



Member Handbook



BadgerCare Plus

DHS Approved 6/24/2020

English

ATTENTION: If you speak English, language assistance services are available to you free of charge. Call 1-855-530-6790 (TTY: 1-414-755-3619).

Spanish

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas están disponibles sin cargo, llame al 1-855-530-6790 (TTY: 1-414-755-3619).

Hmong

CEEB TOOM: Yog koj hais lus Hmoob, kev pab rau lwm yam lus muaj rau koj dawb xwb. Hu 1-855-530-6790 (TTY: 1-414-755-3619).

Chinese Mandarin

注意: 如果您说中文，您可获得免费的语言协助服务。请致电 1-855-530-6790 (TTY 文字电话: 1-414-755-3619)。

Somali

DIGTOONI: Haddii aad ku hadasho afka Soomaaliha, adeegyada caawimada luqadda waxaa lagu heli karaa iyagoo bilaash ah. Wac 1-855-530-6790 (TTY: 1-414-755-3619).

Laotian

ໝາຍເຫດ: ຖ້າທ່ານເວົ້າພາສາລາວ, ທ່ານສາມາດໃຊ້ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-530-6790 (TTY: 1-414-755-3619).

Russian

ВНИМАНИЕ: Если Вы говорите по-русски, Вам будут бесплатно предоставлены услуги переводчика. Позвоните по номеру: 1-855-530-6790 (TTY: 1-414-755-3619).

Trilogy Health Insurance:

- 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, accessible electronic formats, other formats)
- 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 Trilogy at 1-855-530-6790.

Thank you for choosing Trilogy.

*Trilogy is a local health plan.
All of our employees are located in Wisconsin.*

*When you call our Customer Service Department,
you will speak to someone who understands
Medicaid and the people of Wisconsin.*

*We look forward to serving you and hope that you
will enjoy being a member of Trilogy!*



Important Telephone Numbers and Contact Information

Customer Service Department	1-855-530-6790
Monday - Friday, 8:00AM to 5:00PM or <i>customerservice@trilogyhealthinsurance.com</i>	1-414-755-3619
Fax Number	1-414-755-4410
Emergency Number	1-855-530-6790
Call 24 hours a day, seven (7) days a week	
TDD/TTY for the Hearing Impaired	1-414-755-3619
Trilogy Member Advocate	1-855-530-6790 or <i>Advocate@trilogyhealthinsurance.com</i>
Medicaid HMO Enrollment Specialist	1-800-291-2002
Wisconsin State Ombudsman Program	1-800-760-0001
Transportation to Health Care Appointments -	
Medical Transportation Management (MTM Inc.)	1-866-907-1493 or 771 (TTY)
Vision Services	1-414-462-5800 or 1-800-796-6296
Mental Health/Substance Abuse Services	1-855-530-6790
Dental Services	1-855-398-8410
(Kenosha, Milwaukee, Ozaukee, Racine, Waukesha and Washington Counties)	
Dental Services All other Counties	1-800-362-3002

Contents

Using Your ForwardHealth Card.....	5
Choosing a Primary Care Physician.....	5
Changing Your Primary Care Physician (PCP).....	6
Missed Appointments.....	6
Accessing the Care You Need.....	6
Emergency Care.....	6
Urgent Care.....	7
Care When You Are Away From Home.....	7
Care During Pregnancy and Delivery.....	7
When You May Be Billed for Services.....	8
Covered and Non-covered Services.....	8
Copayments.....	8
Medical Services Received Outside Wisconsin.....	8
Other Insurance.....	9
Services Covered by Trilogy.....	9
Mental Health and Substance Abuse Services.....	9
Family Planning Services.....	9
Dental Services for Trilogy Members living in Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, or Washington Counties.....	9
Dental Services for Trilogy Members Living in Other Counties.....	10
Chiropractic Services for Trilogy Members Living in Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, or Washington Counties.....	11
Chiropractic Services for Trilogy Members Living in Other Counties.....	11
Vision Services.....	11
Autism Treatment Services.....	11
HealthCheck Services.....	12
Transportation Services.....	13
Pharmacy Benefits.....	13
Care Evaluation/Health Needs Assessment.....	13
If You Move.....	13
Getting a Second Medical Opinion.....	14
HMO Exemptions.....	14
Getting Help When You Have Questions or Problems.....	14
Trilogy's Member Advocate.....	14
State of Wisconsin HMO Ombuds Program.....	14
Filing a Grievance or Appeal.....	15

Grievances.....	15
Appeals	15
Your Rights	16
Knowing About the Physician Incentive Plan	16
Knowing Provider Credentials.....	16
Completing an Advance Directive, Living Will, or Power of Attorney for Health Care.....	16
Transition of Care	16
Right to Medical Records	17
HMO Moral or Religious Objection.....	17
Your Member Rights.....	17
Your Civil Rights	17
Fraud and Abuse	18

Welcome

We are happy to have you as a member of Trilogy Health Insurance (Trilogy). As a member of Trilogy, you should get all your health care from doctors and hospitals in the Trilogy network. See Trilogy's online Provider Directory at www.TrilogyHealthInsurance.com for a list of our providers. You may also call our Customer Service Department at 1-855-530-6790 and we can assist you in finding a doctor. Providers accepting new patients are marked in the Provider Directory.

