
Scott and White Health Plan

Bell County HMO Member Guide

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HMO products are offered through Scott and White Health Plan and Scott & White Care Plans. Insured PPO and EPO products are offered through Insurance Company of Scott and White. All are Texas registered insurance companies. Scott & White Care Plans and Insurance Company of Scott and White are wholly owned subsidiaries of Scott and White Health Plan. These companies will be referred to collectively in this document as Scott and White Health Plan.

SCOTT and WHITE HEALTH PLAN

1206 West Campus Drive · Temple, Texas 76502



Dear Health Benefits Member:

Welcome to Scott and White Health Plan, and thank you for allowing us to provide your health insurance coverage. This booklet is intended to help you make the most of the tools and resources available through SWHP.

Through the course of the year, you may want to review your claims, start a wellness program, find a new provider, or order a new ID card. We want to make sure you know where to go to get started. Use our online tools for quick and easy self-service or contact one of our customer advocates for personal assistance through our toll-free telephone number or through the secure, online messaging tool.

SWHP is committed to providing the highest caliber of care for Texans – we are here to help you be as healthy as you can. SWHP scored above state and national averages in categories ranging from breast cancer screenings to colorectal cancer screenings to controlling high blood pressure for members 18 to 85 years old. Our consistently high scores on clinical measures reflect our dedication and focus on quality.

We hope you will get engaged with your own health, take advantage of the tools we offer, and benefit from our attention to positive customer interactions and favorable clinical outcomes.

Thank you again for choosing Scott and White Health Plan to serve your healthcare coverage needs.

Jeff Ingram

A handwritten signature in black ink, appearing to read 'Jeff Ingram', with a stylized flourish at the end.

President and Chief Executive Officer
Scott and White Health Plan



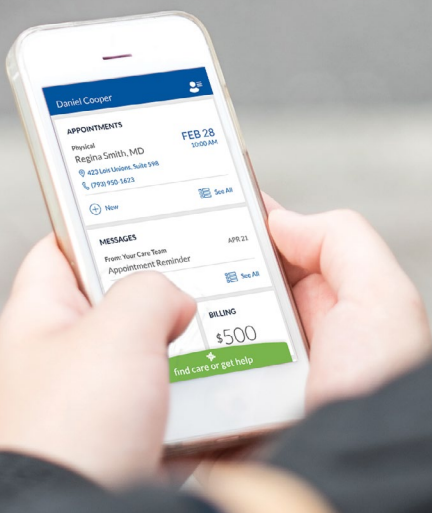
Get the Most from Your Service Experience Through the Member Portal...

At **bellcounty.swhp.org**, sign up and log in to the Member Portal to get answers to most of your benefits questions.

SIGN UP NOW

LOG IN

- View and print ID cards instantly
- View benefits and coverage
- See your claims and Explanations of Benefits (EOBs)
- View your deductible and out-of-pocket accumulator
- Take a wellness assessment
- Set your preferences
- Review Evidence of Coverage and other plan documents
- E-mail customer service through secure messaging



...or on the MYBSWHealth App

All of the same information from the portal is available on your phone. Plus, you can access MyChart to track your appointments and results with Baylor Scott & White providers. To log in, use the same user name and password you set up for the Member Portal.

Find a network provider.

Choose from a broad range of in-network providers by using the [provider search tool](#).

1. Click the **Find a Provider - SWHP HMO** button under your plan name on BellCounty.swhp.org
2. Search for providers by name and/or specialty.
3. Determine providers' distance from your ZIP code.

It's usually a good idea to set up an appointment with your provider to get acquainted, at your convenience. Referrals are not required to see network specialists, even in our HMO network.

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Virtual Care

Technology + Healthcare = A Faster, Easier Way to Get Care

MyBSWHealth

Get care from a Baylor Scott & White Health provider any day of the week without leaving your home or office. Simply schedule an E-Visit or Video Visit through your computer or mobile device. Receiving Virtual Care through MyBSWHealth.com or the MyBSWHealth app also allows your visit to be connected to your medical health records (with BSW providers). Learn more about MyBSWHealth [here](#) and log in to your account to schedule an appointment.

