

Dean Health Plan

BadgerCare Plus Member Handbook



Dean Health Plan does not discriminate on the basis of disability in the provision of programs, services or activities. If you need this printed material interpreted or in an alternative format, or need assistance in using any of our services, please contact our Customer Service Department at 1-800-482-8010.

Dean Health Plan, Inc.
PO Box 56099
Madison, WI 53705
www.childrenschp.com

Interpreter Services

- English For help to translate or understand this, please call 1-800-482-8010.
- Spanish Si necesita ayuda para traducir o entender este texto, por favor llame al telefono 1-800-482-8010.
- Russian Если вам не всё понятно в этом документе, позвоните по телефону 1-800-482-8010 (1-877-733-6456 TTY).
- Hmong Yog xav ta key pab txhais coy ntaub ntawv no kom koj totaub, hu rau 1-800-482-8010.

Interpreter services are provided free of charge to you.

If you are hearing impaired, call our TDD/TTY line at 1-877-733-6456.

Important Telephone Numbers

Customer Service

1-800-482-8010

Monday - Thursday 7:30 a.m. to 5 p.m.

Friday 8 a.m. to 4:30 p.m.

What can customer service help me with?

Change your primary care doctor

Translation services

Questions about coverage

Traveling out of the area

Mental health, alcohol and other drug abuse services

TDD/TTY (for the hearing impaired)

1-877-733-6456

Emergency - Call 24 hours a day, 7 days a week

1-877-257-5861

Dean Health Plan Nurse Line

1-877-257-5861

When you or your child are sick and your doctor's office is closed.

Urgent care

Emergency care when you are away from home.

Vision Exams

Members calling from Milwaukee County

414-462-2500

Members calling from outside Milwaukee County

1-800-822-7228

Transportation Assistance to Health Care Appointments for Standard Plan Members

Milwaukee County

1-800-482-8010

Members living in Kenosha, Ozaukee, Racine and Waukesha Counties please call your county Department of Social or Human Services for information about arranging a ride.

Enrollment Specialist

1-800-291-2002

Member Advocate

1-800-482-8010

State Ombuds Program

1-800-760-0001

Your county caseworker

Name _____

Telephone _____

Your doctor

Name _____

Telephone _____

Your child's doctor

Name _____

Telephone _____

Your child's doctor

Name _____

Telephone _____

Your child's doctor

Name _____

Telephone _____

Your pharmacy

Name _____

Telephone _____

Your dentist

Name _____

Telephone _____

Your child's dentist

Name _____

Telephone _____

Your Civil Rights

Dean Health Plan provides BadgerCare Plus covered services to all eligible members regardless of:

- Age
- Race
- Religion
- Color
- Disability
- Sex
- Sexual Orientation
- National Origin
- Marital Status
- Arrest or Conviction Record
- Military Participation
- Physical Condition

All medically necessary covered services are available to all members.

All services are provided in the same manner to all members.

All persons or organizations connected with Dean Health Plan who refer or recommend members for services shall do so in the same manner for all members.

Translating or interpreting services are available for those members who need them. These services are free.

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Welcome to Dean Health Plan

Welcome to Dean Health Plan. As a member of Dean Health Plan, you will receive all your health care from Dean Health Plan doctors and hospitals. See Dean Health Plan's Provider Directory for a list of these providers. You may also call our Customer Service Department at 1-800-482-8010. Providers not accepting new patients are marked in the Provider Directory.

Thank you for choosing Dean Health Plan as your HMO. Keeping you healthy is important to us. This is your Handbook. Please read it carefully. The Handbook will help you understand your benefits and coverage with Dean Health Plan, and how to use our services. It also tells you who to call when you have questions.

The first things you should do:

- **Read your Handbook carefully.**
- **Put your Handbook in a place where you can refer to it quickly.**

Your Handbook has information that you and your family need to know. Call Customer Service if you have any questions at 1-800-482-8010.

As a Dean Health Plan member, you should follow these three important rules:

- 1. Contact your doctor (PCP) for all medical care that is not an emergency.**
- 2. Use the emergency room only for true emergencies.**
- 3. Carry your ForwardHealth ID card with you at all times. Show your card whenever you need medical care.**

We look forward to servicing your health care needs.



Your ForwardHealth Card

This is an example of the ForwardHealth ID Card. Be sure to sign the back of your card and do not let anyone else use it.

Always carry your ForwardHealth identification card with you and show it every time you get care. You may have problems getting care or medical supplies if you do not have your card with you. Also, bring any other health insurance cards you may have. If you lose your ForwardHealth ID card, call 1-800-362-3002 for a replacement.

Primary Care Physician (PCP)

It is important to call your primary care physician (PCP) first when you need care. This doctor will manage all your health care. If you think you need to see another doctor or a specialist, ask your PCP. Your PCP will help you decide if you need to see another doctor and will refer you to one of our many network specialists. Remember, you must get approval from your PCP before you see another doctor.

