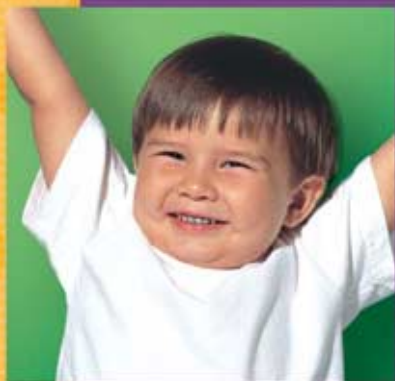


# EL PASO FIRST *Group* HEALTH



M E M B E R H A N D B O O K

532-3778

# YOUR MEMBER HANDBOOK

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## INTRODUCTION

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El Paso First is happy to welcome you. You will receive covered benefits and services from doctors, hospitals and other medical care providers who are part of the El Paso First Health Network. It includes some of the El Paso area's most respected providers, such as Thomason Hospital, Texas Tech, Providence, Sierra, Del Sol, Las Palmas, and many providers who are members of the El Paso County Medical Society or the Southwest Association of Hispanic-American Physicians (S.W.A.H.A.P.).

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## **SUMMARY OF BENEFITS FOR ALL EL PASO FIRST MEMBERS**

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- Doctor’s Visits
- Eye Care
- Preventive and Primary Care
- Prescription Medicine
- Maternity Care
- Hospital Services
- Mental Health and Substance Abuse Services
- Specialized Services
- Services for Children with Complex Special Health Care Needs

## **FOR ASSISTANCE**

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*Our Member Services department is available Monday through Friday from 7 AM to 7 PM Mountain Time at 915-532-3778 or 1-877-532-3778 if outside of the calling area.*



# INTRODUCTION TO EL PASO FIRST

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## WELCOME

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El Paso First is a Health Maintenance Organization (HMO) that provides services to people eligible for our health plan. El Paso First Health Network in collaboration with El Paso First Health Plans will provide or arrange for covered services to be available to members enrolled in the health plan.

### ***How will El Paso First help me?***

#### **This handbook explains how.**

By choosing El Paso First, your company has chosen a health care program that provides comprehensive care for your family. For example, all members of El Paso First have:

- coverage for hospital care and prescription drugs, and
- a private doctor, known as a Primary Care Provider or PCP.

This handbook tells you about these services and the many other kinds of health services available to El Paso First members.

#### **Some of these services help you stay healthy.**

For example, El Paso First staff will help you to prevent diseases and choose healthy foods. Other services help you when you have a health problem. For example, if you are sick, your El Paso First doctor will make sure you receive the right medical tests and the proper care.

- To learn more about El Paso First services that help you when you have a health problem, please see the Summary of Benefits on page 22.
- To learn more about El Paso First services that help you stay healthy, please turn to page 14 of this handbook.

#### **We can be reached at:**

##### **EL PASO FIRST HEALTH PLANS**

2501 N. Mesa Street • El Paso, Texas 79902

Member Services: **915-532-3778** or **1-877-532-3778** if outside of the calling area

TDD phone number: **(915) 532-3740**

## ABOUT MANAGED CARE

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### *Is managed care really better for me?*

**Yes, here's why.**

El Paso First is a managed health care program. Managed care allows you to choose your own primary care provider. This primary care provider can be a doctor, nurse practitioner, or a physician assistant. For this handbook, we will call the primary care provider either the "PCP" or "doctor."

The biggest advantage of managed care is that you will have your own doctor. This doctor makes sure you receive all the health care you need. It is not up to you to find the services and arrange for those services. You have a doctor who will give you the information you need to make good choices about your treatment.

### **Here are some parts of your El Paso First doctor's responsibility:**

- Your doctor is available 24 hours a day either in person or by telephone. Or the doctor arranges for another doctor to be available for you. This includes weekends and holidays.
- Your doctor gives check-ups and shots that prevent disease, and treats you for most common health problems.
- If you need medical tests or treatment, the doctor will make arrangements for them.
- If you need to see a special doctor, such as an expert on allergies or diabetes, the doctor arranges for you to see the right specialist.
- When you have to make an important decision about your health care, such as whether to have an operation, the doctor explains the choices you have.

With El Paso First, you never have to be confused about who to call for medical help. Your PCP is the first person to call when you have a health problem or you have a question. Your PCP will provide the care or direct you to someone else who can help.

## CHOOSING YOUR DOCTOR

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### *How do I find the doctor who is best for me?*

**When you enrolled with El Paso First, you chose a PCP.**

As a member of El Paso First, you chose from doctors listed in the El Paso First Provider Directory. All of the doctors and providers listed have been chosen by El Paso First because they are qualified, caring men and women who treat all of their patients with dignity and respect.

