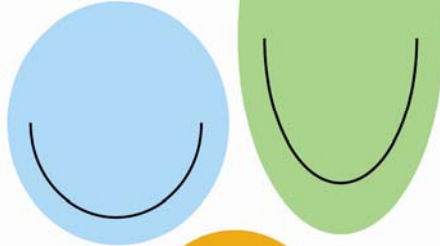


Neighborhood  
HEALTH  
PROVIDERS  
doing business as



Suffolk  Health Plan  
EL PLAN DE SALUD SUFFOLK

# MEMBER HANDBOOK

MANUAL DE MEMBRESÍA



1-877-SHP-6789

[WWW.SUFFOLKHEALTHPLAN.COM](http://WWW.SUFFOLKHEALTHPLAN.COM)

**HERE'S WHERE TO FIND INFORMATION YOU WANT**

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**FAMILY HEALTH PLUS MEMBER HANDBOOK**

Suffolk Health Plan FHPlus Member Handbook

This handbook will tell you how to use your Suffolk Health Plan. Put this handbook where you can find it when you need it.

## WELCOME TO SUFFOLK HEALTH PLAN'S FAMILY HEALTH PLUS PROGRAM

We are glad that you chose Suffolk Health Plan (SHP). We want to be sure you get off to a good start as a new Family Health Plus (FHPlus) member. In order to get to know you better, we will get in touch with you in the next two or three weeks. You can ask us any questions you have, or get help making appointments. If you need to speak with us before we call on you, however, just call us at **1-877-SHP-6789**.

### HOW MANAGED CARE WORKS

#### The Plan, Our Providers, and You

- No doubt you have seen or heard about the changes in health care. Many people now get their health benefits through managed care. Many counties in New York State, including New York City, offer a choice of FHPlus managed care health plans. In some counties, there may only be one plan that offers FHPlus. Under FHPlus, people must join a managed care health plan in order to be able to receive health care benefits.
- Suffolk Health Plan has a contract with the State Department of Health to meet the health care needs of people in FHPlus. In turn, we choose a group of health care providers to help us meet your needs. These doctors and specialists, hospitals, labs and other health care facilities make up our "provider network." You'll find a list in our provider directory. If you don't have a provider directory, call Member Services to get a copy.
- When you join our plan, one of our plan providers takes care of you. Most of the time that person will be your PCP (Primary Care Provider). If you need to have a test, see a specialist, or go into the hospital, your PCP will arrange it. Your PCP is available to you everyday, day and night. If you need to speak to him or her after hours or weekends, leave a message and how you can be reached. Your PCP will get back to you as soon as possible. Even though your PCP is your main source for health care, in some cases, you can "self-refer" to certain doctors for some services. See page 7 for details.

## HOW TO USE THIS HANDBOOK

- This handbook will help tell you how your new health care system will work and how you can get the most from Suffolk Health Plan. This handbook is your guide to health services. It tells you the steps to take to make the plan work for you.
- The first part of this handbook will tell you what you need to know right away. The rest of the handbook can wait until you need it. Use it for reference or check it out a bit at a time. When you have a question, check this Handbook or call our Member Services unit. You can also call the managed care staff at your local department of social services. Be sure to tell them you are in the FHPlus Program. Members can call New York Medicaid CHOICE at 1-800-505-5678.

## HELP FROM MEMBER SERVICES

There is someone to help you at Member Services:

Monday through Friday 9:00 AM – 5:00PM Call **1-877-SHP-6789**  
For TTY Call 1-800-662-1220

If you need help at other times, call 1-877-SHP-6789 and an operator will assist you.

- You can call to get help **anytime you have a question**. You may call us to choose or change your PCP, to ask about benefits and services, to get help with referrals, to replace a lost ID card, to report a pregnancy or the birth of a new baby, or **ask about any change that might affect your benefits** (for example, you get a job that offers health care coverage).
- We offer **free sessions** to explain our health plan and how we can best help you. It's a great time for you to ask questions and meet other members. If you'd like to come to one of the sessions, call us to find a time and place that are best for you.
- **If you do not speak English**, we can help. We want you to know how to use your health care plan, no matter what language you speak. Just call us and we will find a way to talk to you in your own language. We have a group of people who can help. We will also help you find a PCP who can serve you in your language.
- **For people with disabilities:** If you use a wheelchair, are blind, or have trouble hearing or understanding, call us if you need extra help. We can tell you if a particular provider's office is wheelchair accessible or is equipped with communications devices. Also, we have services like:
  - TTY/TDD machine 1-800-662-1220
  - Information in Large Print
  - Case Management
  - Help in Making or Getting to Appointments
  - Names and Addresses of Providers Who Specialize in Your Disability

## **YOUR HEALTH PLAN ID CARD**

After you enroll, we'll send you a welcome letter. Your Suffolk Health Plan card should arrive within 14 days after your enrollment date. Your card has your PCP's name and phone number on it. It will also have your client identification number (CIN). If it's wrong, call us right away. Carry your ID card at all times and show it each time you go for care. If you need care before the card comes, your welcome letter is proof that you are a member. All the benefits that FHPlus covers can be accessed using your plan ID card.

