

---

# Scott and White Health Plan

## **ERS Member Guide** (BSW Preferred HMO)

---

### Table of Contents

Letter from Our CEO .....	1
BSW Preferred ACO.....	2
Member Portal.....	4
Wellness Program .....	5
Maternity and Preventive Care.....	7
Don't Over Spend.....	8
Pharmacy Benefits .....	10
ID Cards.....	11
Explanation of Benefits (EOB) .....	12
Disease/Complex Case Management.....	13
Network Map .....	15



# 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 health care 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



## WHAT IS BAYLOR SCOTT & WHITE PREFERRED?

Scott and White Health Plan (SWHP) and Baylor Scott & White Quality Alliance (BSWQA) have teamed together to form Baylor Scott & White Preferred, an integrated health plan solution.

Baylor Scott & White Preferred providers belong to the BSWQA Accountable Care Organization (ACO) and are contracted with Scott and White Health Plan to provide care for you.

### WHAT IS AN ACO?

ACOs are formed from a group of doctors that are committed to being accountable to patients and payers for the quality, appropriateness and efficiency of healthcare services that are delivered. They are healthcare organizations that tie payments to quality measures and the cost of care. In our ACO, doctors, hospitals, Scott and White Health Plan, post-acute care facilities and others work together to make sure you get the right care at the right time and at the right cost.



## HOW DOES IT WORK?

Your primary care doctor leads a care team that may include physician assistants, medical assistants and registered nurses. They ensure your preventive services are up-to-date and help manage your care if you have been diagnosed with a complex illness.



Your primary care doctor uses electronic health records to help keep you and your care team on the same page. These records are shared securely with other doctors and care managers in the system to track your health history, your medicines, and your test results—all in real time. This also helps your doctor spot any gaps in your care.

As a member of a health plan working with an ACO,  
**YOU CAN EXPECT CARE THAT IS:**

**HIGH-QUALITY.** You should expect the care you receive to be safe, timely, effective, efficient, equitable and patient-centered.

**COORDINATED.** Your doctor acts as the quarterback for care, guiding your care team and coordinating appropriate services across all sites of care that might include a specialist's office, the hospital, or laboratory and imaging services.

**CONVENIENT.** Many of our doctors and facilities offer same-day appointments, extended hours, and onsite laboratory and imaging services. Urgent care centers and retail care clinics like Walgreen's and CVS are in the BSW Preferred network.

**COMPREHENSIVE.** The BSW Preferred network of primary and specialty care doctors and facilities is broad. We are confident we can meet your care needs.

**COST-EFFECTIVE.** Copays and out-of-pocket expenses are kept in check when your care needs are delivered inside the BSW Preferred network (doctors, hospitals, laboratory, imaging and post-acute care.) All other providers are considered out-of-network and no benefits are available for services other than emergency situations.

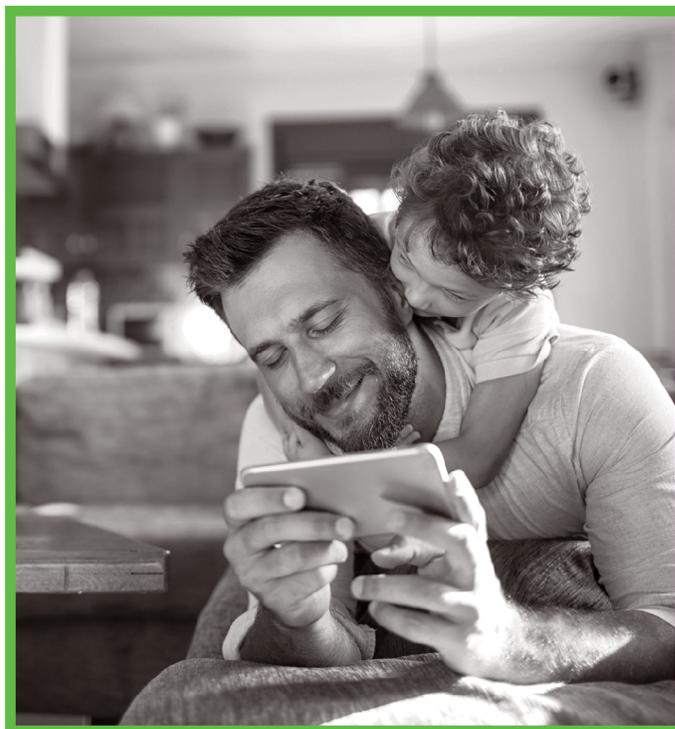
# Get the Most from Your Service Experience THROUGH THE MEMBER PORTAL

At [ers.swhp.org](https://ers.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



## FIND A NETWORK PROVIDER AND MAKE AN APPOINTMENT.

Choose from a broad range of in-network providers by using the [provider search tool](#). It's usually a good idea to set up an appointment with your provider to get acquainted, at your convenience. With our provider search tool, you can:

- Search by name and/or specialty
- Determine providers' distance from your ZIP code

In our HMO network, members can visit any network provider without first going to a PCP for a referral. This model is called "open access."