You can choose your primary care physician (PCP) from those available.

- **For women you may also see a women's health specialist (for example an OB/GYN doctor or a nurse midwife) without a referral, in addition to choosing your PCP.**

There are Dean Health Plan doctors who are sensitive to the needs of many cultures. **To choose a PCP, or to change to a different PCP, call our Customer Service department at 1-800-482-8010.**

Making an Appointment With Your Doctor

Once you are a member of Dean Health Plan, you can start seeing your doctor right away. If you have not picked a doctor or clinic yet, call Customer Service at 1-800-482-8010.

Changing Your Doctor

If you are unhappy with the doctor you are seeing, you can pick a different doctor at any time. Call Customer Service at 1-800-482-8010 and we will help you choose a new doctor.

Missed Appointments

It is important that you and your family keep all your health care appointments. If you are not able to keep the appointment, call your doctor's office and let them know as soon as possible. Otherwise, the provider may refuse to reschedule your appointment.

Second Medical Opinions

A second medical opinion on recommended surgeries may be appropriate in some cases. Contact our Customer Service Department at 1-800-482-8010 for information.

Getting a Referral

Your primary care physician is responsible for coordinating all of your health care needs. If you need to see a specialist your primary care physician will refer you to one of our many network specialists or hospitals. You need special permission to see any provider who is not a Dean Health Plan provider. Please refer to your Provider Directory for a complete list of Dean Health Plan providers. If you see a doctor who is not a Dean Health Plan doctor you may be billed for those services.

Emergency Care

Please read carefully. We want you and your family to learn what to do in case of an emergency before it occurs.

Emergency care is care that is needed right away. This may be caused by an injury or sudden illness. Some examples of emergency care are:

Choking	Serious broken bones	Severe pain
Severe or unusual bleeding	Suspected heart attack	Drug overdose
Going into labor	Trouble breathing	Suspected stroke
Unconsciousness	Severe burns	Convulsions
Suspected poisoning	Prolonged or repeated seizures	

- Learn what to do before an emergency occurs.
- If you need emergency care, go to a Dean Health Plan provider if you can. If the emergency is severe, go to the nearest provider (hospital, doctor, or clinic). You may want to call 911 or your local police or fire department emergency services if the emergency is severe.

Emergency Care From a Non-Dean Health Plan Provider

If you must go to a hospital or provider that is not listed in your provider directory, call Dean Health Plan at 1-800-482-8010 as soon as you can and tell us what happened. This is important so we can help you get follow-up care.

Remember, hospital emergency rooms are for true emergencies only.

Call your doctor or our 24-hour emergency number at 1-877-257-5861 before you go to the emergency room, unless your emergency is severe.

Urgent Care

Urgent care is care you need sooner than a routine doctor's visit. Urgent care is not emergency care. Do not go to a hospital emergency room for urgent care unless your doctor tells you to go there. Some examples of urgent care are:

<i>Most broken bones</i>	<i>Minor burns</i>	<i>Bruises or sprains</i>
<i>Minor cuts</i>	<i>Non-severe bleeding</i>	<i>Most drug reactions</i>
<i>Sore/strep throat</i>	<i>Cold/flu</i>	<i>Scabies or ringworm</i>
<i>Suspected ear infections with pain and/or fever</i>		
<i>Repeated vomiting and diarrhea, especially in babies and small children</i>		

- **If you need urgent care, call your doctor, clinic or our Customer Service Department at 1-800-482-8010.**

After hours, you can call 1-877-257-5861, our 24-hour nurse line. We will tell you where you can get care. You must get urgent care from Dean Health Plan doctors unless you get our approval to see a different doctor.

- **Remember, do not go to a hospital emergency room for urgent care unless you first get approval from Dean Health Plan.**

Nurse Line

Dean Health Plan Nurse Line is our system for answering your health care questions. We have nurses on duty, 24 hours a day, 7 days a week to help answer your questions. Simply call 1-877-257-5861. This is a free telephone call.

When should I use Dean Health Plan Nurse Line?

- Before you go to the emergency room.
- For any general health questions or concerns.
- If your child has a fever.
- If your child sprains an ankle.
- If you need help deciding where to go for help.
- If you have a skin irritation or rash.
- If your child has a scrape or cut.
- Anytime you have a question about where to go for your health care.

Why should I use Dean Health Plan Nurse Line?

- The nurses can help you get the care that is right for you and your family.
- They can advise you on the proper treatment to keep you and your family healthy.

Who will answer my health care questions?

- Trained nurses answer all of your questions.
- They may ask you to describe the symptoms or problems you are having.
- They will help you decide how to get the best treatment possible for you and your family.
- They can help you understand how to access care through Dean Health Plan.