# PART I - FIRST THINGS YOU SHOULD KNOW

## HOW TO CHOOSE YOUR PCP

- You may have already picked your PCP to serve as your regular doctor. This person could be a doctor or a nurse practitioner. **If you have not chosen a PCP, you should do so right away.** If you do not choose a PCP within 30 days, we will choose one for you. Each family member can have a different PCP, or you can choose one PCP to take care of the whole family. A pediatrician treats children. Family practice doctors treat the whole family. Internal medicine doctors treat adults. Member Services can help you choose a PCP.
- With this Handbook, you should have a **provider directory**. This is a list of all the doctors, clinics, hospitals, labs, and others who work with Suffolk Health Plan. It lists the address, phone, and special training of the doctors. The provider directory will show which doctors and providers are taking new patients. You should call their offices to make sure that they are taking new patients at the time you choose a PCP.

You may want to find a doctor:

- who you have seen before,
  - who understands your health problems,
  - who is taking new patients,
  - who can serve you in your language, or
  - who is easy to get to.
- Women can also choose one of our **OB/GYN** doctors to deal with women's health issues. Women do not need a PCP referral to see a plan OB/GYN doctor. They can have routine check ups (twice a year), follow-up care if there is a problem, or regular care during pregnancy.
  - FQHCs (Federally Qualified Health Centers) gives primary and specialty care. Some people want to get their care from FQHCs because the centers have a long history in the neighborhood. Besides primary and specialty care, FQHCs have social support services, case management, and classes to help you stop smoking, control diabetes, or lose weight. We have all these services too, but if you decide you want to get your care from a FQHC, you can disenroll from our health plan at any time. For information, call 1-877-SHP-6789
  - In almost all cases, your doctors will be Suffolk Health Plan providers. **There are two instances when you can still see another doctor that you had before you joined** Suffolk Health Plan. In both cases, however, your doctor must agree to work with Suffolk Health Plan.
    1. You are more than 3 months pregnant when you join and you are getting prenatal care. In that case, you can keep your doctor until after your delivery and follow up care.

2. At the time you join, you have a life threatening disease or condition that gets worse with time. In that case, you can ask to keep your doctor for up to 60 days.
- If you have a long-lasting illness, like HIV/AIDS or other long-term health problems, you may be able to **choose a specialist to act as your PCP**. To request this, your PCP must complete an Suffolk Health Plan Prior Approval Request Form. The Suffolk Health Plan Medical Director will review all requests. Suffolk Health Plan will approve having a specialist as a PCP for up to six months. At that point, Suffolk Health Plan will re-evaluate the request.
  - If you need to, you can **change your PCP** in the first 30 days after your first appointment with your PCP. After that, you can change once every six months without cause, or more often if you have a good reason. You can also change your OB/GYN or a specialist to which your PCP has referred you.
  - If your **provider leaves** Suffolk Health Plan we will tell you within 15 days from when we know about this. If you wish, you may be able to see that provider if you are more than three months pregnant, or, if you are receiving ongoing treatment for a condition. If you are pregnant, you may continue to see your doctor for up to 60 days after delivery. If you are seeing a doctor regularly for an ongoing condition, you may continue your present course of treatment for up to 90 days. Your doctor must agree to work with Suffolk Health Plan during this time. If any of these conditions apply to you, check with your PCP or call Member Services at **1-877-SHP-6789**.

## HOW TO GET REGULAR CARE

"Regular care" means exams, regular check-ups, shots or other treatments to keep you well, advice when you need it, and referral to the hospital or specialists when needed. It means you and your PCP working together to keep you well or to see that you get the care you need. Day or night, your PCP is only a phone call away. Be sure to call him or her whenever you have a medical question or concern. If you call after hours or weekends, leave a message and where or how you can be reached. Your PCP will call you back as quickly as possible. Remember, your PCP knows you and knows how the health plan works.

- Your care must be "**medically necessary**". The services you get must be needed:
  - to prevent, or diagnose and correct what could cause more suffering, or
  - to deal with a danger to your life, or
  - to deal with a problem that could cause illness, or
  - to deal with something that could limit your normal activities.
- Your PCP will take care of most of your health care needs - but you must have an appointment to see your PCP. If ever you can't keep an appointment, call to let your PCP know. As soon as you choose a PCP, call to make a first appointment. Your PCP will need to know as much about your medical history as you can tell him or her. If you can, prepare for your first appointment. Make a list of your medical background, any problems you have now, and the questions you want to ask your

PCP. In most cases, your first visit should be within three months of your joining the plan.

