

## Frequently Asked Questions UniCare State Indemnity Plan/Community Choice

### ***Who is eligible for Community Choice?***

Group Insurance Commission (GIC) members and their dependent(s) who live in Massachusetts.

**Exceptions:** Medicare-eligible members and Retired Municipal Teachers and Elderly Governmental Retirees (unless the Retired Municipal Teacher or Elderly Governmental Retiree is retired from a city or town that has converted its health plans to the GIC).

### ***Why is the plan called Community Choice?***

We named this plan option Community Choice because we expect that most of the people who choose this plan will receive care in their local community hospitals.

### ***Which physicians can I see under the Community Choice Plan?***

You can visit any physician—there is no physician network. Most physician services are covered at 100% after any applicable copays. See our *Benefits Overview* at [www.unicarestateplan.com](http://www.unicarestateplan.com) > “Forms and Documents” for details.

### ***Are physicians tiered under the Community Choice Plan?***

Yes. As one of the Group Insurance Commission’s (GIC) plans, Community Choice includes physician tiering to help you make more informed choices about your health care options and to reduce your premium costs. You pay lower office visit copays when you use Massachusetts Tier 1 and Tier 2 physicians (see chart below). The names of the tiers have been assigned by the GIC for use uniformly across all participating health plans.

<b>For Primary Care Physicians<sup>1</sup></b>	<b>For Specialty Care Physicians</b>
*** Tier 1 (excellent): \$15 copay	*** Tier 1 (excellent): \$25 copay
** Tier 2 (good): \$30 copay	** Tier 2 (good): \$30 copay
* Tier 3 (standard): \$35 copay	* Tier 3 (standard): \$45 copay

<sup>1</sup> Note: You are not required to select a primary care physician.

You can also see the following physicians for a \$30 copay:

- All non-Massachusetts physicians

- Massachusetts physicians not included in our Provider Listing
- Massachusetts physicians included in our Provider Listing in the category of Not Tiered/Insufficient Data (NT/ID), indicating that they have insufficient data available to allow us to determine any type of scoring—such as those physicians who are new to practice

### ***How can I find out more about physician tiering?***

Visit our web site at [www.unicarestatement.com](http://www.unicarestatement.com) > “Members” > “Forms & Documents” > “Physician Tiering Information.” To check your physician’s tier designation, click on “Physician Tier Listing” > “Check Your Physician’s Tier level.” Or call UniCare Customer Service at (800) 442-9300.

### ***Among the UniCare plans, Community Choice has the lowest premium. Why?***

By focusing on community-based hospitals, this option offers excellent coverage at a lower premium—without sacrificing health care quality. You receive 100% coverage, after the applicable deductible and copays, for services provided by Massachusetts physicians and Community Choice-designated hospitals.

### ***What do you mean by community hospitals?***

In many cases, people receive the hospital care they need in their own communities. Many of these communities have quality hospitals that deliver a wide range of services. The Community Choice option recognizes the work of community hospitals while also providing a lower-cost option.

### ***Which hospitals are covered under the Community Choice Plan?***

To receive inpatient care at the \$250 copay, you need to use a Community Choice hospital. You’ll find this listing on the UniCare State Indemnity Plan’s website: [www.unicarestatement.com](http://www.unicarestatement.com) > “All Provider Listings” > “Community Choice Plan.” You can use non-Community Choice hospitals at the higher \$750 copay.

You also have access to additional Massachusetts hospitals for designated complex procedures, such as coronary artery bypass, high-risk deliveries, and neonatal ICU care. These hospitals—also covered at the \$250 copay—were chosen for their extensive experience in handling these procedures. For the names of these additional Massachusetts hospitals and the qualifying complex procedures, log onto [www.unicarestatement.com](http://www.unicarestatement.com) > “All Provider Listings” > “Community Choice Plan.” Or contact UniCare Customer Service at (800) 442-9300.

### ***Why aren’t all community hospitals part of the Community Choice option?***

The hospitals on the listing were chosen based on various parameters, including access to our members, unit cost and available quality assessments. The Plan reviews this listing each year for possible changes.

***Will I be covered for mental health and substance abuse services under Community Choice?***

Yes. This benefit is administered and provided by United Behavioral Health (UBH). You can reach UBH toll free at (888) 610-9039. Or visit their web site at [www.liveandworkwell.com](http://www.liveandworkwell.com) (access code 10910).

***How can I be sure I'm choosing a hospital and physician where I'll have lower copays?***

The Plan's member care specialists at (800) 442-9300 will help you choose an appropriate hospital for the care you need, and help you identify specialty and primary care physicians affiliated with Community Choice hospitals.

