



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.

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 Care, and Specialty Care.

To be covered, services must be provided by plan Providers at a GHC-SCW-approved facility or with a Prior Authorization by Providers in specialty fields.

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

Phone Numbers

GHC-SCW Departments:

- Health Education..... (608) 662-4924
- Care Management..... (608) 257-5294 or (800) 605-4327, ext. 4515
- Quality Management..... (608) 257-9705
- Mental Health..... (608) 441-3290

Language Assistance:

- Interpreter Services..... (608) 828-4853 or (800) 605-4327, ext. 4504

UW Behavioral Health and Recovery..... (608) 278-8200

1. BENEFITS AND SERVICES

GHC-SCW provides for your health care needs. Covered benefits do vary for different groups. Members are responsible for knowing which benefits and exclusions are covered under their GHC-SCW Plan. For complete information regarding what is covered under your GHC-SCW Plan, please refer to the Member Certificate, Benefits Summary and Plan amendments included within this Handbook, contact your employer, or call our GHC-SCW Member Services team at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

A referral is not a guarantee of eligibility or benefits under the member's health plan.

2. 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 prescription drugs are a benefit covered under your plan and what your financial responsibility is. All GHC-SCW plans cover drugs administered during a GHC-SCW-approved hospitalization, subject to your plan's limitations and Co-payments. Your GHC-SCW member ID Card includes a section titled "Prescription (Rx) Information." Always be prepared to present your ID card when having a prescription filled, especially if you are not using one of GHC-SCW's own pharmacies. Visit ghcscw.com or members.navitus.com for participating pharmacy information. Failure to use a participating pharmacy to submit your prescription electronically may result in denial or reduction 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.

GHC-SCW Drug Formulary¹

GHC-SCW uses pharmaceutical management procedures and a drug formulary, which is a list of drugs that have proven to be safe, effective and cost-efficient to help manage the rising costs of drugs and offer you a comprehensive level of benefits. They 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 on the formulary.

Specialty drugs must be filled at designated specialty pharmacies. Certain classes of drugs, such as those intended for weight loss or injectable drugs for induction of ovulation are not covered. For more information, visit ghcscw.com or contact GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services. You may also call Pharmacy Services at (608) 828-4811. Medical injectables may require prior authorization. The medical

necessity and medical appropriateness of the specialty injectable, if approved, will be covered under the medical benefit.

3. CHARGES FOR WHICH MEMBERS ARE RESPONSIBLE

For specific information regarding what is covered, limited, excluded, or requires Co-payments or Co-insurance under your GHC-SCW Plan, please refer to the Member Certificate or Benefits Summary. For additional benefit information, call GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

4. SERVICES OBTAINED OUTSIDE THE GHC-SCW SERVICE AREA

Coverage for Out-of-Area Care is limited to the coverage provided under the GHC-SCW Certificate, and as medically necessary.

5. LANGUAGE ASSISTANCE

GHC-SCW provides Interpreters Services. For help to translate, please call (608) 828-4853 or (800) 605-4327 and request Member Services.

6. SUBMITTING A CLAIM TO GHC-SCW

If you see a GHC-SCW provider at a GHC-SCW-owned clinic, a claim will automatically be submitted on your behalf. If you receive out-of-area care (see #4 above), 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.

¹A non-formulary drug may be covered under certain cases of medical necessity. GHC-SCW and its Providers will work with members and respond to these needs on an individual basis. In such cases, a Provider will contact GHC-SCW Pharmacy Administration and request Prior Authorization for the non-formulary drug.

7. OBTAINING INFORMATION ABOUT GHC-SCW PROVIDERS

The GHC-SCW Provider Directory is available at ghcscw.com and in print, upon request. A listing of GHC-SCW Providers and network Providers are available as well, in the online search tool. Practice focus area, location, medical degree, and interests are viewable in the Provider bio.

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 members are available to help you evaluate your options and choose a PCP. Your PCP may also be based on 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 at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services. To obtain professional qualifications of primary and specialty Providers, visit ghcscw.com and click on “Find a Provider,” and search by Provider name or location.