You can change your HMO during the first three months of enrollment with Trilogy. If you choose to change you can call the HMO Enrollment Specialists at 1-800-291-2002.

Using Your ForwardHealth Card

Your ForwardHealth ID card is the card you will use to get your BadgerCare Plus benefits. You will not get a separate card from Trilogy. Always carry your ForwardHealth ID card with you, and show it every time you go to the doctor or hospital and every time you get a prescription filled. You may have problems getting health care or prescriptions if you do not have your card with you. Also, bring any other health insurance cards you may have. This could include any ID card from other service providers.

This is an example of the ForwardHealth Identification card. Be sure to sign the back of your card and do not let anyone else use it.



Choosing a Primary Care Physician

When you need care, it is important to call your primary care physician (PCP) first. It is important to choose a PCP to manage all your health care. Trilogy doctors are sensitive to the needs of many cultures. Your primary care physician will help you decide if you need to see another doctor or specialist and, if appropriate, give you a referral. Remember, you must get approval from your primary care physician before you see another doctor. Women may see a women's health specialist, such as an Obstetrician and Gynecologist (OB/GYN) or nurse midwife, without a referral in addition to choosing from their primary care physician.

You can find a primary care physician using our online tool at www.TrilogyHealthInsurance.com, or you can request us to send you a printed directory. You can also call our Customer Service number at 1-855-530-6790 and we will be happy to help you.

To choose a PCP, fill out the Primary Care Provider Selection Form (see Sample) located in your welcome packet and send it back to us in the envelope provided. Remember, no stamp is needed!

If you would rather call us or need help choosing a PCP, our Customer Service Department will be happy to assist you. Just call 1-855-530-6790. If you do not choose a PCP within 30 days after joining Trilogy, we will

assign one to you based on your zip code.

Thank you for completing and returning the Primary Care Provider Selection Form!

Changing Your Primary Care Physician (PCP)

You may change your PCP anytime you are not happy with the PCP you have. To change your PCP, call the Customer Service Department at 1-855-530-6790.

Missed Appointments

When you make an appointment for health care for yourself or for your children, it is very important that you show up for that appointment. If you are not able to keep an appointment, call your doctor's office and let them know as soon as possible. If you miss appointments, your health care provider may refuse to reschedule your appointment or may not want to see you as a patient anymore.

Accessing the Care You Need

Emergency Care

Emergency care is care that is needed right away. Some examples are:

- Choking
- Convulsions
- Prolonged or repeated seizures
- Serious broken bones
- Severe burns
- Severe pain
- Severe or unusual bleeding
- Suspected heart attack
- Suspected poisoning
- Suspected stroke
- Trouble breathing
- Unconsciousness

If you need emergency care, try to go to a Trilogy provider for help. If your condition cannot wait, go to the nearest provider (hospital, doctor, or clinic). Call 911 or your local police or fire department emergency services if the emergency is very severe and you are unable to get to the nearest provider.

If you must go to a non-Trilogy hospital or provider, call Trilogy at 1-855-530-6790 as soon as you can to tell us what happened.

Remember, hospital emergency rooms are for true emergencies only. Unless you have a true emergency, call your PCP or our 24-hour emergency number, 1-855-530-6790, before you go to the emergency room. We will tell you where you can get care.

Urgent Care

Urgent care is care you need sooner than a routine doctor's visit, but it is not emergency care. Some examples are:

- Bruises
- Minor burns
- Minor cuts
- Most broken bones
- Most drug reactions
- Bleeding that is not severe
- Sprains

You must get urgent care from Trilogy doctors unless you first get our approval to see a non-Trilogy doctor. Do not go to a hospital emergency room for urgent care unless you get approval from Trilogy first.

Care When You Are Away From Home

Follow these rules if you need medical care but are too far away from home to go to your regular primary care physician or clinic:

- For true emergencies, go to the nearest hospital, clinic, or doctor. Call Trilogy at 1-855-530-6790 as soon as you can to tell us what happened.
- For urgent or routine care away from home, you must first get approval from us to go to a different doctor, clinic, or hospital. This includes children who are spending time away from home with a parent or relative. Call us at 1-855-530-6790 for approval to go to a different doctor, clinic, or hospital.