Our Service Area

You are eligible for Dean Health Plan BadgerCare Plus coverage if you live in the following Wisconsin counties:

Kenosha, Milwaukee, Ozaukee, Racine, Waukesha

How to Get Medical Care When You are Away from Home

Out-of-area means more than 50 miles away from our service area. For help with out-of-area services, call Dean Health Plan Customer Service line at 1-800-482-8010 or the HMO Enrollment Specialist at 1-800-291-2002.

Follow these rules if you need medical care but are too far away from home to go to your primary care physician or clinic.

- For severe emergencies, go to the nearest hospital, clinic, or doctor.
- For urgent or routine care away from home, you must get approval from us to go to a different doctor, clinic, or hospital. This includes children who are spending time away from home with a parent or relative.
- Call Customer Service at 1-800-482-8010, Monday - Thursday, 7:30 a.m. - 5 p.m. and Friday 8 a.m. - 4:30 p.m., or Dean Health Plan Nurse Line at 1-877-257-5861 after hours - when Customer Service is closed - for approval to go to a different doctor, clinic or hospital.

Pregnant Women and Deliveries

You must go to a Dean Health Plan hospital to have your baby. Talk to your Dean Health Plan doctor (your PCP) to make sure you understand which hospital you are to go to when it's time to have your baby.

Also, talk to your doctor if you plan to travel in your last month of pregnancy. Because we want you to have a healthy birth and a good birthing experience, it may not be a good time for you and your unborn child to be traveling. Your Dean Health Plan doctor knows your history and is the best doctor to help you have a healthy birth.

- Do not go out of area to have your baby unless you have approval from Dean Health Plan.

You may wish to pick a doctor for your child before you give birth. Please call our Customer Service Department at 1-800-482-8010 for help picking a doctor for your unborn baby.

When You May Be Billed for Services

It is very important to follow the rules when you get medical care so you are not billed for services. You must receive your care from Dean Health Plan providers and hospitals unless you have our approval to go somewhere else. The only exception is for severe emergencies.

If you travel outside of Wisconsin and need emergency services, health care providers can treat you and send claims to Dean Health Plan. You will have to pay for any service you get outside Wisconsin if the health care provider refuses to submit claims or refuses to accept Dean Health Plan's payment as payment in full.

Dean Health Plan does not cover any service, including emergency services, provided outside the United States, Canada and Mexico.

Other Insurance Coverage

If you have other insurance in addition to Dean Health Plan, you must tell your doctor or other provider. Your health care provider must bill your other insurance before billing Dean Health Plan. If your Dean Health Plan doctor does not accept your other insurance, call the HMO Enrollment Specialist at 1-800-291-2002. The Enrollment Specialist can tell you how to match your HMO enrollment with your other insurance so you can use both insurance plans.

Billing Enrollees

If you are enrolled under BadgerCare Plus - Standard Plan and receive a bill for services, call our Customer Service Department at 1-800-482-8010. You do not have to pay for covered services (other than a required copayment) that are provided by a BadgerCare Plus certified provider and that Dean Health Plan is required to provide you unless prior authorization is denied and you are told there will be a charge for the service before it is provided. Generally, charging a member for a non-covered service is allowed, except for certain non-covered services or activities related to covered services, like missed appointments, telephone calls and translation services.

If you are enrolled under BadgerCare Plus - Benchmark Plan the HMO and its providers and subcontractors may bill you for deductibles for covered services that are provided by a BadgerCare Plus certified provider.

You may request non-covered services from providers, and providers may collect payment for non-covered services from you if you accept responsibility for payment and make payment arrangements with the provider. Providers may bill you up to their usual and customary charges for non-covered services.

Copayments

Under the BadgerCare Plus - Standard Plan the HMO and its providers and subcontractors may bill you for nominal copayments. The following members are exempt from copayments:

Medicaid SSI members,
Nursing Home Residents,
Pregnant Women,
Members 18 years of age and under who are members of a federally recognized tribe, and
Members 18 years of age and under with incomes at or below 100 percent of the Federal Poverty Level (FPL).

Under BadgerCare Plus - Benchmark Plan the HMO and its providers and subcontractors may bill you for copayments for covered services or for other medical services that are provided by a BadgerCare Plus certified provider. The following members are exempt from copayments:

Pregnant women,
Members 18 years of age and under who are members of a federally recognized tribe.

Services Covered by Dean Health Plan

Dean Health Plan is responsible to provide all medically necessary covered services under BadgerCare Plus Standard and Benchmark Plans. Some services may require a doctor's order or a prior authorization and require you to pay a part of the cost of a service. This payment is called a "copayment". The following is an outline of your BadgerCare Plus benefits and the copayment you are required to pay.