8. OBTAINING PRIMARY CARE SERVICES AND POINTS OF ACCESS

GHC-SCW provides access to multiple networks: GHC-SCW Clinics (Capitol, DeForest, East Hatchery Hill, Madison College Community Clinic, and Sauk Trails), UW Health Family Medicine Clinics (Belleville, Northeast, and Verona), UW Health Clinics (Cottage Grove, Cross Plains, and Mt. Horeb), UW Health – Stoughton Clinic, Access Community Health Centers (Joyce and Marshall Erdman, William T. Evjue, and Wingra Family Medical Center), Reedsburg Area Medical Center Physicians Group, Sauk Prairie Clinics (Lodi, Plain, Prairie Clinic, River Valley, and Wisconsin Heights) and Divine Savior Healthcare Clinics (Portage, Pardeeville, and Crossroads Clinic). Hours and location are available at ghcscw.com or by calling GHC-SCW Member Services.

Keeping Appointments

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, allow an extra 15 minutes before the scheduled appointment to fill out a health history form.

Routine Visits

All non-emergency medical care covered by GHC-SCW must be obtained at, or referred through, your PCP or chosen clinic. Appointments are made by calling your primary care clinic. Phone numbers for your clinic are included in the GHC-SCW Provider Directory.

Your ID Card

You will receive two GHC-SCW Member Identification (ID) Cards per family. Your GHC-SCW ID Card lists information including your GHC-SCW member number and the name of your PCP. It also includes clinic appointment phone numbers and directions on receiving urgent care. For complete information regarding what is covered under your GHC-SCW

Plan, please refer to your Member Certificate, Benefits Summary, or call GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

9. HOW TO OBTAIN GHC-SCW SPECIALTY CARE, BEHAVIORAL HEALTH, AND HOSPITAL SERVICES; THE PRIOR AUTHORIZATION PROCESS

How Do I Access Specialty Care?

When you see your PCP, he/she may need a specialist’s opinion on your care. Planned specialty office visits outside of the GHC-SCW Primary Care Clinic Networks require coordination by your PCP. Members must receive an Approval Letter from the GHC-SCW Care Management Department before receiving these services. See your Benefits Summary and Member Certificate for full details on services requiring prior authorization.

When the Care Management Department approves the Prior Authorization request, an Approval Letter is mailed to you and the specialist. When you receive your Approval Letter, you may schedule the appointment to see the specialist. It is also helpful for you to take your Approval Letter to your appointment, as it is not always seen in the specialists’ Electronic Medical Record (EMR). ***If you make an appointment without Approval from GHC-SCW Care Management, you may be responsible for full payment of the services provided.***

If your Prior Authorization is denied, you will receive a denial letter in the mail explaining your member appeal rights. If your appointment has already been scheduled for the same day or next day after the denial decision is made, you will receive a call from the GHC-SCW Care Management Department to notify you of the denial decision. An explanation of how to access a hospital within your network can be found in your Benefits Summary and Member Certificate, or in the GHC-SCW Provider Directory.

Approval Does Not Guarantee Benefits

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 a member’s eligibility or benefits under his/her health plan. It is the responsibility of the member to know their Deductible, Co-payment, or Co-insurance amounts that apply to Specialty 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.

Complementary Medicine and Wellness

GHC-SCW provides a Complementary Medicine benefit that is integrated with primary care. GHC-SCW Complementary

Medicine and Wellness services include an array of non-traditional health solutions including acupuncture, massage therapy, yoga, zumba, and much more. These services do not require Prior Authorization, but services must be provided by a GHC-SCW Complementary Medicine Provider at a GHC-SCW owned and operated facility in order to be eligible for coverage.

Chiropractic, Podiatry, Physical Therapy, and Occupational Therapy Services

Chiropractic, Podiatry, Physical Therapy, and Occupational Therapy services are provided at GHC-SCW clinics. Providers for these services are located at most GHC-SCW Clinics. Please call your clinic to schedule an appointment. See your Provider Directory for listings and phone numbers.

Health Education

The GHC-SCW Clinical Health Education Department offers a variety of classes on such topics as diabetes, cholesterol, nutrition, tobacco cessation and childbirth preparation and breastfeeding. For details, call the GHC-SCW Clinical Health Education Department at (608) 662-4924 or visit ghcscw.com.

