

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



2023 Member Handbook

This document applies to First Choice Next individual and family health insurance products for both on and off the Exchange.

 **FirstChoiceSM 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

8 a.m. to 8 p.m., Monday through Friday

How to Contact Us

First Choice Next
200 Stevens Drive
Philadelphia, PA 19113

Member Services

1-833-983-7272

TTY 711

8 a.m. to 8 p.m., Monday through Friday

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

Website

www.firstchoicenext.com

Your First Choice Next Quick-Reference Guide

I want to:

- 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.

I can contact:

- 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 8 a.m. to 8 p.m., Monday through Friday.
- 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 is blind, is deaf-blind, or has difficulty seeing, 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 that First Choice Next failed to provide these services, 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.softtheon.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. We will continue to collect federal premium subsidies from the U.S. Department of the Treasury for the subscriber and any enrolled dependents, but, if applicable, we will return subsidies for the second and third months of the grace period at the end of the grace period if the premium amount owed is not paid and coverage ends for the subscriber and any dependents. 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 411117
Boston, MA 02241-1117

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 or Summary of Benefits and Coverage.

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

FirstChoiceTMNext A Product of Select Health of South Carolina, Inc.	
Subscriber name John L. Doe First Choice Next ID 123456789	Group number NCG00010 Effective date MM/DD/YYYY Pharmacy RxBIN # 019595 Pharmacy RxPCN # PRX02814
Member name Jane L. Doe Member ID number 123456789-01	Deductible in network (Med & Rx): <\$> IND/<\$> FAM Coinsurance (Med & ER): (%) <\$> IND/<\$> FAM Out-of-pocket in network: <\$> IND/<\$> FAM
Payer ID: 57103	Copays PCP: <\$00> Rx (Generic): <\$00> SPEC: <\$00> Rx (Pref. Brand): <\$00> UC: <\$00>
Limits may apply to some services. Not transferable	

FirstChoiceTMNext A Product of Select Health of South Carolina, Inc.		www.firstchoicenext.com
Notice: Always carry your First Choice Next card. You'll need it to get your benefits. Go to your First Choice Next primary care provider (PCP) for medical care.		
Emergency room: Go to an emergency room near you if you believe your medical condition may be an emergency. If you get emergency care, please notify your PCP.		
Out-of-area care: Report out-of-area care to First Choice Next and your PCP within 48 hours.		
All claims are subject to review. If your provider is out-of-network, members are responsible for ensuring that prior authorization is obtained. Participating South Carolina providers are responsible for obtaining prior authorization. Insured by First Choice Next. Find network providers and pharmacies and covered drugs at www.firstchoicenext.com		
For provider claims processing, mail to: First Choice Next Provider Claims Processing P.O. Box 7186 London, KY 40742-7186		
Member Services 1-833-983-7272 (toll free) or TTY 711		Provider Services and prior authorization 1-833-986-7277 Report fraud 1-866-833-9718 Pharmacy Member Services 1-833-779-7229 or TTY 711 Pharmacy Provider Services 1-877-472-7979

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 **www.firstchoicenext.com** 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 call you back as quickly as possible. Remember, your PCP knows you and knows how your health plan works.

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, leave a message. Let them know how you can be reached. Your PCP will get back to you as soon as possible.

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 walk into 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.

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 PerformRxSM 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. 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/view-plans/find-a-provider-or-pharmacy.aspx> or call us at 1-833-983-7272.

The formulary is a closed formulary (i.e., products not listed are treated as nonformulary); 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 nonformulary exceptions.

The formulary covers both brand (preferred and nonpreferred) 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/view-plans/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:

- Oral and injectable drug therapies used in the treatment of covered infertility services only when you have been approved for covered infertility treatment.
- 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 | • Phenytoin |
| • Cyclosporine | • Procainamide |
| • Digoxin | • Tacrolimus |
| • Ethosuximide | • Theophylline |
| • Levothyroxine sodium tablets | • Warfarin sodium tablets |
| • Lithium | |

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
- Low-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 hcl (smoking deterrent) tab ER 12hr 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.

