

MEMBER HEALTH PLAN INFORMATION



Group Health Cooperative of South Central Wisconsin (GHC-SCW) is a member-owned, non-profit managed health care plan. We provide the entire spectrum of health care services, including insurance, primary and specialty care.

To be covered, services must be provided by an in-network provider or with a prior authorization if care is needed from an out-of-network provider.

GHC-SCW owned and operated clinics provide a full range of preventive, diagnostic and therapeutic services, including office visits and periodic checkups.

BETTER TOGETHERSM

Group Health Cooperative of South Central Wisconsin (GHC-SCW)
MK20-17-0(2.20)0

 **Group Health
Cooperative**

of South Central Wisconsin

ghcscw.com

Table of Contents

Click on the blue header to jump to that section.

BENEFITS AND SERVICES	3
PRESCRIPTION DRUG COVERAGE	3
CHARGES FOR WHICH MEMBERS ARE RESPONSIBLE	3
LANGUAGE OR HEARING ASSISTANCE SERVICES	3
SUBMITTING A CLAIM TO GHC-SCW	4
OBTAINING INFORMATION ABOUT GHC-SCW PRACTITIONERS	4
OBTAINING PRIMARY CARE SERVICES AND POINTS OF ACCESS	4
HOW TO OBTAIN GHC-SCW SPECIALTY CARE, BEHAVIORAL HEALTH AND HOSPITAL SERVICES	4
ACCESSING CARE 24/7	5
OBTAINING EMERGENCY OR URGENT CARE	5
OBTAINING CARE OUTSIDE THE SERVICE AREA	5
COMPLAINTS AND APPEALS	5
INDEPENDENT EXTERNAL REVIEW	6
ASSESSING CURRENT TECHNOLOGY	6
PRIVACY	6
FRAUD, WASTE AND ABUSE	8
CODE OF CONDUCT	8
ONLINE COMMUNICATION	8
SOCIAL SECURITY NUMBER	9
RIGHTS AND RESPONSIBILITIES	9

CALL US!

For questions about benefits, services and providers, contact:

GHC-SCW Member Services (608) 828-4853
or toll-free at (800) 605-4327 and request Member Services.
Monday – Friday, 8 a.m. to 5 p.m.

Phone Numbers

GHC NurseConnect	608-661-7350 or (855) 661-7350
Urgent Care Appointments	608-442-8100
Care Management	(608) 257-5294 or (800) 605-4327, ext. 4515
Quality Management	(608) 662-4903
Crisis Line for Mental Health	(608) 441-3290
TTY Line	711 or (608) 828-4815
Interpreter Services	(608) 661-7215 or (800) 605-4327, ext. 4504
UW Health Behavioral Health and Recovery ...	(608) 282-8270

BENEFITS AND SERVICES

Covered benefits and services, and associated cost-sharing, vary by plan. You are responsible for knowing the covered services, limitations and exclusions of your GHC-SCW plan. For complete information regarding your GHC-SCW plan, and how to obtain services, please refer to your plan documents. Your plan documents include:

- Benefit Summary;
- Summary of Benefits and Coverage (SBC);
- Member certificate;
- Plan amendment(s); and
- Any additional documents linked to your plan, located at planfinder.ghcscw.com.

These plan documents may be found by entering your plan number at planfinder.ghcscw.com. Your plan number is located on your Member Card, your Benefit Summary and your SBC. If you cannot find your plan number, please contact GHC-SCW Member Services. Additional important and helpful sources of information regarding your benefits include:

- This member health plan information document;
- GHC-SCW's website at ghcscw.com; and
- Our GHC-SCW Member Services team.

NOTE: A referral may be required to receive care from many specialty providers and a referral is necessary to receive care from any out-of-network provider. After receiving a referral, you may still need to obtain prior authorization from the GHC-SCW Care Management department in order for the service to be covered.

PRESCRIPTION DRUG COVERAGE

Many GHC-SCW plans include an outpatient drug benefit. Refer to your benefits summary and member certificate or check with your employer to determine if outpatient prescription drugs are covered under your plan as a part of the pharmacy benefit and what your financial responsibility is. Your Member Card includes "Prescription Benefit (Rx) Information." Always be prepared to present your Member Card when having a prescription filled, especially if you are not using one of GHC-SCW's pharmacies. Visit ghcscw.com for participating pharmacy information. Failure to use a participating pharmacy to submit your prescription electronically may result in denial or a reduction of benefits. GHC-SCW reserves the right to pay the lesser of the amount submitted or the amount that GHC-SCW would pay the pharmacy if the claim was submitted electronically at a participating eligible pharmacy.

