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# Scott and White Health Plan

## Bell County BSW Preferred Member Guide

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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.

# 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



# Changing Healthcare for the Better

The integration of care delivery and a health plan creates the opportunity for a more seamless experience for you, making your life easier while saving you money.

## BETTER HEALTH

- Assists members in managing chronic disease
- Prevents the onset of disease through preventive health screenings

## BETTER CARE

- Proactive outreach vs. reactive treatment
- Convenient access to high-quality, compassionate doctors
- Holistic approach to member care – we know your health history

## BETTER VALUE

- Unnecessary trips to the emergency room and admissions to the hospital are avoided
- Fewer claims due to fewer health crises

**Baylor Scott & White Preferred** creates a collaborative environment where doctors and health plan administrators work alongside each other.

When you select a primary care doctor, they act as the quarterback for your care, treating you and directing care teams to ensure a comprehensive, coordinated, high-quality member experience is achieved.

Care is coordinated by a centralized team of nurse care managers, health coordinators and licensed social workers who work with you to help you get the most out of treatment plans set by your doctor. Follow-up visits are scheduled, medications are reconciled, preventive screenings are arranged when due, and you are connected with community resources, as appropriate.

Data is shared securely among primary and specialty care doctors, hospitals, labs and post-acute care facilities as well as the insurance plan. This can help you avoid unnecessary tests or procedures and billing.

Doctors can share in savings that come from improving quality and efficiency, leading to lower out-of-pocket medical costs and trends that are less than the national average.

# Changing Healthcare for the Better

## THEN

## NOW

### Member is newly diagnosed with diabetes Type 2

- Member is presented with 30 minutes of instruction on managing their diabetes along with a number of printed discharge papers outlining instructions
- Member is asked to follow up with an endocrinologist

- Member is referred to an endocrinologist and RN Care Manager
- Follow-up appointment is scheduled with the endocrinologist before member leaves the office
- RN Care Manager follows up with member to ensure discharge instructions are understood, medications reconciled, and prescriptions filled

### Member needs an annual physical exam

- Member is responsible for scheduling annual physical exam

- Member is directed to HealthAccess, a centralized resource for finding a doctor and navigating the healthcare system
- A HealthAccess representative helps member find a doctor near his/her work
- An appointment is made for the following week

### Member sees a specialist as recommended by his/her primary care doctor

- Specialist is not fully aware of member's health history and orders a battery of tests that have already been done

- Specialist pulls up the member's health chart in the electronic health record (EHR)
- Specialist reviews member's health history including test results
- Specialist runs appropriate tests and records them in the EHR
- Repeat tests are avoided and an appropriate treatment plan is devised

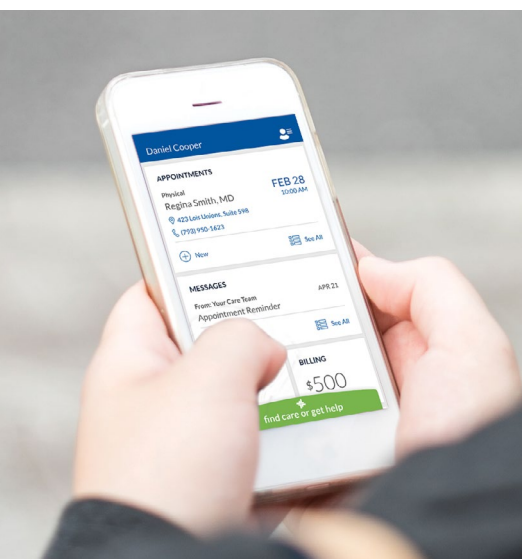
# Get the Most from Your Service Experience Through the Member Portal

At [bellcounty.swhp.org](http://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 - BSW Preferred** button under your plan name on [BellCounty.swhp.org](http://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.



## 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.
- Any needed prescription orders will be sent immediately to your preferred pharmacy.

E-visits 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](https://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.

#### How does it work?

- Find the phone number on the back of your member ID card

The nurse advice line is available 24 hours a day, 7 days a week.





## 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 provide 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 on their healthcare team.

## 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

Log in and select  
Wellness Assessment

Assessment for Non-Members

Sign in and select  
Challenges

[back to top](#)



# 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](https://swhp.org/health) and log in.

# Maternity Topics and MOMS Program

Get important information and resources for new moms and dads from our MOMS program that supports families following the birth of a newborn with personal phone calls by a licensed professional.