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 (Mifeprex)*
- 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
- Unit dose products

* Certain drugs 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 <https://www.firstchoicenext.com/view-plans/find-a-provider-or-pharmacy.aspx> or call us at 1-833-983-7272.

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 specific “metal level” coverage for copay and coinsurance amounts.

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

PerformRx 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.

Nonformulary 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 nonformulary 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

A prior authorization or an exception request may be submitted for the following pharmacy programs: prior authorization, step therapy prior authorization, quantity limitations, age limitations, brand-name drugs with available generics, new-to-market drugs, or nonformulary drugs.

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. PerformRx will review the requests and will determine if a request is consistent with our medical necessity guidelines.

We will cover nonformulary 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.

PerformRx will review the request. If the requested drug is approved, it will be covered according to our medical necessity guidelines. If the request is not approved, then you, your authorized representative, or your provider can appeal the decision.

If the request for a nonformulary 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 <https://www.firstchoicenext.com/view-plans/find-a-provider-or-pharmacy.aspx>.

Requests for prior authorizations can be made

- Electronically: directly to our pharmacy benefits manager (PBM), PerformRx, at https://ppa.performrx.com/PublicUser/OnlineForm/OnlineFDBSingleForm.aspx?cucu_id=Y65L6nti7Fh2jlt8A7Rsjw%3d%3d.
- By fax: **1-833-329-7229**
- 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, PerformRx 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 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 if you or your provider believe that your health could be seriously harmed by waiting up to 72 hours for a decision. You can indicate your urgent 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 First Choice Next's internal dispute process.

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 **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 60 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.

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

If a decision is made to uphold the denial pursuant to our internal dispute process, then upon exhaustion of that process, you 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).

An expedited external review may be warranted if your health could be seriously compromised by having to wait for resolution of a standard external review. If your request for a standard external review is accepted, it is decided within 45 days of receipt of your request. If your request for an expedited external review is accepted, it is decided within 72 hours of your request.

Alternatively, and depending on the extent to which you or your provider believe that your health could be seriously harmed by waiting for resolution of First Choice Next's internal dispute process, you may request and be granted an immediate expedited external review by the IRO. Once again, requests for expedited external review are resolved within three days.

We must follow the IRO's decision. If the IRO reverses our decision on a standard external review, we will provide coverage for the nonformulary item within 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 nonformulary item within one day of receiving notice. An IRO review may be requested by the member, member's 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**

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**

COVID-19

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

COVID-19 tests: Various COVID-19 home testing kits are available at \$0 copay.

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

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.

Members experiencing a mental health crisis can call the National Suicide Prevention Lifeline at **1-800-273-8255 (TTY 1-800-799-4889)**.

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

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	Chemical dependency/substance use disorder services
Mental/behavioral health inpatient services facility fees	Chemical dependency/substance use disorder outpatient office visits
Mental/behavioral health inpatient services physician or surgeon fees	Diagnostic assessment
Emergency care	Chemical dependency/substance use disorder outpatient nonoffice services
Psychiatric inpatient hospitalization	Medication-assisted treatment (MAT)
Partial hospitalization	Nonhospital medical detoxification
Short-term partial hospitalization	Medication management when provided in conjunction with a consultation
Mobile crisis management	Chemical dependency/substance use disorder inpatient services facility fees
Professional treatment services in facility-based crisis programs (following the initial seven days/112 units)	Chemical dependency/substance use disorder inpatient services physician or surgeon fees
Medically supervised alcohol or drug use treatment center detoxification crisis stabilization/Alcohol and Drug Abuse Treatment Center (ADATC; following first eight hours of admission)	Detoxification and related medical services when required for the diagnosis and treatment of addiction to alcohol and/or drugs
Electroconvulsive therapy	

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 legal 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**.

Your provider can ask for an expedited appeal by calling 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. First Choice Next will mail you a written notice within two calendar days.

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).
 - Note: To request an external review of an adverse determination, the amount payable for the covered benefit must be at least five hundred (500) dollars.
- 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 what we 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: **1-833-334-7229**

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 sixty (60) days 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:
 - Assign an independent review organization from the list of state-approved IROs to conduct the external review.
 - 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.
- 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

- You or your authorized representative may request an expedited external review within fifteen (15) days after the date of receipt of an adverse benefit determination by contacting First Choice Next and requesting an 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:
 - 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.
- As quickly as reasonably possible, but not more than three (3) business days 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: **1-833-334-7229**

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

You may contact the Director of the South Carolina Department of Insurance (Director) 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)**, 8 a.m. to 8 p.m., Monday through Friday. 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**.