Care During Pregnancy and Delivery

If you become pregnant, please let Trilogy and your Income Maintenance (IM) Agency know right away, so you can get the extra care you need. You do not have copayments when you are pregnant. If you need help identifying who your IM Agency is please give Trilogy a call, we can help.

You must go to a Trilogy hospital to have your baby. Talk to your Trilogy doctor to make sure you know which hospital you are to go to when it is time to have your baby. Do not go out of area to have your baby unless you have Trilogy approval. Your Trilogy doctor knows your history and is the best doctor to help you.

Also, talk to your doctor if you plan to travel in your last month of pregnancy. We want you to have a healthy birth and a good birthing experience, so it may not be a good time for you to be traveling.

When You May Be Billed for Services

Covered and Non-covered Services

Under BadgerCare Plus, you do not have to pay for covered services other than required copayments. The amount of your co-pay cannot be greater than it would have been in fee-for-service. To help ensure that you are not billed for services, you must see a provider in Trilogy's network. The only exception is for emergencies. If you are willing to accept financial responsibility and make a written payment plan with your provider, you may ask for non-covered services. Providers may bill you up to their usual and customary charges for non-covered services.

If you get a bill for a service you did not agree to, please call 1-855-530-6790.

Copayments

Small service fees that providers may ask you for are called copayments. You will not have copayments for most of the services you receive as a Trilogy member.

Services that you may be charged copayments for include:

- Non-emergency transportation
- Prescription drugs
- Dental services in any county that is NOT Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, or Washington
- Chiropractor services in any county that is NOT Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, or Washington
- Autism services

The following members do not have to pay copayments for the services listed above:

- Nursing home residents
- Pregnant women
- Members younger than 19 years old who are members of a federally recognized tribe
- Members younger than 19 years old with incomes at or below 100 percent of the federal poverty level

If you have any questions about copayments, please call Customer Service at 1-855-530-6790 and we can help you.

Medical Services Received Outside Wisconsin

If you travel outside Wisconsin and need emergency care, health care providers in the area where you travel can treat you and send the bill to Trilogy. You may have copayments for emergency services provided outside Wisconsin.

Trilogy does not cover any services, including emergency services, provided outside the United States, Canada, and Mexico. If you need emergency services while in Canada or Mexico, Trilogy will cover the service only if the doctor's or hospital's bank is in the United States. Other services may be covered with HMO approval if the provider has a U.S. bank. Please call Trilogy if you get any emergency services outside the United States.

If you get a bill for services, call our Customer Service Department at 1-855-530-6790 right away.

Other Insurance

If you have other insurance in addition to Trilogy, you must tell your doctor or other provider. Your health care provider must bill your other insurance before billing Trilogy. If your Trilogy doctor does not accept your other insurance, call the HMO Enrollment Specialists at 1-800-291-2002. The Enrollment Specialists can tell you how to match your HMO enrollment with your other insurance so you can use both insurance plans.

Please fill out the Other Insurance Inquiry Form located in your welcome packet and send it back to us in the envelope provided. No stamp needed. Thank you for completing and returning the Other Insurance Inquiry Form!

Services Covered by Trilogy

Trilogy is responsible for providing all medically necessary covered services under BadgerCare Plus. There are exceptions. Please read the information that follows.

Mental Health and Substance Abuse Services

Trilogy provides mental health and substance abuse (drug and alcohol) services to all members. If you need these services, call us at 1-855-530-6790. No copayment applies to these services. If you need immediate help, you can call our 24 hour phoneline at 1-855-530-6790, which is open seven days a week.

All services provided by Trilogy are private.

Family Planning Services

Trilogy provides private family planning services to all members, including minors. If you do not want to talk to your primary care physician about family planning, call our Customer Service Department at 1-855-530-6790. We will help you choose a Trilogy family planning doctor who is different from your primary care physician. No copayment applies to these services.

We encourage you to get family planning services from a Trilogy doctor so that we can better coordinate all your health care. However, you can also go to any family planning clinic that will accept your ForwardHealth ID card, even if the clinic is not part of Trilogy. You may be charged a copayment if you go to a provider who is not part of Trilogy.

Dental Services for Trilogy Members living in Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, or Washington Counties

Trilogy provides covered dental services through DentaQuest for members living in these counties. But you must go to a DentaQuest dentist. See the Provider Directory or call DentaQuest Customer Service at 1-855-398-8410 for the names of our dentists. No copayment applies to dental services in these counties.

As a member of Trilogy, you have the right to a routine dental appointment within 90 days of your request either in writing or over the phone to the DentaQuest Customer Service at 1-855-398-8410.