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



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## 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/](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>



Scott & White  
HEALTH PLAN

# 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.



# 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.

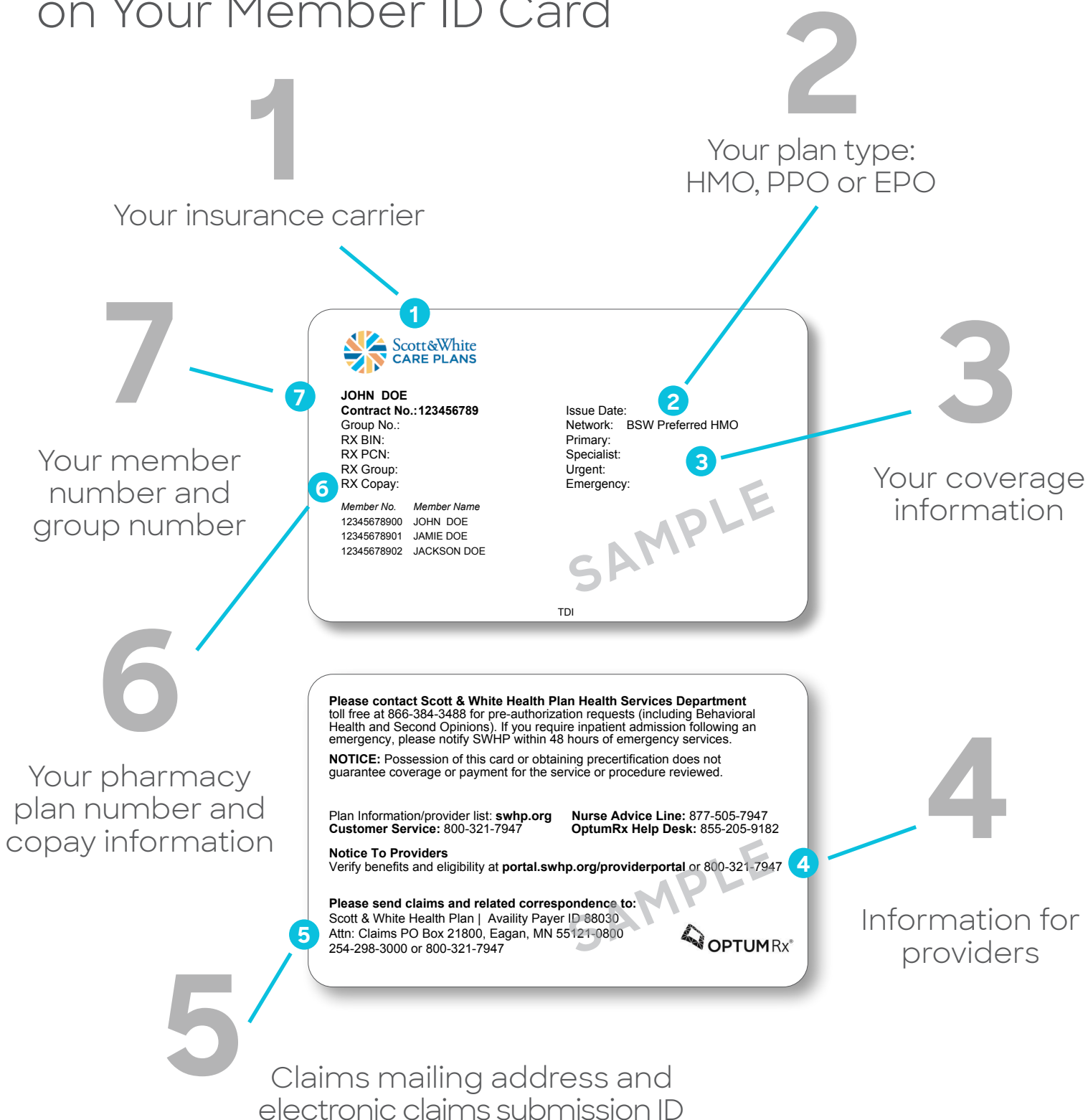
If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, or drug information and pricing, visit [BellCounty.swhp.org](http://BellCounty.swhp.org) or call **1-800-321-7947**.

To view a formulary, please click here:

FORMULARIES



# Information Found on Your Member ID Card




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

[back to top](#)

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



Your EOBs will be delivered electronically through the 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.”



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

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Customer Advocacy  
1-800-321-7947  
[www.swhp.org](http://www.swhp.org)

Member # 000-00-0000-00  
Account name / Group #  
AAAAA PPO / 050000

5

services received.

professionals and facilities to help you save money.

