provides free aids and services to people with disabilities to communicate effectively with us, such as, qualified sign language interpreters and written information in other formats. If you need these services, contact the Member Services number on the back of your card. If you believe that First Choice Next has failed to provide these services or discriminated in another way, you can file a grievance with:

- **First Choice Next**
  Attention: Member Grievances, P.O. Box 7202,
  London, KY 40742-7202
  Fax: **1-833-722-9329**
- **South Carolina Department of Insurance, Office of Consumer Services**
  1201 Main Street, Suite 1000
  Columbia, SC 2920

  Mailing Address: P.O. Box 100105,
  Columbia, SC 29202-3105
  Phone: **(803) 737-6180** or **1-800-768-3467**
  Fax: **(803) 737-6231**
  Email: **consumers@doi.sc.gov**
  Complaint form: **https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=SC&dswid=3785%0d**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf,** or by mail at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building Washington, DC 20201, phone: **800-368-1019**, **TTY: 1-800-537-7697**. Complaint forms are available at **https://www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf**.

## We speak your language

We provide free language services and information to people whose primary language is not English. To talk to an interpreter, call the Member Services number on the back of your card.

Ofrecemos servicios lingüísticos e información sin cargo a las personas cuya lengua materna no es el inglés. Para hablar con un intérprete, llame al número de Servicios al Miembro que figura en el dorso de su tarjeta.

我们为母语非英语的人士提供免费的语言服务及信息。如需与翻译交谈，请拨打您的会员卡背面的会员服务部电话。

Chúng tôi cung cấp thông tin và các dịch vụ ngôn ngữ miễn phí cho những người có ngôn ngữ chính không phải là tiếng Anh. Để nói chuyện với thông dịch viên, hãy gọi đến số điện thoại của Dịch Vụ Hội Viên ở mặt sau thẻ của quý vị.

영어가 주 언어가 아닌 사람들을 위해 무료로 언어 서비스와 정보를 제공합니다. 통역사와 대화하려면 가입자 카드 뒷면에 기재된 가입자 서비스 번호로 연락하십시오.

Nous fournissons gratuitement des services linguistiques et des informations à ceux dont la langue principale n'est pas l'anglais. Pour communiquer avec un interprète, appelez l'équipe service aux adhérents au numéro indiqué au dos de votre carte.

Nagkakaloob kami ng mga libreng serbisyo sa wika at impormasyon sa mga indibidwal na ang pangunahing wika ay hindi Ingles. Upang makipag-usap sa isang interpreter, tumawag sa numero ng Member Services sa likod ng iyong card.

Мы предоставляем бесплатные языковые услуги и информацию людям, для которых английский не является родным. Чтобы обратиться к переводчику, позвоните по номеру, указанному на обратной стороне вашего удостоверения.

Wir bieten Menschen, deren Muttersprache nicht Englisch ist, kostenlose Sprachdienste und Informationen an. Wenn Sie mit einem Dolmetscher oder einer Dolmetscherin sprechen möchten, rufen Sie bitte die Nummer des Mitgliederservice auf der Rückseite Ihrer Karte an.

**We speak your language**

અમે એવા લોકોને નિ:શુલ્ક ભાષા સેવાઓ અને માહિતી પ્રદાન કરીએ છીએ જેમની પ્રાથમિક ભાષા અંગ્રેજી નથી. દુભાષિયા સાથે વાત કરવા માટે, તમારા કાર્ડની પાછળ આપેલ સભ્ય સેવા નંબર પર કૉલ કરો.

نقدم خدمات ترجمة مجانية ومعلومات للأشخاص الذين لغتهم الأساسية ليست اللغة الإنجليزية. للتحدث مع مترجم، اتصل برقم خدمات الأعضاء الموجود على ظهر بطاقتك.

Prestamos informações e serviços linguísticos gratuitos a pessoas cujo idioma principal não é o inglês. Para falar com um intérprete, ligue para o número de atendimento ao beneficiário indicado no verso do seu cartão.

英語を母国語としない人々に、無料の言語サービスと情報を提供しています。通訳者と話すには、カード裏面に記載されているメンバーサービス番号に電話してください。

Ми надаємо безкоштовні мовні послуги та інформацію людям, для яких англійська мова не є рідною. Для зв'язку з перекладачем зателефонуйте на номер відділу обслуговування, зазначений на зворотній стороні Вашої картки.

हम उन लोगों को मुफ्त भाषा सेवाएं और जानकारी प्रदान करते हैं जिनकी प्राथमिक भाषा अंग्रेजी नहीं है। दुभाषिए से बात करने के लिए, अपने कार्ड के पीछे सदस्य सेवाओं के नंबर पर कॉल करें।

យើងផ្តល់ជូនសេវាកម្មភាសា និងព័ត៌មានដោយឥតគិតថ្លៃទៅដល់អ្នកដែលមានភាសាទីមួយមិនមែនជាភាសាអង់គ្លេស ។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែផ្ទាល់មាត់ សូមហៅទៅលេខទូរស័ព្ទរបស់សេវាកម្មសមាជិកនៅខាងខ្នងនៃប័ណ្ណរបស់អ្នក ។

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