- If you need care before your first appointment, call your PCP's office to explain the problem. He or she will give you an earlier appointment. (You should still keep the "first" appointment.)
- Use the following list as an appointment guide for our limits on how long you may have to wait after your request for an appointment:
  - your first appointment and routine physicals: within 12 weeks
  - urgent care: within 24 hours
  - non-urgent sick visits: within 3 days
  - routine, preventive care: within 4 weeks
  - first pre-natal visit: within 3 weeks during 1st trimester (2 weeks during 2nd, 1 week during 3rd)
  - first family planning visit: within 2 weeks
  - follow-up after a behavioral health ER or inpatient visit: 5 days
  - non-urgent behavioral health visit: 2 weeks.

## HOW TO GET SPECIALTY CARE - REFERRALS

- If you need care that your PCP cannot give, he or she will **refer** you to a specialist who can. If your PCP refers you to another doctor, we will pay for your care. Most of these specialists are plan providers. If we do not have a specialist in our plan who can give you the care you need, we will get you the care you need from a specialist outside our plan. Talk with your PCP to be sure you know how referrals work. If you think the specialist does not meet your needs, talk to your PCP. Your PCP can help you if you need to see a different specialist. There are some treatments and services that your PCP must ask our plan to approve before you can get them. Your PCP will be able to tell you what they are.
- If we do not have a specialist in our plan who can give you the care you need, we will get you the care you need from a specialist outside our plan. The process for making requests for a provider outside our network is explained on page 18 under "Member Requests for Out of Network Provider". If your PCP or Suffolk Health Plan refers you to a provider outside our network, you are not responsible for any costs except the usual co-payments as described in this handbook.
- If you need to see a specialist for ongoing care, your PCP may be able to refer you for a specified number of visits or length of time (a "**standing referral**"). If you have a standing referral, you will not need a new referral for each time you need care.
- If you have a long-term disease or a disabling illness that gets worse over time, your PCP may be able to arrange for:
  - your specialist to act as your PCP; or
  - a referral to a specialty care center that deals with the treatment of your problem.

- hospice services if you are terminally ill

You can also call Member Services for help in getting access to a specialty care center.

## **GET THESE SERVICES - *WITHOUT A REFERRAL***

### **Women's Services:**

You do not need a referral from your PCP to see one of our providers IF

you are pregnant, or  
you need OB/GYN services, or  
you need family planning services, or  
you want to see a mid-wife, or  
you need to have a breast or pelvic exam.

### **Family Planning**

- You can get the following family planning services: Advice for birth control, pregnancy tests, sterilization, or an abortion. During your visits for these things, you can also get tests for sexually transmitted infections, a breast cancer exam, or a pelvic exam.
- You do not need a referral from your PCP to get these services. You can use your plan ID card to see one of SHP's family planning providers. Check SHP's Provider Directory or call Member Services to help in finding a provider.

### **HIV Testing and Counseling**

- You can get HIV testing and counseling any time you have family planning services. You do not need a referral from your PCP. Just make an appointment with one of our family planning providers.
- If you want HIV testing and counseling, but not as part of a family planning service, your PCP can arrange it for you. Or, you can visit an anonymous HIV testing and counseling site. For information, call the NYS HIV counseling Hotline at 1-800-872-2777 or 1-800-541-AIDS.
- If you need HIV treatment after the testing and counseling service, your PCP will help you get follow-up care.

## Eye Care

You do not need a referral from your PCP for an eye exam or to get new glasses or to have your glasses repaired. You just choose one of our participating providers. But remember that you are limited to eye exams and new glasses once every two years. If you need to see an eye specialist for care of an eye disease or defect, your PCP will refer you.

## Behavioral Health Assessment

You may go for one (1) mental health and (1) chemical dependence (including alcohol and/or substance abuse) assessment without a referral in any 12-month period. You must use a Suffolk Health Plan provider, but you do not need an approval from your PCP. If you need more visits, your PCP will help you get a referral.

## Dental Care

Covered services generally include regular and routine dental services, supplies and devices required to alleviate health conditions. Enrollees may self-refer to a plan provider.

## EMERGENCIES

You are always covered for emergencies.

An **emergency** means a medical or behavioral condition:

- that comes on suddenly, and
- has pain or other symptoms.

This would make a person with an average knowledge of health fear that someone will suffer serious harm to body parts or functions or cause serious disfigurement without care right away. Examples of an emergency are:

- a heart attack or severe chest pain
- bleeding that won't stop or a bad burn
- broken bones
- trouble breathing / convulsions / loss of consciousness
- when you feel you might hurt yourself or others
- if you are pregnant and have signs like pain, bleeding, fever, or vomiting

Examples of **non-emergencies** are: colds, sore throat, upset stomach, minor cuts and bruises, or sprained muscles.

**If you believe you have an emergency, here's what to do:**

Call 911 or go to the emergency room. You do not need your plan's or your PCP's approval before getting emergency care, and you are not required to use our hospitals or doctors.

## **If you are not sure, call your PCP or Suffolk Health Plan.**

Tell the person you speak with what is happening. Your PCP or Suffolk Health Plan member services representative will:

- tell you what to do at home,
- tell you to come to the PCP's office, or
- tell you to go to the nearest emergency room.