All GHC-SCW plans cover drugs administered during a GHC-SCW approved hospitalization. Prescription drugs administered during hospitalizations or clinic visits are subject to your plan's medical benefit and are subject to the limitations and cost-sharing specified by your plan.

GHC-SCW Drug Formulary

To help manage the rising costs of drugs and offer you a comprehensive level of benefits, GHC-SCW uses pharmaceutical management procedures and a drug formulary, which is a list of drugs that have been evaluated by GHC-SCW and found to be safe, effective and cost-efficient. Drugs included within the drug formulary may be the same name brand with which you are familiar, the same drug under a different name or a generic version. Drugs that have limits or special requirements will typically be noted within the formulary. A non-formulary drug may be covered under certain cases of medical necessity. GHC-SCW and its' Providers will respond to these needs on an individual basis.

A specialty drug, whether oral or injectable, may require prior authorization for coverage, and you may be required to obtain the drug from a designated specialty pharmacy. If approved, the specialty drug will be covered by your plan under either the pharmacy benefit or the medical benefit as determined by the specific drug, how it is given and where it is given (at home, at an infusion center, during a clinic visit or during a hospital stay). Certain classes of drugs, such as those intended for weight loss or drugs for induction of ovulation are not covered. For more information, visit ghcscw.com or contact GHC-SCW Member Services.

CHARGES FOR WHICH MEMBERS ARE RESPONSIBLE

For information regarding the cost of receiving covered services, you should refer to your Benefit Summary and SBC. A Benefit Summary and SBC provide cost-sharing information such as a plan's deductible and maximum out-of-pocket (MOOP), copayments and coinsurance. Plan documents may be found by entering your plan number at planfinder.ghcscw.com. Your plan number is located on your Member Card, your Benefit Summary and your SBC. If you cannot find your plan number, please contact GHC-SCW Member Services.

Certain benefits, treatments, prescription drugs and DME require prior authorization. A prior authorization does not guarantee that services will be fully covered. Coverage is determined by the terms and conditions of your member certificate. Services and items that require prior authorization are listed on ghcscw.com.

**For services that require prior authorization, if you are seen for a specialty visit without prior authorization/approval from GHC-SCW Care Management, you may be responsible for full payment of the services provided.*

LANGUAGE OR HEARING ASSISTANCE SERVICES

GHC-SCW provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). GHC-SCW also provides free language translation services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

Contact TTY 711 or (608) 828-4815 for services for hearing or speech impairment. For help to translate, please call GHC-SCW Member Services at (608) 828-4853.

SUBMITTING A CLAIM TO GHC-SCW

If you see a GHC-SCW practitioner at an in-network provider, a claim will typically automatically be submitted on your behalf. If you receive out-of-area care, you may need to submit a claim for reimbursement of covered expenses. To submit a claim to GHC-SCW, you must contact the performing provider to request that an itemized bill be sent to GHC-SCW. The itemized claim should contain information stating who the performing provider was, the diagnosis, date of service, services provided and the charge for each service. Submit claims to: GHC-SCW Administrative Offices, P.O. Box 44971, Madison, WI, 53744-4971.

OBTAINING INFORMATION ABOUT GHC-SCW PRACTITIONERS

GHC-SCW provider directories are available at ghcscw.com and in print, upon request. You can also use the provider search tool at ghcscw.com.

Selecting or Changing a Primary Care Provider (PCP)

All GHC-SCW members should choose a PCP from among our high-quality group of medical professionals. Each covered family member should also select a PCP. If you do not have a preference, GHC-SCW Member Services staff are available to help you evaluate your options or your PCP may be assigned based on your proximity to a primary care clinic location.

A strong relationship between you and your PCP is the basis of good health care. You may change your PCP or request a GHC-SCW provider directory by contacting GHC-SCW Member Services. To obtain professional qualifications of primary and specialty providers, visit ghcscw.com, click on "Find a Provider" and search by provider name or location.