## 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 health care 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](#)

[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 [ers.swhp.org](https://ers.swhp.org) 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 Maternal Options Maintenance Support (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.**



## 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>

# GET THE CARE YOU NEED DON'T OVER SPEND

*You're experiencing a health-related issue. But is it an emergency? Understanding your health care 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 at the back of your member card or log in to the Member Portal.

## **2** If your doctor's office is closed, an **URGENT CARE** center might be the right choice.

Urgent care centers typically have extended and weekend hours. Although 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 Reasonable 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., CT  
and on Saturday, from 9 a.m. to 1 p.m., CT

If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, drug information and pricing, just log in to the information portal here:

[PHARMACY PORTAL](#)

To view a formulary, please click here:

[FORMULARIES](#)



# Information Found on Your Member ID Card

1

Your insurance carrier

2

Your plan type:  
HMO

3

Your group number

8

Your member  
number and  
group number

**1** Scott & White  
HEALTH PLAN  
part of Baylor Scott & White Health

**2** BSW Preferred  
HMO Network

**3** ERS  
EMPLOYERS RETIREMENT  
SYSTEM OF TEXAS

**8** JOHN DOE  
Member No.: 12345678900

Effective: Variable04  
Group No.: Variable05

PCP: Variable06  
Spec: Variable07  
Urgent: Variable08  
ER: Variable09

**4**

RX BIN:V ariable10  
RX PCN: Variable11  
RX Group: Variable12  
RX Copay: Variable12

**7**

FrontBottomLine1  
FrontBottomLine2  
www.ers.texas.gov  
TDI

4

Your coverage  
information

7

Your pharmacy  
plan number and  
copay information

**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: [ers.swhp.org](http://ers.swhp.org) **Nurse Advice Line:** 877-505-7947  
**Customer Service:** 800-321-7947 **Pharmacy Help Desk:** 800-728-7947

**Notice To Providers**  
Verify benefits and eligibility at [portal.swhp.org/providerportal](http://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

**5** ARGUS™

5

Information for  
providers

6

Claims mailing address and  
electronic claims submission ID

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.

# 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 (EOB), 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 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."

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

### MONTHLY INSURANCE STATEMENT

**Monthly Claims Detail**

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

Service Dates	Type of Service	Amount Billed	Amount Not Covered	Allowed Amount	Other Coverage Payment	Total SWHP Paid	Co-pay	Coinsurance	Deductible	What You Owe	See Notes
11/29/2016	OFFICE OUTPATIENT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11/29/2016	SHAW WALKER WALKER	6.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11/29/2016	W ADJ THRU SERV ANY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11/29/2016	INFLUENZA VAC & INFLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		6.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

### MONTHLY INSURANCE STATEMENT

**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

**Scott and White Health Plan**  
**Appeals Process & Participant Rights**

If you receive a denial of your initial claim for benefits, you have the right to file an appeal with us. This process can be found in the Plan's summary plan description. Scott and White Health Plan will review your appeal and provide you with a written decision. If you disagree with the decision, you may request a second level appeal. For more information, please contact the Customer Advocacy department at (844) 843-3229.

required) to file a third level appeal to review by an Independent Review Organization (IRO) within 120 days of the second level appeal. You and your employer may request a hearing with the IRO. For more information, please contact the Customer Advocacy department at (844) 843-3229.

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

ABAAA00000000  
JANE DOE  
1224 SUNNYVALE DRIVE  
ANYWHERE, TX 75111-1111

**MONTHLY INSURANCE STATEMENT**  
This is a Statement of Insurance Coverage to help you reconcile your bills with providers.

This monthly statement is for claims SWHP paid in December.

\$0.00	Total Amount Billed
\$0.00	Total Discount Amount
\$0.00	Total Amount Not Covered
\$0.00	What SWHP paid in Total
\$0.00	What you may owe in Total

Please see claim details on back

**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](http://www.swhp.org) and create an account for our new member experience.

To Customer Advocacy department at (844) 843-3229. For an urgent care claim, after that, the original decision (or first level appeal, as applicable) will be final. If you disagree with the decision, you may request a second level appeal within 180 days from the date that you receive the original decision (or the first level appeal).

and notify you about each appeal decision within the following time frame:

15 days	after appeal is received
15 days	after receipt of appeal
30 days	after receipt of appeal

If you disagree with the response in the second level appeal, you may request a second level appeal within that time frame.

# 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 [swhp.org](http://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	\$150.00	\$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	\$1.21	\$5.00
12/04/2015	EDDY	151208042008	Drug	MC PHARAMCY	\$38.54	\$22.54	\$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	CLAIM NO.	MEMBER
02/01/2016	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	
<b>YOU MAY OWE</b>	<b>\$50.00</b>	

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 Member Portal monthly. Selecting the "Claim No." link for the claim you are interested in will open the EOB if it has been added to the portal.*

# 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 health care interventions tailored to your conditions where self-care efforts can be implemented. Disease Management empowers you, working with your health care providers, to manage the disease and prevent complications.

SWHP ERS members can access the program by calling the Health Access Line (844) 279-7589 or through our online Member Information Center.

# 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 also can 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.

To see if Complex Case Management is right for you, request a screening by completing the Case Management referral form at <https://portal.swhp.org/#/referral>.



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



[back to top](#)