Quality Management

If you have a chronic condition such as asthma, heart disease or diabetes, the GHC-SCW Quality Management programs may give you tools to help control your disease so you may stay healthy and active. Throughout the year, Quality Management sends mailings and makes phone calls to members in need of preventive health screenings. To learn more about our programs, call (608) 257-9705 or visit ghcscw.com.

GHC-SCW members with the above conditions are automatically enrolled in the Disease Management Programs and do not need Prior Authorization to see a health educator. GHC-SCW members can schedule individual clinic visits with health educators who are certified in diabetes, asthma and cardiac education. Call any GHC-SCW clinic to make an appointment.

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 Member Certificate and Benefits Summary 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 Benefits Summary and Member Certificate, or in the GHC-SCW Provider Directory (HMO). Outpatient Substance Use Disorder (SUD) services may be obtained, without Prior Authorization, from UW Behavioral Health and Recovery. All inpatient SUD admissions require Prior Authorization by calling UW Behavioral Health and Recovery at (608) 278-8200.

Oral Surgery

GHC-SCW covers a limited number of oral surgical procedures when they are performed by a GHC-SCW contracted oral surgery group. Some GHC-SCW plans may not include coverage for certain oral surgical procedures. To verify which surgical procedures are covered benefits for your plan, refer to your Member Certificate or call GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

10. ACCESSING CARE 24/7

If you require after hours care services, **please call your Primary Care Clinic for instructions.** Clinic phone lines are answered any time, day or night. GHC NurseConnect is your 24/7 nurse advice line when you need general care advice over the phone. Get the information you need when you need it. Call (608) 661-7350 or toll-free at (855) 661-7350.

virtuwell® is your 24/7 online clinic for diagnosis, treatment plan and even a prescription for common medical conditions. Visit ghcscw.com/virtuwell to get started.

11. 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. Someone is available to answer your call 24 hours a day, seven days a week. 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, and stroke. If you need emergency care, please go to your designated hospital emergency room for treatment. If that's not possible, go to the nearest hospital emergency room or call 911.

Emergency /Urgent Care Outside the GHC-SCW Service Area

For an urgent condition where care cannot be delayed until returning to the service area, you must contact your clinic for instructions before receiving care. If an emergency occurs out of the service area, and care cannot be delayed, the best action is to obtain the necessary emergency medical care at the nearest medical facility. See “Emergency Care” above.

Care Management (CM) Procedures

GHC-SCW utilizes procedures to ensure that health care services are medically necessary and provided in a cost effective manner.² These procedures include, but are not limited to:

- the Prior Authorization Process (described below),
- review hospitalizations to determine appropriateness of care,
- confirm that the Provider requested services are covered benefits, and
- review care provided out of the GHC-SCW service area.

CM nurses 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.

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

12. OBTAINING CARE OUTSIDE THE SERVICE AREA

All specialty care services outside the GHC-SCW clinics may require a prior authorization by Care Management based on the prior authorization list at ghcscw.com. Members or providers may contact Member Services at (608)-828-4853 or toll free at (800) 605-4327 and request Member Services regarding if a specific service requires prior authorization.

13. COMPLAINT RESOLUTION AND GRIEVANCE PROCESS

GHC-SCW has formal procedures in place for members who are dissatisfied with care, treatment or service. Such 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.

Step 3: If the matter remains unresolved, file an appeal using procedures outlined in the Member Certificate.

The Member Certificate outlines a complete description of the complaint resolution and appeals process. You may file a complaint or appeal by contacting GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

14. YOUR RIGHTS TO INDEPENDENT REVIEW – HOW TO APPEAL A DECISION

GHC-SCW provides members with an independent review process. Appeals involving benefit decisions based on medical necessity, experimental, investigational, or unproven services issues may utilize an independent review process through the Federal Government Office of Personnel Management (OPM). Cases eligible for independent review are limited.

²GHC-SCW does not specifically reward Providers or other individuals conducting utilization review for issuing denials of coverage, service or care. GHC-SCW does not offer financial incentives for CM decision makers to encourage decisions that result in under-utilization.

