

# 2024

## Summary of Benefits

### Molina Dual Options Medicare-Medicaid Plan

#### Illinois H8046-001

Serving the following counties: Adams, Alexander, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Champaign, Christian, Clark, Clay, Clinton, Coles, Cook, Crawford, Cumberland, DeKalb, De Witt, Douglas, DuPage, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jersey, Jo Daviess, Johnson, Kane, Kankakee, Kendall, Knox, La Salle, Lawrence, Lee, Livingston, Logan, Macon, Macoupin, Madison, Marion, Marshall, Mason, Massac, McDonough, McHenry, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Ogle, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, St. Clair, Saline, Sangamon, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Union, Vermilion, Warren, Washington, Wayne, White, Whiteside, Will, Williamson, Winnebago, and Woodford

**Effective January 1 through December 31, 2024**



**Introduction**

This document is a brief summary of the benefits and services covered by Molina Dual Options Medicare-Medicaid Plan. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of Molina Dual Options. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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**If you have questions**, please call Molina Dual Options at (877) 901-8181, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

# Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

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## **A. Disclaimers**



This is a summary of health services covered by Molina Dual Options for 2024. This is only a summary. Please read the Member Handbook for the full list of benefits.

- ❖ Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, ethnicity, national origin, religion, gender, sex, age, mental or physical disability, health status, receipt of healthcare, claims experience, medical history, genetic information, evidence of insurability, geographic location.
- ❖ *Molina Dual Options Medicare-Medicaid Plan is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to enrollees.*
- ❖ Under Molina Dual Options you can get your Medicare and Medicaid services in one health plan. A Molina Dual Options care coordinator will help manage your health care needs.
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information, contact the plan or read the Molina Dual Options Member Handbook.
- ❖ **ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call (877) 901-8181, TTY/TDD: 711, Monday-Friday, 8 a.m. to 8 p.m., local time. The call is free.
- ❖ **ATENCIÓN:** Si usted habla español, los servicios de asistencia del idioma, sin costo, están disponibles para usted. Llame al (877) 901-8181, servicio TTY/TDD al 711, de lunes a viernes, de 8:00 a. m. a 8:00 p. m., hora local. La llamada es gratuita.
- ❖ This document is available for free in other languages and formats like large print, braille, or audio. Call (877) 901-8181, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free.
- ❖ The 2024 Member Handbook will be available by October 15. An up-to-date copy of the 2024 Member Handbook is always available on our website at [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals). You may also call Member Services at (877) 901-8181, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time to ask us to mail you a 2024 Member Handbook.



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- ❖ You can ask that we always send you information in the language or format you need. This is called a standing request. We will keep track of your standing request so you do not need to make separate requests each time we send you information. To get this document in a language other than English or in an alternate format, call Member Services at (877) 901-8181, TTY: 711, Monday – Friday, 8 a.m. to 8 p.m., local time. A representative can help you make or change a standing request. You can also contact your Care Coordinator for help with standing requests. To permanently change your preferred language, contact the State at (800) 843-6154, TTY: 711, Monday – Friday, 8:30 a.m. to 5 p.m., local time to update your record with the preferred language.



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## Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

### **B. Frequently Asked Questions**

The following chart lists frequently asked questions.

<b>Frequently Asked Questions (FAQ)</b>	<b>Answers</b>
<b>What is a Medicare-Medicaid Plan?</b>	A Medicare-Medicaid Plan is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to enrollees. It is for people with both Medicare and Medicaid. A Medicare-Medicaid Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need.
<b>What is a care coordinator Molina Dual Options?</b>	A Molina Dual Options care coordinator is one main person for you to contact. This person helps manage all your providers and services and makes sure you get what you need.
<b>What are long-term services and supports?</b>	Long-term services and supports are services provided through a Long-Term Care Facility or through a Home and Community-Based Waiver. Enrollees have the option to get long-term services and supports (LTSS) in the least restrictive setting when appropriate, with a preference for the home and the community, and in accordance with the Enrollee's wishes and Care Plan.
<b>Will I get the same Medicare and Medicaid benefits in Molina Dual Options that I get now?</b>	<p>You will get your covered Medicare and Medicaid benefits directly from Molina Dual Options. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change. You will get almost all of your covered Medicare and Medicaid benefits directly from Molina Dual Options, but you may get some benefits the same way you do now, outside of the plan.</p> <p>When you enroll in Molina Dual Options, you and your care team will work together to develop an Individualized Care Plan to address your health and support needs. During this time, you can keep using your doctors and getting your current services for 90 days, or until your care plan is complete. When you join our plan, if you are taking any Medicare Part D prescription drugs that Molina Dual Options does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for Molina Dual Options to cover your drug, if medically necessary.</p>