If you did not select a PCP we have assigned you one. You may call us to change your selection at any time. You may choose a doctor who is an expert on health care, as your PCP, or another provider. The PCP will help manage your health care needs. It is important that you get to know your PCP and give him or her as much information as possible about your health.

If you want help choosing a different PCP from the Provider Directory, El Paso First can help you. Call El Paso First Member Services at **915-532-3778** or **1-877-532-3778** if outside of the calling area. A representative will ask you questions such as:

- How close to your home does your doctor's office have to be?
- Do you need a doctor who speaks a certain language?
- Do you prefer a male or female doctor?
- Do you prefer a Federally Qualified Health Center or other primary care clinic?

Based on your answers, the representative will suggest a few doctors who meet your needs.

## **AVOIDING A WAIT**

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### ***Will I have to wait long to see my PCP?***

**Not if you make an appointment.**

When you need to see your PCP, call ahead and make an appointment for a visit. If everyone has an appointment, no one has to wait very long to see the doctor.

Please respect the PCP by being on time for your appointments. If you need to cancel an appointment, please call your PCP's office as far in advance as possible.

### **Tips on Making an Appointment:**

- Telephone ahead to make an appointment unless it is an emergency.
- Be ready to tell the receptionist about your problem so the right amount of time can be set aside for your appointment.
- If you have a medical problem that might need attention the same day, call your PCP immediately.
- If you cannot keep your appointment, call at least 24 hours in advance.
- Sometimes all you need from your PCP is a little advice. If this is the case, just call your PCP's office and talk to the receptionist. He or she will relay your message to your PCP, and someone will call you back.

## **CHANGING DOCTORS/PCPs**

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### ***What if I decide later that I want to change my PCP?***

**You can choose a different one.**

If you decide later that the PCP you chose doesn't meet your needs, you may choose a different one.

Just call the El Paso First Member Services Line at **915-532-3778** or **1-877-532-3778** if outside of the calling area. A Member Services Representative will help you make the change. We will do everything we can to help you find a doctor who is right for you. In most cases you may start seeing your new PCP on the first day of the next month.

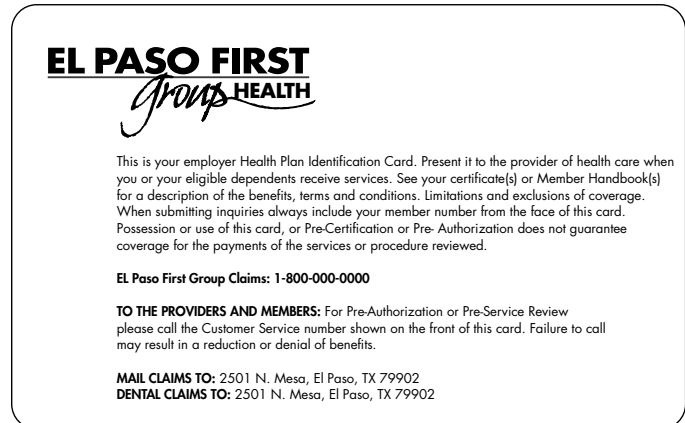
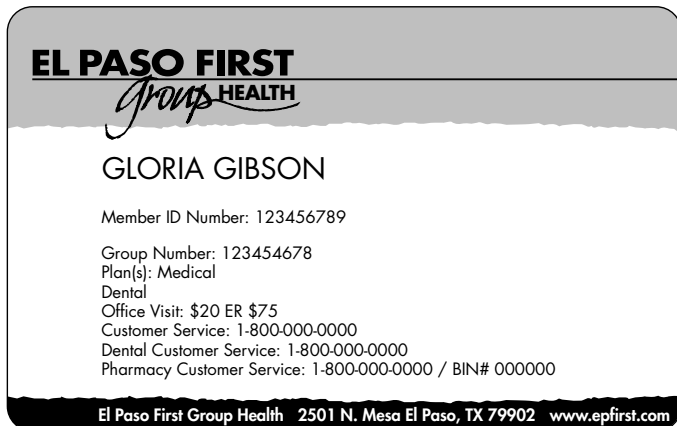
Please do not change to a new PCP without telling El Paso First. If you go to a new PCP without telling us, the services you receive may not be covered.

If your PCP decides to leave the El Paso First Network and you are under treatment, we will arrange for the PCP to continue to see you until the treatment is completed or we have found a new PCP that is qualified to treat your condition and is acceptable to you.

# EL PASO FIRST IDENTIFICATION (ID) CARD

*How do I show that I am an El Paso First member?*

We will give you an identification card that looks similar to the one below:



When you go to a doctor's office or a hospital, you will be asked to show that you are covered by a health care plan. You do this by showing them your ID card.