After an eligible case has been denied through the GHC-SCW internal grievance process, GHC-SCW notifies the member in writing that the case may be eligible for independent review. If the member chooses to pursue this option, he/she may submit a letter to the GHC-SCW Member Services Department requesting independent review of the case.

GHC-SCW prepares pertinent information, including the member’s appeal letters and supporting documentation, and forwards to the Independent Review Organization (IRO).

The IRO has 30 business days to respond, and its decision is binding for both GHC-SCW and the member. It is the goal of GHC-SCW to resolve appeals in a thorough and impartial manner.

15. ASSESSING CURRENT TECHNOLOGY

GHC-SCW has established a Technology Assessment Committee to provide a coordinated system to evaluate new medical technologies, drugs, devices, and behavioral health procedures. This committee conducts reviews 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.

PRIVACY

Privacy protections at GHC-SCW are divided into two distinct components. The first describes the protections afforded to protected health information (PHI) collected, used, maintained and disclosed internally within the organization. The second component addresses privacy protections in place for the GHC-SCW website, ghcscw.com.

Privacy Within GHC-SCW

Care provided at GHC-SCW is documented and stored in an electronic health record (EHR). This record contains identification and financial information as well as symptoms, diagnoses, test results, a description of the patient's physical examination and a treatment plan. This information is used to (1) plan for care and treatment; (2) for communication among healthcare providers; (3) as a legal document describing the care received; (4) as a way for the insurance company to verify the services provided; (5) to help GHC-SCW review and improve health care and outcomes; and (6) for other similar activities that allow GHC-SCW to conduct business efficiently and provide the patient with high quality health care.

The GHC-SCW Notice of Privacy Practices ("Notice") provides the patient with the following important information:

- How we use and disclose protected health information (PHI)
- Patient privacy rights with regard to protected health information (PHI)
- GHC-SCW's obligations to our patient's concerning the use and disclosure of PHI

The terms of the Notice apply to all designated GHC-SCW records containing PHI that are created and maintained by the organization. The Notice is posted at the entrance to each clinic and is readily available to our patients in the form of a brochure within our clinical locations and also available by contacting the GHC-SCW Privacy Officer at (800) 605-4327. At any time, the patient may request a copy of the Notice.

Under the Health Insurance Portability and Accountability Act of 1996 (a federal law also known as "HIPAA"), GHC-SCW providers are required to keep our patient's health information confidential and to provide a copy of this Notice. It describes how providers use and disclose information.

GHC-SCW provides care and administers health insurance benefits to our patients in partnership with physicians and other health care professionals and organizations. Our privacy practices are observed by:

- Any of our health care professionals who care for patients at any one of our locations (e.g. nurses, lab technicians, billing staff)
- All locations and departments that are part of our organization; and
- All members of GHC-SCW's workforce including employees, students, contractors, interpreters and interns

GHC-SCW participates in a regional arrangement of health care organizations, who have agreed to work with each other to facilitate access to health information that may be relevant to their care. As a result of this sharing, other health care organizations may directly access the PHI of GHC-SCW for the provision of care and treatment.

How GHC-SCW Will Use and Disclose Patient's Protected Health Information:

We may use and disclose PHI without authorization for the following purposes:

- Treatment
- Payment
- Health care operations
- Information Provided to the Patient for the Patient
- Appointment Reminders
- Required by Law
- Correctional Institutions
- Law enforcement
- Victims of abuse, neglect or violence
- Public health
- Health oversight activities
- Judicial and administrative proceedings
- Coroners or Medical Examiners
- Organ and Tissue Donation
- Public Safety
- National security
- Worker's compensation
- Plan sponsor disclosures (for enrollment and disenrollment purposes only)
- Research
- Health information marketing
- Health information availability after death
- To those involved with care or payment

When GHC-SCW is Required to Obtain Patient Authorization Prior to Use or Disclosure of PHI

Except as described within the Notice of Privacy Practices, GHC-SCW will not use or disclose PHI without the patient's written authorization. For example, uses and disclosures made for the purpose of psychotherapy, marketing, disclosures to plan sponsors and sale of PHI require patient authorization. If authorization is granted, it may be revoked at any time by contacting the GHC-SCW Privacy Officer at (800) 605-4327.