OBTAINING PRIMARY CARE SERVICES AND POINTS OF ACCESS

Primary care points of access such as clinic locations, hours of operation and phone numbers are listed on ghcscw.com or can be obtained by calling GHC-SCW Member Services. All points of access are listed in our directories (Dane County or the Regional Network) or are also available in our online search tool.

Your Member ID Card

You will receive two GHC-SCW Member Identification Cards ("Member Card") per family. Your Member Card lists information including your GHC-SCW member number and the name of your primary care clinic, important phone numbers and directions on receiving urgent care.

Appointments for Routine Visits

All non-emergency medical care covered by GHC-SCW should be obtained at, or referred through, your PCP or primary care clinic. Appointments can be made by calling your primary care clinic or online through GHCMYChartSM accounts. GHC-SCW respects your time and we ask that you do the same. Unless an emergency disrupts the schedule, medical staff at the clinic make every effort to see patients in a timely fashion. If it is necessary to cancel or reschedule an appointment, please notify your clinic as soon as possible. On the first visit to your clinic, please allow an extra 15 minutes before the scheduled appointment to fill out a health history form.

HOW TO OBTAIN GHC-SCW SPECIALTY CARE, BEHAVIORAL HEALTH AND HOSPITAL SERVICES

Specialty Care or Hospital Services

Your PCP may need a specialist's opinion on your care. Sometimes, specialty office visits outside of your primary care clinics requires a referral by your PCP and prior authorization by GHC-SCW. If a visit requires prior authorization, members must receive an Approval Letter from the GHC-SCW Care Management Department before receiving these services. If you are a registered GHCMYChartSM user, you may visit ghcscw.com and log in to your GHCMYChartSM account to view and print your prior authorizations.

GHC-SCW approves services or supplies based on the information that is available at the time of the approval/denial decision. Approval does **not** guarantee your eligibility or benefits under your health plan. It is your responsibility to know your cost-sharing responsibilities that apply to specialty care or hospital services.

See your benefits summary and member certificate for full details on services requiring prior authorization or contact GHC-SCW Member Services for more information.

Mental Health Care and Substance Use Disorder

Outpatient mental health services are provided at GHC-SCW without prior authorization. Mental health services are provided by GHC-SCW mental health providers at Capitol, East, Hatchery Hill or Sauk Trails Clinics. Please see your plan documents for complete coverage information. Call the clinic where you would like to be seen to schedule an appointment. All inpatient mental health admissions require prior authorization by calling the GHC-SCW Mental Health Department at (608) 441-3290.

An explanation of how to access mental health services within your network can be found in your plan documents, or in the GHC-SCW Provider Directory (HMO). Outpatient Substance Use Disorder (SUD) services may be obtained, without prior authorization, from UW Health Behavioral Health and Recovery by calling (608) 282-8270. All inpatient SUD admissions require prior authorization.

ACCESSING CARE 24/7

If you require after hours care services, clinic phone lines are answered any time, day or night. GHC-SCW's 24/7 nurse line, GHC NurseConnect is also available when you need advice about where or when to seek care. Call GHC NurseConnect at (608) 661-7350 or toll-free at (855) 661-7350.

virtuwell® is GHC-SCW's 24/7 online clinic for diagnosis, treatment and even a prescription for common medical conditions. Visit ghcscw.com/virtuwell

With GHC Care OnDemand, members can access a doctor from their home, office or on the go — 24 hours a day, 7 days a week, 365 days a year (including holidays). You can visit board-certified doctors either by phone or secure video to help treat any non-emergency medical conditions. Providers can diagnose your symptoms, prescribe medication and send prescriptions to your pharmacy of choice. All providers have a minimum of ten years of practice experience, and are able to treat a wide range of patients and conditions. Visit ghccareondemand.com

OBTAINING EMERGENCY OR URGENT CARE

Urgent Care — What is it?

Urgent Care is for non-life threatening conditions that need to be treated on the same day or after business hours. These conditions usually cause unusual discomfort. Call your primary care clinic first. Clinic phone lines are answered any time, day or night. If your clinic is closed, the on-call providers will assist you or you will be transferred to Urgent Care. After first speaking to your primary care clinic, you may be directed to Urgent Care.

Emergency Care — What is it?

