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Welcome

Our priority is to help you stay healthy. To help you become familiar with HealthCARE Options and the services available to you as a member of HealthCARE Options, we have provided you with this member handbook. It is full of valuable information. Please read through it and feel free to highlight or write on sections that are of interest to you.

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How El Paso First Works for You

About HealthCARE Options

HealthCARE Options is a plan that has replaced the Community Voices program. Community Voices was a program created through a W.K. Kellogg Foundation grant and funded in part by University Medical Center of El Paso. A group of El Paso area community agencies established the program for low-income people not covered by government or employer paid health insurance. Community Voices paid for basic health care services, primarily, preventive and limited specialty care.

After the W.K. Kellogg grant ended in June of 2003, University Medical Center of El Paso (UMC), in its commitment to the El Paso community, decided to fully fund and improve the program. On April 1, 2004, HealthCARE Options was born.

HealthCARE Options is a new and improved plan that was built on the foundation of Community Voices. The program includes enhanced benefits that will give members the ability to better care for their health.

El Paso First administers the program for University Medical of El Paso (UMC). With El Paso First, you will receive managed care benefits.

About Managed Care

What are the benefits of managed care?

- You can choose your own Primary Care Provider (doctor, nurse practitioner or physician assistant).
- Your doctor is available 24 hours a day either in person or by telephone or arranges for another doctor to be available for you. This includes weekends and holidays.
- Your doctor treats you for most common health problems.
- If you need medical tests or treatment, the doctor will make arrangements for them.
- If you need to see a special doctor, such as an expert on allergies, the doctor arranges for you to see the right specialist.

Managed care allows you to choose your own primary care provider. This can be a doctor, nurse practitioner or physician assistant. In this handbook, we will call the primary care provider either the "PCP" or "doctor."

The biggest advantage of managed care is that you will have your own doctor. This doctor makes sure you get the health care you need. You have a doctor who will give you the information you need to make choices about your treatment. With El Paso First you never have to be confused about whom to call for medical help. Your PCP is the first person to call when you have a health problem or you have a question. Your PCP will provide the care or direct you to someone else who can help.





Re-applying

After one year of coverage you will need to re-apply to the program. Your ID card has an "expiration date" that represents the day your coverage will end. You will receive a letter reminding you of when you need to re-apply 60 days before your enrollment expiration date. The letter will provide you with information on where you need to go to re-apply and the documents you will need to submit with your application.

About 15 days after you receive your letter, you will receive a postcard as a second reminder to re-apply. If you fail to re-apply, you might not be able to re-apply at a later date. There are a limited number of slots available in the program. If you have questions, please call Member Services at **(915) 532-3778** or **1-877-532-3778** if outside the calling area.

Your Identification Card

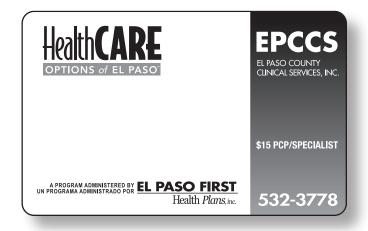
How do I know I have been accepted to participate in the HealthCARE Options Health plan? You will receive an identification card with the following information:

- The name, address and phone number of your primary care physician.
- The date you qualified for the program.
- The date your coverage expires.
- The phone number for El Paso First's Member Services Department, where you can call whenever you have a question or a problem (915) 532-3778.

We will give you an identification card that looks similar to the one at right:

When you go to a doctor's office, you will be asked to show that you are covered by the HealthCARE Options program. You do this by showing your ID card. By carrying your card with you in your wallet or purse, you will be sure to have it for your doctor appointments. The card is good as long as you are a HealthCARE Options member.

Never lend your HealthCARE Options ID card to anyone. If it is lost or stolen, call the Member Services Line at **(915) 532-3778** or **1-877-532-3778**



if outside the calling area. A Member Services Representative will send you a new card.



How to Receive HealthCARE Options Services

Choosing Your Doctor

How do I choose a PCP for my family and me?

When you enroll in HealthCARE Options, you will choose a PCP for you and each family member who meets the eligibility requirements. If you do not select one at that time, El Paso First will assign one to you.

All of the doctors and providers have been chosen by El Paso First because they are qualified, caring professionals who are interested in the health of their patients. The PCP will help manage your health care needs. It is important that you give him or her as much information as possible about your health.