E-Visits - Online diagnosis and treatment plan for common medical conditions

No need for an appointment. No need for a drive. No time in a waiting room. Baylor Scott & White's E-Visit service is a fast, affordable way to receive care. All of your personal data is encrypted to protect your privacy. In some cases, you may need an in-person visit to receive treatment.

How does it work?

- Complete a short survey about yourself and your symptoms on the MyBSWHealth app. It takes about five minutes, depending on your condition.
- A care team member will review your answers, make a diagnosis and recommend treatment.
- You will receive your diagnosis and recommended treatment in an online response.
- Prescriptions will be sent immediately to your preferred pharmacy.

Clinicians are available 8 a.m. – 8 p.m., 7 days a week. If you finish an interview after 8 p.m., you will receive a response by the next day.

Video Visits - Visit online with a doctor, face-to-face in real time

A private video conference where you can share symptoms, ask questions and point out any concerns just as you would in the doctor's office—all from the comfort and convenience of your home, office or nearly anywhere as long as you have secure internet access and a web camera.

How does it work?

- Schedule a same-day appointment through the MyBSWHealth app
- Receive set-up instructions prior to visit
- Set up visit on your phone or device
- Begin virtual doctor appointment

Video visits are available
8 a.m. – 5 p.m., Monday-Friday.





Virtual Care cont'd

Technology + Healthcare = A Faster, Easier Way to Get Care

MDLIVE

Available November 2019. MDLIVE offers our members access to board-certified doctors, as well as licensed therapists and more. Learn about MDLive at MDLIVE.com/SWHP.

How does it work?

- You can visit with a doctor by phone, secure video, or the MDLIVE app
- Some common conditions treated include:

General Health	Behavioral Health
Common cold / Flu	Addictions
Cough	Stress/Anxiety
Fever	Bipolar disorders
Insect bites	Depression
Allergies	Eating disorders
Diarrhea	Grief and loss
Nausea / Vomiting	Life changes
Pink eye	Panic disorders
Sore throat	Parenting issues
Constipation	Postpartum depression
Ear problems	Relationship and marriage issues
Headache	Trauma and PTSD

Coming in November 2019, MDLive will be available 24 hours a day, 7 days a week.



Nurse Advice Line

Information and advice 24/7

Our nurses can provide information about taking care of yourself at home or they can help you decide if an appointment with your doctor, an urgent care visit or a trip to the emergency room is best for your symptoms.

The nurse advice line is available 24 hours a day, 7 days a week. You'll find their phone number on the back of your member ID card.

Information Found on Your Member ID Card

1

Your benefits
administrator/insurance carrier

2

Your plan type:
HMO, HMO-POS, PPO, HRA, or HSA

7

Your contract
number, pharmacy
plan number, and
pharmacy copay
information

3

Your group number
and coverage
information

6

Your member
number

4

Information for
providers

5

Claims mailing address and
electronic claims submission ID

**Scott & White
HEALTH PLAN**
PART OF BAYLOR SCOTT & WHITE HEALTH

1 **JOHN DOE**
Contract No.: 123456789
RX BIN:
RX PCN:
RX Group: 93078
RX Copay:

2 **HMO**

3 Issue Date:
Network:
Group No.:
Office Visit:
Specialist:
ER/Urgent: /

6 Member No. Member Name
12345678900 JOHN DOE
12345678901 JAMIE DOE
12345678902 JACKSON DOE

TDI

Please contact Scott & White Health Plan Health Services Department
toll free at 866-384-3488 for pre-authorization requests (including Behavioral
Health and Second Opinions). If you require inpatient admission following an
emergency, please notify SWHP within 48 hours of emergency services.

NOTICE: Possession of this card or obtaining precertification does not
guarantee coverage or payment for the service or procedure reviewed.

