Summary of Benefits for 2025

Instructions to the Health Plan

Introduction

This document is a brief summary of the benefits and services covered by PHP Care Complete FIDA-IDD Plan. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a Participant of PHP Care Complete FIDA-IDD Plan. Key terms and their definitions appear in alphabetical order in the last chapter of the *Participant Handbook*.

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If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

A. Disclaimers

This is a summary of health services covered by PHP Care Complete FIDA-IDD Plan for 2025. This is only a summary. Please read the *Participant Handbook* for the full list of benefits. You can get a copy of the Participant Handbook by contacting Participant Services at 1-855-747-5483 and 711 for TTY users. You can also access a copy online at www.phpcares.org.

❖ Partners Health Plan is a managed care plan that contracts with Medicare and the New York State Department of Health (Medicaid) to provide benefits to Participants through the Fully Integrated Duals Advantage for individuals with Intellectual and Developmental Disabilities (FIDA-IDD) Demonstration.

❖ Under PHP Care Complete FIDA-IDD Plan you can get your Medicare and Medicaid services in one managed care plan called a Fully Integrated Duals Advantage for Individuals with Intellectual and Developmental Disabilities (FIDA-IDD) Plan. A PHP Care Complete FIDA-IDD Plan Care Manager will help manage your care needs.

❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the *Participant Handbook*.

❖ ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-855-747-5483 and 711 for TTY users during the hours of 8AM to 8PM, seven days a week. The call is free.

❖ Si usted habla español, se encuentran disponibles para usted servicios sin cargo de asistencia con el idioma. Llame al 1-855-747-5483 y al 711 para los usuarios de TTY de 8:00 a. m. a 8:00 p. m., los siete días de la semana. La llamada es gratuita.

❖ Если Вы говорите на русском языке, Вам доступна бесплатная языковая поддержка. Звоните по телефону 1-855-747-5483 и 711 для пользователей линии TTY/TDD с 08:00 до 20:00, без выходных. Звонок бесплатный.

❖ 如果您說中文，您可以獲得免費的語言協助服務。請致電 1-855-747-5483，TTY 使用者請致電 711，服務時間為每週七天，上午 8 時至晚上 8 時。本電話為免付費電話。

❖ You can get this document for free in other formats, such as large print, braille, or audio. Call 1-855-747-5483 and 711 for TTY users during the hours of 8AM to 8PM, seven days a week. The call is free.

❖ If you would like to make a standing request for a preferred language or format, call PHP Care Complete FIDA-IDD Plan Participant Services. The number is 1-855-747-5483 and 711 for TTY users during the hours of 8AM to 8PM, seven days a week. The call is free.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

❖ The State of New York has created a Participant ombudsman program called the Independent Consumer Advocacy Network (ICAN) to provide Participants free, confidential assistance on any services offered by PHP Care Complete FIDA-IDD Plan. ICAN may be reached toll-free at 1-844-614-8800 (TTY users call 711, then follow the prompts to dial 844-614-8800) or online at icannys.org.

B. Frequently Asked Questions

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
What is a Fully Integrated Duals Advantage for Individuals with Intellectual and Developmental Disabilities (FIDA-IDD) Plan?	A FIDA-IDD Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, developmental disability service providers, and other providers. It also has Care Managers and Interdisciplinary Teams (IDTs) to help you plan and manage all your providers and services. They all work together to provide the care you need. PHP Care Complete FIDA-IDD Plan is a FIDA-IDD Plan that provides benefits of Medicaid and Medicare to Participants in the FIDA-IDD Demonstration.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Frequently Asked Questions (FAQ)	Answers

What is a PHP Care Complete FIDA-IDD Plan Care Manager and Interdisciplinary Team (IDT)?	A PHP Care Complete FIDA-IDD Plan Care Manager is one main person that you may contact. This person helps manage all your providers and services and makes sure you get what you need. This person is part of your IDT, which also includes:
	
	• You and your caregiver/guardian or designee(s);
	
	• Your primary providers of developmental disability services, who have knowledge of your desired outcomes and service needs;
	
