

Your Rights and Protections as a Member of Essence Healthcare

Information about Organization & Coverage

Determinations, Appeals and Grievances, Exceptions

You may refer to Chapter 9 of your *Evidence of Coverage* (EOC) for more information on any of these topics. You received a copy of the EOC when you joined your Essence Healthcare plan, and you can also find it on this website. Our Customer Service Department can be reached by calling 1-866-597-9560 (TTY:711).

COVERAGE DECISIONS

A coverage decision is a decision Essence Healthcare makes about your benefits and coverage or about the amount we will pay for your medical services or drugs. You may ask for medical care and prescription drug coverage by contacting our Customer Service Department.

Requests for reimbursement for services or drugs you have already received and paid for must be submitted in writing. We use the “standard” deadline for our decisions unless we have agreed to use the “fast” deadlines. You can ask for a “fast” initial decision if your request for medical care or Part D drug benefits needs to be decided more quickly than within the standard time frame.

Initial Request for Service or Benefit	Standard Decision Deadline	Fast Decision Deadline
Medical Request	Up to 7 days after receipt	Within 72 hours after receipt
Medical Care Already Received	Up to 60 days after receipt	N/A
Drug Covered by Part B or Part D	Up to 72 hours after receipt	Within 24 hours after receipt
Part D Drug Already Received	Up to 14 days after receipt	N/A

APPEALS

If you disagree with our coverage decision, you can make an appeal, asking us to review our decision. We will decide whether to stay with our original decision or change this decision and give you some or all of the care, benefit or payment you request. Your appeal request must be made within 65 days of the initial decision.

You can ask for a “fast appeal” if your request for medical care or Part D drug benefits needs to be decided more quickly than within the standard time frame.

Appeal Type	Must be Filed By	Your Filing Deadline	Our Decision Deadline
Requests Related to Medical Care			
Standard - Medical Care Request	Online, Mail, Fax	Within 65 days of initial decision	Up to 30 days after receipt
Standard - Medical Care Already Received	Online, Mail, Fax	Within 65 days of initial decision	Up to 60 days after receipt
Standard – Direct Member Reimbursement	Online, Mail, Fax	Within 65 days of initial decision	Up to 60 days after receipt
Fast - Medical Care Request	Phone, Online, Mail, Fax	Within 65 days of initial decision	Up to 72 hours after receipt
Requests Related to Drugs Covered by Part B and D			
Standard - Drug Covered by Part B or Part D	Online, Mail, Fax	Within 65 days of initial decision	Up to 7 days after receipt
Standard – Direct Member Reimbursement	Online, Mail, Fax	Within 65 days of initial decision	Up to 14 days after receipt
Fast - Drug Covered by Part B or Part D	Phone, Online, Mail, Fax	Within 65 days of initial decision	Up to 72 hours after receipt

To submit a standard appeal, you may fax or mail your request in writing with your Member ID and the reason you are appealing to the following address:

Essence Healthcare
P.O. Box 5907
Troy, MI 48007
Fax: 1-877-770-6440

You may also ask us for an appeal through our website at www.everythingessence.com

To submit a fast appeal, you can contact the Plan at: 1-866-597-9560.

You may also ask us for a fast appeal through our website at www.everythingessence.com.

Requests Related to Medical Care Including Part B Drugs

If we deny your appeal request, an Independent Review Organization will review your request for medical care (Part C) and Part B benefits. The plan will automatically submit this next level appeal request on your behalf. Additional information for the appeal request can be sent to MAXIMUS, Inc.

Requests Related to Drugs Covered by Part D

You may ask for an independent review of a Part D drug benefit decision by submitting the request to C2C Innovative Solutions, Inc.

Part C Medical and Part B Drugs:	Part D Drug: United States Postal Service (USPS)	Part D Drug: UPS / FedEx ONLY:
MAXIMUS, Inc. Medicare Managed Care & PACE Reconsideration Project 3750 Monroe Ave., Suite 702 Pittsford, NY 14534-1302	C2C Innovative Solutions, Inc. Part D Drug Reconsiderations P.O. Box 44166 Jacksonville, FL 32231-4166	C2C Innovative Solutions, Inc. Part D Drug Reconsiderations 301 W. Bay St., Suite 1110 Jacksonville, FL 32202

If you are unhappy with the decision made by the Independent Review Organization and the dollar value of appeal meets a minimum level, you may be able to ask for an Administrative Law Judge to consider your case. Additional reviews may be available by the Medicare Appeals Council and the Federal District Court.

ASKING FOR AN EXCEPTION TO THE DRUG FORMULARY

You can ask for an exception to the coverage rules of our drug formulary on the “Medicare Prescription Drug Coverage Determination Request Form.” This form is available online. You can complete and submit the form online, or you can download the form and mail it to the address on the form. You can also mail or fax a request to the address or fax number specified on the Medicare Prescription Drug Coverage Determination Request Form.

Generally, Essence Healthcare will only approve your request for an exception if the alternative drug(s) included on the plan’s formulary or the lower-tiered drug would not be as effective in treating your condition and/or would cause you to have adverse medical effects.

DISCHARGED FROM A HOSPITAL TOO SOON

The day you leave the hospital is called your “discharge date.” Our plan’s coverage of your hospital stay ends on this date. If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered. If you want to appeal, you must contact the Quality Improvement Organization (QIO) no later than noon of the day before your planned discharge date. If you miss the deadline to ask for an appeal, you may still have appeal rights.

