

12/15/2014

Information about Your Health Care Coverage

The more you know about your health care coverage, the more you can maximize the benefits and services available to you. That's why we're sending you annual notices about your member rights, coverage for breast reconstruction surgery and behavioral health services.

Your Member Rights and More

Your *Member Rights and More* is a brochure with reminders that can help you maximize your benefits and get personal support for your health. Read about:

- Your rights and responsibilities, including the complaint, grievance and appeal process, the right to an external review
- How to obtain language assistance
- Eligibility and referrals for managing an illness or disease and help coordinating your care
- Preventive medical and behavioral health information
- Financial Incentives Policy
- How Florida Blue protects your privacy
- Quality improvement programs, including member satisfaction survey results and progress

The brochure is available at **FloridaBlue.com** under **Members, Frequently Asked Questions** and then **Membership & Billing**. If you would prefer to have the *Member Rights and More* brochure mailed to you, or if you have any questions, please call 1-800-FLA-BLUE (1-800-352-2583) between 8 a.m. – 9 p.m., Monday – Thursday, and 9 a.m. – 9 p.m. on Friday. TTY/TDD users call Florida Relay at 711.

Coverage for Breast Reconstruction Surgery

If you have to have a mastectomy, your breast reconstruction surgery is covered under your health coverage. It can be done at the same time as the mastectomy or later. You are covered for both the reconstruction of the breast on which the mastectomy is performed, as well as the other breast to produce a symmetrical appearance. In addition, your health plan covers prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedema. The type of procedure is determined in consultation between you and your attending physician. Coverage is subject to the terms of your contract.

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Florida Blue is a trade name of Blue Cross and Blue Shield of Florida, Inc. Florida Blue HMO is the trade name of Health Options, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. New Directions is contracted to provide behavioral health services on behalf of Florida Blue and Florida Blue HMO members.

Behavioral Health Services

A supporting hand is helpful. That's why Florida Blue chose New Directions to manage behavioral health care services for its members. The information below is about the services you can expect from New Directions:

- New Directions is committed to finding ways to improve the care and service you receive. You can find a summary of their annual quality improvement initiatives and outcomes on their website at **ndbh.com/about-us/quality-improvement**.
- Decisions about utilization of services are based solely on eligibility, coverage, and appropriateness of the care and service. New Directions does not specifically reward, hire, promote or terminate practitioners or other individuals for issuing denials of coverage. Utilization decision-makers do not receive incentives that would result in under-utilization.
- Find information about your Behavioral Health Services Rights and Responsibilities on their website at **ndbh.com/managed-behavioral-health/member-rights-and-responsibilities**.
- To obtain information about: (1) behavioral health benefits; (2) access to services; and (3) providers and services inside and outside of your area, you can call New Directions at 1-866-287-9569. If you need emergency care, call 911 or go to your nearest emergency care facility.
- New Directions helps protect your privacy and keeps your protected health information (PHI) secure. PHI is health and nonpublic personal financial information that is used to identify you in order to administer benefits and services available to you. Federal and state law requires New Directions to maintain the privacy of your PHI and to provide you with a Notice that describes our privacy practices, our legal duties and your rights concerning your PHI. This Notice is on their website at **ndbh.com/hipaa**.

If you have any questions or prefer to have these materials mailed to you, please call New Directions at 1-866-287-9569, 24 hours a day, 7 days a week. TTY users call 1-800-955-8770.

We're here for you.

If you have any questions about this notice or about your health care coverage, please call us at 1-800-FLA-BLUE (1-800-352-2583) between 8 a.m. – 9 p.m., Monday – Thursday, and 9 a.m. – 9 p.m. on Friday (TTY users call 1-800-955-8770).

Sincerely,

Your Customer Service Team
Florida Blue/Florida Blue HMO

If you have a disability or use a language other than English, we will be happy to help you. Please call 1-877-352-2583 (TTY users call 1-800-955-8770) for free services.