



2019 Plan Summary

Small Employer Plans



Thank You for choosing a Neighborhood Health Plan!

Neighborhood is a local, not-for-profit organization that has 25 years of experience helping Rhode Islanders get high-quality health care.

Neighborhood's health plans offer high-quality coverage and exceptional service. Benefits of being a Neighborhood member include:

- Primary and specialty care, hospital services and behavioral health care
- Access to a doctor 24 hours a day, 7 days a week
- Medicines from nearly every pharmacy in Rhode Island
- Medical equipment and supplies
- Special wellness programs to help you manage your health

Please call Neighborhood Member Services at 1-855-321-9244 for:

- Questions about your benefits and coverage
- Help in choosing a primary care provider (PCP)
- Concerns about billing and payments
- Anytime you need information about your health plan



Hours of Operation:
Monday through Friday
8AM–6PM

Your COC has information on covered services, prescription drug coverage, emergency care, cost-sharing, our provider network, legal rights, language assistance, and other important information regarding your membership. The SBC summarizes important information about your plan in a standard format. Both of these documents are available on our website. For additional details about your coverage, please refer to the Certificate of Coverage (COC) and the Summary of Benefits and Coverage (SBC).

Go to www.nhpri.org and click on the Current Members tab. You may request a paper copy by calling Neighborhood Member Services at 1-855-321-9244.



Medical and Pharmacy Benefits

Physician Services

Primary Care Visit to Treat an Injury or Illness
Specialist Visit

Preventive Services

Asthma Education
Childbirth Education
Colonoscopy Screening
Contraceptives
Gynecological Annual Exams
Immunizations and Vaccines
Preventative Laboratory Tests
Lactation Consultant Counseling
Lead Screening
Mammogram Screening
Newborn Services
Nutritional Counseling and Classes
Parenting Classes
Pediatric Development and Autism Screening
Pediatric Preventive Care
PCP Annual Exam
Prostate Cancer Screening
Smoking Cessation Services

Urgent and Emergency Care

Emergency Transportation/Ambulance
Hospital Emergency Room Services
Urgent Care Facilities

Hospital Services

Inpatient Hospital Services
Skilled Nursing Facility

Outpatient Services

Advanced Imaging/X-ray and Diagnostic Imaging
Home Health Care Service
Laboratory Outpatient Services
Outpatient Facility

Mental Health, Substance Use and Behavioral Health

Mental/Behavioral Health and Substance Use Inpatient Services
Mental/Behavioral Health and Substance Use Outpatient Services

Outpatient Rehabilitation Services

Chiropractic Care
Habilitation Services
Outpatient Rehabilitation Services (Physical Therapy, Occupational Therapy, and Speech Therapy)

Prescription Drugs

(30-day Supply from a Retail Pharmacy and 90-day mail order for certain prescriptions)

- Tier 1: Low cost maintenance generics
- Tier 2: Other generics
- Tier 3: Preferred brands maintenance
- Tier 4: Brands
- Tier 5: High cost and specialty
- Tier 6: Covered non-preferred



Neighborhood also covers Acupuncture!

For complete benefit information, please visit www.nhpri.org

Price Information for Your Medical Benefits

We understand that having access to price information for your medical benefits is very important to you when using your health insurance. Please call Neighborhood Member Services at **1-855-321-9244** to receive price information on certain services.

How your health plan works

We know health insurance can be confusing. Neighborhood is here to help! This document explains the way you get health care services and how those services are paid for.

Primary Care Provider and Network

Neighborhood's health plan is a **Health Maintenance Organization (HMO)**. This means you receive care from your **primary care provider (PCP)** and a network of specialists, hospitals and pharmacies.

- You and each member of your family will choose a PCP to oversee your care.
- Your PCP will help refer you to other doctors and medical providers.
- Neighborhood will work with your PCP to ensure you receive the best and most appropriate care.
- You will receive care from doctors and other providers who are in our network.

You can find a list of primary care and other network providers online at www.nhpri.org or by calling Neighborhood Member Services at 1-855-321-9244.

Cost-sharing

When you see a doctor or other health care provider, your health plan will pay part of the cost and you pay a portion. Some services are covered with no **out-of-pocket** charge to you. Other services may require a **co-payment**, meeting a **deductible** or paying **co-insurance**. Each benefit year, there is a limit on how much you pay for services out-of-pocket.