If you think you are being discharged too soon and want to have your discharge reviewed, you must contact the QIO:

For Missouri: Commence Health
BFCC-QIO
Mail: PO Box 2687
Virginia Beach, VA 23450
Call: 1-888-755-5580
TTY: 711
Fax: 1-855-694-2929

For Illinois: Commence Health
BFCC-QIO
Mail: PO Box 2687
Virginia Beach, VA 23450
Call: 1-888-524-9900
TTY: 711
Fax: 1-855-236-2423

For Indiana: Commence Health
BFCC-QIO
Mail: PO Box 2687
Virginia Beach, VA 23450
Call: 1-888-524-9900
TTY: 711
Fax: 1-855-236-2423

For Kentucky: Acentra
Mail: 1650 Summit Lake Dr.
Suite 102
Tallahassee, FL 32317
Call: 1-888-317-0751
TTY: 711

For Arkansas: Acentra
Mail: 1650 Summit Lake Dr.
Suite 102
Tallahassee, FL 32317
Call: 1-888-315-0636
TTY: 711

TERMINATION OF SERVICES (SNF, CORF, HHA)

If we decide to end coverage for your Skilled Nursing Facility (SNF), Comprehensive Outpatient Rehabilitation Facility (CORF), Home Health Agency (HHA) services, you will receive a written advance notice called the "Notice of Medicare Non-Coverage" (NOMNC) either from us or your provider at least two calendar days before your coverage ends. You have the right by law to ask for an appeal of our termination of your coverage. As will be explained in the notice you get from us or your provider, you can ask the QIO to do an independent review of whether our terminating your coverage is medically appropriate. Use the contact information shown above to reach the QIO.

GRIEVANCES (Complaints)

We are committed to learning from our members' experience. Your perspective is essential in helping us ensure our members receive the highest quality of service and care.

When can I file a grievance?

If you are dissatisfied with any aspect of your plan, you have the right to file a grievance (complaint). This could include concerns with:

- plan benefit design
- lack of quality of the care received
- interpersonal aspects of care
- waiting times
- difficulty contacting the plan via phone
- information you get from us
- poor customer service or other negative behaviors

We encourage you to contact us promptly to report the event or incident.

If you disagree with a coverage or payment decision or want to dispute a decision, please reference the Appeals process.

How promptly should I submit my grievance?

Your grievance should be submitted within 60 days of the event or incident to ensure that we can promptly investigate any concerns.

Who can submit a grievance?

You or a person you appoint can submit a grievance. If you want a friend, relative, your doctor or other provider, or other person to be your representative, call Customer Service and ask for the "Appointment of Representative" form (CMS-1696 form). This form is also available on our website. The form gives that person permission to file a grievance on your behalf. It must be signed by you and by the person who you would like to act on your behalf, and the plan must have a copy of the form.

Alternatively, you can submit an equivalent written notice instead of the "Appointment of Representative" form as long as the written notice is signed and dated by both you and your representative and includes the following information:

- Name, address, and telephone numbers of both parties
- Member's Health Insurance Claim Number (HICN) or Medicare Beneficiary Identifier (MBI) found on your Red, White, and Blue Medicare Card, OR Member ID number found on your ID card

- Your status or relationship to the member
- A written explanation of the purpose and scope of the representation
- A statement that the member authorizes you to act on their behalf for the grievance, and a statement authorizing disclosure of individually identifying information to you
- A statement indicating you accept the member's appointment

Other documentation that indicates an individual is appointed to act on your behalf may include a durable power of attorney or court issued or legally binding documentation that states an individual is appointed by a court under state or other applicable law to act on your behalf.

How can I submit a grievance?

If you would like to submit a grievance, you can choose to:

- Call Customer Service
- Send your grievance in writing to: Essence Healthcare
Attn: Grievances
P.O. Box 5907
Troy, MI 48007

If you choose to submit a written grievance, please ensure to include the following information to assist us in processing the complaint:

- Your first and last name
- Member ID number
- All pertinent information, including a summary of the complaint, any previous contact with us related to the complaint, and any supporting documents you believe are appropriate
- What you are asking us to do
- A signature from you or your authorized representative and the date

What happens next?

We will look into your complaint and give you, our answer.

If possible, we will answer you right away. If you call us with the complaint, we may be able to give you an answer on the same phone call.

Most grievances are answered within 30 calendar days. If we need more information and the delay is in your best interest or you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.

If you make an expedited grievance, we will provide a response within 24 hours. You may request an expedited grievance if your grievance concerns one of the following circumstances:

Part B or C

- We decided to extend a timeframe related to an organization determination or appeal.
- We decided not to grant your request to expedite an initial determination or appeal.

Part D

- We decided not to grant your request to expedite an initial determination or appeal and you have not yet obtained medication.



CUSTOMER SERVICE

Essence Healthcare wants to be your partner in good health. In this role, we are always working to improve the quality of care and service that our members receive. For more information about any of these topics, please refer to your *Evidence of Coverage*, available on this website or by calling Customer Service at 1-866-597-9560 (TTY: 711), 8 a.m. to 8 p.m., seven days a week.