By carrying this card with you in your wallet or purse, you will be sure to have it in an emergency.

**Printed on your El Paso First card are:**

- the phone number for the 24-hour El Paso First Member Services line – the number you can call whenever you have a question or a problem – **915-532-3778** or **1-877-532-3778** if outside of the calling area
- a 24-hour number you can call if you need mental health or substance abuse services.

To learn more about mental health and substance abuse services, please refer to page 13 of this handbook.

Never lend your card to anyone. If it is lost or stolen, call the Member Services Line at **915-532-3778** or **1-877-532-3778** if outside of the calling area. A Member Services Representative will send you a new card. The card is good as long as you are an El Paso First member.

## CO-PAYMENTS FOR HEALTH CARE

Please see co-payments insert for details.

## **MEMBER SERVICES TOLL FREE LINE**

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*Who can I call if I have questions about health care services or my benefits?*

**Call El Paso First's Member Services Department at 915-532-3778 or 1-877-532-3778 if outside of the calling area.**

Whenever you have a question about your health care services, you can get an answer by calling Member Services. You can call this number Monday through Friday from 7 AM to 7 PM Mountain Time, and an El Paso First representative will answer.

**Here are some of the things a Member Services Representative can do to help you:**

- explain what services are covered;
- help you choose a PCP if you don't have one;
- help you find a doctor close to your home;
- help you change a PCP;
- help you to make an appointment;
- send you new ID cards;
- help you know what to do when you move out of the area;
- record a change of address or phone number;
- act as your patient advocate – listen to your complaints and concerns and do something about them; and
- inform you about classes, health fairs, and other special events in your area.

## **MEMBER SERVICES**

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### ***Translation Assistance***

El Paso First provides translation assistance for members who speak languages other than English.

If you need to have something regarding your health services translated, call the El Paso First Member Services Line at **915-532-3778** or **1-877-532-3778** if outside of the calling area. A Member Services Representative will put you in touch with someone who speaks your language.

El Paso First also offers TDD services for clients who have difficulty hearing. The TDD phone number is **(915) 532-3740**.

# EL PASO FIRST SERVICES THAT HELP YOU WHEN YOU HAVE A HEALTH PROBLEM

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## DOCTOR REFERRALS

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### *What if I have a special health condition?*

**Your doctor will arrange for you to see a specialist. This is called a referral.**

Whenever you need health care, call your PCP.

For most health care services, your PCP will be the only one you need to see. But if you have a special health condition, your PCP may arrange for you to see another doctor who has the special skills needed to treat you. In that case, your PCP will give you a form called a referral. You will need to give this form to the specialist.

If your PCP arranges for you to see a specialist, please respect him or her by being on time for your appointment. If you need to cancel an appointment, please call the specialist's office as far in advance as possible.

Be sure to take the referral form with you when you go to see the specialist.

### **Some specialists include:**

- Cardiologist – heart doctor
- Dermatologist – skin doctor
- Gynecologist – a doctor who specializes in women's health
- Orthopedist – a doctor for the skeleton (bones)

**REMEMBER**, the specialist can give you only those services requested by your PCP on the referral request.

The referral is good for a limited number of days. If the specialist says you'll need more visits or another referral, the specialist should contact your PCP or El Paso First to make sure the added care will be covered.

## SELF-REFERRALS

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### *Do I need a PCP referral for all health care?*

**No, you can make some health service appointments on your own.**

You can receive certain types of health care without a referral from your PCP. The following is a list of health care providers you can choose from the El Paso First Provider Directory and contact on your own:

- an ophthalmologist or optometrist for routine eye care,
- an obstetrician for your first visit when you're pregnant,
- a mental health and substance abuse service,
- wellness and preventive services for children, and
- WIC for food (the Women, Infants & Children's Program).

If you are not sure what to do, or you would like help with making appointments, you can call Member Services at **915-532-3778** or **1-877-532-3778** if outside of the calling area.

## SECOND OPINIONS

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### *How can I be sure if I really need surgery?*

**El Paso First will pay for a second doctor to give his or her opinion.**

An El Paso First doctor or specialist may tell you that you need to have an operation. It is your right to have a second doctor examine you and give his or her opinion about the need for surgery. If you want a “second opinion,” tell your primary care physician. Your PCP can arrange for this second opinion.

## AFTER HOURS CARE

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### *How do I talk to my doctor/PCP when his/her office is closed?*

**The doctor or another doctor covering for him/her is always available to you 24 hours a day.**

If you need to speak to your PCP, and it is not during “regular” office hours, you should still call. If the doctor’s answering service answers your call, just say you need a doctor to call you back. Give the answering service the information requested, and a doctor will call you back within 30 minutes.