WHP. You may or may not need to pay this amount.  
for more information.

n the month of December.

the provider(s) if it was not collected at the time of service.  
ay, coinsurance and/or non-covered charges.

on back

an  
Rights

ides you the right to file an appeal when you are  
ppeal process and your legal rights. More  
mmary plan description. Scott and White Health  
of your claim or appeal.

enefits. The first and second level appeals are  
r Scott & White Employee Benefits Administrative  
s:

A-4

ment at (844) 843-3229. For an urgent care claim,  
will be communicated by telephone, fax or similar

receive the original decision (or the first level  
on (or first level appeal, as applicable) be final.  
dition, you may request copies of documents  
29.

each appeal decision within the following

is received
ceipt of appeal
ceipt of appeal

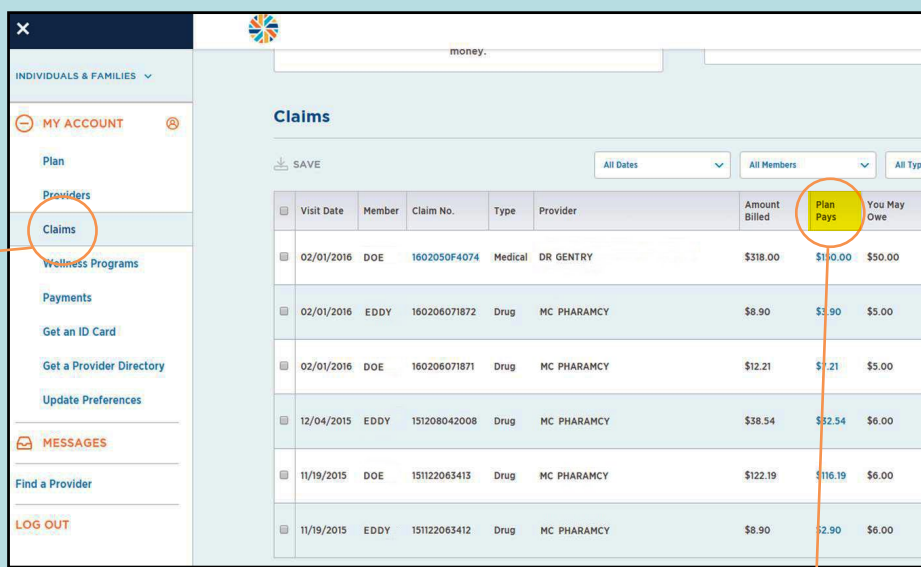
pe of the decision. If you disagree with the response in  
making a request in writing to SWHP within 180  
o not request a second level appeal within that time

# Don't Wait for Your EOB

## View your claim on the Member Portal

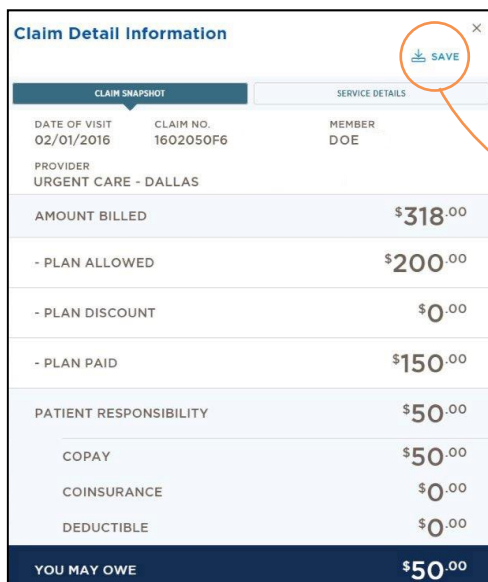
Even if your EOB isn't yet finalized for a particular medical claim, you can still view your claim details in Scott and White Health Plan's Member Portal.

Simply log in to the Member Portal through [BellCounty.swhp.org](http://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	\$100.00	\$50.00
02/01/2016	EDDY	160206071872	Drug	MC PHARMACY	\$8.90	\$2.90	\$5.00
02/01/2016	DOE	160206071871	Drug	MC PHARMACY	\$12.21	\$1.21	\$5.00
12/04/2015	EDDY	151208042008	Drug	MC PHARMACY	\$38.54	\$12.54	\$6.00
11/19/2015	DOE	151122063413	Drug	MC PHARMACY	\$122.19	\$116.19	\$6.00
11/19/2015	EDDY	151122063412	Drug	MC PHARMACY	\$8.90	\$2.90	\$6.00

## Claim Snapshot



CLAIM SNAPSHOT		SERVICE DETAILS
DATE OF VISIT	02/01/2016	MEMBER
CLAIM NO.	1602050F6	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.