If you have a dental emergency, you have the right to obtain treatment within 24 hours of your request. A dental emergency is a need for immediate dental services to treat severe dental pain, swelling, fever, infection, or injury to the teeth. If you are experiencing a dental emergency:

If you already have a dentist who is with Trilogy:

- Call the dentist's office.
- Tell the dentist's office that you or your child is having a dental emergency.
- Tell the dentist's office what the exact dental problem is. This may be something like a severe toothache or swollen face.

If you do not currently have a dentist who is with Trilogy:

- Call DentaQuest Customer Service at 1-855-398-8410.
- Tell them that you/your child is having a dental emergency. They can help you get dental services.

If you need a ride to or from a dental appointment, please call the Department of Health Services (DHS) non-emergency medical transportation (NEMT) manager at 1-866-907-1493 or 771 (TTY) to schedule a ride.

Dental Services for Trilogy Members Living in Other Counties

For Trilogy members living in other Counties, Dental services are a covered benefit under BadgerCare Plus/Medicaid. You may get covered dental services from a Medicaid-enrolled provider who will accept your ForwardHealth ID card. You may be charged a copayment for these services.

To find a Medicaid-enrolled provider:

1. Go to www.forwardhealth.wi.gov.
2. Click on the Members link or icon in the middle section of the page.
3. Scroll down and click on the Resources tab.
4. Click on the Find a Provider link.
5. Under Programs, select BadgerCare Plus/Medicaid.

Or, you can call ForwardHealth Member Services at 1-800-362-3002.

You have the right to a routine dental appointment within 90 days of your request either in writing or over the phone to your Forward Health dentist.

If you have a dental emergency, you have the right to obtain treatment within 24 hours of your request. A dental emergency is a need for immediate dental services to treat severe dental pain, swelling, fever, infection, or injury to the teeth. If you are experiencing a dental emergency:

If you already have a dentist:

- Call the dentist's office.
- Tell the dentist's office that you or your child is having a dental emergency.
- Tell the dentist's office what the exact dental problem is. This may be something like a severe toothache or swollen face.

If you do not currently have a dentist:

- Call ForwardHealth Member Services at 1-800-362-3002.
- Tell them that you/your child is having a dental emergency. They can help you get dental services.
- You can see any dentist who will accept your ForwardHealth card.

If you need a ride to or from a dental appointment, please call the Department of Health Services (DHS) non-emergency medical transportation (NEMT) manager at 1-866-907-1493 or 711 (TTY) to schedule a ride.

Chiropractic Services for Trilogy Members Living in Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, or Washington Counties

Trilogy provides covered chiropractic services for BadgerCare Plus members living in the counties listed above. But you must go to a Trilogy provider. See the Provider Directory or call Customer Service at 1-855-530-6790 for the names of our chiropractors. No copayment applies to chiropractic services in these counties.

Chiropractic Services for Trilogy Members Living in Other Counties

Chiropractic services are a covered benefit under BadgerCare Plus/Medicaid. Members in other counties may get covered chiropractic services from a Medicaid-enrolled provider who will accept your ForwardHealth ID card. You may be charged a copayment for these services.

To find a Medicaid-enrolled provider:

1. Go to www.forwardhealth.wi.gov.
2. Click on the Members link or icon in the middle section of the page.
3. Scroll down and click on the Resources tab.
4. Click on the Find a Provider link.
5. Under Programs, select BadgerCare Plus/Medicaid.

Or you can call ForwardHealth Member Services at 1-800-362-3002.

Vision Services

Trilogy provides covered vision services including eyeglasses; however, some limitations apply. For more information, call the Vision Customer Service at 1-414-462-5800. No copayment applies to these services.

Autism Treatment Services

Behavioral treatment services are a covered benefit under BadgerCare Plus/Medicaid. You may get covered autism treatment services from a Medicaid-enrolled provider who will accept your ForwardHealth ID card. You may be charged a copayment for these services.

To find a Medicaid-enrolled provider:

1. Go to www.forwardhealth.wi.gov.
2. Click on the Members link or icon in the middle section of the page.
3. Scroll down and click on the Resources tab.
4. Click on the Find a Provider link.
5. Under Programs, select BadgerCare Plus/Medicaid.

Or, you can call ForwardHealth Member Services at 1-800-362-3002.

HealthCheck Services

HealthCheck is a program that covers complete health checkups, including treatment for health problems found during the checkup, for members younger than 21 years old. These checkups are very important. Doctors need to see those younger than 21 years old for regular checkups, not just when they are sick. No copayment applies for these services.

The HealthCheck program has three purposes:

1. To find and treat health problems for those younger than 21 years old.
2. To increase awareness of the special health services for those younger than 21 years old.
3. To make those younger than 21 years old eligible for some health care not otherwise covered.