Please make sure that your provider is in-network. If your provider is not in-network, you will be responsible for all charges related to any services provided to you.

Changing Your Doctor

Can I change doctors while I am enrolled in the program?

Yes, you can change doctors up to 4 times a year.

If your PCP does not meet your needs, you may choose a different doctor or nurse practitioner to be your PCP. You can change your PCP up to four times per year of enrollment. Call Member Services at **(915) 532-3778** or **1-877-532-3778** if outside the calling area. Our representative can suggest some doctors based on your needs.

We will do everything we can to help you find a doctor that is right for you. In most cases you may start seeing your new doctor on the first day of the new month. Please do not change to a new doctor without notifying El Paso First. If you go to a new doctor without telling us, the services provided to you may not be covered.

Making Appointments

How soon can I see my doctor?

When you need to see the doctor, call ahead and make an appointment for a visit.

Your doctor's name and number is written on your card. Please be on time for your appointments. If you need to cancel an appointment, please call the doctor's office as far in advance as possible. If your appointment is for later on in the day, you may want to call to see if your doctor is on schedule.

Tips on Making an Appointment:

- Call ahead to make an appointment unless it is an emergency.
- Be ready to tell the receptionist about the problem so the right amount of time can be set aside for the appointment.
- If you have a medical problem that might need attention the same day, call the PCP immediately.
- If you cannot keep your appointment, call at least 24 hours in advance to cancel or reschedule.
- Sometimes all you need from your PCP is a little advice. If this is the case, just call the PCP's office and talk to the receptionist. He or she will relay your message to the PCP, and someone will call you back.





Regular Checkups

But I feel fine, do I need a checkup?

You need to see your doctor for regular checkups, even when you feel healthy.

In recent years, advances in medical care have helped more people to stay healthy and to recover faster from illness or injury. However, to benefit from these advances, you must go to the doctor for regular check-ups. This way, if you start to have a problem, you can call your doctor. He/she will already know you and your normal medical condition and will be prepared to deal with your medical problem quickly.

Remember, there is no reason to put off seeing your doctor anytime you are concerned about your health. You will not save time by waiting until you are so ill that you feel you have to go to the Emergency Room at the hospital. Seeing your doctor when you feel fine is not a waste of anyone's time. It is an investment in your continued good health!

Doctor Referrals

What if I have a special health condition that my regular doctor cannot treat?

Your doctor may arrange for you to see a specialist when medically necessary. This is called a referral.

For most health care services, your doctor will be the only one you need to see. But if you have a special health condition, the PCP may arrange for you to see another doctor who has the special skills needed to treat you. In that case, the PCP will give you a form called a referral. You will need to give this form to the specialist.

If your doctor arranges for you to see a specialist, please respect him or her by being on time for your appointment. If you need to cancel an appointment, please call the specialist's office as far in advance as possible. Be sure to take the referral form with you when you go to see the specialist.

Some specialists include:

- Cardiologist heart doctor
- Orthopedist a doctor for the skeleton (bones)
- Hematologist a doctor for blood problems

REMEMBER, the specialist can give you only those services requested by your primary care physician (PCP) on the referral request. The referral is good for a limited number of days.

If the specialist says you will need more visits or another referral, the specialist should contact your primary care physician (PCP) or El Paso First to make sure the added care will be covered.

If you are not sure what to do, or you would like help with making appointments, you can call the Member Services Department at **(915) 532-3778** or **1-877-532-3778** if outside the calling area.





After Hours Care

How do I talk to my doctor/PCP when his/her office is closed?

Your doctor or another doctor covering for him/her is always available to you 24 hours a day.

If you need to speak to your PCP, and it is not during regular "office hours," you should still call. (Remember, the PCP's phone number is on your member identification card.) If the doctor's answering service answers your call, just say you need a doctor to call you back. Give the answering service the information requested, and a doctor will call you back within 30 minutes.

Emergency Care

What if I have an emergency?

If you are sick or injured, call your doctor. The number is on your HealthCARE Options card.