## **If you are out of the area when you have an emergency:**

- Go to the nearest emergency room.

## **Remember**

**You do not need prior approval for emergency services.**

- **Use the emergency room only if you have an EMERGENCY.**
- **The emergency room should NOT be used for problems like the flu, sore throats, or ear infections.**
- **If you have questions, call your PCP or Suffolk Health Plan at 1-877-SHP-6789.**

## **URGENT CARE**

You may have an injury or an illness that is not an emergency but still needs prompt care.

- This could be an episode of persistent vomiting or diarrhea.
- It could be a sprained ankle, or a bad splinter you can't remove.
- You can get an appointment for an urgent care visit for the same or next day. If you are at home or away, call your PCP any time, day or night. If you cannot reach your PCP, call us at **1-877-SHP-6789**. Tell the person who answers what is happening. They will tell you what to do.

## **WE WANT TO KEEP YOU HEALTHY**

Besides the regular check-ups you need, here are some other ways to keep you in good health:

- Health education classes
- Domestic violence support
- Asthma management
- Stop-smoking classes
- Diabetes counseling
- Pregnancy and child birth education
- Call Member Services **1-877-SHP-6789** to find out more and get a list of upcoming classes.

## HANDBOOK – PART 2

### YOUR BENEFITS AND PLAN PROCEDURES

The rest of this handbook is for your information when you need it. It lists the covered and the non-covered services available under FHPlus. If you have a complaint, the handbook tells you what to do. The handbook has other information you may find useful. Keep this handbook handy for when you need it.

#### Benefits

FHPlus covers a comprehensive set of health care services or benefits. Suffolk Health Plan will provide or arrange for all of the covered services. You can get a few services, however, without going through your PCP. These include emergency care; family planning/HIV testing and counseling; and specific “self referral” services, as mentioned in Part 1.

#### Co-Payments

- FHPlus members are required to make co-payments when receiving certain medical care and services. Even if you are referred by your Primary Care Provider to a specialist that does not participate in Suffolk Health Plan, you will not be asked to pay more than these co-payments. Some people are exempt and do not have to make these payments. See the following list of services that require co-payments and information about who is exempt. If you have questions you may call Member Services at **1-877-SHP-6789** or the New York State Department of Health’s Family Health Plus Information Line at 1-877-934-7587. If you have pharmacy benefit questions please call the Medicaid Help Line at 1-800-541-2831.

<b>Service</b>	<b>Co-Payment</b>
Brand Name Prescription Drugs	\$6 for each prescription and refill
Generic Prescription Drugs	\$3 for each prescription and refill
Clinic visit	\$5 per visit
Physician visit	\$5 per visit
Dental Service Visit	\$5 per visit up to a total of \$25 per year
Lab tests	\$0.50 per test
X-rays	\$1 per x-ray
Inpatient hospital stay	\$25 per stay
Non-urgent emergency room visit	\$3 per visit
Over-the-counter medications (only for smoking cessation and diabetes)	\$0.50
Medical supplies (only for diabetes and enteral formulae)	\$1

#### Co-payments do not apply to the following services:

Emergency services  
Family planning services and supplies  
Mental health clinics

Chemical dependence clinics  
Mental illness drugs  
Tuberculosis drugs  
Prescription drugs for a resident of an Adult Care Facility

**You do not have to pay the co-payments if you are:**

Under age 21

Pregnant

A permanent resident of a nursing home

A resident of community based residential facility licensed by the Office of Mental Health or the Office of Mental Retardation and Developmental Disability

**Not able to pay the co-payment at any time and you tell the provider that you are unable to pay.**

**Family Health Plus members who cannot afford the co-payment may not be denied a service based on their inability to pay.** Your provider cannot refuse to give you care or services because you are unable to pay. (However, you will still owe the unpaid co-pay amounts to the provider and the provider may ask you for payment later or send you a bill.)

## **SERVICES COVERED BY OUR PLAN**

You must get these services from the providers who are in our plan. All services must be medically necessary and provided or referred by your PCP (primary care provider).

### **Regular Medical Care**

- office visits with your PCP
- referrals to specialists
- eye/hearing exams

### **Preventive Care**

- regular check-ups
- tests and procedures ordered by your PCP or specialist

### **Maternity Care**

Women in FHPlus who become pregnant will qualify for Medicaid because the financial requirements are different and the family size is changed. If you become pregnant while you are enrolled in FHPlus, you have a choice to make. You may want to change coverage from FHPlus to Medicaid. Medicaid covers more services than FHPlus, which you may or may not need, depending on your medical needs. However, you may need to see a different doctor if you change from FHPlus to Medicaid. You should discuss this choice with your doctor and the local department of social services office or HRA so that you can make the decision that best meets your needs.