The HealthCheck checkup includes:

- Age appropriate immunizations (shots)
- Blood and urine lab tests (including blood lead level testing when age appropriate)
- Dental screening and a referral to a dentist beginning at 1 year old
- Health and developmental history
- Hearing screening
- Physical examination
- Vision screening

For more information about HealthCheck exams or for help scheduling an exam call our Customer Service Department at 1-855-530-6790.

If you need a ride to or from a HealthCheck appointment, please call the Department of Health Services (DHS) non-emergency medical transportation (NEMT) manager at 1-866-907-1493 or 711 (TTY) to schedule a ride.

Recommended HealthCheck Schedule

Birth to 1 year old: 6 Screenings

- At birth
- 2 months
- 4 months
- 6 months
- 9 months
- 12 months

1 to 2 years: 3 Screenings

- 15 months
- 18 months
- 24 months

2 to 3 years: 2 Screenings

3 to 21 years old: 1 Screening per year

Transportation Services

Non-emergency medical transportation (NEMT) is available through the DHS NEMT manager. The NEMT manager arranges and pays for rides to covered services for members who have no other way to receive a ride. You may be charged a copayment for these services.

Non-emergency medical transportation can include rides using:

- Public transportation, such as a city bus
- Non-emergency ambulances
- Specialized medical vehicles
- Other types of vehicles, depending on a member's medical and transportation needs

Additionally, if you use your own private vehicle for rides to and from your covered health care appointments, you may be eligible for mileage reimbursement.

You must schedule routine rides at least two business days before your appointment. You can schedule a routine ride by calling the NEMT manager at 1-866-907-1493 or 711 (TTY), Monday through Friday, from 7:00 a.m. until 6:00 p.m. You may also schedule rides for urgent appointments. A ride to an urgent appointment will be provided in three hours or less.

Pharmacy Benefits

You may get a prescription from a Trilogy doctor, specialist, or dentist. You can get covered prescriptions and certain over-the-counter items at any pharmacy that will accept your ForwardHealth ID card.

You may have copayments or limits on covered medications. If you cannot afford your copayments, you can still get your prescriptions.

Care Evaluation/Health Needs Assessment

As a member of Trilogy, you may be asked to talk with a trained staff member about your health care needs. Your HMO will contact you within the first 60 days of your being enrolled with Trilogy to schedule a time to talk about your medical history and the care you need. It is very important that you talk with us so that you can get the care and services you need. If you have questions or would like to contact Trilogy directly to schedule a time to talk about your health care needs, please call 855-530-6790.

If You Move

If you are planning to move, contact your current Income Maintenance (IM) Agency. If you move to a different county, you must also contact the IM Agency in your new county to update your eligibility for BadgerCare Plus.

If you move out of Trilogy's service area, call the HMO Enrollment Specialists at 1-800-291-2002. The HMO Enrollment Specialists will help you choose a new HMO that serves your new area.

Getting a Second Medical Opinion

If you disagree with your doctor's treatment recommendations, you may be able to get a second medical opinion. Contact your doctor or our Customer Service Department at 1-855-530-6790 for information.

HMO Exemptions

Generally, you must enroll in an HMO to get health care benefits through BadgerCare Plus. An HMO exemption means you are not required to join an HMO to get your health care benefits. Most exemptions are granted for only a short period of time, primarily to allow you to complete a course of treatment before you are enrolled in an HMO. If you think you need an exemption from HMO enrollment, call the HMO Enrollment Specialists at 1-800-291-2002 for more information.

Getting Help When You Have Questions or Problems

Trilogy's Member Advocate

Trilogy has a Member Advocate to help you get the care you need. You should contact your Member Advocate for help with any questions about getting health care and solving any problems you may have getting health care from Trilogy.

Please call and ask for the advocate if you are interested in becoming a part of our member advisory committee. This committee is an opportunity for our members to provide ideas and suggestions on what Trilogy can do to improve your customer experience. You can reach the Member Advocate at 1-855-530-6790 to ask more questions about participating.

State of Wisconsin HMO Ombuds Program

The state has designated Ombuds (individuals who provide neutral, confidential and informal assistance) who can help you with any questions or problems you have as an HMO member. The Ombuds can tell you how to get the care you need from your HMO. The Ombuds can also help you solve problems or complaints you may have about the HMO program or your HMO.

Call 1-800-760-0001 and ask to talk to an Ombuds.

Filing a Grievance or Appeal

Grievances

A grievance is any complaint about your HMO/PIHP or health care provider that is not related to a denial, limitation, reduction, or delay in your benefits. Grievance topics include things like the quality of services you were provided, rudeness from a provider or an employee, and not respecting your rights as a member.