He can instruct you on whether you need to go to the emergency room for care. Most medical problems do not need emergency care. The following are some examples:

- Earache
- Toothache
- Rash
- Colds, cough, sore throat, flu, or sinus problems
- Minor cooking burns
- Chronic back pain
- Minor headache
- Broken cast
- Stitches that need to be removed
- Prescription refills

If you have one of the above problems, call your PCP and your PCP will tell you what you should do.

Emergency Room services are only covered if you go to University Medical Center of El Paso.

University Medical Center of El Paso's emergency room is there to treat an illness or injury that is sudden and severe. Emergency room doctors are trained to prevent an unexpected health problem from causing permanent damage or death. However, when people who are not in serious danger go to an emergency room, they often have to wait a long time for treatment. In some cases, they would get the treatment they need more quickly at their doctor's office.

Hospital Admissions

What if I need hospital care?

HealthCARE Options covers in-patient hospital services received only at University Medical Center of El Paso.

As a resident of El Paso County, University Medical Center of El Paso (UMC) is your County Hospital. If your PCP feels that you need to be in the hospital for special care, El Paso First will assign a Case Manager to work with you and your doctor to arrange special care services.





Prescription Drugs

What if I need medication?

UMC Outpatient Pharmacies will honor your prescriptions if they are prescribed by your doctor.

The co-payment is \$8.00 per prescription on most medicines. If the medicine your doctor prescribes is not in the hospital's formulary, your doctor will be contacted for further instructions. You may also fill your prescriptions at any pharmacy but you will be responsible for payment in full for the prescription. When you go to the pharmacy, you will be asked to present your HealthCARE Options identification card, so be sure you have it with you. You may also be asked for additional information to see if you qualify for available drug company assistance programs. The locations of University Medical Center of El Paso Pharmacies are listed below and prescriptions may be filled at any of these locations.

UMC Ysleta Pharmacy

300 S. Zaragoza, Bldg. B El Paso, TX 79907 (915) 860-4039 8:00 am to 7:00 pm

UMC Fabens Pharmacy

101 Potasio Fabens, TX 79838 (915) 521-2271 9:00 am to 5:30 pm

UMC Northeast Pharmacy

9849 Kenworthy El Paso, TX 79924 (915) 745-4247 9:00 am to 5:30 pm

UMC East Pharmacy

1485 George Dieter Dr. El Paso, TX 79936 (915) 521-7087 9:00 am to 7:00 pm

UMC Main Pharmacy

4824 Alberta El Paso, TX 79905 (915) 521-7705 7:30 am to 6:00 pm





Member Services

Member Services Toll Free Line

Who can I call if I have questions about health care services or my benefits? Call El Paso First's Member Services Department at (915) 532-3778 or 1-877-532-3778 if outside the calling area.

Whenever you have a question about your health care services, you can get an answer by calling this number Monday through Friday from 8 AM to 5 PM and an El Paso First Member Services Representative will answer.

Here are some of the things a Member Services Representative can do to help you:

- Explain what services are covered
- Help you choose a PCP if you don't have one
- Help you find a doctor close to your home
- Help you change a PCP
- Help you make an appointment
- Send you a new ID card
- Change your address or phone number

Translation Assistance

What if I do not understand the information sent to me?

El Paso First provides translation assistance for members who speak languages other than English.

If you need to have something translated, call the El Paso First Member Services Line at **(915) 532-3778** or **1-877-532-3778** if outside the calling area. A Member Services Representative will put you in touch with someone who speaks your language.

El Paso First also offers Telecommunications Device for the Deaf (TDD) services for clients who have difficulty hearing. The TDD phone number is **(915) 532-3740**.





Your Benefits

Please understand this is a preventive program, not an insurance policy. Therefore, if you or your doctor have questions about the possible coverage of a service, please call the El Paso First Member Services Department at **(915) 532-3778.** Approval for these services will be done on a case-by-case basis. El Paso First staff will try and assist you in obtaining non-covered services through traditional community agencies.