Emergency Care is for life threatening medical conditions (including severe symptoms) that can cause serious danger to your health. Examples include alcohol/drug overdose, amputations, complex bone fractures (through the skin), facial or eye trauma, heart attack, knife/gunshot wounds, loss of consciousness, poisoning, severe burns or stroke. If you need emergency care, go to your designated hospital emergency room for treatment. If that is not possible, go to the nearest hospital emergency room or call 911.

Care Management Procedures

GHC-SCW utilizes procedures to ensure that health care services are medically necessary and provided in the most cost-effective manner. These procedures include, but are not limited to:

- The prior authorization process;
- Review of all inpatient admissions to determine appropriateness of care;
- Confirming that the provider requested services are covered benefits; and
- Reviewing whether care provided outside of the GHC-SCW service area can be provided within the service area.

GHC-SCW utilizes evidence-based medical resources for making determinations to ensure our members receive the appropriate course of treatment for their medical/behavioral health conditions. Guidelines are available to both providers and members upon request for a denied authorization.

Care Management staff are available to assist you with the coordination of medical care and services. For assistance, please call the GHC-SCW Care Management Department at (608) 257-5294 or (800) 605-4327, ext. 4514.

OBTAINING CARE OUTSIDE THE SERVICE AREA

All specialty care services received outside the GHC-SCW primary care clinics may require a prior authorization by Care Management. Services that require prior authorization can be found on ghcscw.com. Members or providers may contact GHC-SCW Member Services for assistance in determining whether a specific service requires prior authorization.

Emergency/Urgent Care Outside the GHC-SCW Service Area

For an urgent condition where care cannot be delayed until returning to the service area, GHC-SCW requests notification of services relating to an urgent condition prior to receiving such care, or notification as soon as reasonably possible thereafter. If an emergency occurs out of the service area, and care cannot be delayed, obtain the necessary emergency medical care at the nearest medical facility.

Coverage for out-of-area care is limited to the plan type and coverage provided under your member certificate.

COMPLAINTS AND APPEALS

GHC-SCW has formal procedures in place for members who are dissatisfied with care, treatment or service. An appeal may also address dissatisfaction in areas such as administration or claims.

Step 1: Discuss the concern with the provider or GHC-SCW employee with whom you are dealing.

Step 2: Contact GHC-SCW Member Services for additional discussion and resolution or if you want to submit a formal complaint.

Step 3: If the matter remains unresolved, file an insurance appeal using procedures outlined in your plan documents.

Your plan documents outline a complete description of the complaint resolution and appeals process. You may file a complaint or appeal by contacting GHC-SCW Member Services.

INDEPENDENT EXTERNAL REVIEW

GHC-SCW will notify the member of his or her right to an external review or review of the appeal and outline the process for filing a request for external review. A member is eligible for an external review or review of their appeal when they have completed the GHC-SCW internal grievance process, and do not accept the Cooperative's adverse determination of the grievance based on medical necessity and/or experimental, investigational or unproven services issues. The member, or authorized representative on behalf of the member, may request an appeal to an independent review organization (IRO) or review of the appeal. Denials based on benefit exclusions or limitations in the member policy are not eligible for consideration by an IRO.

- Members who have the Federal Benefit Plan should refer to their benefit brochure on the process to request a review of their appeal.
- Members who have a Medicare Select Plan should contact GHC-SCW Member Services.
- All other members may request an independent review. The member, or their authorized representative, shall provide a written request for independent review electronically to externalappeal.com; by fax to (888) 866-6190; or by mail to Maximus Federal Services, 3750 Monroe Ave., Suite 705, Pittsford NY 14534-1302.

A request for an external review must be made within four months after the member receives notice of the disposition of his or her grievance and any corrective action taken on the grievance. The decision of the IRO is binding on GHC-SCW and the member, except for the decision of the IRO for rescission of the policy.

ASSESSING CURRENT TECHNOLOGY

GHC-SCW has established a pharmaceutical and technology assessment committee to provide a coordinated system for evaluating new and emerging medical technologies, drugs, devices and behavioral health procedures. The committee conducts reviews as new drugs are approved by the FDA and as new technologies are addressed by Hayes Incorporated, a major vendor of technology assessments. Individual requests from members, hospitals, physicians and other providers are also reviewed by this committee.

PRIVACY

GHC-SCW is committed to protecting your privacy rights and we take this responsibility seriously. We maintain strong privacy policies describing how we ensure your information is safe and secure. We ensure proper employee training and education throughout the year and conduct a comprehensive annual compliance training program which is a mandatory condition of employment.