Plan Information/provider list: swhp.org **Nurse Advice Line:** 877-505-7947
Customer Service: 800-321-7947 **OptumRx Help Desk:** 855-205-9182

Notice To Providers
Verify benefits and eligibility at portal.swhp.org/providerportal or 800-321-7947

Please send claims and related correspondence to:
Scott & White Health Plan | Availity Payer ID 88030
Attn: Claims PO Box 21800, Eagan, MN 55121-0800
254-298-3000 or 800-321-7947

4 **OPTUMRx®**

You can request a replacement ID card through the Member Portal or
access an electronic card at any time through the MyBSWHealth app.

The ID card above is a sample. The exact location of certain elements may vary on your card.

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Pharmacy Services

SWHP members may access more than 68,000 pharmacies nationwide, including most national chains and a large selection of local pharmacies.

To find your nearest pharmacy, click here:

PHARMACY SEARCH

We also offer 90-day prescription refills for select medications at [Baylor Scott & White Health pharmacies](#).

Get the convenience of home delivery with mail order service. Call our mail order pharmacy and we will walk you through the transfer process.

Call toll-free at 855-388-3090
Monday through Friday, from 7 a.m. to 7 p.m.,
and on Saturday, from 9 a.m. to 1 p.m.

If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, or drug information and pricing, visit BellCounty.swhp.org or call **1-800-321-7947**.

To view a formulary, click here:

FORMULARIES



Don't Overspend to Get the Care You Need

How do you decide when a health-related issue is an emergency? Understanding your healthcare options can save your life – and your money.

1 Visit your **Primary Care Physician** when you're sick or have a minor injury...

Your doctor knows your health history and underlying conditions. For routine illnesses and less significant injuries, many doctors' offices are open on weekends and some evenings. This can be a good alternative to more costly urgent care or emergency care centers.

...or use the **Nurse Advice Line**

Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about taking care of yourself at home or they can help you decide if an appointment, an urgent care visit, or an emergency room visit is best for your symptoms. To locate your appropriate Nurse Advice Line phone number, please look on the back of your member card or log in to the Member Portal.

2 If your doctor's office is closed, consider an **Urgent Care** center.

Urgent care centers typically have extended and weekend hours. Although costs are higher than primary care, urgent care copays are lower than those for emergency care.



3 Emergency Rooms

are best for treating severe and life-threatening conditions.

The wider range of services offered through emergency rooms, and the hospitals they are connected to, makes emergency care a more expensive option, but sometimes the best option for you.

It's important to understand your options, and to use your best judgment when deciding which option is right for you.

Out-of-Network Emergency Care Costs More

Scott and White Health Plan pays out-of-network emergency services according to Usual and Customary rates (industry standard), and members can be balance-billed for expenses beyond what insurance will pay. Your coverage documents contain additional information about emergency treatment and definitions of the terms, including a definition of emergency care. The coverage documents also contain information related to state-mandated consumer protections for facility-based provider charges.

To save on out-of-pocket costs, visit in-network emergency care facilities when possible.



If you need to speak to us, contact us in the way that works for you. In addition to the Member Portal, customer support is available by phone at 800-321-7947.





SWHP Wellness Program

Taking care of yourself isn't a fad, it's a good habit. And it's a habit anyone can pick up. Let our Wellness programs improve the areas of your life that could use a boost.

SWHP offers a variety of programming designed to meet your health and wellness needs regardless of where you may be on the continuum of care. Providing a comprehensive suite of effective resources and tools, we offer a tailored experience built on the demands of our members. We strive to continuously provide the right care, in the right place, at the right time. It is our mission to promote a healthy lifestyle and empower our members to become an active participant of their healthcare team.

SWHP Wellness Assessment

The Wellness Assessment is a simple, digital health survey that helps you take steps toward a more vibrant and healthier life. The Wellness Assessment asks questions about your life and delivers customized action steps from our Lifestyle Management Program. Modules are self-paced, available online, and convenient for promoting physical and mental health – all things to help you feel your best.

[Assessment for Members](#)

[Assessment for Non-Members](#)

SWHP Online Wellness Programs

Scott and White Health Plan supports healthy choices by providing individual personalized plans that fit your life and needs. These plans can include any of the following lifestyle management programs:

Balance – Manage Your Weight. Your mind, body, and food habits are all key to managing your weight. Balance addresses all three to help you reach your goals and maximize your energy.