HealthCARE Options Benefits Schedule

Service	Description/Additional Information	Health Care Options	Auth. Req.	Additional Information	Co-Pay	Service Location Restriction
Abortions	Therapeutic only	Limited	Yes	EPCHD only		Yes/EPCHD
Administration of Blood and Blood Plasma	Coverage provided for administration of blood, blood derivatives and blood components. However, blood, blood derivatives and blood components themselves are not covered.	Limited	Yes	Authorization required if not at EPCHD		EPCHD facility (or physician office by contract)
Annual Physical Exams	Includes one physical examination per enrollment year; includes one annual well woman examination.	Covered	No		\$15.00	No
Ambulatory Services Care	Ambulatory Services Care (ASC)	Limited	Yes		\$150.00	Yes/EPCHD
Cardiac Services	Hospital Cardiac Services outside of University Medical Center of El Paso require Prior Authorization.	Limited	Yes			Yes/EPCHD
Casts, Splints, Dressings	Limited to casting during office visit	Covered	No	CPT codes for upper extremity splints: 29105,29125,29126, 29130,29131. Arm cast: 29065,29075, 29085,29086. Lower extremity cast: 29345, 29355,29358,29365, 29405,29425,29435, 29440,29445,29450. Splint: 29505,29515.		
Diabetic Supplies	One meter every two years, syringes, alcohol swabs, testing strips and insulin	Limited	No	As administered by EPCHD Pharmacy program.	\$8.00	Yes/EPCHD Pharmacy

EPCHD = *El Paso County Hospital District*

HealthCARE

A PLAN ADMINISTERED BY **EL PASO FIRST** healthnetwork

Service	Description/Additional Information	Health Care Options	Auth. Req.	Additional Information	Co-Pay	Service Location Restriction
Diagnostic Imaging	Imaging services (CT scans, PET scans, MRI, etc.) Diagnostic services outside of University Medical Center of El Paso require Prior Authorization.	Limited	Yes		\$35.00 for imaging \$20.00 for X-rays	
Education	Instruction in preventative health care (e.g. diabetes education)	Limited	Yes	EPCHD programs only		Yes/EPCHD facility
Emergency Medical Services	ER treatments	Limited	No	EPCHD	\$35.00	Yes/EPCHD only
Gynecological Services	<i>(See: Annual physical exams)</i> Annual well women exam to include: mammogram, pelvic, and pap smear.	Limited		Follow-up exams require prior authorization.	\$15.00	
Habilitation and Rehabilitation Services (Per visit per discipline)	Outpatient services covered for short term rehabilitation. Services will be limited to those that can be expected to significantly improve the patient's condition within 60 days of the begin- ning of treatment.	Limited		EPCHD only	\$10.00	Yes/EPCHD only
Immunizations and Inoculations	Includes routine immunizations recommended by the American Academy of Pediatrics and the U.S. Public Health Services for people in the United States are covered. Immu- nizations for travel outside the United States, or for employment, school sports or extracurricular activities or recreational activities are not covered.	Covered	No	Immunizations for travel outside the United States, or for employment, school sports or extra- curricular activities or recreational activities are not covered.		
Immune Suppressive Drugs		Limited to Immune Suppressive Drugs on the EPCHD Formulary when pa- tients are not other- wise cover- ed for other funding.		As administered by EPCHD Pharmacy	\$8.00	Yes/EPCHD Pharmacy

EPCHD = El Paso County Hospital District



A PLAN ADMINISTERED BY **EL PASO FIRST** healthnetwork

Service	Description/Additional Information	Health Care Options	Auth. Req.	Additional Information	Co-Pay	Service Location Restriction
Inpatient Hospital Services	Includes all inpatient services and supplies, ICU, delivery, oxygen and ancillary charges.	Covered		EPCHD only	\$150.00	Yes/EPCHD
I.V. Therapy	I.V. Therapy Services outside of University Medical Center of El Paso require Prior Authorization.	Limited	Yes		\$36.00 per visit	
Laboratory	Benefits those diagnostic services that are redeemed medically necessary by or under the direction of a physician.	Limited		As administered by EPCHD scope of benefits		Yes/EPCHD facility (or physician office by contract)
Medical Screening	See annual exam	Covered				
Podiatry/Foot Care	Includes diabetic exams, infection or fungal treatments.	Limited to described services			\$15.00	
Nuclear Medicine Diagnostics	Radiology procedures/diagnostic procedures	Limited	Yes	EPCHD only	\$35.00	Yes/EPCHD
Observation	Emergent and non-emergent Diagnostics requiring observation (e.g., cardiac cath., angiogram, etc.)	Limited	Yes	EPCHD only	\$100.00	Yes/EPCHD
Outpatient Surgery	See ASC Services	Limited	Yes	EPCHD only	\$150.00	Yes/EPCHD
Parenteral Hyperalimentation		Limited		Service at EPCHD only		Yes/EPCHD
Physician/ Professional Services (Services provided by Physician Assistants and Nurse Practitioners)	Includes office visits, inpatient hospital visits, consultations, as well as services provided for the diagnosis or treatment of an illness or injury.	Covered	No		\$15.00	
Physician specialist visit authorized by PCP	Includes office visits to specialist physicians.	Limited	Yes	PCP referral	\$15.00	
Prescriptions	Limited to the Health System's subsidized formulary.	Limited		As administered by EPCHD Pharmacy	\$8.00	Yes/EPCHD Pharmacy
Preventative Care	See annual exams	Covered			\$15.00	