Your baby will be eligible for Medicaid. Babies can't be covered under FHPlus – it is a program for adults from 19 through 64 years of age. In order to be sure your baby will have access to all the services covered by Medicaid, you need to let your local department of social services or HRA office know when you are pregnant, and your

Suffolk Health Plan FHPlus Member Handbook

doctor should notify Suffolk Health Plan. They can get started arranging for coverage for your baby before it is born, regardless of the choice you have made for yourself. You should select your baby's doctor as soon as possible.

If you stay in FHPlus, we will cover:

- pregnancy care
- doctors/midwife and hospital services
- post-partum care

## **Home Health Care**

Suffolk Health Plan can arrange for some home health care visits (up to 40 per year), but this is generally only done to avoid your having to stay in a hospital. Your doctor must agree that your medical needs can be met at home with this help. Here are some times when this would be covered:

- if you stay in the hospital less than 48 hours after giving birth
- if you stay in the hospital less than 96 hours after a Cesarean birth
- other visits as needed and ordered by your PCP/specialist

## **Vision Care**

FHPlus covers emergency vision care and the following preventive and routine vision care provided once in any twenty four month period:

- one eye exam;
- either one pair of prescription eyeglass lenses and a frame, or prescription contact lenses where medically necessary; and
- one pair of medically necessary occupational eyeglasses. Occupational eyeglasses are special glasses that help you perform your job duties.

## **Hospital Care**

- inpatient care
- outpatient care
- lab, x-ray, other tests

## **Emergency Care**

- Emergency care services are procedures, treatments or services needed to evaluate or stabilize an emergency.
- After you have received emergency care, you may need other care to make sure you remain in stable condition. Depending on the need, you may be treated in the emergency room, in an inpatient hospital room, or in another setting. These are called Post Stabilization Services.
- For more about emergency services, see page 8

## **Behavioral Health Services**

Suffolk Health Plan will cover up to 60 outpatient visits and 30 inpatient visits a year for behavioral health services. Behavioral Health Services include Chemical Dependence Services (including alcohol and substance abuse services) and Mental Health Treatment Services.

Detoxification Services (Inpatient Detoxification and Inpatient or Outpatient Withdrawal Services) do not count towards the limits mentioned above.

## **Specialty Care**

Includes the services of other practitioners, including

- occupational, physical and speech therapists needed on a short-term basis
- midwives
- audiologists

## **Other Covered Services**

- Emergency Ambulance
- Durable Medical Equipment (DME)
- Hospice Services
- Hearing Aids/Supplies
- Prosthetics/Orthotics
- Dental
- Court Ordered services, if covered by the plan.
- TB Diagnosis and Treatment - You can choose to go either to your PCP or to the county public health agency for diagnosis and/or treatment. You do not need a referral to go to the county public health agency.

Benefits Using your Medicaid ID Card. Effective October 1, 2008 there is a change in how you obtain your pharmacy benefits. Your pharmacy benefits and co-payments are not changing. As of October 1, 2008, Family Health Plus members use their Medicaid Benefits ID card to get prescription drugs, smoking cessation products, hearing aid products and diabetic supplies. You must use a pharmacy that accepts Medicaid.

## SERVICES NOT COVERED

These services are not available from Suffolk Health Plan. If you get any of these services, you may have to pay the bill.

Cosmetic surgery if not medically needed

Routine foot care (for those 21 years and older)

Personal and comfort items

Infertility treatments

Services from a provider that is not part of Suffolk Health Plan (unless Suffolk Health Plan or your PCP sends you to that provider).

Those services not given an approval in advance by your PCP.

Personal care services

Private duty nursing services

Medical supplies (like bandages), non-prescription drugs (OTCs like aspirin)

Nursing home stays that are permanent

Non-emergency transportation (unless you are 19 or 20 and in the C/THP program)

You may have to pay for any service that your PCP does not approve. Also, if before you get a service, you agree to be a private pay patient, you will have to pay for the service. This includes:

- non-covered services (listed above),
  - unauthorized services,
  - services provided by providers not part of the Plan.
- If you have any questions, call Member Services at **1-877-SHP-6789**

## SERVICE AUTHORIZATION AND ACTIONS

### Prior Authorization:

There are some treatments and services that you need to get approval for before you receive them or in order to be able to continue receiving them. This is called **prior authorization**. You or someone you trust can ask for this. The following treatments and services must be approved before you get them:

### The following treatments or services must be approved before you get them:

- All elective or schedule admissions
- MRIs (Magnetic Resonance Imaging), Nuclear Medicine Imaging (PET/SPECT), Echos and Sonograms (excluding Maternity)
- durable medical equipment (DME) greater than \$250;
- Home Health Care ;

- Gastric By-pass Surgery
- Cardiac Rehabilitation
- Orthotics and Prosthetics greater than \$250
- Kidney Dialysis
- Chemotherapy
- Radiation Therapy
- Growth Hormones and other selective injectable medications.
  - All out of network ambulatory services
  - All out of network specialist referrals

**Asking for approval of a treatment or service is called a** service authorization request. To get approval for these treatments or services your provider need to call the SHP Utilization Review Department at 1-800-250-5007. The Utilization Review program operates from 9:00A.M. to 5:00P.M., Monday through Friday. On weekends, holidays and at other times, an answering machine will take calls

You will also need to get prior authorization if you are getting one of these services now, but need to continue or get more of the care. This is called **concurrent review**.