## HOSPITAL ADMISSION

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### *What if I need hospital care?*

**Your PCP or specialist will arrange it.**

If your doctor or a specialist decides you require hospital care, you will be admitted to a hospital used by your doctor or specialist.

El Paso First pays for any services you receive at the hospital as long as the services were ordered by the doctor or specialist who admitted you. It doesn’t matter if you receive these services as an inpatient who stays at the hospital overnight, or as an outpatient who comes to the hospital for treatment and goes home the same day.

Remember, you will still have to pay a co-pay if applicable. Please see the schedule of co-pay insert for more detail.

Of course, you do not need your doctor to admit you in an emergency. If you believe that your situation is an emergency, please go to the hospital.

## EMERGENCY CARE

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### ***What if I have an emergency?***

#### **Here's what to do.**

In a life-or-death situation, go to the nearest hospital emergency room, or call 911 for an ambulance. Show your El Paso First Identification Card. If the nearest hospital is not an El Paso First hospital, you may be moved to an El Paso First hospital when it is determined that you are stable.

Even though you are sick or injured, if you are not in serious danger, call your PCP.

- Hospital emergency rooms are there to treat an illness or injury that is sudden and severe. Emergency room doctors are trained to prevent a sudden, severe health problem from causing permanent damage or death.

Emergency room doctors will handle a true emergency immediately. They will continue treatment until the patient is out of danger. El Paso First pays for emergency care. Please refer to your co-pay insert to determine any amount that you will be responsible for paying for emergency room visits.

But, when people who are not in serious danger go to an emergency room, they often have to wait a long time for treatment. In some cases they would receive the treatment they need more quickly at their doctor's office. El Paso First pays for all visits to your PCP. **Non-emergency treatment in an emergency room is NOT a covered benefit.**

If you have an emergency when you are traveling outside the service area, you are still covered for emergency care.

### ***What health problems may be an emergency?***

#### **Here are some examples:**

- Danger of losing life or limb,
- Chest pain,
- Poisoning or overdose of medicine,
- Choking or problems breathing,
- Burns,
- Possible broken bones,
- Heavy bleeding,
- Fainting,
- Suddenly not able to move (paralysis), or
- Criminal attack (rape, mugging, stab or gunshot wound).

If you have any of these problems, go immediately to the nearest hospital emergency room, or call 911 for an ambulance.

If you go to a hospital emergency room for a true emergency, you must call your PCP or clinic and El Paso First at **915-532-3778** or **1-877-532-3778** as soon as you can. If you are not able to make the phone call, a family member or friend may call for you.

## ***What health problems are not an emergency?***

Most medical problems do not require emergency care. If you have one of these problems, call your PCP and he/she will tell you what you should do. Here are some examples.

- Earache,
- Toothache or baby teething,
- Rash,
- Colds, cough, sore throat, flu, or sinus problems,
- Minor sun burn,
- Minor cooking burn,
- Chronic back pain,
- Minor headache,
- Broken cast,
- Stitches that need to be removed, or
- Prescription refills.

## **EMERGENCY CARE OUTSIDE OF THE SERVICE AREA**

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The El Paso First service area includes El Paso, Culberson and Hudspeth counties. When you are not in these counties, you are outside of the service area. Please refer to your provider directory as El Paso First has arranged with providers and hospitals outside the service area for health care services on an in-network basis.

If you have an emergency situation outside of the El Paso First service area, go to the nearest hospital. Then call your PCP and El Paso First as soon as possible.

You must get a written referral for any follow-up care that is needed. If you seek follow-up care without a referral, El Paso First will not pay the bill. Remember, El Paso First does not cover routine care given outside its service area. Routine care includes non-emergency check-ups, physicals, tests or non-urgent surgeries.

Your identification card has the El Paso First number that you and the hospital may call if there are questions about your coverage.

## **HOME HEALTH CARE**

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### ***Can I receive health care services at home?***

**Yes, whatever services are medically necessary.**

If your doctor determines that you require home health care services, El Paso First will assign a Case Manager to work with you and your doctor to arrange these services. For example, you may need:

- hospital equipment,
- intravenous (IV) therapy,
- assistance from a social worker,
- respiratory therapy,
- speech, physical, or occupational therapy,
- medical equipment needed by a child with special needs,
- nursing care or home health aide, and/or
- hospice care.

## PRESCRIPTION DRUGS

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### *How do I get my prescriptions filled?*

**El Paso First provides your prescription drugs through Prescription Solutions.**

You can take your prescription to any pharmacy participating in the Prescription Solutions Network. Try to always use the same pharmacy to receive more personal service.

Take your El Paso First ID card with you when you go to the pharmacy. The pharmacy must make sure you are an El Paso First member. The pharmacy may ask for your ID card.