	• Additional individuals, including:
	
	    o Your Primary Care Provider (PCP) or a designee from your PCP's office (or practice) who has clinical experience and knowledge of your needs;
	
	    o Your Behavioral Health (BH) Professional, if you have one, or a designee from your BH Professional's office (or practice) who has clinical experience and knowledge of your needs;
	
	    o Your home care aide(s), or a designee with clinical experience from the home care agency who has knowledge of your needs, if you are getting home care and approve the home care aide/designee's participation on the IDT;
	
	    o A clinical representative from your Intermediate Care Facility (ICF), if getting ICF care; **and**
	
	    o Other providers either as you or your caregiver/guardian or designee ask for or as recommended by the IDT members as necessary for adequate care planning and approved by you or designee.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Frequently Asked Questions (FAQ)	Answers
What are long-term services and supports (LTSS)?	LTSS are help for people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing facility or hospital.
Is Self-Direction an option for me?	If you are enrolled in the Office for People With Developmental Disabilities (OPWDD) Home and Community Based Services (HCBS) comprehensive waiver you have the option to self-direct certain developmental disability services and supports.
Can I direct my own care or hire my own aides?	You have the right to choose to direct your own care by selecting Consumer Directed Personal Assistance Services (CDPAS). Through CDPAS, you can hire your own aides and make other decisions about how to get services.
Will I get the same Medicare and Medicaid benefits in PHP Care Complete FIDA-IDD Plan that I get now?	You will get your covered Medicare and Medicaid benefits directly from PHP Care Complete FIDA-IDD Plan. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change. You will get almost all of your covered Medicare and Medicaid benefits directly from PHP Care Complete FIDA-IDD Plan, but you will get Hospice Services the same way you do now, outside of the plan.
	When you enroll in PHP Care Complete FIDA-IDD Plan, you and your Interdisciplinary Team (IDT) will work together to develop a Life Plan to address your health and support needs. When you first enroll in PHP Care Complete FIDA-IDD Plan, you can keep using your doctors and getting your current services for 90 days, or until your Life Plan is complete, whichever is later. However, you can choose to begin getting services in accordance with your approved Life Plan prior to 90 days. When you join our plan, if you are taking any Medicare Part D prescription drugs that PHP Care Complete FIDA-IDD Plan does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for PHP Care Complete FIDA-IDD Plan to cover your drug, if medically necessary.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

Frequently Asked Questions (FAQ)	Answers
Can I use the same doctors I use now?	Often that is the case. If your providers (including doctors, therapists, developmental disability service providers and pharmacies) work with PHP Care Complete FIDA-IDD Plan and have a contract with us, you can keep using them. • Providers with an agreement with us are "in-network." You must use the providers in PHP Care Complete FIDA-IDD Plan's network, unless PHP Care Complete FIDA-IDD Plan or your IDT has authorized you to use an out-of-network provider. • If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of PHP Care Complete FIDA-IDD Plan. To find out if your doctors and service providers are in the plan's network, call Participant Services or read PHP Care Complete FIDA-IDD Plan's *Provider and Pharmacy Directory* on the plan's website at www.phpcares.org. If PHP Care Complete FIDA-IDD Plan is new for you, you can continue using the doctors and service providers you use now for 90 days or until your Life Plan is complete, whichever is later. However, you can choose to begin getting services in accordance with your approved Life Plan prior to 90 days. If you currently get behavioral health services, your Interdisciplinary Team (IDT) will review your current episode of care to decide if you can continue the services with the same provider you use now. If they or PHP Care Complete FIDA-IDD Plan decide you can use the same provider you use now, you will be able to use that provider for 24 months following your enrollment in PHP Care Complete FIDA-IDD Plan.
What happens if I need a service but no one in PHP Care Complete FIDA-IDD Plan**'s network can provide it?**	Most services will be provided by our network providers. If you need a service that cannot be provided within our network, PHP Care Complete FIDA-IDD Plan will pay for the cost of an out-of-network provider.