What happens after we get your service authorization request:

The health plan has a review team to be sure you get the services we promise. Doctors and nurses are on the review team. Their job is to be sure the treatment or service you asked for is medically needed and right for you. They do this by checking your treatment plan against medically acceptable standards.

Any decision to deny a service authorization request or to approve it for an amount that is less than requested is called an **action**. These decisions will be made by a qualified health care professional. If we decide that the requested service is not medically necessary, the decision will be made by a clinical peer reviewer, who may be a doctor or may be a health care professional who typically provides the care you requested. You can request the specific medical standards, called **clinical review criteria**, used to make the decision for actions related to medical necessity.

After we get your request we will review it under a **standard** or **fast track** process. You or your doctor can ask for a fast track review if it is believed that a delay will cause serious harm to your health. If your request for a fast track review is denied, we will tell you and your case will be handled under the standard review process. In all cases, we will review your request as fast as your medical condition requires us to do so but no later than mentioned below.

We will tell you and your provider both by phone and in writing if your request is approved or denied. We will also tell you the reason for the decision. We will explain what options for appeals or fair hearings you will have if you don't agree with our decision.

Timeframes for prior authorization requests:

Standard review: We will make a decision about your request within 3 work days of when we have all the information we need, but you will hear from us no later than 14 days after we receive your request. We will tell you by the 14<sup>th</sup> day if we need more information.

Fast track review: We will make a decision and you will hear from us within 3 work days. We will tell you by the third work day if we need more information.

Timeframes for concurrent review requests:

Standard review: We will make a decision within 1 work day of when we have all the information we need, but you will hear from us no later than 14 days after we received your request. We will tell you by the 14<sup>th</sup> day if we need more information.

Fast track review: We will make a decision within 1 work day of when we have all the information we need, but you will hear from us no later than 3 work days after we received your request. We will tell you by the third work day if we need more information.

If we need more information to make either for standard or fast track decision about your service request we will:

- Write and tell you what information is needed. If your request is in a fast track review, we will call you right away and send a written notice later.
- Tell you why the delay is in your best interest.
- Make a decision no later than 14 days from the day we asked for more information.

You, your provider, or someone you trust may also ask us to take more time to make a decision. This may be because you have more information to give the plan to help decide your case. This can be done by calling **1-877-SHP-6789** or writing.

You or someone you trust can file a complaint with the plan if you don't agree with our decision to take more time to review your request. You or someone you trust can also file a complaint about the review time with the New York State Department of Health by calling 1-800-206-8125.

We will notify you by the date our time for review has expired. But if for some reason you do not hear from us by that date, it is the same as if we denied your service authorization request. If you are not satisfied with this answer, you have the right to file an action appeal with us. See the Action Appeal section later in this handbook.

**Other Decisions About Your Care:**

Sometimes we will do a concurrent review on the care you are receiving to see if you still need the care. We may also review other treatments and services you have already received. This is called **retrospective review**. We will tell you if we take these other actions.

### Timeframes for notice of other actions:

- In most cases, if we make a decision to reduce, suspend or terminate a service we have already approved and you are now getting, we must tell you at least 10 days before we change the service.
- If we are checking care that has been given in the past, we will make a decision about paying for it within 30 days of receiving necessary information for the retrospective review. If we deny payment for a service we will send a notice to you and your provider the day the payment is denied. You will not have to pay for any care you received that was covered by the plan or by FHPlus even if we later deny payment to the provider.

### Member Requests for Out of Network (OON) Provider:

If you need medically necessary services and Suffolk Health Plan does not have a network provider that can deliver these services and this request has not been made by your PCP, you may request an Out of Network (OON) Provider for your care. Suffolk Health Plan will evaluate the need for an Out of Network Provider on a case by case basis. To get approval for these treatments or services you or your provider need to call the SHP Utilization Review Department at 1-800-250-5007. The Utilization Review program operates from 9:00A.M. to 5:00P.M., Monday through Friday. On weekends, holidays and at other times, an answering machine will take calls. The timeframes, process for appeals, and required documentation are the same as described above for all prior authorization and service authorization requests beginning on page 16.

## **HOW OUR PROVIDERS ARE PAID**

You have the right to ask us whether we have any special financial arrangement with our physicians that might affect your use of health care services. You can call Member Services **1-877-SHP-6789** if you have specific concerns. We also want you to know that most of our providers are paid in one or more of the following ways.

If our PCPs work in a clinic or health center, they probably get a salary. The number of patients they see does not affect this.