Statement of Patient's Health Information Rights

Patients have the right to:

- Inspect and copy health information
- Request restrictions
- Request confidential communications
- Request record amendment
- Request an accounting of disclosures
- Receive notification of a breach of protected health information
- Receive a copy of the Notice of Privacy Practices
- File a privacy complaint

To exercise any of these rights, the patient may contact the GHC-SCW Privacy Officer directly:

- By telephone at: (800) 605-4327 or (608) 662-4899
- By e-mail to jcoleman@ghcscw.com
- By fax to: (608) 662-4965
- By mail to: GHC-SCW Privacy Officer at 1265 John Q. Hammons Drive, Madison, WI 53717
- By visiting the GHC-SCW website at www.ghcscw.com
- *Housecall* Newsletter

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

Electronic information is 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. For example, a health care provider managing patient care has access to more detailed information to the electronic record

than a receptionist managing appointment processes. In addition, detailed audit trail reports are generated and processed on an ongoing basis, including contact with a user to confirm that a specific access was legitimately work related.

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. The nature of this information is different than that referenced in the "privacy within GHC-SCW" component of this document.

Personal Information vs. Non-Personal Information

"Non-Personal Information" means 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 on the website including managing and recording preferences
- Marketing, product development and research purposes
- Tracking resources and data accessed on the website
- Developing reports regarding site usage, activity and statistics
- Assisting users experiencing website problems
- Enabling certain functions and tools on the website
- Tracking paths of visitors to the site and within the site

"Personal Information" means information that specifically identifies a user as an individual, such as full name, telephone number, e-mail address, postal address or certain account numbers. The website may include web pages that give the user the opportunity to provide this personal information. A user does not, however, have to provide the information if they do not wish to do so. GHC-SCW may use personal information for the following purposes:

- To respond to an e-mail or particular request about the user
- To personalize the website
- To process an application requested by the user
- To administer surveys and promotions
- To provide information that may be useful to the user, such as information about health care products or services provided by GHC-SCW or other businesses
- To perform analytics and to improve our products, website and advertising
- To comply with applicable laws and regulations
- To protect someone's health, safety or welfare

- To protect our rights, the rights of affiliates or third parties, or take appropriate legal action, such as to enforce our Terms and Conditions
- To keep a record of our transactions and communications
- As otherwise necessary or useful for us to conduct our business, so long as such use is permitted by law

Sharing Personal Information

GHC-SCW will only share personal information as outlined in the GHC-SCW Terms and Conditions or this statement. We do not sell or rent personal information about visitors to this site or customers who use this site. We may share information in response to a court order, subpoena, search warrant, law or regulation. We may cooperate with law enforcement in investigating and prosecuting activities that are illegal, violate our rules, or may be harmful to other visitors. If information is submitted to a chat room, bulletin board, or similar “chat-related” portions of this website, the information you submit, along with your screen name, will be visible to other visitors, and such visitors may share with others. We may share personal information with other companies that we hire to perform services on our behalf or collaborate with.

Website and Information Security

GHC-SCW uses a number of physical security, electronic security (such as passwords and encryption methods) and procedural security (such as rules for handling and use of information), 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 and Abuse

GHC-SCW takes matters of fraud 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, contact the GHC-SCW Compliance Department at (800) 605-4327.

Our Online Communication Practices

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 e-mail 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 Protection

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.

Questions or concerns about GHC-SCW’s website privacy controls may be directed:

- By telephone to: (608) 662-4899 or (800) 605-4327
- By e-mail to: jcoleman@ghcscw.com
- By postal address to: GHC-SCW Privacy Officer, 1265 John Q. Hammons Drive, Madison, WI 53717
- Via website at www.ghcscw.com

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:

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
3. Participate with your providers in making decisions about your health care
4. Participate in a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage
5. Voice complaints about the service and care you receive without penalty or disenrollment
6. Receive notification and a rationale when case management services are changed or no longer needed
7. Receive a certificate outlining the coverage to which you and/or your family members are entitled, and to whom the benefits are paid