For some **preventive services and screenings** there are no out-of-pocket charges at the time of service.

Example: You will not have to pay anything when you see your PCP for your annual check-up or to receive a flu shot.

For some services, you will pay a **co-payment**.

- A **co-payment** is a fixed amount you and members of your family pay for a specific service. The co-payment is due at the time of service or your provider may send you a bill.
- The co-payment amount is the same every time you visit that provider. Services that have a co-payment are not subject to meeting the deductible.



The folks at Neighborhood couldn't have been easier to work with. They take the time to explain the details of each plan to us. Since signing up, each employee has used their plan and enjoyed the best care Rhode Island has to offer.

Kaitlyn Roberts
Proprietor of Easy Entertaining



How your health plan works (cont'd)

For other services, you will have to meet your **deductible** and then pay **co-insurance**.

- A **deductible** is the amount you are required to pay in a benefit year for certain services before your health plan starts paying for them.
- **Co-insurance** is a percentage of the costs of a health care service.
- Once an individual meets their deductible, they will only be responsible for co-insurance for these services for the remainder of the benefit year.
- Once the members of your family have reached the family deductible, all members will only be responsible for co-insurance for these services for the remainder of the benefit year (even if a member has not met their individual deductible).

You also have individual and family **out-of-pocket (OOP) maximums**.

- An **OOP maximum** is the most you or another member of your family can be charged for deductibles, co-payments and co-insurance in a benefit year.
- Once an individual meets their individual OOP maximum, they will not have to pay anything more for covered services for the remainder of the benefit year.
- Once the members of your family have reached the family OOP maximum, all members will no longer be responsible for deductibles, co-payments or co-insurance for covered services for the remainder of the benefit year (even if a member has not met their individual OOP maximum).



How your health plan works (cont'd)

Referrals and Out-of-Network Coverage

Please ask your PCP about the referral process whenever you need **specialty care**. If the specialist is in our network, then the specialist's services will be covered and you will pay a cost-share (unless you've reached your OOP maximum, in which case you'll pay nothing). If your PCP decides you need to see a doctor who is outside our network, he or she must obtain **preauthorization** from Neighborhood in order for the visit to be covered by us.*

Neighborhood has a special team of nurses and clinical staff. This team reviews requests for hospital admissions and other treatments. The process is called utilization management. Neighborhood's utilization management decisions are based on what is right for our members and what is covered. We want to make sure you receive the best health care possible.

**Neighborhood does not reward anyone who makes utilization management decisions with money or other incentives for denying or limiting services to members. Neighborhood does not give financial rewards for utilization management decisions that result in fewer services or less care.*

Emergency Care

What if You Have a Medical Emergency?

- Get help as quickly as possible
- **Call 911** for help or go to the nearest **emergency room** or hospital. Call for an ambulance if you need it
- You do not need to get approval or a referral first from your PCP
- The hospital does not need to be part of Neighborhood's network

Neighborhood covers all medical emergencies. An emergency is a situation that is life threatening, involves severe pain, or can cause serious harm to your body or health if you do not receive treatment right away. Emergencies include heart attacks, strokes and major injuries.

Nurse Advice Line

Our Nurse Advice Line is available to all members. The nurses can help you decide the best place to go for care, like your doctor, urgent care or emergency room. Caring nurses are available **24 hours a day, 7 days a week**. Call the Neighborhood Nurse Advice Line toll-free at **1-844-617-0563 (TDD/TTY 711)**.

The Nurse Advice Line is not an emergency service. **Call 911** if you think you are having an emergency.



How your health plan works (cont'd)

Prescription Drugs

Your benefits include prescription drug coverage. A **formulary** is a list of drugs covered by your health plan. This list tells you what medications we will pay for when ordered by your provider. Neighborhood has a pharmacy portal where members can:

- View claims information based on your pharmacy benefit
- Find the location of an in-network pharmacy
- View common drug information such as interactions, side effects and substitutes

View the formulary and sign in to the portal by visiting www.nhpri.org.

Programs and Services

Complex Case Management

Our Care Managers can help you with sudden illnesses or injuries, multiple hospitalizations, complex health needs and chronic conditions. They are available to talk with you or your family when you need them.

Members may **self-refer** to our case management programs. This means you do not need to speak to your provider if you want to join. To learn more, visit <https://www.nhpri.org/your-health/programs/care-coordination-and-case-management/>

Disease Management

Chronic conditions like asthma, diabetes, congestive heart failure and chronic obstructive pulmonary disease (COPD) can be difficult to manage. Our

disease management program can help you live a healthy and active life.