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 7190, London, KY 40742-7190.

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 7190
London, KY 40742-7190

All claims submitted by your provider will be submitted on a uniform form or in a format that shall be developed by the Department and approved by the Commissioner, 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 one thousand 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 may request additional information in reaching such determination. Upon receipt of the patient's request for continuation of care accompanied by the physician's attestation on the prescribed form, the issuer shall 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 in-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. This care will end when treatment for the condition is completed or you change to a network provider, whichever comes first. 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 and who have started prenatal care with a provider who stops participating in our in-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 who have been ended for cause as network providers 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.

Care management

First Choice Next has programs to 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, gender identity or expression, or sexual orientation. First Choice Next does not exclude people or treat them differently because of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, 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
- Written information in other formats (large print, audio, and accessible electronic formats)

First Choice Next provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Member Services at **1-833-983-7272 (TTY 711)**.

If you believe that First Choice Next has failed to provide these services or discriminated in another way based on race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation, you can file a grievance with:

First Choice Next

Grievances Department
P.O. Box 7415
London, KY 40742-7415

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 at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**.
- By mail at:
U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, DC 20201
- By phone at **1-800-368-1019 (TTY 1-800-537-7697)**.

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

English: You can get this material and other plan information in large print for free. 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.

Spanish: Puede obtener esta publicación y otra información del plan en letra grande de forma gratuita. Para recibir información en letra grande, llame a Servicios al Miembro al **1-833-983-7272 (TTY 711)**.

Si el inglés no es su lengua materna, podemos ayudar. Llame al **1-833-983-7272 (TTY 711)**. Puede solicitarnos la información que se encuentra en esta publicación en su idioma. Tenemos acceso a los servicios de interpretación y podemos ayudarlo a responder sus preguntas en su idioma.

Simplified Chinese: 您可以免费获取本资料内容及其他计划相关信息的大号字体版。如需获取以大号字体印刷的资料，请致电会员服务部 **1-833-983-7272 (TTY 711)**。

如果英语不是您的第一语言，我们可以提供帮助。请致电 **1-833-983-7272 (TTY 711)**。您可以使用您的语言向我们索取本资料内容中的信息。我们可以提供口译服务，可以用您的语言解答您的问题。

Vietnamese: Quý vị có thể nhận được tài liệu này và các thông tin khác về chương trình ở dạng bản in chữ lớn miễn phí. Để nhận được tài liệu ở dạng bản in chữ lớn, vui lòng gọi tới Dịch Vụ Hội Viên theo số **1-833-983-7272 (TTY 711)**.

Nếu tiếng Anh không phải là tiếng mẹ đẻ của quý vị, chúng tôi có thể hỗ trợ. Vui lòng gọi **1-833-983-7272 (TTY 711)**. Quý vị có thể yêu cầu chúng tôi cung cấp thông tin trong tài liệu này bằng ngôn ngữ của quý vị. Chúng tôi có quyền tiếp cận các dịch vụ thông dịch và có thể giúp giải đáp thắc mắc bằng ngôn ngữ của quý vị.

Korean: 본 자료 및 기타 플랜 정보를 큰 활자체로 무료로 제공받을 수 있습니다. 큰 활자체의 자료를 제공받으려면 **1-833-983-7272 (TTY 711)** 으로 회원 서비스에 문의하십시오. 영어가 모국어가 아닌 경우, 저희가 도와드릴 수 있습니다. **1-833-983-7272 (TTY 711)** 으로 문의하십시오. 귀하의 언어로 된 본 자료의 정보를 요청하실 수 있습니다. 통역 서비스를 통해서 귀하의 질문에 대한 답변을 귀하의 언어로 제공하는 데 도움을 드릴 수 있습니다.