GHC-SCW is both a health plan and a health care provider. Our responsibility to protect your privacy relates to clinical as well as insurance information. Patients may be surprised to realize the scope of information routinely collected, processed and disclosed in GHC-SCW's daily operations. We maintain demographic, financial, insurance and health-related information from phone number, social security number, allergies, medications and health conditions to claims, bills and how we respond when you're dissatisfied with our service. This information is used:

1. To plan for care and treatment
2. For communication among health care providers
3. As a legal document describing care received
4. As verification to confirm services received
5. To help GHC-SCW review and improve health care and outcomes
6. For other activities that allow GHC-SCW to conduct business efficiently and provide our patients with high quality care

Employees access this information as a routine part of their jobs. GHC-SCW has developed strict rules to determine what information employees may access based on their job duties. For example, a provider may be authorized to use more information than a receptionist or a member of the billing department.

Privacy practices at GHC-SCW are governed by numerous regulations and laws such as the [Health Insurance Portability and Accountability Act of 1996 \(HIPAA\)](#) and [Wisconsin Statute §146.82](#). GHC-SCW is committed to the proper application of these and other regulations pertaining to health care privacy.

Notice of Privacy Practices

An important requirement outlined in the HIPAA Privacy Rule is the notice of privacy practices. This document describes:

1. How information is collected, used and disclosed
2. Patient's privacy rights
3. GHC-SCW's obligation to protect privacy

How Protected Health Information (PHI) is Collected, Used and Disclosed

Without authorization:

1. Treatment means the provision, coordination or management of health care and related services among health care providers or by a health care provider with a third party consultation regarding the referral of a patient from one health care provider to another;
2. Payment includes activities providers use to obtain payment or be reimbursed to obtain premiums, to fulfill their coverage responsibilities and provide benefits under the plan, and obtain or provide reimbursement for provision of health care. This may include determining eligibility of coverage, adjudicating claims or utilization review activities;
3. Health Care Operations are administrative, financial, legal and quality improvement activities necessary to run a health care business and support its core functions. These activities are limited to those such as case management, care coordination, business management and general administrative activities;
4. Additional activities include, but are not limited to law enforcement, public safety, national security and plan sponsor disclosures (enrollment or disenrollment purposes only).

With Authorization:

1. Uses and disclosures of PHI that require patient authorization include psychotherapy, marketing, disclosures to plan sponsors and the sale of PHI;
2. Authorization may be revoked at any time.

Patient's Privacy Rights

HIPAA outlines the following patient rights:

1. [Inspect and copy PHI](#)
2. [Request restrictions](#)
3. [Request confidential communications](#)
4. [Request record amendment](#)
5. [Request accounting of disclosures](#)
6. Receive notification of breach of PHI
7. Receive [Copy of Notice of Privacy Practices](#)
8. File a privacy complaint

To exercise any of these rights, obtain additional information, file a complaint or ask a question, contact the GHC-SCW privacy officer at:

- Phone: (608) 662-4899 or (800) 605-4327
- Fax: (608) 662-4917
- Mail: 1265 John Q. Hammons Drive, Madison, WI 53717
- Visit: www.ghcscw.com

[Click here](#) to obtain a copy of the Notice of Privacy Practices.

The GHC-SCW Notice of Privacy Practices is provided to new members upon enrollment, every three years or upon substantive change. It is also available at upon request at any GHC-SCW location and at ghcscw.com. The notice is also displayed prominently at the entrance to each GHC-SCW clinic.

Health Information Exchange (HIE)

GHC-SCW participates in health care exchanges which allow health care professionals and patients to appropriately access and securely share a patient's medical information electronically.

Sharing electronic patient information enables providers to access and confidentially share patients' vital medical history, no matter where patients are receiving care. These exchanges also provide safer, more effective care tailored to patients' unique medical needs.

HealthIT.gov provides additional information about health information exchanges.

Internal Protection of Verbal, Written and Electronic PHI Across the Organization

GHC-SCW will maintain adequate management controls to ensure appropriate access to PHI regardless of format or location.

Verbal Access

Protected through an ongoing process of education for staff to be aware of their physical surroundings and the use of a moderate voice tone and volume.