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Frequently Asked Questions (FAQ)	Answers
<p><b>Can I use the same doctors I use now?</b></p>	<p>Often that is the case. If your providers (including doctors, therapists, and pharmacies) work with Molina Dual Options and have a contract with us, you can keep using them.</p> <ul style="list-style-type: none"> <li>• Providers with an agreement with us are “in-network.” <b>You must use the providers in Molina Dual Options' network.</b></li> <li>• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of Molina Dual Options' plan.</li> </ul> <p>To find out if your doctors are in the plan’s network, call Member Services or read Molina Dual Options' <i>Provider and Pharmacy Directory</i> on the plan's website at <a href="http://www.MolinaHealthcare.com/Duals">www.MolinaHealthcare.com/Duals</a>.</p> <p>If Molina Dual Options is new for you, you can continue using the doctors you use now for <i>90 days</i>.</p>
<p><b>What happens if I need a service but no one in Molina Dual Options' network can provide it?</b></p>	<p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, Molina Dual Options will pay for the cost of an out-of-network provider.</p>
<p><b>Where is Molina Dual Options available?</b></p>	<p>The service area for this plan includes: Adams, Alexander, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Champaign, Christian, Clark, Clay, Clinton, Coles, Cook, Crawford, Cumberland, DeKalb, De Witt, Douglas, DuPage, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jersey, Jo Daviess, Johnson, Kane, Kankakee, Kendall, Knox, La Salle, Lawrence, Lee, Livingston, Logan, Macon, Macoupin, Madison, Marion, Marshall, Mason, Massac, McDonough, McHenry, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Ogle, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, St. Clair, Saline, Sangamon, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Union, Vermilion, Warren, Washington, Wayne, White, Whiteside, Will, Williamson, Winnebago, and Woodford. You must live in one of these areas to join the plan.</p>
<p><b>Do I pay a monthly amount (also called a premium) under Molina Dual Options?</b></p>	<p>You will not pay any monthly premiums to Molina Dual Options for your health coverage.</p>



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Frequently Asked Questions (FAQ)	Answers
<b>What is prior authorization (PA)?</b>	<p>Prior Authorization means that you must get approval from Molina Dual Options before you can get a specific service or drug or use an out-of-network provider. Molina Dual Options may not cover the service or drug if you don't get approval. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first.</p> <p>Refer to Chapter 3, of the <i>Member Handbook</i> to learn more about prior authorization. Refer to the Benefits Chart in Section D of Chapter 4 of the <i>Member Handbook</i> to learn which services require a prior authorization.</p>
<b>What is a referral?</b>	<p>A referral means that your primary care provider (PCP) must give you approval before you can use someone that is not your PCP or use other providers in the plan's network. If you don't get approval, Molina Dual Options may not cover the services. You don't need a referral to use certain specialists, such as women health specialists.</p> <p>Refer to Chapter 3, of the <i>Member Handbook</i> to learn more about when you will need a referral from your PCP.</p>
<b>Do I pay a deductible?</b>	No. You do not pay deductibles in Molina Dual Options.
<b>What is Extra Help?</b>	<p>Extra Help is a Medicare program that helps people with limited income and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy", or "LIS."</p> <p>Your prescription drug copays under Molina Dual Options already include the amount of Extra Help you qualify for. For more information about this Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users may call 1-800-325-0778.</p>
<b>Do I have a coverage gap for drugs?</b>	No. Because you have Medicaid you will not have a coverage gap stage for your drugs.



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# Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

Frequently Asked Questions (FAQ)	Answers
<p><b>Who should I contact if I have questions or need help?</b> (continued on the next page)</p>	<p><b>If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call Molina Dual Options Member Services:</b></p> <p><b>CALL</b> (877) 901-8181 Calls to this number are free. Monday - Friday, 8 a.m. to 8 p.m., local time. Assistive technologies, including self-service and voicemail options, are available on holidays, after regular business hours and on Saturdays and Sundays. Member Services also has free language interpreter services available for people who do not speak English.</p> <p><b>TTY</b> 711 Calls to this number are free. Monday - Friday, 8 a.m. to 8 p.m., local time.</p> <p><b>If you have questions about your health, please call the Nurse Advice Call line:</b></p> <p><b>CALL</b> (888) 275-8750 Calls to this number are free. 24 hours a day, 7 days a week Nurse Advice Line also has free language interpreter services available for people who do not speak English.</p> <p><b>TTY</b> 711 Calls to this number are free. Monday - Friday, 8 a.m. to 8 p.m., local time</p>