[?] **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Frequently Asked Questions (FAQ)	Answers
Where is PHP Care Complete FIDA-IDD Plan **available?**	The service area for this plan includes: Bronx, Kings/Brooklyn, Nassau, New York/Manhattan, Queens, Richmond/Staten Island, Rockland, Suffolk, and Westchester Counties, New York. You must live in one of these areas to join the plan.
Do I pay a monthly amount (also called a premium) under PHP Care Complete FIDA-IDD Plan**?**	You will not pay any monthly premiums to PHP Care Complete FIDA-IDD Plan for your coverage. You also will not have any copays or other costs when you get care from network providers.
What is prior authorization (PA)?	PA means that you must get approval from PHP Care Complete FIDA-IDD Plan or your Interdisciplinary Team (IDT) before you can get a specific service, item, or drug or before you can use an out-of-network provider. PHP Care Complete FIDA-IDD Plan may not cover the service, item, or drug if you don't get approval from PHP Care Complete FIDA-IDD Plan or your IDT. Refer to Chapter 3, of the *Participant Handbook* to learn more about PA. A small number of services require PA by a specialist and not by PHP Care Complete FIDA-IDD Plan or your IDT. Please refer to Chapter 4 of your *Participant Handbook* for more information. PHP Care Complete FIDA-IDD Plan can also provide you with a list of services or procedures that require you to get PA from a provider other than your IDT. Some services do not require any PA, such as emergency or urgently needed care, out-of-area dialysis services, Primary Care Provider (PCP) visits, and women's health specialist services. For the full list of services that do not require PA, please refer to Chapter 4 of your *Participant Handbook* or call PHP Care Complete FIDA-IDD Plan.
What is a referral?	A referral means that your Primary Care Provider (PCP) gives you approval to use a provider other than your PCP. Referrals are not necessary in PHP Care Complete FIDA-IDD Plan and will not be required. However, PA rules must be followed.

? **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Frequently Asked Questions (FAQ)	Answers
Do I pay a deductible?	No. You do not pay deductibles in PHP Care Complete FIDA-IDD Plan.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Frequently Asked Questions (FAQ)	Answers
Who should I contact if I have questions or need help? (continued on the next page)	**If you have general questions or questions about our plan, services, service area, billing, or Participant ID Cards, please call** PHP Care Complete FIDA-IDD Plan **Participant Services:**

CALL   1-855-747-5483

Calls to this number are free. 8AM to 8PM, seven days a week.

Participant Services also has free language interpreter services available for people who do not speak English.

TTY   711

This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.

Calls to this number are free. The hours are from 8AM to 8PM, seven days a week.

If you have questions about your health, please call the Nurse Advice Call line:

CALL   1-855-769-2507

Calls to this number are free. The Nurse Advice Line is available 24 hours a day, seven days a week.

TTY   711

This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.

Calls to this number are free. The Nurse Advice Line TTY is available 24 hours a day, seven days a week.

[?] **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Frequently Asked Questions (FAQ)	Answers
Do I have a coverage gap for drugs?	No. Because you have Medicaid you will not have a coverage gap stage for your drugs.

C. Overview of Services

The following chart is a quick overview of what services you may need, your costs and rules about the benefits.

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor	Visits to treat an injury or illness	$0	No prior authorization required.
	Wellness visits, such as a physical	$0	No prior authorization required.
	Transportation to a doctor's office	$0	No prior authorization required.
	Specialist care	$0	No prior authorization required.
	Care to keep you from getting sick, such as flu shots	$0	No prior authorization required.
	"Welcome to Medicare" preventive visit (one time only)	$0	No prior authorization required.

[?] **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need medical tests	Lab tests, such as blood work	$0	No prior authorization required.
	X-rays or other pictures, such as CAT scans	$0	Prior authorization may be required.
	Screening tests, such as tests to check for cancer	$0	No prior authorization required.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (This service is continued on the next page)	Generic drugs (no brand name)	$0 for a *30-day* supply.	There may be limitations on the types of drugs covered. Please refer to PHP Care Complete FIDA-IDD Plan's *List of Covered Drugs (Drug List)* for more information. Certain extended-day supplies are available at retail and/or mail-order pharmacies **Important Message About What You Pay for Vaccines –** Some vaccines are considered medical benefits. Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's *List of Covered Drugs (Formulary).* Our plan covers most Part D vaccines at no cost to you.

? **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Brand name drugs	$0 for a *30-day* supply.	There may be limitations on the types of drugs covered. Please refer to PHP Care Complete FIDA-IDD Plan's *List of Covered Drugs* (*Drug List*) for more information. Certain extended-day supplies are available at retail and/or mail-order pharmacies.
	Over-the-counter (OTC) drugs	$0	PHP Care Complete FIDA-IDD Plan covers some OTC drugs when they are written as prescriptions by your provider. Please refer to PHP Care Complete FIDA-IDD Plan's *List of Covered Drugs* (*Drug List*) for more information.
	Medicare Part B prescription drugs	$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the *Participant Handbook* for more information on these drugs.