You may have to pay a copayment for the prescription. A prescription for a generic drug may cost you less. The copayment for a brand name drug will be higher. If your doctor prescribes a drug for a whole month, you will make one copayment for a 34-day supply. In most cases, you cannot get more than a 34-day supply. Please see your co-payment insert for more information.

**The Pharmacy Benefit does does not include:**

- Over-the-counter drugs
- Nutritional products
- Medical supplies or equipment, except for insulin syringes
- Drugs that must be administered in a physician's office or health care facility.

Call Prescription Solutions if you need help finding a pharmacy. Their number is **1-800-788-7871**.

## MENTAL HEALTH/SUBSTANCE ABUSE

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### *What if I have a mental health problem or a problem with drug or alcohol abuse?*

**You can get help right away.**

If you require treatment for a mental health problem or a problem with drug abuse or alcohol abuse, please refer to your Provider Directory or call El Paso First Member Services at **915-532-3778** or **1-877-532-3778** if outside the calling area.

If you call the Behavioral Health Provider listed in the provider directory you will not get a recording. A person trained to help you will answer the phone and will arrange for you to receive the treatment you need – no matter what time of day or night you call.

El Paso First has arranged for mental health and drug or alcohol abuse services to be provided by specialists in these types of problems and their treatment. The specialists will work closely with you, your case manager, and anyone who has provided such services to you in the past. Their job is to make sure that El Paso First members receive the care they need.

If you have questions about mental health problems or problems with drug or alcohol abuse, you may call your PCP or El Paso First Member Services at **915-532-3778** or **1-877-532-3778** if outside of the calling area. Your calls and any treatment you receive are confidential.

If you have an emergency related to mental health problems or problems with drug or alcohol abuse, go to the nearest hospital emergency room or call 911 for an ambulance.

# EL PASO FIRST SERVICES THAT HELP YOU STAY HEALTHY

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## REGULAR CHECK-UPS

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*I seem fine – why do I need to have a check-up?*

**El Paso First cares about your continued health.**

It's important for you to see the doctor for regular check-ups, even when you feel healthy. This way, if you start to have a health problem, you can call a doctor who already knows you. Your doctor will be the person best prepared to deal with your problem quickly.

El Paso First pays for all visits to your doctor, including a complete physical exam. Check-ups are never a waste of anyone's time. It is an investment in your continued good health!

## PREVENTIVE & DIAGNOSTIC CARE

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*Is a check-up just a health report card?*

**No – many El Paso First services are provided as part of a regular check-up.**

**These services include:**

- Immunizations (shots) to prevent diseases such as mumps, measles, rubella, diphtheria, tetanus, hepatitis B, influenza (flu), and pneumonia,
- Screening for certain illnesses, such as lead poisoning, and early signs of high blood pressure, diabetes,
- Profiling (health histories) – family and individual health profile to determine whether any personal habits or family history are harming your health now or making health problems more likely in the future.

## HEALTH EDUCATION

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*Can I learn to improve my health?*

**Yes. El Paso First will help you.**

El Paso First offers free health education classes. Information about times and places where classes will be held is available by calling Member Services, **915-532-3778** or **1-877-532-3778** if outside of the calling area.

## **FAMILY PLANNING**

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### ***Can I get help with family planning?***

**Yes. Here's how.**

Family Planning Services are covered when provided by an in-network provider. Please see your provider directory for a listing of family planning providers or call **915-532-3778** or **1-877-532-3778** if outside the calling area.

## **MATERNITY CARE**

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### ***If I am pregnant – do I get extra care?***

**Yes, pregnant women need and receive extra care.**

El Paso First wants every pregnant woman to have a healthy baby. That starts with a healthy mother.

A pregnant woman who wants the best for her baby will eat good foods, take vitamins, not smoke, not drink alcohol, and visit her doctor often during her pregnancy. El Paso First will give pregnant women all the help they need.

### **Early testing for pregnancy**

It is important for you to see a doctor as soon as you think you might be pregnant. The doctor can perform a pregnancy test and give the results right away. Your doctor or an El Paso First Member Services Representative can help you choose an obstetrician and make an appointment.

### **Monthly exams during pregnancy**

If you are pregnant, you need to see an obstetrician every month during your pregnancy, even if you are feeling fine.

Regular exams during pregnancy can detect problems early – when they can most easily be corrected. For example, exams can show if a baby is at risk of being born too small. Low birth weight is a common problem that often causes difficulties after birth. If the obstetrician detects this problem early in pregnancy, it usually can be corrected.

You do not need a referral from your PCP/doctor to see an obstetrician. You may choose an obstetrician from the El Paso First Provider Directory, and make your own appointment.

### **Complete support during pregnancy**

An El Paso First nurse will be available to provide extra support throughout your pregnancy and after the baby is born. The nurse may visit you at home to determine what help you might need.