Service	BadgerCare Plus Standard Plan	BadgerCare Plus Benchmark Plan
Prescription Drugs (Prescription Drug benefits provided and administered by the State of Wisconsin not Dean Health Plan.)	Comprehensive drug benefit with coverage of generic prescription drugs, brand prescription drugs and some over-the-counter (OTC) drugs. Copayments: \$0.50 for OTC Drugs, \$1.00 for Generic Drugs and \$3.00 for Brand Prescription Drugs	Generic-only formulary drugs and a limited number of generic over-the-counter drugs with a \$5.00 copayment per item. Brand name drugs are only available through the BadgerRx Gold plan, which provides a discount on the cost. Benchmark Plan members are automatically enrolled in this plan.
Physician, Anesthesia, X-Ray, and Laboratory	Full coverage with no copayment, including second opinion on elective surgery.	Full coverage with a \$15.00 copayment per visit.
Prenatal Care/Maternity	Full coverage with no copayment. Prenatal Care Coordination (PNCC) for high risk pregnancies. Full coverage with no copayment of preventive mental health counseling for pregnant women at risk of depression.	Full coverage with no copayment. Prenatal Care Coordination (PNCC) for high risk pregnancies. Full coverage with no copayment of preventive mental health counseling for pregnant women at risk of depression.

Service	BadgerCare Plus Standard Plan	BadgerCare Plus Benchmark Plan
Inpatient Hospital	Full coverage with no copayment.	Full coverage with a \$100.00 copayment per hospital stay (medical surgery) and a \$50.00 copayment per stay for psychiatric treatment.
Outpatient Hospital	Full coverage with no copayment.	Full coverage with a \$15.00 copayment per visit. Multiple visits to the same provider on the same day will be treated as a single visit.
Emergency Room (ER)	Full coverage with no copayment.	Full coverage with a \$60.00 copayment if the member is not admitted to the hospital.
Nursing Home	Full coverage with no copayment.	Full coverage with a limit of 30 days per enrollment year in a nursing home.
Physical Therapy (PT), Occupational Therapy (OT) and Speech-Language Pathology (SLP)	Full coverage with no copayment.	20 visits per therapy discipline per enrollment year. An additional 36 visits are covered for cardiac rehabilitation. There is a \$15.00 copayment per visit.
Durable Medical Equipment (DME)	Full coverage with no copayment.	Full coverage with a \$5.00 copayment per item. The maximum reimbursement is \$2,500 of the paid amount in an enrollment year.
Disposable Medical Supplies (DMS)	Full coverage with no copayment.	Coverage is limited to syringes, diabetic pens and DMS that is required with the use of a DME item. There is a \$0.50 copayment for syringes and diabetic pens.
Home Health	Full coverage of private duty nursing, home health care, personal care with no copayment.	Full coverage of in-home skilled nursing services, home health aide services and therapies (PT, OT, SLP) with a copayment of \$15.00 per visit. Coverage is limited to 60 visits per enrollment year.
Ambulance	Full coverage of emergency and non-emergency transportation to and from a BadgerCare Plus covered service with no copayment.	Full coverage of emergency transportation with a \$50.00 copayment per trip.
Transportation (Non emergent)	Dean Health Plan will arrange transportation for Milwaukee County members. Members in other counties should contact their case worker.	Not Covered.
Health Screenings for Children	Full coverage of HealthCheck screenings and other services for individuals under age 21 years.	Full coverage of HealthCheck screenings (but not HealthCheck other services unless coverage elsewhere in the Benchmark Plan) for individuals under age 21 years.

Service	BadgerCare Plus Standard Plan	BadgerCare Plus Benchmark Plan
Dental	Full coverage of preventive, restorative and palliative services with no copayment.	50% of allowable charges as defined by the Department of Health and Family Services for preventive, diagnostic, simple restorative, periodontics, surgical extractions for both pregnant women and children. Deductibles are not applied to preventive and diagnostic services.
Vision	Full coverage including eye glass benefit with no copayment.	Full coverage of one eye exam every two years with a \$15.00 copayment per visit.
Hospice	Full coverage with no copayment.	Full coverage with a \$2.00 copayment per day and limited to 360 days lifetime.
Reproductive Health	Full coverage, excluding infertility treatments, surrogate parenting and the reversal of voluntary sterilization. Birth control pills are available without a copayment.	Full coverage, excluding infertility treatments, surrogate parenting and the reversal of voluntary sterilization. Birth control pills are available without a copayment.
Podiatric Services	Full coverage with no copayment.	Full coverage with a \$15.00 copayment per visit.

Mental Health and Substance Abuse Services

Dean Health Plan provides mental health and substance abuse (drug and alcohol) services to all members. If you need these services, call our Customer Service Department at 1-800-482-8010.

Members covered by the BadgerCare Plus Standard Plan have full coverage (not including room and board).

Covered services include outpatient mental health, outpatient substance abuse (including narcotic treatment, mental health day treatment for adults, child/adolescent mental health day treatment, and substance abuse day treatment for adults and children).

Additional Information on Mental Health and Substance Abuse Services for Benchmark Plan members: Coverage and coverage limitations for these services for members covered by the BadgerCare Plus Benchmark Plan are based upon the Wisconsin State Employees' Health Plan.

Noncovered services include crisis intervention, Community Support Program (CSP), Comprehensive Community Services (CCS), outpatient mental health and substance abuse services in the home and community for adults, and substance abuse residential treatment.