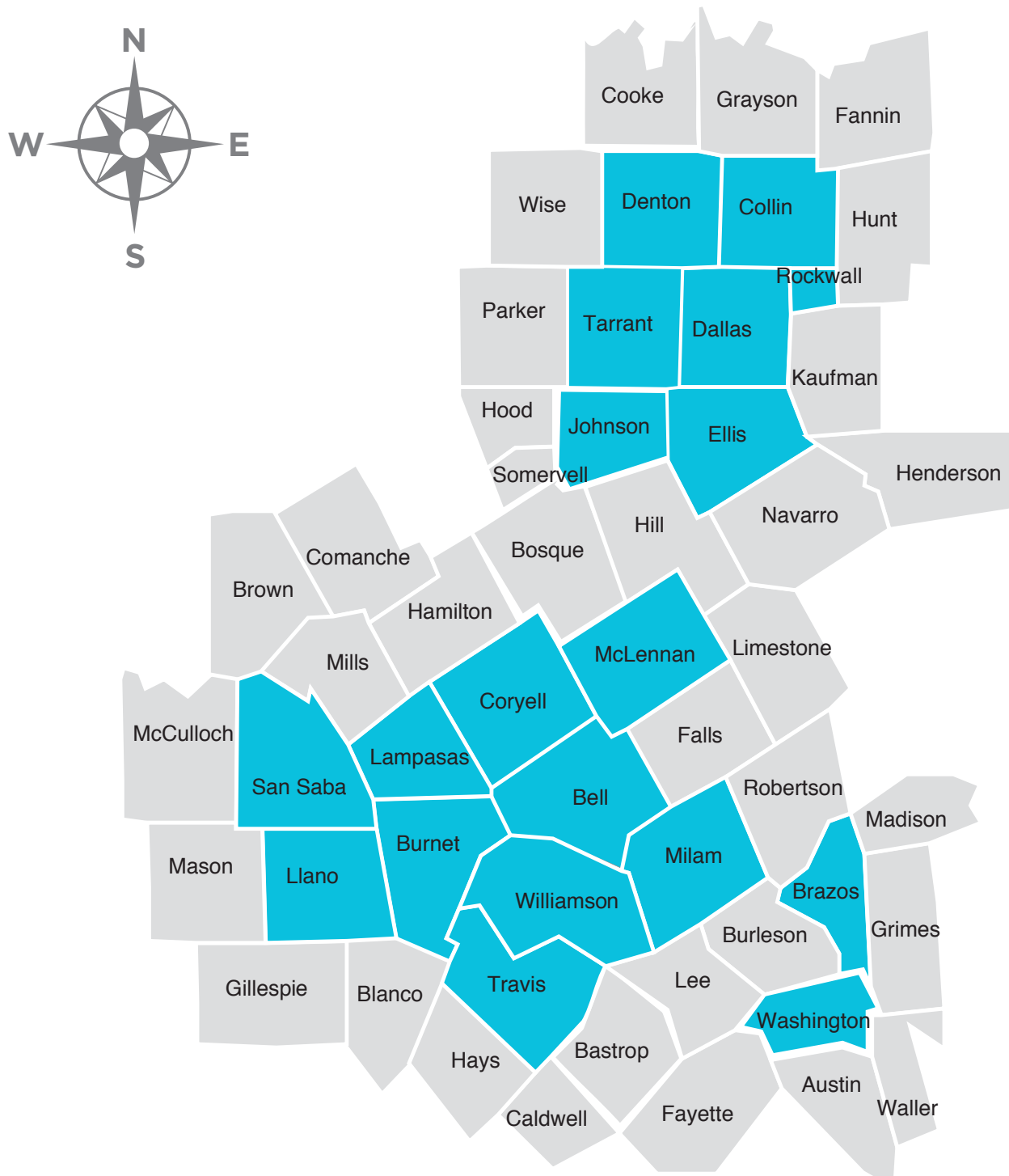
For more information, please contact the BSWQA HealthAccess line at 1-844-BSW-QLTY (1-844-279-7589).

# 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 contact the BSWQA HealthAccess line at 1-844-BSW-QLTY (1-844-279-7589).

# BSW Preferred Service Area Map



■ Service Areas

**HMO:** Only certain ZIP codes in Johnson, Milam and Travis counties are included.

**PPO/ EPO:** Only certain ZIP codes in Johnson and Travis counties are included.

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



Scott&White  
HEALTH PLAN



INSURANCE COMPANY OF  
Scott&White



Scott&White  
CARE PLANS

Part of  
✦ BaylorScott&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.