We would like to know if you ever have a complaint about your care at Trilogy. Please call Trilogy's Member Advocate at 1-855-530-6790, or write to us at the following address if you have a complaint:

Trilogy Health Insurance
attn: Member Advocate
10201 West Innovation Drive, Suite 100
Wauwatosa, WI 53226-4822

If you want to talk to someone outside Trilogy about the problem, call the HMO Enrollment Specialists at 1-800-291-2002. The HMO Enrollment Specialists may be able to help you solve the problem or write a formal grievance to Trilogy or to the BadgerCare Plus program.

To file a complaint with the BadgerCare Plus program, you can call 1-800-760-0001. You can also write to:

BadgerCare Plus
Managed Care Ombuds
P.O. Box 6470
Madison, WI 53716-0470

You may file a grievance at any time. You will not be treated differently from other members because you file a complaint or grievance. Your health care benefits will not be affected.

Appeals

You have the right to appeal if you believe your benefits are wrongly denied, limited, reduced, delayed, or stopped by Trilogy. Your authorized representative or your provider may request an appeal for you if you have given them consent to do so. When requesting an appeal, you must appeal to your HMO first. The request for an appeal must be made no more than 60 days after you receive notice of services being denied, limited, reduced, delayed, or stopped.

If you need help writing a request for an appeal, please call your Trilogy Advocate at 1-855-530-6790, the BadgerCare Plus Ombuds at 1-800-760-0001, or the HMO Enrollment Specialist at 1-800-291-2002.

If you disagree with your HMO's decision about your appeal, you may request a fair hearing with the Wisconsin Division of Hearing and Appeals. The request for a fair hearing must be made no more than 90 days after your HMO makes a decision about your appeal.

If you want a fair hearing, send a written request to:

Department of Administration
Division of Hearings and Appeals
P.O. Box 7875
Madison, WI 53707-7875

The hearing will be held with an administrative law judge in the county where you live. You have the right to be represented at the hearing, or you can bring a friend for support. If you need a special arrangement for a disability or for language translation, please call 1-608-266-3096 (voice) or 1-608-264-9853 (hearing impaired).

If you need help writing a request for a fair hearing, please call either the BadgerCare Plus Ombuds at 1-800-760-0001 or the HMO Enrollment Specialists at 1-800-291-2002.

You will not be treated differently from other members because you request a fair hearing. Your health care benefits will not be affected.

You may request to have the disputed services continued while the Trilogy appeal and State fair hearing process are occurring. The request to continue services must happen within 10 days of receiving the notice that services were denied or changed, or before the effective date of the denial or change in benefits. You may need to pay for the cost of services if the hearing decision is not in your favor.

Your Rights

Knowing About the Physician Incentive Plan

You have the right to ask if we have special financial arrangements with our physicians that can affect the use of referrals and other services you might need. To get this information, call our Customer Service Department at 1-855-530-6790 and request information about our physician payment arrangements.

Knowing Provider Credentials

You have the right to information about our providers including the provider's education, board certification, and recertification. To get this information, call our Customer Service Department at 1-855-530-6790.

Completing an Advance Directive, Living Will, or Power of Attorney for Health Care

You have the right to make decisions about your medical care. You have the right to accept or refuse medical or surgical treatment. You have the right to plan and direct the types of health care you may get in the future if you become unable to express your wishes. You can let your doctor know about your wishes by completing an advance directive, living will, or power of attorney for health care. Contact your doctor for more information.

You have the right to file a grievance with the DHS Division of Quality Assurance if your advance directive, living will, or power of attorney wishes are not followed. You may request help in filing a grievance.

Transition of Care

If you have moved from ForwardHealth or a BadgerCare Plus HMO to a new BadgerCare Plus HMO, then you have the right to:

- Continue to see your current providers and access your current services for up to 90 days. Please call your HMO upon enrollment to let them know who your provider is. If this provider is still not in the HMO network after 90 days, you will be given a choice of participating providers to make a new choice.
- Receive services that would pose a serious health risk or hospitalization if you did not receive them.

Right to Medical Records

You have the right to ask for copies of your medical records from your provider(s). We can help you get copies of these records. Please call 1-855-530-6790 for help. Please note that you may have to pay to copy your medical records. You may correct inaccurate information in your medical records if your doctor agrees to the correction.

HMO Moral or Religious Objection

The HMO will inform members of any covered Medicaid benefits which are not available through the HMO because of an objection on moral or religious grounds. Trilogy will inform members about how to access those services through the State.