EPCHD = *El Paso County Hospital District*

HealthCARE



Service	Description/Additional Information	Health Care Options	Auth. Req.	Additional Information	Co-Pay	Service Location Restriction
Radiation Oncology	X-ray therapy for cancer. Radiation Oncology services outside of University Medical Center of El Paso require Prior Authorization.	Limited	Yes			
Radiology Services	Routine X-rays and CT/MRI, etc.	Covered			\$20.00	EPCHD/ Contracted Phys.
Reconstructive Surgery	For Cancer treatment only; <i>See ACS services.</i>	Limited		EPCHD only		Yes/EPCHD
Rehabilitation	See Habilitation and Rehab Service					
Retinal/Ophthalmology Services	Retinal/Ophthalmology Services outside of University Medical Center of El Paso require Prior Authorization. Cataract surgery is not a covered benefit, only covered for emergent situations.	Limited	Yes			
Urgent Care	Care and urgent care clinics. Only available at University Medical Center of El Paso.	Covered	No		\$35.00	
Urology Services	Urology services outside of University Medical Center of El Paso require Prior Authorization.	Limited	Yes			

EPCHD = *El Paso County Hospital District*





Rights and Responsibilities

Your Rights:

- You have the right to get accurate, easy-to-understand information to help you make good choices about your doctors, and other providers.
- You have the right to be treated with respect and kindness when you visit a doctor's office or talk to your health plan provider.
- You have the right to be treated fairly by your health plan, doctors, and other providers.

Your Responsibilities:

- Try to follow healthy habits, e.g., to exercise, to stay away from tobacco, and to eat a healthy diet.
- Become involved in the doctor's decisions about your treatments.
- Work together with your health plan's doctors and other providers to pick treatments for you that you have all agreed upon.
- If you make an appointment, try to get to the doctor's office on time. If you cannot keep the appointment, be sure to call and cancel it.
- Inform your doctor of all medications you are taking, including non-prescription medications and those purchased in Mexico.

Remember to pay your doctor and other providers what you owe them.





Additional Information

Issues and Concerns

If you have a problem or concern, you may call (915) 532-3778 or 1-877-532-3778 if outside the calling area or write to El Paso First.

Mail your letter to: El Paso First Health Plans

1145 Westmoreland Dr. El Paso, Texas 79925

As soon as you call or write, a Member Services Representative will be assigned to help you. This person will try to resolve your concern quickly, possibly while you are waiting on the phone. If your concern cannot be resolved over the phone, you will receive a letter acknowledging your complaint within 5 days and a response to your complaint within 30 calendar days.

Important Phone Numbers

El Paso First Health Plans

1145 Westmoreland Dr. El Paso, TX 79925 (915) 532-3778 (877) 532-3778 (Toll-Free)

UMC Ysleta Pharmacy

300 S. Zaragoza, Bldg. B El Paso, TX 79907 (915) 860-4039

UMC Northeast Pharmacy

9849 Kenworthy El Paso, TX 79924 (915) 745-4247

UMC Main Pharmacy

4824 Alberta El Paso, TX 79905 (915) 521-7705

UMC East Pharmacy

1485 George Dieter Dr. El Paso, TX 79936 (915) 521-7087

UMC Fabens Pharmacy

101 Potasio Fabens, TX 79838 (915) 521-2271

UMC Customer Service

4815 Alameda Ave. El Paso, TX 79905 (915) 521-7900





Notes