***What is a member care specialist?***

Member care specialists are specially-trained customer service representatives who are available only under the Community Choice option to help members manage their health care choices and expenses. Member care specialists can help you identify appropriate Community Choice hospitals and help you find a Tier 1 or Tier 2 physician and guide you to physicians affiliated with Community Choice hospitals. They will also put you in touch with PREMIER nurse educators and refer you to health management programs as appropriate.

***What if my doctor recommends hospital care—what will my benefits be?***

For those hospitals included on the Community Choice Hospital Listing, you will have lower copays, so it is important to let your doctor know which hospitals are on this listing. Our member care specialists can also direct you to physicians who use the listed hospitals. Inpatient care at non-Community Choice hospitals is covered at the higher \$750 copay.

***How do I know if a doctor uses a hospital on the Community Choice listing?***

You can ask at the doctor's office. You can also call our member care specialists at (800) 442-9300 for help with finding doctors who are affiliated with Community Choice hospitals.

***The Community Choice hospitals are not close to my home. What should I do?***

If the closest Community Choice hospital is located too far for you to travel, this may not be the right plan for you. Consider joining the PLUS Plan, which gives you access to all Massachusetts hospitals with three tier levels of inpatient copays. You'll find information on the PLUS Plan on our website: [www.unicarestateplan.com](http://www.unicarestateplan.com). Or call UniCare Customer Service at (800) 442-9300 for more information.

***What happens if I have emergency treatment at a Massachusetts hospital that is not offered through Community Choice?***

If you go to the emergency room (for an accident or serious illness) of a non-Community Choice hospital, your copay will be \$100. However, if you have an emergency admission to any hospital, you would be covered for inpatient care at 100% of the allowed amount after a \$250 copay per calendar quarter, regardless of whether you receive this care at a Community Choice or a non-Community Choice hospital.

***What if I am traveling outside Massachusetts and need unexpected inpatient hospital care?***

If you are traveling outside of Massachusetts and require urgent care, you can use a UniCare Travel Access provider to avoid being balance billed. Balance billing is the practice of a provider billing a patient for all charges above the allowed amount that are not paid for by the patient's health plan. To find a Travel Access provider, log onto [www.unicarestatement.com](http://www.unicarestatement.com) > "Out of State Network Providers." Or call UniCare Customer Service at (800) 442-9300.

***What if my physician isn't affiliated with any of the Community Choice hospitals?***

One of the advantages of the Community Choice option is that all physician services are covered at 100% after the applicable copay. If your doctor recommends inpatient or outpatient hospital care, you would need to travel to a hospital on the Community Choice Hospital Listing to receive coverage at the lower hospital copay. Other hospitals are still covered, but you would pay a higher copay. So if you need to see a primary care physician or specialist, you may want to choose one who is affiliated with a Community Choice hospital, in case you need to receive hospital services at some point. Our member care specialists can guide you to physicians affiliated with Community Choice hospitals. Just call (800) 442-9300.

***Can I go to a hospital that is not offered through Community Choice if my physician refers me there?***

Yes, but you will pay higher copays. Also, if you receive care at a hospital outside Massachusetts, the hospital may balance bill you for charges that exceed the Plan's allowed amount. However, if you are traveling outside of Massachusetts and require urgent care, you have access to UniCare's Travel Access providers. For information about these providers, see the above question, "What if I am traveling outside Massachusetts and need unexpected inpatient hospital care?"

***When do I need to notify the Plan about scheduled or upcoming treatments or admissions?***

As a Community Choice member, you must notify the Plan prior to all elective hospital admissions and for certain selected outpatient procedures and services. To notify the Plan, call UniCare Customer

Service at (800) 442-9300. If you do not notify the Plan, your benefits may be reduced by up to \$500. However, you do not need to call the Plan if you are outside the continental United States (the contiguous 48 states). Please refer to the Plan's member handbooks for a list of the procedures that require Plan notification. Or check online at [www.unicarestateplan.com](http://www.unicarestateplan.com) > "Member" > "Notification Requirements."

***Is there a chiropractic benefit under Community Choice?***

Yes. Chiropractic care is covered at 80% after a \$15 copay per visit, at a maximum benefit of \$40 per visit and 20 visits per calendar year.

***Can I use any provider for outpatient laboratory services?***

Yes. You receive 100% coverage for hospital-based lab services at any Community Choice hospital or at any non-hospital-based lab. Outpatient lab services received at a non-Community Choice hospital are covered at 100% after a \$50 copay.

***Will I be covered for prescription drugs under Community Choice?***

Yes. This benefit is administered and provided by Express Scripts®. You can reach Express Scripts toll free at (877) 828-9744. Or visit their web site at [www.express-scripts.com](http://www.express-scripts.com).