French: Vous pouvez obtenir gratuitement ce document et d'autres informations sur le plan en gros caractères. Pour ce faire, appelez l'équipe service aux membres au **1-833-983-7272 (TTY 711)**.

Si l'anglais n'est pas votre langue maternelle, nous pouvons vous aider. Appelez au **1-833-983-7272 (TTY 711)**. Vous pouvez nous demander les informations figurant dans ce document dans votre propre langue. Nous avons accès à des services d'interprétation et nous pouvons répondre à vos questions dans votre propre langue.

Arabic:

يمكنك الحصول على هذه المادة ومعلومات أخرى عن الخطة في مطبوعة كبيرة مجاناً. للحصول على مواد مطبوعة كبيرة اتصل بخدمات الأعضاء على **1-833-983-7272 (TTY 711)**.

إذا لم تكن اللغة الإنجليزية لغتك الأولى، فيمكننا مساعدتك. اتصل بالرقم **1-833-613-2262**؛ **1-844-214-2471** أن تطلب منا المعلومات الموجودة في هذه المادة بلغتك. لدينا إمكانية الوصول إلى خدمات مترجمين فوريين ويمكننا المساعدة في الإجابة عن أسئلتك بلغتك.

Hmong: Koj muaj peev xwm tau txais cov ntaub ntawv no thiab lwm cov lus qhia txog pawg kho mob sau ua ntawv luam loj pub dawb. Yog koj xav tau cov ntaub ntawv sau ua ntawv luam loj, hu rau Lub Thawj Fab Saib Xyuas Hauj Lwm Kev Pab Cuam Rau Tswv Cuab ntawm **1-833-983-7272 (TTY 711)**.

Yog tias lus As Kiv tsis yog koj thawj hom lus, peb muaj peev xwm pab tau. Hu rau **1-833-983-7272 (TTY 711)**. Koj muaj peev xwm nug peb tau txog rau cov lus qhia nyob rau hauv cov ntaub ntawv no hais ua koj hom lus. Peb muaj kev txuas cuag tau rau cov kev pab cuam fab kev txhais lus thiab muaj peev xwm pab teb tau koj cov lus nug hais ua koj hom lus.

Russian: Крупношрифтовые издания как данного печатного материала, так и другой информации о страховом плане вы можете получить бесплатно. Чтобы получить материалы, напечатанные крупным шрифтом, обратитесь в отдел обслуживания членов плана по телефону **1-833-983-7272 (TTY 711)**.

Если ваш родной язык не английский, мы можем помочь. Позвоните по телефону **1-833-983-7272 (TTY 711)**. Вы можете попросить предоставить вам информацию, изложенную в данном печатном материале, на вашем языке. Мы имеем доступ к услугам переводчиков и можем ответить на ваши вопросы на вашем родном языке.

Tagalog: Maaari mong makuha ang babasahing na ito at iba pang impormasyon sa plano sa malaking print nang libre. Upang makakuha ng mga babasahin sa malaking print, tumawag sa Member Services (Mga Serbisyo para sa Miyembro) sa **1-833-983-7272 (TTY 711)**.

Kung hindi mo unang wika ang Ingles, maaari kaming makatulong. Tumawag sa **1-833-983-7272 (TTY 711)**. Maaari kang humingi ng impormasyon sa amin sa babasahing ito sa iyong wika. Mayroon kaming access sa mga serbisyo ng tagapagsalin at maaaring tumulong sa pagsagot sa iyong mga katanungan sa iyong wika.

Gujarati: તમે આ સાહિત્ય અને યોજનાની અન્ય માહિતી વિના મૂલ્ય મોટી પ્રિન્ટમાં મેળવી શકો છો. મોટી પ્રિન્ટમાં સાહિત્ય મેળવવા માટે, મેમ્બર સર્વિસીસને **1-833-983-7272 (TTY 711)** પર કોલ કરો.

જો ઇંગ્લીશ તમારી પ્રથમ ભાષા ન હોય, તો અમે મદદ કરી શકીએ છીએ. **1-833-983-7272 (TTY 711)** પર કોલ કરો. તમે આ સાહિત્યની માહિતી તમારી ભાષામાં મેળવવા અમને પૂછી શકો છો. અમારી પાસે દુભાષિયા સેવાઓ ઉપલબ્ધ છે અને તમારી ભાષામાં તમારા પ્રશ્નોના જવાબ આપવામાં અમે મદદ કરી શકીએ છીએ.