Nourish – Eat Healthier. Helps you improve your eating habits and your overall relationship with food, one bite at a time.

Relax – Deal with Stress. Puts your sources and symptoms of tension under a microscope, then unveils strategies to help keep you calm under pressure.

Breathe – Quit Smoking. Gives you the skills to help conquer your cravings and say “goodbye” to cigarettes for good.

Care for Depression. Provides individualized help in the setting and at the time of your choice.

Dream – Sleep Better. Short on energy and focus during the day? Dream is packed with research-based strategies for conquering sleepless nights.

Care for Your Health. Be the quarterback of your healthcare team, not a spectator. Care for Your Health reveals tactics and secrets to help you handle any chronic condition.

Care for Pain. Your pain is unique and so is the way you respond to it. Care for Pain helps you focus more on the things that matter most to you.

To participate in any of the Lifestyle Management programs, visit swhp.org/health and log in, you will be redirected to the Wellness platform where you can click on the Coaching link.

Maternity Topics and MOMS Program

Get important information and resources for new moms and dads from our MOMS program. You'll receive personal phone calls from a licensed professional support families following the birth of a newborn.

A MOMS program professional can be reached toll-free at 888-316-7947.



Get Preventive

Find recommended preventive services here:

<http://www.cdc.gov/prevention/>

Create a schedule of vaccines.

1. Make a schedule of recommended immunizations for your child from birth through 6 years here:

http://www2a.cdc.gov/nip/kidstuff/newscheduler_le/

2. Then, review the schedule with your child's doctor.

Take an online vaccination quiz.

Take an online vaccination quiz to see which vaccines you or your children may need by going here:

English:

<http://www2a.cdc.gov/nip/adultimmsched/>

Spanish:

<http://www2a.cdc.gov/nip/adultimmsched/quiz-sp.asp>

Get Full Claims Detail

with your monthly insurance statement

SWHP makes available through the **Member Portal** an electronic Monthly Insurance Statement, also known as an Explanation of Benefits, to help you manage your claims expenses at a detailed level. The statement provides line-item detail on charges for that month, including what was billed and covered by SWHP. The amount you owe is included in this statement.

Remaining balances for deductibles and out-of-pocket expenses are also reported. Information for the current month and year-to-date is included. Statements are not provided for prescription claims or claims where the member does not owe anything.

Your EOBs will be available on the **Member Portal** unless you specifically request to receive paper EOBs in the mail. To request paper EOBs, log in to the **Member Portal** and select "Update Preferences."

Claim received for JANE DOE
Member # 000-00-0000-00

MONTHLY INSURANCE STATEMENT

Monthly Claims Detail

Claim Number: 1610000M0000
SWHP received this claim on December 02, 2016 and paid it in 3 day(s).

Provider: JASON L. DOCTOR

Service Dates	Type of Service	Amount Billed	Amount Not Covered	Allowed Amount	Other Coverage Payment	What SWHP Paid	Patient Responsibility			What You Owe	See Notes
							Co-pay	Coinsurance	Deductible		
11/01/2016	OFFICE OUTPATIENT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11/01/2016	SEMI-PRIVATE ROOMS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11/01/2016	IN ADJ. THRU SERV. ANY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11/01/2016	INFLUENZA VACC. 4 WAYS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

Account Summary

Summary of Deductible and Out-of-Pocket Maximum of your Current Plan Year

Relationship: Member	Total Policy Period Amount	(-) Applied to Date	(+) Remaining Balance
JANE DOE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
COINSURANCE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
COINSURANCE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00

Key Terms

Deductible: This is the amount that you pay before certain major medical benefits are payable by SWHP.

Co-pay: A set dollar amount that is paid for services rendered, normally paid at the time of service.

Coinsurance: This is the percentage of allowed charges that you are responsible for.

Amount Not Covered: This is the amount SWHP does not cover. This is usually due to a denial of service. Please see the notes listed on the EOB for further clarification when a non-covered amount is listed.