### **The nurse can help arrange for such things as:**

- helping you sign up for WIC so that you have good, healthy food for you and your baby,
- finding a pediatrician for your baby and/or scheduling an appointment.

## **WIC-WOMEN, INFANTS & CHILDREN'S PROGRAMS**

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*I know healthy food is very important to pregnant women and young children, but how can we afford it?*

**Women who are pregnant or have young children may qualify for free food.**

Through this program, pregnant women and mothers of children younger than five can apply for certain free foods, such as milk, cereal, juice, eggs, and cheese. To apply for WIC assistance, call **915-771-5850** for an appointment.

To get more information, call WIC at **1-800-942-3678** or call the El Paso First Member Services department at **915-532-3778** or **1-877-532-3778** if outside of the calling area.

If you need help filling out the application, ask a Member Services Representative or your PCP.

## **PREVENTIVE AND WELLNESS CARE**

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*How can I be sure I am receiving everything I need for good health?*

**All El Paso First members are covered for routine and periodic health and wellness care according to age specific guidelines.**

Through this program, you receive regular check-ups. You will receive mail from your doctor to remind you about check-up appointments.

**During these check-ups your PCP, who is an expert on health, will:**

- give you shots needed to prevent disease,
- check your eyes for vision problems,
- check your ears for hearing problems, and
- check your overall physical condition.

In certain cases, your PCP or another provider or reviewer might determine that you have a special need. If your PCP says you need a service or special medical equipment, and you agree, El Paso First will help make the arrangements for you.

# RIGHTS AND RESPONSIBILITIES OF EL PASO FIRST MEMBERS

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## RIGHTS & RESPONSIBILITIES

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### *What are my rights as a member of El Paso First?*

**El Paso First wants members to know all of their health care rights. Members also have some responsibilities.**

## RIGHTS

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- You have the right to get accurate, easy-to-understand information to help you make good choices about your health plan, doctors, hospitals and other providers.
- Your health plan must tell you if they use a “limited provider network.” This is a group of doctors and other providers who only refer patients to other doctors who are in the same group. You can’t see all the doctors who are in your health plan. If your health plan uses “limited networks,” you should check to see that your primary care provider and any specialist doctor you might like to see are part of the same “limited network.”
- You have a right to know how your doctors are paid. Some receive a fixed payment no matter how often you visit. Others get paid based on the services they give to you. You have a right to know what those payments are and how they work.
- You have a right to know how the health plan decides about whether a service is covered and/or medically necessary. You have the right to know about the people in the health plan who decide those things.
- Your health plan may inform you that you can only receive medications that are on an approved list. This list is called a “drug formulary,” and you have the right to know what medications are on the list.
- You have a right to know the names of the hospitals and other providers in your health plan and their addresses.
- You have a right to pick from a list of health care providers that is large enough so that you can get the right kind of care when you need it.
- If it is confirmed that you have special health care needs or that you have a disability, you may be able to use a specialist as your primary care provider. Ask your health plan about this.
- Members who are confirmed to have special health care needs or a disability have the right to special care.
- If you have special medical problems, and the doctor you are seeing leaves your health plan, you may be able to continue seeing that doctor for three months, and the health plan must continue paying for those services. Ask you plan about how this works.
- If your health plan uses a drug formulary and you need a medication that is not on the formulary, you may have the right to continue receiving the medication if your PCP believes it is necessary.
- You have the right to see a participating obstetrician/gynecologist (OB/GYN) without a referral from your primary care provider and without first checking with your health plan. Ask your plan how this works. Some plans may make you pick an OB/GYN before seeing that doctor without a referral.

- You have a right to emergency services when you need them if you reasonably believe your life is in danger, or that you would be seriously hurt if you were not treated right away. Coverage of emergencies are available without first checking with your health plan. You may have to pay a “co-pay.”
- You have the right and responsibility to take part in all the choices about your health care. You have the right speak for yourself in all treatment choices.
- You may have a right to get a second opinion from another doctor in your health plan about what kind of treatment you need.
- You have the right to be treated with respect and kindness when you visit a doctor’s office, go to the hospital, or talk to your health plan.
- You have the right to be treated fairly by your health plan, doctors, hospitals and other providers.
- You have the right to talk to your doctors and other providers in private, and to have your medical records kept private.
- You have the right to look over and copy your medical records and to ask for changes to those records.
- You have the right to a fair and quick process for solving problems with your health plan and the plan’s doctors, hospitals and others who provide services to you. If your health plan says it won’t pay for a covered service or benefit that your doctor thinks is medically necessary, you have a right to have another group, outside the health plan, tell you if they think your doctor or the health plan was right.