Substance abuse services will be subject to specified dollar limits established under the Wisconsin State Employees' health plan, which are as follows:

- \$4,500.00 for outpatient substance abuse services. Only \$2,700.00 can be applied toward substance abuse day treatment services.
- \$6,300.00 for inpatient acute general care hospital stays for substance abuse treatment.
- \$7,000.00 OVERALL limit. The paid amount for all substance abuse and mental health services count toward the overall limit. Once the overall limit is reached, **no** substance abuse services will be covered.

Coverage of mental health services are not subject to any dollar amount limits.

Inpatient hospital stays for mental health or substance abuse treatment are limited to 30 days per enrollment year. This limit applies to general acute care and Institutions for Mental Disease (IMD) hospital stays.

Family Planning Services

We provide confidential family planning services to all enrollees. This includes minors. If you don't want to talk to your Primary Care Doctor (PCP) about family planning, call our Customer Service Department at 1-800-482-8010. We will help you choose a Dean Health Plan family planning doctor who is different from your primary care doctor.

We encourage you to receive family planning services from a Dean Health Plan doctor in order to better coordinate all your health care. Federal law allows members to choose their provider, including physicians and family planning clinics, for reproductive care and supplies. Therefore, you can also go to any family planning clinic that will accept your ForwardHealth ID card even if the clinic is not part of Dean Health Plan.

Pharmacy Services

Your doctor may give you a written prescription for medicine. You can get your prescription filled at any pharmacy that is a provider for BadgerCare Plus. Remember to show your ForwardHealth ID card to the pharmacy when you get a prescription filled. Your pharmacy benefits are covered by the State, not Dean Health Plan. If you need help getting a prescription filled please contact Member Services at 1-800-362-3002.

Dental Services

For members living in Kenosha, Milwaukee, Racine and Waukesha Counties, Dean Health Plan (DHP) provides all covered dental services, but you must go to a DHP dentist. See the Provider Directory or call the Customer Service Department at 1-800-482-8010 for the names of our dentists. Members living in Ozaukee County may get dental services from any dentist who will accept your ForwardHealth card. Your dental services are provided by the State, not Dean Health Plan.

Dental Emergency: A dental emergency is an immediate dental service needed to treat severe dental pain, swelling, fever, infection, or injury to the teeth.

If you already have a dentist who is with Dean Health Plan:

- Call the dentist's office.
- Identify yourself or your child as having a dental emergency.
- Tell the dentist's office what the exact problem is, such as a severe toothache or swollen face. Be sure the office understands you or your child is having a "dental emergency".

Standard Plan members can call Customer Service at 1-800-482-8010 if you need help with transportation to your dental appointment. If the emergency is after hours, Dean Health Plan Nurse Line can help with transportation. Call them at 1-877-257-5861.

If you do not have a dentist who is with Dean Health Plan:

- Call our Customer Service Department at 1-800-482-8010. Explain that you/your child is having a dental emergency. We can help you get dental services.
- Standard Plan Members should tell us if a ride is needed to the dentist's office. If the emergency is after hours, Dean Health Plan Nurse Line can help with transportation. Call them at 1-877-257-5861.

Chiropractic Services

You may get chiropractic services from any chiropractor who will accept your Forward or Forward Health ID card. Your chiropractic services are covered by the State, not Dean Health Plan.

HealthCheck

HealthCheck is a preventive health checkup program for members under the age of 21. The HealthCheck program covers complete health checkups. These checkups are very important for those under 21. Your child may look and feel well, yet may have a health problem. Your doctor wants to see those under 21 for regular checkups, not just when they are sick.

The HealthCheck program has three purposes:

- 1. To find and treat health problems for those under 21.**
- 2. To let you know about the special health services for those under 21.**
- 3. To make those under 21 eligible for certain services not otherwise covered.**

The HealthCheck program covers the care for any health problems found during the checkup including medical care, eye care and dental care.

The HealthCheck check up includes:

- Health and developmental history (including anticipatory guidance which is sharing any concerns or questions you may have about your child's growth and development).
- Unclothed physical examination.
- Hearing and vision screenings.
- Dental screening and a referral to a dentist beginning at age three.
- Blood and urine lab tests (including blood lead level testing when appropriate for age).
- Immunizations (shots) appropriate for age.

Dean Health Plan will help arrange for transportation for HealthCheck visits for Standard Plan members in Milwaukee County. Please call Transportation Assistance at 1-800-482-8010.

To schedule a HealthCheck exam or for more information, call our Customer Service Department at 1-800-482-8010.

HEALTHCHECK SCHEDULE

Birth to 1 year	Six times a year
1 to 2 years	Three times a year
2 to 3 years	Two times a year
3 to 21 years	One time a year

Transportation

BadgerCare Plus - Standard Plan Members

Taxi rides to receive care are arranged by Dean Health Plan if you live in Milwaukee County. Call our customer Service Department at 1-800-482-8010 if you need a ride. If you live in a county other than Milwaukee, please call your county Department of Social or Human Services for information about arranging a ride.