Out-of-Pocket Maximum: The most you have to pay for health services every year. Once you have paid this amount, your insurance company usually pays 100% of your allowed health care charges, subject to any policy limitations.

Allowed Amount: This is the amount that SWHP considers for payment based upon our provider contracts and your benefits.

For your convenience, you may register to view your electronic Insurance Statement online. Visit our website at www.swhp.org and create an account for our new member experience.

Scott & White Health Plan
1206 West Campus Drive
Temple, TX 76702

AGAA000000000
JOHN DOE
1204 SUNNYVALE DRIVE
ANYWHERE TX 75111-1111

MONTHLY INSURANCE STATEMENT
This is a Statement of Insurance Coverage to help you reconcile your bills (as provided).

This monthly statement is for claims SWHP paid in December 2016.

Total Amount Billed
This is the amount billed to SWHP.

Total Discount Amount
SWHP negotiates discounts with providers.

Total Amount that is not covered
This is the portion of your bill not covered by SWHP. See the "Notes" section on the back of this statement for more details.

What SWHP paid in Total
SWHP paid \$10.00 to providers.

What you may owe in Total
The portion of the amount billed you may owe the provider(s) if it was not collected at the time of service or if it was a non-covered charge. This amount may include your deductible, co-pay, coinsurance and/or non-covered charges.

Please see claim details on back.

Scott & White Health Plan
Appeals Process & Participant Rights

of Welfare Benefits Plan (the "Plan") provides you the right to file an appeal when you are denied a benefit. This is a summary of the appeal process and your legal rights. More information can be found in the Plan's summary plan description. Scott and White Health Plan Administrator will inform you of the status of your claim or appeal.

If you are denied your initial claim for benefits, the first and second level appeals are available. The first level appeal is reviewed by the Scott & White Employee Benefits Administrative Department. The second level appeal is reviewed by the Scott & White Employee Benefits Administrative Department. All appeals must be filed within 180 days of the date of the denial.

Scott & White Health Plan
ATTN: Customer Advocacy
1206 West Campus Drive, Bldg. J-4
Temple, TX 76702

For a Customer Advocacy department at (844) 843-3229. For an urgent care claim, please call (844) 843-3229. All information will be communicated by telephone, fax or similar means.

From the date that you receive the original decision (or the first level appeal decision), the original decision (or first level appeal, as applicable) will be final. If you are dissatisfied with the decision, you may request copies of documents and notify you about each appeal decision within the following time frame:

Time	After appeal is received
15 days	After receipt of appeal
30 days	After receipt of appeal

If you disagree with the response in writing, you must request a second level appeal within 180 days of the date of the decision. If you do not request a second level appeal within that time, the first level decision will be final.

required) to file a third level appeal to review by an independent Review Panel of ERISA within 12 months of the date of the second level decision. One way to find out what may be your regulatory agency.

SWHP website at www.swhp.org. If you need the Employee Benefits Security Act.

December 08, 2016

Don't Wait for Your EOB

View your claim on the Member Portal

Even if your EOB isn't yet finalized for a particular medical claim, you can still view your claim details in Scott and White Health Plan's Member Portal.

Simply log in to the Member Portal through bellcounty.swhp.org and click on "Claims" from the menu on the left side.

Visit Date	Member	Claim No.	Type	Provider	Amount Billed	Plan Pays	You May Owe
02/01/2016	DOE	1602050F4074	Medical	DR GENTRY	\$318.00	\$110.00	\$50.00
02/01/2016	EDDY	160206071872	Drug	MC PHARAMCY	\$8.90	\$2.90	\$5.00
02/01/2016	DOE	160206071871	Drug	MC PHARAMCY	\$12.21	\$2.21	\$5.00
12/04/2015	EDDY	151208042008	Drug	MC PHARAMCY	\$38.54	\$32.54	\$6.00
11/19/2015	DOE	151122063413	Drug	MC PHARAMCY	\$122.19	\$116.19	\$6.00
11/19/2015	EDDY	151122063412	Drug	MC PHARAMCY	\$8.90	\$2.90	\$6.00