## RESPONSIBILITIES

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**You and your health plan both have an interest in seeing your health improve. You can help by assuming these responsibilities.**

- Try to follow healthy habits, e.g., exercise, stay away from tobacco, and eat a healthy diet.
- Become involved in the doctor’s decisions about your treatments.
- Work together with your health plan’s doctors and other providers to pick treatments for you that you have all agreed upon.
- If you have a disagreement with your health plan, try to first resolve it following the health plan’s complaint process.
- Learn about what your health plan does and does not cover. Read your member handbook to understand how the rules work, and how you can try to appeal health plan choices that you disagree with.
- Show respect for other families and for the people who are trying to help you.
- If you make an appointment, try to get to the doctor’s office on time. If you can’t keep the appointment, be sure to call and cancel it.
- Remember to pay your doctor and other providers what you owe them. Keep track of what you pay.

# COMPLAINT AND APPEAL PROCESS

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## *What do I do if I have a problem with El Paso First or one of the providers?*

**You can make a complaint. Here's how.**

El Paso First wants all members to be satisfied with their health care services. If at any time you are not satisfied, please call Member Services at **915-532-3778** or **1-877-532-3778** if outside of the calling area. A Member Service Representative will work with others at El Paso First or with the provider to correct the problem.

### ***Issue/concern***

If you have a problem or concern, you may call **915-532-3778** or **1-877-532-3778** if outside of the calling area, or write to El Paso First.

### **Mail your letter to:**

**Group Health Plan  
El Paso First  
2501 N. Mesa Street  
El Paso, Texas 79902**

If you call, a Member Service Representative will be assigned to help you. This person will try to solve your concern quickly, possibly while you are on the phone. If your concern cannot be resolved on the phone, you will receive an acknowledgement letter and a complaint form within 5 days.

If necessary, this person will also help you with the formal Complaint Process. The Complaint Process is what steps you can take if you are not satisfied. He or she can help you understand the complaint and appeal process, then help you go through the process if you wish.

### ***Complaint***

If you are not satisfied with the solution to your issue or concern while on the phone, you may file a formal complaint by writing to El Paso First. This can be done by either sending a letter or completing the complaint form that the Member Services Representative would mail to you. Please note that you are not required to call and get a complaint form. A letter expressing your dissatisfaction will suffice.

### **Mail your letter to:**

**Group Health Plan  
El Paso First  
2501 N. Mesa Street  
El Paso, Texas 79902**

El Paso First will handle your complaint immediately. El Paso First will be responsible for investigating your complaint. Within 30 days, El Paso First will reach a decision about your complaint and inform you in writing of its decision. You will receive a letter that tells you what was determined about your complaint and the steps El Paso First will take to solve the problem.

## ***Appeal Process***

If you are not satisfied with the solution to your complaint, you may “appeal” by requesting a hearing with the Complaint Review Committee. This is a group of people, including people who, like you, are members of El Paso First Health Plans, and people who work on the El Paso First team.

You may attend this meeting or you may send additional supporting documentation to be considered by the committee. You may also bring someone to help you present your facts. Or, you may send this person to speak for you.

You must request the Complaint Review Committee meeting after you receive the letter from El Paso First about your complaint. The hearing will be scheduled within 30 days of your request. The Appeals Coordinator will provide you with the names of the people on the committee and any documents that will be presented to the committee 5 days before the meeting is scheduled to take place. The Complaint Review Committee will send you a letter with a decision from the hearing.

## ***Expedited (Speedy) Review***

If you believe that serious medical consequences will result from El Paso First's failure to provide specific medical services, you may ask the Member Services Representative or one of the nurses for a speedy review. Our Medical Director will review your request within 24 hours and will inform you in writing of his decision.

## ***Appeal for Denial, Delay, Reduction or Termination of Services***

If you believe that El Paso First has taken an action to deny, delay, reduce or terminate covered services, you may file an appeal. El Paso First will send you a written notice at least 10 days before it takes any action to deny, delay, reduce or terminate covered services, except in some very limited emergency situations. El Paso First will also send you a written description of how you must file the appeal. You may call Member Services for help in following the steps to file the appeal. A Member Services Representative will also help you during the hearing process if you request it. At any time during the complaint or appeal process you may call the TDI toll-free complaint line at **(800) 252-3439** for assistance.

## ***Independent Review Organization***

You may be eligible to have an Independent Review Organization (IRO) review a decision by El Paso First to not pay for a treatment it considers medically unnecessary or inappropriate.

In most cases, you must first appeal to El Paso First before requesting an IRO review. You can skip the appeal process if you or your doctor believes your condition is life threatening.

Following denial of an appeal, you will receive an independent review request form in the envelope with the denial. If you want an independent review, fill out the form and mail it to El Paso First in the enclosed envelope. You may call El Paso First Member Services or the TDI toll-free Consumer Help Line **(800) 252-3439** to ask for an immediate appeal, to ask questions or to request help in obtaining an independent review.