8. Ask questions regarding your medical plan coverage, the preauthorization process or claims payment
9. Submit complaints about appeals about GHC-SCW or the care we provide.
10. Select a primary care provider and to request a new provider without indicating a reason
11. Receive a full explanation of any charges billed to you as a result of care
12. 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.
13. Make recommendations regarding the organization's member rights and responsibilities
14. 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
15. Receive confidential treatment of all communications and records concerning your care, except as otherwise provided by law.
16. View and receive a copy of your health records and x-rays upon receipt of written authorization.
17. Receive a copy of the GHC-SCW Notice of Privacy Practices

Your Responsibilities:

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

(called health care agents) to make health care decisions on their behalf should they become incapacitated. It may also be used to make or refuse to make an anatomical gift (donation of all or part of the human body) to take effect on or after the death of the donor. To create a Power of Attorney for Health Care, you must:

- Be at least 18 years of age and of sound mind
- Have two witnesses who are not related to you by blood, marriage, domestic partnership, or adoption; are not directly responsible for your health care; are not your health care provider or an employer of your health care provider (unless a social worker or chaplain). Also the witness cannot be your agent or claim a part of your estate.
- Choose someone to make your health care decisions if you are unable to do so
- Submit the completed Power of Attorney for Health Care document to GHC-SCW
- Understand that the person whom you choose to serve in this capacity is not financially responsible for decisions made
- Understand that you may revoke you Power of Attorney for Health Care and invalidate the document at any time.

While the Power of Attorney for Health Care form does have limits, it is broad and flexible. It requires that the person you choose must act in good faith, and be consistent with your wishes and desires documented in the Power of Attorney for Health Care. GHC-SCW does not discriminate on the basis of disability in the provision of programs, services or activities. If you need this information interpreted or in an alternate format or language, or if you need assistance with any of our services, contact the GHC-SCW Member Services Department at (608) 828-4853 or (800) 605-4327.

To obtain a copy of the Power of Attorney for Health Care document, contact the GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services. You may also obtain a free copy by sending a stamped, self-addressed business envelope to Power of Attorney, Division of Public Health, P.O. Box 309, Madison, WI 53701. Copies may also be obtained at the state of Wisconsin website www.dhfs.state.wi.us/forms.

Power of Attorney for Health Care

The Power of Attorney for Health Care makes it possible for adults in the state of Wisconsin to authorize other individuals

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

Under federal law, health plans 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 federal law, health plans 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, health plans may not under 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 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

The Women's Health and Cancer Rights Act of 1998 mandates that plan sponsors provide a notice to participants about reconstructive surgery after mastectomy. Please read the notice below for further information:

Notice

The Federal Government passed the Women's Health and Cancer Rights Act of 1998 on October 21, 1998. The Women's Health Act provides that group health plans that offer medical and surgical benefits with respect to mastectomies will provide the following services to a participant or beneficiary in connection with a mastectomy:

- reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and physical complications for all states of mastectomy, including lymphedemas (swelling associated with the removal of the lymph nodes).

The benefits above will be subject to the same deductible and Co-insurance provisions as other covered benefits. If you have any questions regarding this or any other benefit, please call

the GHC-SCW Member Services Department at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

Quality Improvement Program

Each year, GHC-SCW develops a Quality Improvement Plan to use as a tool to focus on and monitor performance, and to identify areas in which GHC-SCW can improve care and service to its members. The Quality Improvement Program is divided into the following two sections and six categories, each containing several specific initiatives.

The first section, **Clinic Quality**, addresses: disease management projects that seek to improve care to members with chronic illnesses; preventive health projects which seek to improve the delivery of preventive services (such as screening exams and immunizations); and clinical monitoring projects which measure how well we maintain past improvements. The second section, **Service Quality**, includes quality improvement projects that seek to improve the level of service experienced by members as they use the GHC-SCW system, service monitoring projects. This section measures how well GHC-SCW maintains improvements achieved in the past, and member satisfaction monitoring that provides annual measures of how well GHC-SCW members are satisfied with various aspects of the system. The GHC-SCW Board of Directors approves the plan annually.