? **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	$0	Prior authorization through PHP Care Complete FIDA-IDD Plan's Utilization Management is required.
You need emergency care	Emergency room services	$0	Emergency room services are covered whether you are in or outside of PHP Care Complete FIDA-IDD Plan's service area. No prior authorization is required for these services.
	Ambulance services	$0	No prior authorization required.
	Urgent care	$0	Urgent care services are covered whether you are in or outside of PHP Care Complete FIDA-IDD Plan's service area. No prior authorization is required for these services.

? **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Hospital stay	$0	PHP Care Complete FIDA-IDD Plan must be notified within 24 hours of an emergency admission. A private room for inpatient hospitalization is covered only when it is medically necessary.
	Doctor or surgeon care	$0	No prior authorization is required.
You need help getting better or have special health needs	Rehabilitation services	$0	Prior authorization through PHP Care Complete FIDA-IDD Plan's Utilization Management is required.
	Medical equipment for home care	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan is required
	Skilled nursing care	$0	Prior authorization through PHP Care Complete FIDA-IDD Plan's Utilization Management is required.
You need eye care	Eye exams	$0	One eye exam is covered every 2 years.
	Glasses or contact lenses	$0	Covered once every 2 years.
You need dental care	Dental check-ups	$0	Covered once every 6 months.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

PHP Care Complete FIDA-IDD Plan, Medicare-Medicaid Plan: **Summary of Benefits 2025**

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hearing/auditory services	Hearing screenings	$0	No prior authorization is required.
	Hearing aids	$0	Prior authorization by PHP Care Complete FIDA-IDD Plan may be required. Hearing aids shall be authorized by a qualified audiologist.
You have a chronic condition, such as diabetes or heart disease	Services to help manage your disease	$0	No prior authorization required.
	Diabetes supplies and services	$0	No prior authorization required. A prescription is required from your provider to order supplies
You have a mental health condition	Mental or behavioral health services	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
You have a substance abuse problem	Substance abuse services	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
You need long-term mental health services	Inpatient care for people who need mental health care	$0	Prior authorization by your PHP Care Complete FIDA-IDD Plan may be required.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

PHP Care Complete FIDA-IDD Plan, Medicare-Medicaid Plan: Summary of Benefits 2025

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need durable medical equipment (DME)	Wheelchairs	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
	Nebulizers	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
	Crutches	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
	Walkers	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
	Oxygen equipment and supplies	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
You need help living at home (continued)	Home services, such as cleaning or housekeeping	$0	Prior authorization by your IDT is required
	Personal care assistant (You may be able to employ your own assistant. Call Participant Services for more information.)	$0	Prior authorization by your IDT is required
	Home health care services	$0	Prior authorization by your PHP Care Complete FIDA-IDD Plan may be required.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
	Services to help you live on your own	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
	Adult day services or other support services	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
You need a place to live with people available to help you	Intermediate Care Facility (ICF)	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
	Nursing facility care	$0	Prior authorization by your IDT or PHP Care Complete FIDA-IDD Plan may be required.
Additional covered services	Over-the-Counter (OTC) Flex Card	$0	$150 allowance every month that helps you cover out of pocket expenses on approved health products, health grocery items, fresh produce, and health prepared meals. Items can be obtained from participating retail locations, or you may get home delivery options when you order on-line, by phone, or by mail.

? **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
	Utility Benefit	$0	$780 allowance available through your Over-the-Counter (OTC) Flex Card to help pay for home utilities such as gas, electric, water, internet services and rent/mortgage.
	Physical Fitness	$0	Members that attend a gym or class (on-line or in person) a minimum of 26 times in a six-month period will be reimbursed up to $200 every six months (up to $400 annually) upon receipt of payment and confirmation of attendance.

D. Waiver services that PHP Care Complete FIDA-IDD Plan Covers

In addition, individuals enrolled in the Office for People With Developmental Disabilities (OPWDD) Home and Community Based Services (HCBS) comprehensive waiver program can get the services listed below. Call Participant Services or read the *Participant Handbook* to find out about other covered services.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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Other services covered by PHP Care Complete FIDA-IDD Plan	Your costs for in-network providers
Community Habilitation	$0
Day Habilitation - Group	$0
Day Treatment	$0
Pathway to Employment	$0
Prevocational Services	$0
Respite	$0
Self-Directed Services	$0
Supervised/Supportive IRAs	$0
Supported Employment (SEMP)	$0

E. Other services that PHP Care Complete FIDA-IDD Plan covers

This is not a complete list. Call Participant Services or read the *Participant Handbook* to find out about other covered services.