## ***Eligibility and Enrollment***

You and your family members joined El Paso First when you filled out an enrollment application. Each person that you named on the enrollment form should now be an El Paso First member.

If there are changes in your family, it could change your coverage. You should let El Paso First know when a family member:

- Moves out of the house
- Moves into the house
- Becomes pregnant
- Has a baby
- Passes away.

Also, you should inform El Paso First when your family moves or if you get new health insurance. Call us at **915-532-3778** or **1-877-532-3778** if outside of the calling area, to let us know.

## ***Newborns***

A baby born to an El Paso First member is automatically covered under the plan for up to thirty (30) days after the baby's birth. Call El Paso First's Member Services line at **915-532-3778** or **1-877-532-3778** if outside of the calling area, to report the baby's birth. You are required to apply to continue the baby's coverage after the thirty days.

## ***Leaving El Paso First Health Plans, Inc.***

If you decide to disenroll from El Paso First, you should inform El Paso First. Call us at **915-532-3778** or **1-877-532-3778**.

## ***Reasons why you may have to disenroll from El Paso First***

There are other situations that may result in your leaving El Paso First. They are as follows:

1. You are no longer eligible for your group insurance.
2. Your employer chooses a different health plan.

# SUMMARY OF EL PASO FIRST BENEFITS FOR ALL MEMBERS

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Here is a brief summary of important services that El Paso First provides to its members.

## Doctor's services

- Exams and preventive health services
- Physician office and hospital visits
- 24 hours a day availability
- Specialty physician care
- Surgical services and second surgical opinions

## Hospital services

- Semi-private room and board (private if medically necessary)
- Intensive care services
- Operating, recovery and other treatment rooms
- X-rays, imaging, laboratory, and pathology
- Ambulatory surgical facility services
- Medications, casts, splints, and dressings
- Renal dialysis, respiratory services and radiation and chemotherapy

## Prescription Drugs

- Pharmacy benefits are provided through Prescription Solutions.

## Maternity

- Obstetrical exams
- Routine inpatient newborn care
- Prenatal care
- Help entering the WIC program

## Mental Health

- Inpatient and outpatient
- 45 inpatient days per coverage year (25 days may be converted to residential treatment)
- 60 outpatient visits and 60 days of rehabilitative day treatment per coverage year
- 24 hour service line
- Confidential treatment
- Case management services

## Substance Abuse

- Inpatient/residential and outpatient
- Screening, assessment, and referral

## Specialized Services

- Home and community health services
- Habilitation and rehabilitation services, including physical, occupational, speech therapies and treatment or therapy for developmental delay
- Chiropractic services
- Hospice care
- Enhanced services for Children with Complex Special Health Care Needs (CCSHCN)

- Medically necessary foot care
- Medical equipment
- Organ transplants
- Skilled nursing care

### **What is Medically Necessary?**

One of the most important ways to decide if a service is covered is to determine if the service is “medically necessary.” Usually a doctor decides if a service is “medically necessary” by following certain established criteria. This is the way the State of Texas defines what is “Medically Necessary:”

**Medically necessary health care service means health care services, other than behavioral health services, which are:**

- reasonable and necessary to prevent illnesses or medical conditions, or provide early screening, interventions, and/or treatments for conditions that may cause illness or endanger life;
- provided at appropriate facilities and at the appropriate levels of care for the treatment of a member’s medical conditions;
- consistent with health care practice guidelines and standards that are issued by professionally recognized health care organizations or governmental agencies;
- consistent with the diagnoses of the conditions; and
- no more intrusive or restrictive than necessary to provide a proper balance of safety, effectiveness, and efficiency.

**Medically necessary behavioral health service means those behavioral health services which:**

- are reasonable and necessary for the diagnosis or treatment of a mental health or chemical dependency disorder or to improve or to maintain or to prevent deterioration of functioning resulting from such a disorder;
- are in accordance with professional accepted clinical guidelines and standards of practice in behavioral health care;
- are furnished in the most appropriate and least restrictive setting in which services can be safely provided;
- are the most appropriate level or supply of service which can safely be provided; and
- could not be omitted without adversely affecting the Member’s mental and/or physical health or the quality of care rendered.

## **SERVICES NOT COVERED**

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**There are health services that are not covered by El Paso First. Some examples are:**

- Laser surgery to correct vision
- Gastric procedures for weight loss
- Cosmetic surgery or other services for cosmetic purposes
- Routine foot care

Please call El Paso First Member Services department if you have a specific question about what is covered and what is not covered.

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**EL PASO FIRST  
HAS YOU COVERED**  
915-532-3778 or 1-877-532-3778