Claim Snapshot

CLAIM SNAPSHOT		SERVICE DETAILS
DATE OF VISIT	02/01/2016	CLAIM NO.
	1602050F6	MEMBER
	DOE	
PROVIDER		
URGENT CARE - DALLAS		
AMOUNT BILLED	\$318.00	
- PLAN ALLOWED	\$200.00	
- PLAN DISCOUNT	\$0.00	
- PLAN PAID	\$150.00	
PATIENT RESPONSIBILITY	\$50.00	
COPAY	\$50.00	
COINSURANCE	\$0.00	
DEDUCTIBLE	\$0.00	
YOU MAY OWE	\$50.00	

Then click on any amount under "Plan Pays" to view the [Claim Snapshot](#) or [Service Details](#). The Claim Snapshot provides key claim information, and Service Details itemizes the claim.

Click the **SAVE** icon to create a file that can be printed or saved.

EOBs are added to the portal monthly. Click on the Claim Number (in Claim No. column) to see your EOB.

SWHP Disease Management

Disease Management programs are designed to improve the health of persons with chronic conditions and reduce associated costs from avoidable complications. These goals are accomplished by identifying and treating chronic conditions more quickly and more effectively, slowing the progression of those diseases. Disease Management is a system of coordinated healthcare interventions tailored to your conditions where self-care efforts can be implemented. Disease Management empowers you, working with your healthcare providers, to manage the disease and prevent complications.

SWHP members can access the program by calling 888-360-1555 or through the following link: [Member Information Center](#).

SWHP Complex Case Management

Our Complex Case Management program helps you if you have chronic conditions or complex care needs. A nurse case manager will work with you, your family, and the physician to create a plan to meet your ongoing complex care needs. Case managers advocate for you and assist you with setting goals and making a personal plan to improve your health. They can also assist with arrangements for necessary services and make referrals to, and incorporate, Disease Management programs as applicable. Case managers answer questions and educate you so you have a better understanding of your condition and plan of care. The purpose of the program is to help you get the best possible results and the greatest value from your health plan. Participation is voluntary, and there is no additional cost to you for this program.

For more information, please log in to the Member Portal, select Wellness Programs and [request a screening](#) to see if Complex Case Management is the right program for your needs.