Your Member Rights

- You have the right to have an interpreter with you during any BadgerCare Plus covered service.
- You have the right to get the information provided in this member handbook in another language or format.
- You have the right to get health care services as provided for in federal and state law. All covered services must be available and accessible to you. When medically appropriate, services must be available 24 hours a day, seven days a week.
- You have the right to get information about treatment options including the right to request a second opinion.
- You have the right to make decisions about your health care.
- You have the right to be treated with dignity and respect.
- You have the right to be free from any form of restraint or seclusion used as a means of force, control, ease, or reprisal.
- You have the right to be free to exercise your rights without adverse treatment by Trilogy and its network providers.
- You may switch HMOs without cause during the first 90 days of Trilogy enrollment.
- You have the right to switch HMOs, without cause, if the State imposes sanctions or temporary management on Trilogy.
- You have the right to receive information from Trilogy regarding any significant changes with Trilogy at least 30 days before the effective date of the change.
- You have the right to disenroll from the Trilogy if:
 - You move out of the Trilogy service area.
 - Your HMO does not, for moral or religious objections, cover a service you want.
 - You need a related service performed at the same time, not all related services are available within the provider network, and your PCP or another provider determines that receiving the services separately could put you at unnecessary risk.
 - Other reasons, including poor quality of care, lack of access to services covered under the contract, or lack of access to providers experienced in dealing with your care needs.

Your Civil Rights

Trilogy provides covered services to all eligible members regardless of the following:

- Age
- Color
- Disability
- National origin
- Race
- Sex

All medically necessary covered services are available and will be provided in the same manner to all members. All persons or organizations connected with Trilogy that refer or recommend members for services shall do so in the same manner for all members.

Fraud and Abuse

If you suspect fraud or abuse of the Medicaid program, you may report it. Please go to www.reportfraud.wisconsin.gov.

Quick Benefit Reference Table

Covered Health Service	Cost Share
Ambulatory Surgical Centers	No Copayment
Autism Services	Members may have a Copayment
Chiropractic Members in Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, and Washington Counties must receive care from Trilogy providers. Members in all other counties may see any chiropractor who accepts their ForwardHealth Card	No Copayment for members in these counties Members in all other counties may have a Copayment
Dental Members in Milwaukee, Waukesha, Ozaukee, Racine, Kenosha, and Washington Counties must receive care from DentaQuest providers. Members in all other counties may see any dentist who accepts their ForwardHealth Card	No Copayment for members in these counties Members in all other counties may have a Copayment
Disposable Medical Supplies (DMS)	No Copayment
Durable Medical Equipment (DME)	No Copayment
Emergency Room Care	No Copayment
End Stage Renal Disease (ESRD) Treatment	No Copayment
Health Screenings for Children (HealthCheck)	No Copayment
Hearing Services	No Copayment
Home Care Services	No Copayment
Hospice Care	No Copayment
Inpatient Hospital Care	No Copayment
Outpatient Hospital Services	No Copayment
Mental Health and Substance Abuse Services	No Copayment
Nursing Home Services/Rehabilitative Services	No Copayment
Physical Therapy (PT) Occupational Therapy (OT) Speech and Language Pathology (SLP)	No Copayment No Copayment No Copayment
Physician Services	No Copayment
Podiatry Services	No Copayment
Prenatal/Maternity Care	No Copayment
Prescription Drugs Members may take prescriptions to any pharmacy who accepts their Forward Health Card	Members may have a Copayment

Covered Health Service	Cost Share
Reproductive Health Services Services through Trilogy providers Services through Non-Trilogy family planning providers	No Copayment Members may have a Copayment
Routine Vision Care including Glasses and Contact Lenses	No Copayment
Transportation Emergency Ambulance through Trilogy providers Non-emergency transportation through the state contract- ed service provider	No copayment for emergency transportation Members may have a Copayment

PRIVACY NOTICE

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

At Trilogy, your privacy is important to us. We will do all we can to protect your health records. By law, we must protect your health records and provide you this notice. This notice tells you how we use your health records. It describes when we can share your records with others. It explains your rights about the use of your health records. It also tells you how to use those rights and who can see your health records. This notice does not apply to information that does not identify you.

When we talk about your health records in this notice, it includes any information about your past, present or future physical or mental health while you are a member of Trilogy. This includes providing health care to you. It also includes payment for your health care while you are our member.

Please note: You will also receive a Privacy Notice from the State of Wisconsin outlining their rules for your health records. Other health plans and health care providers may have other rules when using or sharing your health records. We ask that you get a copy of their Privacy Notice and read it carefully.

HOW WE USE OR SHARE YOUR HEALTH RECORDS

Here are ways we may use or share your health records:

- To help pay your medical bills given to us by health care providers.
- To help your health care providers give you the proper care. For example, if you are in the hospital, we may give them your records sent to us by your doctor.
- To help manage your health care.
- To help resolve any appeals or grievances filed by you or a health care provider with Trilogy or the State of Wisconsin.
- To assist others who help us do business. We will not share your records with these outside groups unless they agree to protect your records.
- For public health or disaster relief efforts.
- To remind you if you have a doctor's visit coming up.
- To give you information about other health care treatments and programs.