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Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

Frequently Asked Questions (FAQ)	Answers
<p><b>Who should I contact if I have questions or need help?</b> (continued from previous page)</p>	<p><b>If you need immediate behavioral health, please call the Behavioral Health Crisis Line:</b></p> <p><b>CALL</b> (888) 275-8750 Calls to this number are free. 24 hours a day, 7 days a week Behavioral Health Crisis Line also has free language interpreter services available for people who do not speak English.</p> <p><b>TTY</b> 711 Calls to this number are free. 24 hours a day, 7 days a week</p>



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## Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

### C. Overview of Services

The following chart is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You want a doctor</b>	Visits to treat an injury or illness	\$0	
	Wellness visits, such as a physical	\$0	Annual wellness visit every 12 months.
	Transportation to a doctor’s office	\$0	Unlimited Transportation Services to any plan approved health-related locations are covered. Prior authorization rules may apply.
	Specialist care	\$0	
	Care to keep you from getting sick, such as flu shots	\$0	
	“Welcome to Medicare” preventive visit (one time only)	\$0	
<b>You need medical tests</b>	Lab tests, such as blood work	\$0	Outpatient Lab services do not require prior authorization. Prior authorization rules may apply for certain tests.
	X-rays or other pictures, such as CAT scans	\$0	Outpatient X-ray services do not require prior authorization. Prior authorization rules may apply.
	Screening tests, such as tests to check for cancer	\$0	Prior authorization rules may apply.



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## Molina Dual Options Medicare-Medicaid Plan: Summary of Benefits 2024

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition (This service is continued on the next page)</b></p>	<p>Generic drugs (no brand name)</p>	<p>\$0 for a 31-day supply</p>	<p>There may be limitations on the types of drugs covered. Please refer to Molina Dual Options' <i>List of Covered Drugs</i> (Drug List) for more information.</p> <p><b>Important Message About What You Pay for Vaccines</b> – Some vaccines are considered medical benefits. Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's <i>List of Covered Drugs (Formulary)</i>. Our plan covers most Part D vaccines at no cost to you.</p> <p>A 90-day supply is available at a retail and mail order pharmacy at no additional cost. The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. There may be certain drugs that are limited to a 31-day supply.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Molina Dual Options for certain drugs.</p>
	<p>Brand name drugs</p>	<p>\$0 for a 31-day supply.</p>	<p>There may be limitations on the types of drugs covered. Please refer to Molina Dual Options' <i>List of Covered Drugs</i> (Drug List) for more information.</p>



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition (continued)</b></p>			<p>A 90-day supply is available at a retail and mail order pharmacy at no additional cost.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>There may be certain drugs that are limited to a 31-day supply.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Molina Dual Options for certain drugs.</p>
	Over-the-counter (OTC) items	\$0	<p>We cover non-prescription Over-the-counter (OTC) items like vitamins, sunscreen, pain relievers, cough/cold medicine, and bandages. You get \$60 every 3 months that you can spend on plan-approved items. Your quarterly allowance becomes available to use in January, April, July and October. Any dollar amount that you don't use will not carry-over. Be sure to spend all of it before the end of 3 months because it will expire.</p> <p>You do not need a prescription from your doctor to get OTC items.</p>
	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need drugs to treat your illness or condition (continued)</b>			drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs. Prior authorization rules may apply.
	Step Therapy		Step therapy may be required for certain drugs.
<b>You need therapy after a stroke or accident</b>	Occupational, physical, or speech therapy	\$0	Medically necessary physical therapy, occupational therapy, and speech / language therapy services are covered. Prior authorization rules may apply.
<b>You need emergency care (This service is continued on next page)</b>	Emergency room services	\$0	You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories, without prior authorization. Not covered outside the United States and its territories except under limited circumstances. Contact plan for details.
	Ambulance services	\$0	Prior authorization rules may apply for non-emergency Ambulance services. Prior authorization is not required for emergency transportation.
	Urgent care	\$0	You may get urgent care services whenever you need it, anywhere in the



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need emergency care (continued)</b>			United States or its territories, without prior authorization. Not covered outside the United States and its territories except under limited circumstances. Contact plan for details.
<b>You need hospital care</b>	Hospital stay	\$0	Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. No limit to the number of days covered by the plan each hospital stay. Prior authorization rules may apply.
	Doctor or surgeon care	\$0	Prior authorization rules may apply.
<b>You need help getting better or have special health needs</b>	Rehabilitation services	\$0	Prior authorization rules may apply.
	Medical equipment for home care	\$0	Prior authorization rules may apply.
	Skilled nursing care	\$0	Our plan covers an unlimited number of days in a SNF. No prior hospital stay is required. Prior authorization rules may apply.
<b>You need eye care</b>	Eye exams	\$0	Exam to diagnose and treat diseases and conditions of the eye. Our plan covers routine eye exams.
	Glasses or contact lenses		One pair of eyeglasses (lenses and frames) every two years. Prior authorization rules may apply.