Mon-Khmer: អ្នកអាចទទួលបានឯកសារនេះនិងព័ត៌មានគម្រោងផ្សេងៗទៀតជាអក្សរពុម្ពធំដោយមិនគិតថ្លៃ។ ដើម្បីទទួលបានឯកសារជាអក្សរពុម្ពធំ សូមហៅទៅកាន់សេវាកម្មសមាជិកតាមរយៈលេខ **1-833-983-7272 (TTY 711)**។

ប្រសិនបើភាសាអង់គ្លេសមិនមែនជាភាសាទីមួយរបស់អ្នក យើងអាចជួយបាន។ ហៅទូរស័ព្ទទៅលេខ **1-833-983-7272 (TTY 711)**។ អ្នកអាចស្នើសុំយើងខ្ញុំនូវព័ត៌មាននៅក្នុងឯកសារនេះជាភាសាសរុបសម្រាប់អ្នក។ យើងមានសិទ្ធិចូលប្រើសេវាបកប្រែ និងអាចជួយអ្នកឆ្លើយសំណួររបស់អ្នកជាភាសាសរុបសម្រាប់អ្នក។

German: Dieses Material und andere Plan-Informationen sind kostenlos erhältlich. Um Materialien in großen Buchstaben zu bestellen, wenden Sie sich bitte unter **1-833-983-7272 (TTY 711)** an den Mitglieder-Service.

Falls Englisch nicht Ihre Muttersprache ist, helfen wir Ihnen gerne. Rufen Sie an: **1-833-983-7272 (TTY 711)**.

Sie können die Informationen in diesem Material bei uns in Ihrer Sprache erhalten. Wir haben Zugang zu Dolmetscher-Diensten und können Ihre Fragen in Ihrer Sprache beantworten.

Hindi: आप को यह साहित्य और अन्य योजना जानकारी बड़े प्रिंट में मुफ्त प्राप्त हो सकती है। बड़े प्रिंट में यह साहित्य प्राप्त करने के लिए, **1-833-983-7272 (TTY 711)** पर सदस्य सेवाओं को कॉल करें।

यदि अंग्रेजी आपकी मातृभाषा नहीं है, हम आपकी सहाय्यता कर सकते हैं।

1-833-983-7272 (TTY 711)।

पर कॉल करें। आप अपनी भाषा में इस साहित्य की जानकारी मांग सकते हैं। हमारे पास दुभाषिया सेवाएं उपलब्ध हैं और आपकी भाषा में आपके सवालों के जवाब देने में सहाय्यता कर सकते हैं।

Laotian: ທ່ານສາມາດຮັບເອກະສານນີ້ ແລະຂໍ້ມູນແຜນການອື່ນໆ ໃນແບບ ພິມໃຫຍ່ໄດ້ຟີ. ເພື່ອຈະຮັບເອກະສານ ໃນຂະໜາດໃຫຍ່, ກະລຸນາໂທຫາສູນ ບໍລິການສະມາຊິກທີ **1-833-983-7272 (TTY 711)**.

ຖ້າພາສາອັງກິດບໍ່ແມ່ນພາສາທຳອິດ ຂອງທ່ານ, ພວກເຮົາສາມາດຊ່ວຍໄດ້. ໂທຫາ **1-833-983-7272 (TTY 711)**.

ທ່ານສາມາດຂໍຂໍ້ມູນໃນເອກະສານນີ້ ຈາກພວກເຮົາໃນພາສາຂອງທ່ານໄດ້. ພວກເຮົາສາມາດຂໍໃຫ້ມີບໍລິການນາຍ ພາສາແລະສາມາດຊ່ວຍຕອບຄໍາຖາມ ຂອງທ່ານໃນພາສາຂອງທ່ານ.

Japanese: この資料とその他のプラン情報は拡大版で無料にて提供致します。拡大版を請求するには、メンバーサービス **1-833-983-7272 (TTY 711)** までお電話ください。

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