Written Information

Protected through ongoing education and training for GHC-SCW staff to discard paper-based health information in confidential shredding bins. Staff are also trained to keep paper documents out of view in areas such as workstations, fax machines or printers.

Electronic Information

Protected through implementation of role-based access, which provides for access to systems based on the work-related needs of each employee's job description.

GHC-SCW Website Privacy Protections

The Website Privacy Statement and the Website Terms and Conditions statements provide detailed information about GHC-SCW's efforts to maintain the privacy of information collected, maintained, used, stored and disclosed on the site.

Personal Information vs. Non-Personal Information

Non-Personal Information

Information that does not permit us to specifically identify our patients by name or similar unique identifying information such as a social security number, member number, address or telephone number. Non-personal information may be used, unless restricted by law or by this statement, for the following purposes:

- Customizing the user experience
- Marketing and product development
- Tracking data accessed on the website
- Developing usage/activity statistics
- Assisting users with problems
- Enabling functions and tools
- Tracking visitor paths

Personal Information

Specifically identifies a user as an individual, such as full name, telephone number, email address, postal address or certain account numbers. The website may include web pages that give the user the opportunity to provide this personal information. GHC-SCW may use personal information for the following purposes:

- To respond to an email or request
- To personalize the website
- To process user application request
- To administer surveys and promotions
- To provide useful information to user
- To perform analytics and improve site
- To comply with applicable laws
- To protect health, safety or welfare
- To protect our rights, rights of affiliates or third parties or take legal action, such as enforce Terms and Conditions
- To keep a record of our transactions and communications
- As otherwise necessary or useful to conduct business, as permitted by law

Sharing Personal Information

GHC-SCW will only share personal information collected by the website as outlined in the GHC-SCW Terms and Conditions or this statement.

Website and Information Security

GHC-SCW uses a number of physical security, electronic security and procedural security measures designed to protect the security and integrity of information through the website. Due to the nature of the internet and online communication, however, we cannot guarantee that any information transmitted online will remain absolutely confidential and we are not liable for the illegal acts of third parties such as criminal hackers.

FRAUD, WASTE AND ABUSE

GHC-SCW takes matters of fraud, waste and abuse very seriously. Strict policies and procedures related to health care fraud and abuse and identity theft are in place to ensure that staff is vigilant in identifying warning signs and responding quickly and appropriately. Special efforts are made to verify the patient's identity (e.g. asking for confirmation of name, address and member number) and confirm appropriate use of GHC-SCW resources. GHC-SCW will exercise extreme caution with the storage, use and disclosure of sensitive information in all of our business practices. To report suspected or known fraud, email fwa@ghcscw.com or visit ghcscw.com to submit a report using the GHC-SCW Compliance Hotline.

CODE OF CONDUCT

Our Cooperative is built on a strong foundation that reflects our commitment to integrity, honesty and compliance with laws and regulations governing our actions and behaviors as a health plan, a health care provider and an employer. As such, we have developed a Code of Conduct which reflects our tradition of caring, offers guidance to all individuals and provides resources to address questions about appropriate conduct.

Our Code of Conduct begins with our Board of Directors, CEO and senior leaders. They serve as role models. We take the Code of Conduct seriously and expect employees to do the same, regardless of their job duties. Understanding and employing the principles described in the Code of Conduct are a condition of employment and non-compliance is acted upon quickly and fairly.

We expect every employee to take personal responsibility to make the Code of Conduct a living document demonstrated to all individuals with every action, every behavior and every day. We believe everyone wants to follow the rules and do what is right.

ONLINE COMMUNICATION

We may send electronic newsletters, notification of account status and other communications such as marketing communications, on a periodic basis to various individuals and organizations. We may also send email communications regarding topics such as general health benefits, website updates and health conditions. We offer appropriate consent mechanisms, such as opt-outs but opt-outs may not apply to certain types of communication such as account status, website updates or other communications.

SOCIAL SECURITY NUMBER

Protecting personal information is important to GHC-SCW, including protection of social security numbers (SSNs) that we receive or collect in the course of business. We secure the privacy of SSNs through various means, including physical, electronic and administrative safeguards designed to protect against unauthorized access. GHC-SCW will limit access to SSNs to that which is lawful, and prohibit unlawful disclosures.