BadgerCare Plus - Benchmark Members

Non-emergency transportation is not a covered benefit.

Ambulance

Dean Health Plan covers ambulance transportation for emergency care. We may also cover this service at other times for Standard Plan members, but you must have approval for all non-emergency ambulance trips. Call Customer Service at 1-800-482-8010 for approval.

Always call 911 in the case of a severe emergency.

Special Medical Vehicle

BadgerCare Plus - Standard Plan Members

Dean Health Plan covers transportation by special vehicle for those in wheelchairs. We may also cover this service if your doctor asks for it for other reasons. Please call our Customer Service Department at 1-800-482-8010 if you need this service.

BadgerCare Plus - Benchmark Members

Non-emergency transportation is not a covered benefit.

Other Dean Health Plan Programs

Dean Health Plan (DHP) wants to help you and your family stay healthy. Following are a few programs we currently offer. If you are interested in learning more, please call Customer Service at 1-800-482-8010. We will keep you informed as we develop more programs geared to keeping you and your family healthy.

Catch Your Breath - Asthma Survival Skills for Parents and Children

Asthma is the most common chronic disease of childhood. It keeps kids home from school...and parents home from work. If your child has been diagnosed with asthma, DHP can help you to manage it. Through the FAM Allies (Fight Asthma Milwaukee Allies), you can attend free classes once a month and learn:

- How asthma affects the lungs.
- How to recognize early warning signs and prevent emergencies.
- Managing indoor and outdoor triggers.
- How asthma medications work.

- Working with school and health personnel.

The ClearPath Program

Attend a one-hour educational meeting at the Next Door Foundation, 2545 N. 29th St., Milwaukee. The meeting will provide information related to the importance of dental care, especially in children. You will have an opportunity to ask questions and share your concerns with a children's dental specialist. Attendance at ClearPath will help you schedule an appointment for your child to be seen by a pediatric dentist sooner.

Children's Health Education Center

Many classes are offered through the Children's Health Education Center, which is affiliated with Children's Hospital and Health System. These classes, designed to help parents and caregivers improve the health of children, are offered free to Dean Health Plan members.

Topics include:

- Child brain development.
- Chronic illness management.
- Discipline vs. punishment.
- Healthy eating habits.
- and many more.

If You Move

If you are planning to move, contact your county Department of Social or Human Services. If you move to a different county, you must also contact the Department of Social or Human Services in your new county to update your eligibility.

If you move out of Dean Health Plan's service area, call the HMO Enrollment Specialist at 1-800-291-2002. Dean Health Plan will only provide emergency care if you move out of our service area. The Enrollment Specialist will help you choose an HMO that serves your area.

Insurance After Your Eligibility Ends

You have the right to purchase a private health insurance policy when your eligibility ends. Call our Customer Service Department at 1-800-482-8010 if you are interested in purchasing a private health insurance policy. If you decide to purchase a policy, you have 30 days after the date your eligibility ends to apply.

HMO Exemptions

An HMO exemption means you are not required to join an HMO to receive your health care benefits. Most exemptions are granted for only a short period of time so you can complete a course of treatment before you are enrolled in an HMO. If you think you need an exemption from HMO enrollment, call the HMO Enrollment Specialist at 1-800-291-2002 for more information.

Living Will or Power of Attorney for Health Care

You have the right to make decisions about your medical care. You have the right to accept or refuse medical or surgical treatment. You also have the right to plan and direct the types of health care you may receive in the future if you become unable to express your wishes. You can let your doctor know about your feelings by completing a living will or power of attorney for health care form. Contact your doctor for more information on Living Wills or Power of Attorney for Health Care.

Right to medical records

You have the right to ask for copies of your medical records from your provider(s). We can help you get copies of these records. Please call 1-800-482-8010 for help. Please note: You may have to pay to copy your medical records. You also may correct wrong information in your medical records if your doctor agrees to the correction.

Dean Health Plan's Member Advocate

Dean Health Plan has a Member Advocate to help you get the care you need. The Advocate can answer your questions about getting health care from Dean Health Plan. The Advocate can also help you solve any problems you may have getting health care from Dean Health Plan. You can reach your Member Advocate by contacting Customer Service at 1-800-482-8010. Our representatives will help you contact your Member Advocate.

State of Wisconsin HMO Ombuds Program

The state has Ombuds who can help you with any questions or problems you have as an HMO member. The Ombuds can tell you how to get the care you need from your HMO. The Ombuds can also help you solve problems or complaints you may have about the HMO Program or your HMO. Call 1-800-760-0001 and ask to speak to an Ombuds.