Tools & Resources

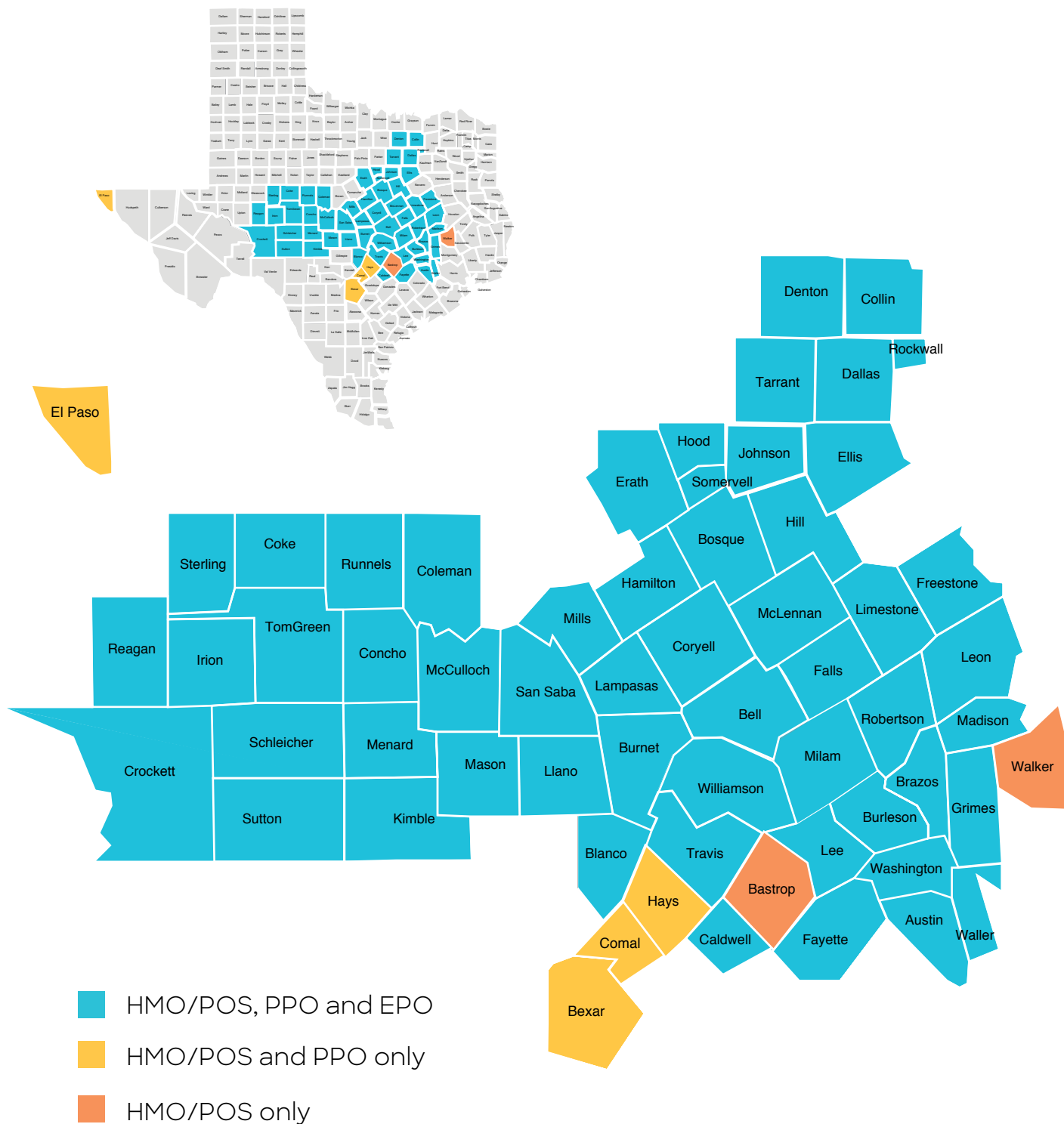
Our most frequently requested documents and forms are available within our Tools and Resources section. Select the Menu from the Individuals and Families section, then select Tools and Resources to locate information about:

- Member Rights and Responsibilities
- Notice of Privacy Practices and Authorization to Release PHI Form
- Prior Authorization List for Medical Procedures
- Complex Case Management Program with Multiple Referral Options
- Disease Management Program
- Utilization Management (UM) Program
 - How to Access UM Staff
 - TDD/TTY Services for Members
 - Language Assistance for Members
 - Utilization Management Affirmative Statement
- Quality Improvement Program and Progress in Achieving Goals
- Medical and Pharmacy Claim Forms
- Pharmaceutical Management Procedures and Updates
- Wellness Assessment and Programs
- Glossary of Key Terms
- Technology Assessment Program
- Language Assistance
- Member Frequently Asked Questions (FAQ):
 - Submit a Claim
 - Obtain Information About Participating Providers
 - Obtain Primary, Specialty, and Behavioral Healthcare
 - Obtain Hospital Services
 - Get Care After Normal Office Hours
 - Get Care Outside the SWHP Service Area
 - When to Call 911
 - File Complaints and/or Appeals

Printed copies of documents and language assistance are available by calling

800-321-7947.

Service Areas



Thank you for choosing
Scott and White Health Plan
for your healthcare coverage needs.



Scott & White
HEALTH PLAN



INSURANCE COMPANY OF
Scott & White



Scott & White
CARE PLANS

Part of

 Baylor Scott & White HEALTH

HMO products are offered through Scott and White Health Plan and Scott & White Care Plans. Insured PPO and EPO products are offered through Insurance Company of Scott and White. All are Texas registered insurance companies. Scott & White Care Plans and Insurance Company of Scott and White are wholly owned subsidiaries of Scott and White Health Plan. These companies will be referred to collectively in this document as Scott and White Health Plan.