Our PCPs who work from their own offices may get a set fee each month for each patient for whom they are the patient's PCP. The fee stays the same whether the patient needs one visit or many - or even none at all. This is called capitation.

Providers may also be paid by fee-for-service. This means they get a Plan-agreed-upon fee for each service they provide.

## **YOU CAN HELP WITH PLAN POLICIES**

We value your ideas. You can help us develop policies that best serve our members. If you have ideas tell us about them. Maybe you'd like to work with one of

our member advisory boards or committees. Call Member Services to find out how you can help.

## INFORMATION FROM MEMBER SERVICES

Here is information you can get by calling Member Services at **1-877-SHP-6789**:

- A list of names, addresses, and titles of Suffolk Health Plan's Board of Directors, Officers, Controlling Parties, Owners and Partners.
- A copy of the most recent financial statements/balance sheets, summaries of income and expenses.
- A copy of the most recent individual direct pay subscriber contract.  
Information from the State Insurance Department about consumer complaints about Suffolk Health Plan.
- How we keep your medical records and member information private.
- In writing, we will tell you how our plan checks on the quality of care to our members
- We will tell you which hospitals our health providers work with.
- If you ask us in writing, we will tell you the guidelines we use to review conditions or diseases that are covered by our plan.
- If you ask in writing, we will tell you the qualifications needed and how health care providers can apply to be part of our plan.
- If you ask, we will tell you:
  - whether our contracts or subcontracts include physician incentive plans that affect the use of referral services, and, if so,
  - information on the type of incentive arrangements used; and
  - whether stop loss protection is provided for physicians and physicians groups.
- Information about how our company is organized and how it works.

## KEEP US INFORMED

Call Member Services whenever these **changes happen in your life**:

- you change your name, address or telephone number
- you have a change in circumstances that will affect your eligibility for FHPlus
- you are pregnant
- you give birth
- you become covered under another health insurance

## OPTIONS

### 1. If YOU Want to Leave Suffolk Health Plan

You can try us for 90 days. You can ask to leave our plan for any reason at any time during those 90 days, if there is another FHPlus plan available where you live. If you do not leave during the first 90 days of your coverage, you must stay in the plan for nine more months, unless you have a good reason ("**good cause**"). At the end of your first year in our plan you can change to another plan if you want to and there is another FHPlus plan available where you live.

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These are examples of “**good cause**”:

- We cannot provide a suitable PCP for you within acceptable travel times (30 minutes or 30 miles from your home, if that’s what’s usual where you live).
- Our health plan does not meet New York State requirements and members are harmed because of it.
- You move out of our service area.
- You, the plan, and the LDSS all agree that disenrollment is best for you.
- We do not contract with FQHCs (Federally Qualified Health Centers) and you want to get your care from a FQHC.

Call New York Medicaid CHOICE at 1-800-505-5678 and tell them you want to transfer to another Family Health Plus plan. You can transfer over the phone or ask for a Transfer Package. You will get a notice that the change will take place by a certain date. We will provide the care you need until then.

## **2. You Could Become Ineligible for Suffolk Health Plan’s FHPlus Program**

You may have to leave Suffolk Health Plan if you:

- move out of the county or service area,
- have a change in income that makes you ineligible for FHPlus,
- join an HMO or other insurance plan through work,
- receive Medicare coverage,
- join a Long-term Home Health Care Program,
- are incarcerated, or
- you turn 65 years of age.

You are "**guaranteed**" coverage by Suffolk Health Plan during the first six (6) months of your enrollment - even if you are no longer eligible for FHPlus. The reasons for your losing eligibility must not be related to death, moving out of state, or incarceration. During this time you can get the services that our plan covers. Guaranteed coverage does **not** apply if you **choose** to leave Suffolk Health Plan.

## **3. We Can Ask You to Leave Suffolk Health Plan**

You can also lose your membership in Suffolk Health Plan, if you often:

- refuse to work with your PCP in regard to your care, or
- don't keep appointments, or
- go to the emergency room for non-emergency care, or
- don't follow Suffolk Health Plan rules, or

- do not fill out forms honestly or do not give true information (fraud), or
- cause abuse or harm to plan members, providers or staff

#### **4. You may want to change from FHPlus to Medicaid with a “spend down”**

FHPlus doesn't cover all the services that Medicaid does (like medical supplies), and some FHPlus services have limits that Medicaid doesn't (like physical therapy).

If you have medical needs that could be better met by Medicaid and you qualify, you may be eligible for Medicaid with a “spend down”.

If your income is higher than that allowed for Medicaid, but you have medical bills that are greater than the amount your income is over the Medicaid level, those bills could help you qualify for Medicaid. This only applies to people who:

- are under age 21, or
- are disabled or blind, or
- have children under age 21, or
- are over age 65, or
- are pregnant (see below also).

You should contact your local department of social services or HRA to see if this is an option for you. If so, they will have you disenroll from Suffolk Health Plan so that you can receive Medicaid benefits. You can ask that this be done quickly if you feel that waiting will damage your health or if you have complained because you did not agree to the FHPlus enrollment.