Quality Assurance

The goal of Dean Health Plan is to provide quality, coordinated and accessible health care services. The Quality Assurance (QA) program keeps an eye on our Plan. We do this to make sure we are meeting your health needs. We may ask for your opinion in a survey related to your satisfaction of the health care and services you are receiving. We are always working to improve our services to you. QA also includes planning, starting and monitoring programs to be sure that your safety and health needs are being met.

Some of these programs include:

- Mailings to women over 21. The letter explains yearly pap tests. It also reminds members to have this done.
- Postcards reminding parents/guardians to have each child get HealthCheck exams.
- Member satisfaction surveys on the health care and services you are receiving.

We believe that having programs like this will help you. They inform you of services that can keep you healthy. The Quality department monitors these programs. We also welcome any suggestions for new programs.

Make Complaints: Complaints, Grievances and Appeals

We would like to know if you have a complaint about your care or services you receive from Dean Health Plan. Please call Dean Health Plan's Member Advocate at 1-800-482-8010 if you have a complaint. Or you can write us at:

Dean Health Plan
Attn: Grievance/Complaint Department
P.O. Box 56099
Madison, WI 53705

To speak to someone outside of Dean Health Plan, call the HMO Enrollment Specialist at 1-800-291-2002. The Enrollment Specialist may be able to help you solve the problem, or can help you write a formal complaint or grievance to Dean Health Plan or to the Wisconsin Managed Care Program. The address to contact the State HMO Program is:

Wisconsin BadgerCare Plus
Managed Care Ombuds
P.O. Box 6470
Madison, WI 53716-0470
1-800-760-0001

If your complaint or grievance needs action right away because a delay in treatment would greatly increase the risk to your health, please call Dean Health Plan Customer Service as soon as possible at 1-800-482-8010.

We cannot treat you differently than other members because you file a complaint or grievance. Your health care benefits will not be affected.

You have the right to appeal to the State of Wisconsin Division of Hearings and Appeals (DHA) for a Fair Hearing if you believe your benefits are wrongly denied, limited, reduced, delayed or stopped by Dean Health Plan. An appeal must be made no later than 45 days after the date of the action being appealed. If you appeal this action to DHA before the effective date, the service may continue. You may need to pay for the cost of services if the hearing decision is not in your favor.

If you want a Fair Hearing, send a written request to:

Department of Administration
Division of Hearings and Appeals
P.O. Box 7875
Madison, WI 53707-7875

The hearing will be held in the county where you live. You have the right to bring a friend or be represented at the hearing. If you need a special arrangement for a disability, or for English language translation, please call 608-266-3096 (voice) or 608-264-9853 (hearing impaired).

We cannot treat you differently than other members because you request a Fair Hearing. Your health care benefits will not be affected.

If you need help writing a request for a Fair Hearing, please call:

Wisconsin Managed Care Ombudsman at 1-800-760-0001, or
HMO Enrollment Specialist at 1-800-291-2002

Physician Incentive Plan

Dean Health Plan does not have special financial arrangements with our providers that can affect the use of referrals and other services you might need.

You are entitled to ask if we have special financial arrangements with our physicians that can affect the use of referrals and other services you might need. To get this information, please

call our Customer Service Department at 1-800-482-8010 and request information about our physician payment arrangements.

Provider Credentials

You have the right to information about our providers that includes the provider's education, Board certification and recertification. To get this information, call our Customer Service Department at 1-800-482-8010.

Member Rights and Responsibilities

You have the right to:

- ask for an interpreter and have one provided to you during any BadgerCare Plus covered service.
- receive the information provided in this member handbook in another language or another format.
- receive health care services as provided for in federal and state law. All covered services must be available and accessible to you. When medically appropriate, services must be available 24 hours a day, 7 days a week.
- receive information about treatment options including the right to request a second opinion.
- make decisions about your health care.
- be treated with dignity and respect.
- be free from any form of restraint or seclusion used as a means of force, control, ease or reprisal.

You have the responsibility:

- to yourself to participate in your own health care.
- to tell your doctor what he/she needs to know to treat you.
- to follow the treatment plan agreed upon by you and your doctor.

Notice of Privacy Practices

This notice describes how protected health information about our members may be used and disclosed and how members can get access to this protected health information. Please review this notice carefully.

The Dean Health Plan (DHP) is committed to protecting your personal privacy.

This notice, effective Dec. 1, 2005, explains DHP's privacy practices, legal responsibilities and your rights concerning your personal health information.

We reserve the right to change our privacy practices and the contents of this Notice of Privacy Practices, as allowed by law. When we make a significant change in our privacy practices, we will change this notice and send this notice to our members or post it on our website (www.deancare.com).

The term "personal health information" in this notice includes any personal information that is created or received by DHP that relates to our customer's physical or mental health or condition, treatment or for payment of health care services received by our members.