State and federal laws may call for us to give your health records to others for the following reasons:

- To state and federal agencies that control us, such as the Wisconsin Office of the Commissioner of Insurance and the Wisconsin Department of Health Services.
- For public health actions.
- To public health groups if we believe there is a serious public health or safety threat.
- To a health agency for certain activities, such as audits, inspections, licensure and disciplinary actions.
- To a court or administrative agency.
- To law enforcement.
- To a government person about child abuse, neglect or violence in your home.
- To a coroner or medical examiner to identify a dead person or help find a cause of death or to a funeral director to help them carry out their duties.
- For procurement, banking or transplantation of organs.
- For special government roles, such as military and veteran activities, national security and intelligence activities, and to help protect the President and others.
- Regarding job-related injuries due to your state's worker compensation laws.

If one of the above reasons does not apply, we must get your written approval to use or share your health records with others. If you change your mind, you may stop your written approval at any time.

WHAT ARE YOUR RIGHTS?

The following are your rights about your health records. If you would like to use any of the following rights, please contact us. We can be reached at 1-855-530-6790.

You have the right to ask us to give your records only to certain people or groups and to say for what reasons. You also have the right to ask us to stop your records from being given to family members or others who are involved in your health care. Please note that while we will try to honor your wishes, the law does not make us do so.

You have the right to ask to get confidential communications of your health records. For example, if you believe that you would be harmed if we send your records to your current mailing address, you can ask us to send your health records by other means. Other means might be fax or an alternate address.

You have the right to view and obtain a copy of all the records we keep about you in your designated record set. This consists of anything we use to make decisions about you. It includes enrollment, payment, claims processing and medical management records.

- You do not have the right to get certain types health records. We may decide not to give you the following:
- Information contained in psychotherapy notes.
- Information collected in reasonable anticipation of, or for use in a civil, criminal or administrative action or proceeding.
- Information subject to certain federal laws about biological products and clinical laboratories.

In certain situations, we may not let you obtain a copy of your health records. You will be informed in writing. You may have the right to have our action reviewed.

- You have the right to ask us to make changes to wrong or incomplete health records we keep about you. These changes are known as amendments. We need you to ask for the change in writing. You need to give a reason for your changes. We will get back to you in writing no later than 60 days after we receive your letter. If we need additional time, we may take up to another 30 days. We will inform you of any delays and the date when we will get back to you.

If we make your changes, we will let you know they were made. We will also give your changes to others who we know have your health records and to other persons you name. If we choose not to make your changes, we will let you know why in writing. You will have a right to submit a letter disagreeing with us. We have a right to answer your letter. You then have the right to ask that your original request for changes, our denial and your second letter disagreeing with us be put with your health records for future disclosures. You have the right to receive a list of certain times we have given your health records to others during the past six years. By law, we do not have to give you a list of the following:

- Any health records released prior to April 14, 2003.
- Health records given or used for treatment, payment and health care operations purposes.
- Health records given to you or others with your written approval.
- Information that is incidental to a use or disclosure otherwise permitted.
- Health records given to persons involved in your care or for other notification purposes.
- Health records used for national security or intelligence purposes.
- Health records given to correctional institutions, law enforcement officials or health oversight agencies.
- Health records given or used as part of a limited data set for research, public health or health care operations purposes.

Your request must be in writing. We will act on your request within 60 days. If we need more time, we may take up to another 30 days. Your first list will be free. We will give you one free list every 12 months. If you ask for another list within 12 months, we may charge you a fee. We will tell you the fee in advance and give you a chance to take back your request.

USING YOUR RIGHTS

You have a right to get a copy of this notice at any time. You can also view a copy of the notice on our web site: www.trilogyhealthinsurance.com. We reserve the right to change the terms of this notice. Any changes in our privacy practices will apply to all the health records that we keep. If we make changes, we will send a new notice to you and post it on our web site.

If you have any questions about this notice or how we use or share your health records, please call. We can be reached at 1-855-530-6790. That office is open Monday through Friday from 8:00 AM to 5:00 PM.

If you believe your privacy rights have been violated, you may file a complaint in writing to:

Privacy Officer
Trilogy Health Insurance
10201 West Innovation Drive, Suite 100
Wauwatosa, WI 53226
Email: dlfamcprivacyofficer@mychoicefamilycare.org

You may also contact the Secretary of the United States Department of Health and Human Services:

Medical Privacy, Complaint Division
Office for Civil Rights
United States Department of Health and Human Services
200 Independence Avenue, SW - Room 506F
Washington DC, 20201

www.hhs.gov/ocr

Hotline Number: 1-800-368-1019

WE WILL NOT TAKE ANY ACTION AGAINST YOU FOR FILING A COMPLAINT.



Based in the Milwaukee area, we have more than just a history here – we are ***involved***, ***invested*** and ***committed*** to serving you and your community.