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need dental care</b>	Dental check-ups	\$0	Preventive dental services: <ul style="list-style-type: none"> <li>• up to 2 oral exam(s) every year</li> <li>• up to 2 cleaning(s) every year</li> <li>• 1 fluoride treatment(s) every year</li> <li>• 1 dental x-ray(s) every year</li> </ul> Our plan pays up to \$600 every year for most dental services. Molina Dual Options also offers comprehensive dental benefits for services such as extractions, surgery, or dentures. Contact the plan for more information.  Prior authorization rules may apply for comprehensive dental services.
	Hearing screenings	\$0	Our plan covers routine hearing exams.
<b>You need hearing/auditory services</b>	Hearing aids	\$0	Fitting/Evaluation for hearing aids are covered based on medical necessity.  Up to 1 pair of hearing aid(s) every three years.  Prior authorization rules may apply.
	Services to help manage your disease	\$0	Coverage includes self-management training and disease management program for diabetics.
<b>You have a chronic condition, such as diabetes or heart disease (This service continued on the next page)</b>	Diabetes supplies and services	\$0	Benefit includes diabetic monitoring supplies and therapeutic shoes or inserts.



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You have a chronic condition, such as diabetes or heart disease (continued)</b>			Prior authorization rules may apply.
<b>You have a mental health condition</b>	Mental or behavioral health services	\$0	Outpatient group therapy visit. Outpatient individual therapy visit. Prior authorization rules may apply.
<b>You have a substance abuse problem</b>	Substance abuse services	\$0	Outpatient group therapy visit. Outpatient individual therapy visit. Prior authorization rules may apply.
	Medication Assisted Treatment	\$0	
<b>You need long-term mental health services</b>	Inpatient care for people who need mental health care	\$0	Our plan covers unlimited number of days for inpatient hospital stay. Prior authorization rules may apply.
<b>You need durable medical equipment (DME)</b>	Wheelchairs	\$0	Prior authorization rules may apply.
	Nebulizers	\$0	Prior authorization rules may apply.
	Crutches	\$0	Prior authorization rules may apply.
	Walkers	\$0	Prior authorization rules may apply.
	Oxygen equipment and supplies	\$0	Prior authorization rules may apply.
<b>You need help living at home (This service continued on the next page)</b>	Meals brought to your home	\$0	Individuals eligible for specific waiver programs may qualify for this service, commonly called Home Delivered Meals. Eligibility is based on a determination of need. Prior authorization rules apply.



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need help living at home (continued)</b>	Home services, such as non-medical support to assist with activities of daily living including meal preparation, laundry, light housekeeping	\$0	Individuals eligible for specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.
	Changes to your home, such as ramps for wheelchair access	\$0	Individuals eligible for specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.
	Personal care assistant (You may be able to employ your own assistant. Call Member Services for more information.)	\$0	Individuals eligible for specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.
	Services to help you live on your own	\$0	Individuals eligible for this specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.
	Adult day services or other support services	\$0	Individuals eligible for this specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.



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## Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need help living at home (continued)</b>	Automated Medication Dispensers	\$0	Individuals eligible for specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.
	Electronic Home Monitoring Systems/ Personal Emergency Response Systems	\$0	Individuals eligible for specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.
<b>You need a place to live with people available to help you</b>	Assisted living or other housing services	\$0	Only individuals eligible for Supportive Living Waiver program qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.
	Nursing home care	\$0	Individuals eligible for specific waiver programs may qualify for this service. Eligibility is based on a determination of need. Prior authorization rules apply.
<b>Your caregiver needs some time off</b>	Respite care	\$0	Individuals eligible for specific waiver programs may qualify for this service. Eligibility is based on determination of need. Prior authorization rules apply.