As part of the program you will:

- Receive information about your condition such as special testing, medications, nutrition, and other things you can do to stay healthy and keep your condition under control
- Get tips about important questions to ask your provider about your condition
- Have access to nurses who can help you manage your condition

The disease management program is **voluntary**. You can call Neighborhood Member Services to:

- Get more information
- Join the program
- Stop getting information
- Leave the program

You can also visit our website to learn more at <https://www.nhpri.org/your-health/>

Our Commitment to Quality

We want to make sure you have **access to high-quality health care services**. We check the quality of care you receive through our quality improvement program. The goal of the quality improvement program is to make sure you have:

- Easy access to quality medical and behavioral care



How your health plan works (cont'd)

- Preventive health programs that meet your needs
- Help with any chronic conditions or illnesses you have or when you are sick
- Support when you need it most, such as after a hospital stay
- High satisfaction with your providers and Neighborhood

To learn more, visit <https://www.nhpri.org/about-us/our-commitment-to-quality-improvement/>

Your Member Rights and Responsibilities

Neighborhood supports your rights as a member. We want you to receive high-quality care and services. This includes your rights to make inquiries, file complaints, and use the internal and external written appeals process. Your rights include rules on how Neighborhood uses your **Personal Health Information**.

You can read about your rights and responsibilities on our website. Go to www.nhpri.org and click on Your Rights and Privacy under the Current Members tab. You can read about your rights and responsibilities in your Certificate of Coverage. You can ask for a printed copy by calling Neighborhood Member Services at 1-855-321-9244.

Rhode Island All-Payer Claims Database

There is a law that requires Neighborhood Health Plan of Rhode Island to share data about health care use and costs. The data will be put in the Rhode Island All-Payer Claims Database. Policy makers will use it to make better health care decisions.

You have the choice:

- If you want your family's data in the records, you do not have to do anything.
- If you want to have your data left out, you may opt out at any time.

If you want to learn more or wish to opt out:

- Visit the state Department of Health website www.health.ri.gov; or
- Call 401-222-5960.



Privacy Practices

This notice tells you how your medical information may be used and shared. It also tells you how to get access to this information. Please read it carefully.

Neighborhood uses and shares **protected health information (PHI)** for your treatment, to pay for care and to run our business. We may also use and share your information for other reasons, as allowed and required by law.

PHI includes health information like medical records that have your name, your member number or other information that can identify you. Types of PHI include verbal, written or electronic information.

How do we use or share your PHI?

- For your treatment. For example, we can share information with your providers to decide what is best for you.
- To pay for your care. For example, your benefit information can be shared with a doctor so claims can be paid.
- For health care operations. For example, we may contact you about health programs that could help you.

Neighborhood shares your PHI as needed with business associates. Business associates agree to protect your verbal, written or electronic PHI. They are not allowed to use your PHI other than as stated in our contract with them. Neighborhood may use your PHI to remind you of appointments. We may also give you information about other treatment or health-related benefits and services.

When can we use or share your PHI without your written approval?

Neighborhood is allowed or required by law to share your PHI in ways that help the public good. In some cases, there are many requirements Neighborhood must meet before we can share your PHI. For more information go to the U.S. Department of Health and Human Services website at www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

We may use or share your PHI as follows:

- When required by law.
- For public health activities. This may be to prevent disease outbreaks.
- In cases of abuse, neglect, or domestic violence. Neighborhood may only share with people who are allowed by law to get this information.
- For health oversight activities. This may be for things like audits or fraud and abuse investigations.
- For court and administrative proceedings. To answer a court order or a subpoena.
- For law enforcement purposes. To help find a missing person or report a crime.
- To give information on decedents. PHI may be shared with medical examiners. This may be to identify a deceased person, find out the cause of death, or as allowed by law. Your PHI may also be shared with funeral directors.
- For organ, eye or tissue donation. To help an organ collection agency with organ transplant.
- For research. To study a disease, as allowed by law.
- For health and safety. To prevent danger to public health or safety in an emergency.

- For government functions. This may be for military or veteran use, national security, or protective services.
- For workers' compensation. To obey workers' compensation laws.
- To correctional institutions. For persons in custody:
 1. To give health care;
 2. To protect your health and the health of others;
 3. For the security of the institution.