RIGHTS & RESPONSIBILITIES

GHC-SCW stands behind our commitment to provide high-quality, comprehensive and accessible health care to members in an efficient and personalized manner. To further demonstrate this commitment, we have established the following patient rights and responsibilities:

Your Rights

Your rights are:

1. Receive information about GHC-SCW, its services and its providers, including the right to receive a copy of the GHC-SCW Patient Rights and Responsibilities.
2. Be treated with dignity and respect in a confidential manner regarding decisions about your health care.
3. Participate in a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
4. Voice complaints about the service and care you receive without penalty or disenrollment.
5. Receive notification and a rationale when case management services are changed or no longer needed.
6. Receive a certificate outlining the coverage to which you and/or your family members are entitled, and to whom the benefits are paid.
7. Ask questions regarding your medical plan coverage, the preauthorization process or claims payment.
8. Submit complaints about appeals about GHC-SCW or the care we provide.
9. Select a primary care provider and to request a new provider without indicating a reason.
10. Receive a full explanation of any charges billed to you as a result of care.
11. Participate in the governance of GHC-SCW. Each member must be at least 18 years of age to be a voting member of the Cooperative and is encouraged to actively participate in its operation.
12. Make recommendations regarding the organization's member rights and responsibilities.
13. Receive informed consent, as required by law, prior to procedures or treatments. To the extent permitted by law, it is your right to refuse the recommended treatment and be informed of the consequences of this decision.
14. Receive confidential treatment of all communications and records concerning your care, except as otherwise provided by law.
15. View and receive a copy of your health records and x-rays upon receipt of written authorization.
16. Receive a copy of the GHC-SCW Notice of Privacy Practices.

Your Responsibilities

You are responsible for the following:

1. Be considerate of others.
2. Observe safety and smoking regulations in all GHC-SCW facilities.
3. Treat GHC-SCW employees with consideration and respect.
4. Provide accurate and complete health care information.
5. Use facilities and equipment properly.
6. Read and understand your coverage.
7. Be on time for appointments and inform the clinic in advance when appointments cannot be kept.
8. Follow plans and instructions for care as agreed to with your provider.
9. Understand your health problems and participate in developing mutually-agreed-upon treatment goals.
10. Pay your financial obligations under the benefit plan.
11. Know and confirm your benefits before receiving treatment.
12. Obtain preauthorization for services indicated in your certificate.
13. Notify GHC-SCW of changes in your address, phone number or family status.

Power of Attorney for Health Care

A power of attorney for health care makes it possible for adults in the state of Wisconsin to authorize other individuals called health care agents to make care decisions on their behalf should they become unable to do so for themselves.

For more information about creating a power of attorney for health care, visit <https://www.ghcscw.com/privacy/power-of-attorney>. Be sure to follow the instructions and submit the completed Power of Attorney for Health Care document to GHC-SCW. If you need this form interpreted or in an alternate language, contact GHC-SCW Member Services.

GHC-SCW is required by law to make information related to advance directives available to our members. You may wish to have an attorney assist you in the completion of these forms, but this is not required by law.

Statement of Rights Under the Newborns' & Mothers' Health Protection Act of 1996

Under the Newborns' & Mothers' Health Protection Act of 1996 (NMHPA), health insurance issuers generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan may pay for a shorter stay if the attending provider (e.g., your provider, nurse midwife or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under the NMHPA, issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, an issuer may not, under this federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification (prior authorization). For information on prior authorization, contact the GHC-SCW Care Management Department or GHC-SCW Member Services.

Women's Health & Cancer Rights Act of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas (swelling associated with the removal of the lymph nodes).

The benefits above will be subject to the same deductible and cost-sharing provisions as other covered benefits. If you have any questions regarding this or any other benefit, please call GHC-SCW Member Services.

Patient Protection Disclosure — Selecting your Primary Care Provider (PCP)

GHC-SCW generally requires the designation of a primary care provider. You have the right to designate any PCP who participates in our network and who is available to accept you or your family members. Until you make this designation, GHC-SCW designates one for you. For information on how to select a PCP, and for a list of the participating PCPs, contact GHC-SCW Member Services at (608) 828-4853 or (800) 605-4327.

For children, you may designate a pediatrician as the PCPs.

You do not need prior authorization from GHC-SCW or from any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact GHC-SCW Member Services at (608) 828-4853 or (800) 605-4327.

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