**If you have questions**, please call Molina Dual Options at (877) 901-8181, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. **For more information**, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Additional covered services</b>	Behavioral Health	\$0	
	Crisis Services (Expanded)	\$0	
	Emergency Dental	\$0	
	Family Planning Services	\$0	
	Gender-Affirming Services	\$0	Referral requirements may apply. Prior authorization rules may apply.
	Health Education	\$0	
	Institution for Mental Disease (IMD) Services for Individuals 65 or Older	\$0	You pay a minimum patient pay amount of \$0 and up to a maximum patient pay amount of \$12,373
	Kidney Disease and Conditions	\$0	\$0 copay for renal dialysis \$0 copay for kidney disease education services
	Meal Benefit	\$0	2 meals a day for 14 days. With additional approval, you may get another 14 days of 2 meals a day. The maximum is 56 meals over 4 weeks. Prior authorization rules may apply.
	Nutritional/Dietary Benefit	\$0	
	Telehealth	\$0	
Tobacco Cessation Counseling	\$0		



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# Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

## **D. Benefits covered outside of Molina Dual Options**

This is not a complete list. Call Member Services to find out about other services not covered by Molina Dual Options but available through Medicare.

Other services covered by Medicare	Your costs
Some hospice care services	\$0



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## Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

### **E. Services that Molina Dual Options, Medicare, and Medicaid do not cover**

This is not a complete list. Call Member Services to find out about other excluded services.

<b>Services not covered by Molina Dual Options, Medicare, or Medicaid</b>	
All services or supplies that are not medically necessary	Reversal of sterilization procedures, and non-prescription contraceptive supplies
Experimental services and procedures, including drugs	Biofeedback services
Services for the treatment of obesity, unless determined medically necessary	Abortions except in the case of a reported rape, incest or when medically necessary to save the life of the mother
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television	Services that are provided in a State Facility operated as a psychiatric hospital as a result of a forensic commitment
Inpatient hospital custodial care	Services that are provided through a Local Education Agency (LEA)
Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary	Services that are provided without a required referral or prior authorization
Cosmetic surgery or procedures, unless because of an accidental injury or to improve a malformed part of the body. However, all stages of reconstruction are covered for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance	Services that are provided by a non-affiliated provider and not authorized by the plan.



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### **F. Your rights as a member of the plan**

As a member of Molina Dual Options, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
  - Get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English.
  - Get information in other formats (e.g., large print, braille, audio).
  - Be free from any form of physical restraint or seclusion.
  - Not be billed by providers.
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. These rights include getting information on:
  - Description of the services we cover
  - How to get services
  - How much services will cost you
  - Names of health care providers and care managers



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## Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
  - Choose a Primary Care Provider (PCP) and change your PCP at any time during the year.
  - Use a women’s health care provider without a referral.
  - Get your covered services and drugs quickly.
  - Know about all treatment options, no matter what they cost or whether they are covered.
  - Refuse treatment, even if your doctor advises against it.
  - Stop taking medicine.
  - Ask for a second opinion. Molina Dual Options will pay for the cost of your second opinion visit.
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
  - Get timely medical care.
  - Get in and out of a health care provider’s office. This means barrier free access for people with disabilities, in accordance with the Americans with Disabilities Act.
  - Have interpreters to help with communication with your doctors and your health plan.
- **You have the right to emergency and urgent care when you need it.** This means you have the right to:
  - Get emergency services without prior authorization in an emergency.
  - Use an out-of-network urgent or emergency care provider, when necessary.
- **You have a right to confidentiality and privacy.** This includes the right to:
  - Ask for and get a copy of your medical records in a way that you can understand and ask for your records to be changed or corrected.
  - Have your personal health information kept private.
- **You have the right to make complaints about your covered services or care.** This includes the right to:
  - File a complaint or grievance against us or our providers.



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## Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

- Ask for a state fair hearing.
- Get a detailed reason for why services were denied.

For more information about your rights, you can read the Molina Dual Options Member Handbook. If you have questions, you can also call Molina Dual Options Member Services at (877) 901-8181, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free.



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## Molina Dual Options Medicare-Medicaid Plan: **Summary of Benefits 2024**

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### **G. How to file a complaint or appeal a denied service**

If you have a complaint or think Molina Dual Options should cover something we denied, call Molina Dual Options at (877) 901-8181, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the Molina Dual Options *Member Handbook*. You can also call Molina Dual Options Member Services.

Or you can write to Molina Healthcare

Attn: Grievance and Appeals Dept.

P.O. Box 22816

Long Beach, CA 90801-9977

FAX: 562-499-0610

### **H. What to do if you suspect fraud**

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at Molina Dual Options Member Services at (877) 901-8181, TTY: 711, Monday - Friday, 8 a.m. to 8 p.m., local time. The call is free.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- You can contact the Medicaid/Welfare Fraud Hotline at 1-844-453-7283/1-844-ILFRAUD or visit <https://www.illinois.gov/hfs/oig/Pages/ReportFraud.aspx>

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