Privacy Obligations

The Dean Health Plan is required by law to:

- Ensure that personal health information is kept private
- Provide to you a Notice of Privacy Practices
- Follow the terms of this Notice of Privacy Practices

We may use and disclose your personal health information:

- To you, to someone who is involved in your patient care, or to a close friend or family member about your condition, your admission to a health care facility or death.
- To the Secretary of the Department of Health and Human Services.
- To public health agencies in the event of a serious health or safety threat.
- To authorities regarding abuse, neglect, or domestic violence.
- In response to a court order, search warrant or subpoena.
- For law enforcement purposes.
- For research purposes if the research study meets all privacy law requirements.
- For specialized government functions such as the military, national security and intelligence activities.
- To a coroner or medical examiner or funeral director.

- For the procurement, banking or transplantation of organs, eyes or tissue.
- To comply with worker's compensation or similar laws.
- To health oversight agencies for audits, investigations, inspections and licensure necessary for the government to monitor the health care system and programs.

We have the right to use and disclose your personal health information to pay for health care services and operate our business:

- To a doctor, a hospital or other health care provider which asks for your protected health information in order for you to receive health care;
- To pay claims for covered services provided to you by doctors, hospitals, or other health care providers;
- For the operations of the Dean Health Plan such as processing your enrollment, responding to your inquiries, addressing your requests for services, coordinating your care, resolving disputes and activities for conducting medical management, quality assurance, auditing and evaluation of health care professionals;
- To contact you with information about health-related benefits and services or treatment alternatives that may be of interest to you

Certain services may be provided to DHP by other organizations known as "Business Associates." For example, your claim may be processed by a third party administrator so the claim can be paid. Your protected health information will be provided to the Business Associate so the claim can be paid. All Business Associates will be required by DHP to sign an agreement to safeguard your protected health information.

All other uses or disclosures of your protected health information require your written authorization before the protected health information is used or disclosed. You may revoke your permission at any time by notifying us in writing. Any protected health information previously used or disclosed based on prior authorization cannot be revoked or reversed.

Your Rights

The following are your rights with respect to your protected health information:

Inspect and Copy – You have the right to inspect and copy your protected health information. To perform an inspection or request a copy you must submit a request in writing to the Plan Administrator at the address listed at the end of this Notice of Privacy Practices. You may be charged a reasonable fee for copies provided. In limited circumstances you may be denied the opportunity to inspect and copy your protected health information. Generally if you are denied access to your protected health information, you may request a review of the denial.

Request Amendment – You have the right to request an opportunity to amend any protected health information that you feel is incorrect or incomplete. To request the opportunity to amend your protected health information you must send a request to the Plan Administrator at the address listed at the end of this Notice of Privacy Practices. This request must contain the reason you feel the protected health information is incorrect or incomplete. Your request to amend your protected health information may be denied such as where the protected health information is:

- Accurate and complete.
- Not created by DHP.
- Not included in the protected health information kept by or for DHP.
- Not protected health information you have the right to inspect.

Request an Accounting of Disclosures – You have the right to obtain from DHP a list of disclosures DHP has made to others, except those disclosures necessary for health care treatment, payment, health care operations, disclosures made to you or other certain types of disclosures. To request an accounting of disclosures, you must submit your request in writing to the Plan Administrator at the address listed at the end of this Notice of Privacy Practices. Your request must state a time period, which may not be longer than six years before the date of the request, and may not request any disclosures made before Dec. 1, 2005. If you request a list of disclosures more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these requests.

Request Restrictions – You have the right to request a restriction on the protected health information disclosed about you for treatment, payment or health care operations. DHP is not required to agree to your request. To request restrictions, you must submit your request in writing to the Plan Administrator at the address listed at the end of this Notice of Privacy Practices. You must include in your request:

- The information you wish to restrict.
- Whether you wish to limit the use or disclosure of the protected health information, or both.
- To whom you want the restriction to apply.

Request Confidential Communications – You have the right to request that DHP communicate with you about health matters in a certain way or in a certain location. To request confidential communications you must submit your request in writing to the Plan Administrator at the address listed at the end of this Notice of Privacy Practices. Your request must indicate how and/or where you wish the confidential communication to occur. DHP will make every attempt to accommodate all reasonable requests for confidential communications.

Paper Copy of the Notice of Privacy Practices – A customer of DHP may request a copy of this notice at any time. You may submit your request for a copy of this notice in writing to the Plan Administrator at the address listed at the end of this Notice of Privacy Practices.

Complaints

If you believe your privacy rights under this policy have been violated, you may file a written complaint with the Dean Health Plan Privacy Officer at the address listed below.

Alternatively, you may complain to the Secretary of the United States Department of Health and Human Services. You will not be penalized or incur retaliation for filing a complaint.

Plan Administration & Privacy Officer Contact Information

Plan Administrator
Executive Director
Dean Health Plan
9000 W. Wisconsin Avenue
PO Box 1997
Milwaukee, WI 53201
414-266-6328

Privacy Officer
Director of Corporate Compliance
Dean Health Plan
9000 W. Wisconsin Avenue
PO Box 1997
Milwaukee, WI 53201
414-266-2215