Other services covered by PHP Care Complete FIDA-IDD Plan	Your costs for in-network providers
Mail Order Pharmacy	$0

F. Services covered outside of PHP Care Complete FIDA-IDD Plan

This is not a complete list. Call Participant Services to find out about other services not covered by PHP Care Complete FIDA-IDD Plan but available through Medicare or Medicaid.

? **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

Other services covered by Medicare or Medicaid	Your costs
Freestanding birth center services	$0
Hospice services	$0

G. Services that PHP Care Complete FIDA-IDD Plan, Medicare, and Medicaid do not cover

This is not a complete list. Call Participant Services to find out about other excluded services.

Services not covered by PHP Care Complete FIDA-IDD Plan, Medicare, or Medicaid	
Services considered not medically necessary according to the standards of Medicare and Medicaid	Acupuncture
Personal items in your room at a hospital or nursing facility, such as a telephone or television	Plastic or Reconstructive Surgery
Radial Keratotomy, LASIK surgery, and other low-vision aids	
Naturopath services (the use of natural or alternative treatments)	

H. Your rights as a Participant of the plan

As a Participant of PHP Care Complete FIDA-IDD Plan, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your services from PHP Care Complete FIDA-IDD Plan. We will tell you about your rights at least once a year. For more information on your rights, please read the *Participant Handbook.* This is not a complete list of all your rights. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
  - get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English

[?] **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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- get information in other formats (e.g., large print, braille, audio)

- be free from any form of physical restraint or seclusion

- not be billed by network providers

- have your questions and concerns answered completely and courteously

- freely apply your rights without any negative effect on the way PHP Care Complete FIDA-IDD Plan or your provider treats you

- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. These rights include getting information on:

  - description of the services we cover

  - how to get services

  - how much services will cost you

  - names of providers and Care Managers

- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:

  - choose a Primary Care Provider (PCP) and change your PCP at any time

  - participate in Interdisciplinary Team (IDT) meetings about your care

  - get your covered services and drugs quickly

  - know about all treatment options, no matter what they cost or whether they are covered

  - refuse treatment, even if your doctor advises against it

  - stop taking medicine

  - ask for a second opinion. PHP Care Complete FIDA-IDD Plan will pay for the cost of your second opinion visit

  - create and apply an advance directive, such as a living will or health care proxy

- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:

  - get timely medical care

[?] **If you have questions**, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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- o get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
  - o have interpreters to help with communication with your doctors and your health plan

- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
  - o get emergency services without PA in an emergency
  - o use an out-of-network urgent or emergency care provider, when necessary

- **You have a right to confidentiality and privacy.** This includes the right to:
  - o ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
  - o have your personal health information kept private
  - o direct your own care or hire your own aides through Consumer-Directed Personal Assistance Services (CDPAS)

- **You have the right to make complaints about your covered services or care.** This includes the right to:
  - o file a complaint or grievance against us or our providers
  - o get a detailed reason for why services were denied

For more information about your rights, you can read the PHP Care Complete FIDA-IDD Plan *Participant Handbook*. If you have questions, you can also call PHP Care Complete FIDA-IDD Plan Participant Services.

I. How to file a complaint or appeal a denied service

If you have a complaint or think PHP Care Complete FIDA-IDD Plan should cover something we denied, call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483. You may be able to appeal our decision.

For questions about grievances (complaints) and appeals, you can read Chapter 9 of the PHP Care Complete FIDA-IDD Plan *Participant Handbook Chapter 9 Sections C and D.* You can also call PHP Care Complete FIDA-IDD Plan Participant Services at the number at the bottom of this page.

Additionally, you can get help from the Independent Consumer Advocacy Network (ICAN). ICAN can give you free, confidential assistance on any services offered by PHP Care Complete FIDA-IDD Plan, including any problems getting quality care. ICAN may be reached at 1-844-614-8800 (TTY users, call 711) or online at icannys.org.

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J. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at PHP Care Complete FIDA-IDD Plan Participant Services. Phone numbers are on the cover of this summary.

- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

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