Federal and state laws may limit the use and sharing of PHI. This includes highly private information about you. This may include federal laws about:

- HIV/AIDS
- Behavioral health
- Genetic tests
- Alcohol and drug use
- Sexually transmitted infections and reproductive health information
- Child or adult abuse or neglect, including sexual assault

If stricter laws apply, Neighborhood will meet the requirements of the stricter law.

For more information go to the U.S. Department of Health and Human Services website at www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/no-ticepp.html.

Neighborhood must have your approval to:

- Use and share psychotherapy notes
- Use and share PHI for marketing reasons



Privacy Practices (cont'd)

- Sell your PHI

Except as stated in this notice, Neighborhood uses and shares your PHI only with your written approval. You may cancel your approval at any time, unless we have already acted on it. You will need to write to us in order to cancel your approval.

What are your health information rights?

You have the right to:

- Ask for limits on how Neighborhood uses and shares your PHI. You may ask that your PHI not be used or shared for the use of treatment, payment, and operations. You may also ask Neighborhood not to share your PHI with family, friends, or other people involved in your care. We will try to honor your request, but we do not have to do so.
- Ask to have your PHI communicated privately. You may ask to be contacted in a certain way (for example, by cell phone) or at a different location. Neighborhood will follow reasonable requests when sharing your PHI could put you in danger.
- Review and get a copy of your PHI. In certain cases we may deny the request. Neighborhood does not have complete copies of your medical records. Please contact your PCP to request a copy of your medical records.
- Make changes to your PHI if you think it is wrong or incomplete. You must ask in writing and give reasons for the change. These changes would only be made to your Neighborhood member records. If we deny your request, you may file a letter disagreeing with us.
- Ask for a record of when your PHI has been shared. You may ask for a list of the times Neighborhood has shared your PHI during the six years prior to the date of your request. The list will include who we shared it with and why. The list will not include PHI that has been shared for treatment, payment, or health care operations.
 - » For treatment, payment, or health care operations.
 - » With you about your own PHI.
 - » For reasons allowed or required by law.
 - » With your approval.
 - » To persons involved in your care.
 - » In the interest of national security.
 - » To correctional institutions or law enforcement officials having custody of an inmate.
 - » As part of a limited data set.
 - » Before April 14, 2003.

- Ask for a paper copy of this notice from Neighborhood. You can also get a copy from our website at www.nhpri.org.
- Get notified when there is a breach of your PHI. Neighborhood will notify you of any unauthorized access or sharing of your PHI.
- File a complaint if you believe your privacy rights have been violated. Neighborhood will not take any actions against you if you file a complaint. Your benefits will not change.

To file a complaint, call Neighborhood's Privacy Officer at **1-855-321-9244**. You can also file a complaint in writing to:

Neighborhood's Privacy Official
Attn: Corporate Compliance
910 Douglas Pike
Smithfield, RI 02917

You may also file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights.

In writing:
Office for Civil Rights, DHHS
JFK Federal Building, Room 1875
Boston, MA 02203

By phone:
1-617-565-1340
1-617-565-1343 (TDD/TTY)

By fax:
1-617-656-3809

What are Neighborhood's duties?

Neighborhood protects your verbal, written and electronic PHI from illegal use or sharing. Neighborhood is required by law to:

- Keep your health information private.
- Provide you with notice of our legal duties and privacy practices about PHI.
- Notify you when there has been a breach of your PHI.
- Follow the terms of this notice.

Not only do all the physicians and providers in our network know your information is private and confidential, but Neighborhood's employees know that, too. We use training programs and policies and procedures supported by management oversight to make sure employees know the procedures they need to follow so your information—whether in oral, written or electronic format—is secure and safe—guarded.

Neighborhood has the right to change the terms of this notice. Neighborhood can also make new terms effective for all PHI that is kept. This notice is available on our website, and you can request a copy at any time.

Neighborhood Member Services

Neighborhood has a friendly and helpful Member Services team ready to help you Monday through Friday 8AM–6PM.



Call

Neighborhood Member Services: **1-855-321-9244**

Mental Health and Substance Use Services: **1-833-470-0578**



TDD/TTY

Dial 711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.



Fax

1-401-459-6021



Write

910 Douglas Pike, Smithfield, RI 02917



Website

www.nhpri.org



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