#### **5. If you become pregnant while enrolled in Family Health Plus**

**If you become pregnant**, you are eligible for Medicaid. You have the choice of staying in FHPlus or changing to Medicaid. You may decide to change to Medicaid because it covers more services. You can stay in Suffolk Health Plan, but you should ask your doctor if he would continue seeing you as a Medicaid patient, if you change.

Your newborn will automatically be eligible for Medicaid and will be enrolled in Suffolk Health Plan. You should contact Suffolk Health Plan and your local department of social services office or HRA to discuss these options and your decision.

### **ACTION APPEALS**

There are some treatments and services that you need to get approval for before you receive them or in order to be able to continue receiving them. This is called **prior authorization**. Asking for approval of a treatment or service is called a **service authorization request**. This process is described earlier in this handbook. Any

decision to deny a service authorization request or to approve it for an amount that is less than requested is called an **action**.

If you are not satisfied with our decision about your care, there are steps you can take.

#### Your provider can ask for reconsideration:

If we made a decision about your service authorization request without talking to your doctor, your doctor may ask to speak with the plan's Medical Director. The Medical Director will talk to your doctor within one workday.

#### You can file an action appeal:

- If you are not satisfied with an action we took or what we decide about your service authorization request, you have 60 business days after hearing from us to file an appeal.
- You can do this yourself or ask someone you trust to file the appeal for you. You can call Member Services **1-877-SHP-6789** if you need help filing an appeal.
- We will not treat you any differently or act badly toward you because you file an appeal.
- The appeal can be made by phone or in writing. If you make an appeal by phone it must be followed up in writing.

#### Your action appeal will be reviewed under the fast track process if:

- If you or your doctor asks to have your appeal reviewed under the fast track process. Your doctor would have to explain how a delay will cause harm to your health. If your request for fast track is denied we will tell you and your appeal will be reviewed under the standard process; **or**
- If your request was denied when you asked to continue receiving care that you are now getting or need to extend a service that has been provided.
- Fast track appeals can be made by phone and do not have to be followed up in writing.

#### What happens after we get your appeal:

- Within 15 days, we will send you a letter to let you know we are working on your appeal.
- Action Appeals of clinical matters will be decided by qualified health care professionals who did not make the first decision, at least one of whom will be a clinical peer reviewer.
- Non-clinical decisions will be handled by persons who work at a higher level than the people who worked on your first decision.
- Before and during the appeal you or your designee can see your case file, including medical records and any other documents and records being used to make a decision on your case;
- You can also provide information to be used in making the decision in person or in writing.

- You will be given the reasons for our decision and our clinical rationale, if it applies. If you are still not satisfied, any further appeal rights you have will be explained or you or someone you trust can file a complaint with the New York State Department of Health at 1-800-206-8125.

### **Timeframes for Action Appeals:**

- Standard appeals: If we have all the information we need we will tell you our decision in thirty days from your appeal. A written notice of our decision will be sent within 2 work days from when we make the decision.
- Fast track appeals: If we have all the information we need, fast track appeal decisions will be made in 2 working days from your appeal. We will tell you in 3 work days after giving us your appeal, if we need more information. We will tell you our decision by phone and send a written notice later.

### **If we need more information to make either for standard or fast track decision about your action appeal we will:**

- Write you and tell you what information is needed. If your request is in a fast track review, we will call you right away and send a written notice later.
- Tell you why the delay is in your best interest;
- Make a decision no later than 14 days from the day we asked for more information.

You, your provider, or someone you trust may also ask us to take more time to make a decision. This may be because you have more information to give the plan to help decide your case. This can be done by calling **1-877-SHP-6789** or writing.

You or someone your trust can file a complaint with the plan if you don't agree with our decision to take more time to review your action appeal. You or someone you trust can also file a complaint about the review time with the New York State Department of Health by calling 1-800-206-8125.

If your original denial was because we said the service was not medically necessary or was experimental or investigational, and we do not tell you our decision about your appeal, the original denial against you will be reversed. This means your service authorization request will be approved.

### **Aid to Continue while appealing a decision about your care:**

In some cases you may be able to continue the services while you wait for your appeal case to be decided. You may be able to continue the services that are scheduled to end or be reduced if you appeal and ask for a fair hearing:

- Within ten days from being told that your request is denied or care is changing; or
- By the date the change in services is scheduled to occur.

If your appeal or your fair hearing results in another denial you may have to pay for the cost of any continued benefits that you received. The decision you receive from the fair hearing officer will be final.

## External Appeals

If the plan decides to deny coverage for a medical service you and your doctor asked for because it is not medically necessary or because it is experimental or investigational, you can ask New York State for an independent **external appeal**. This is called an external appeal because it is decided by reviewers who do not work for the health plan or the state. These reviewers are qualified people approved by New York State. The service must be in the plan's benefit package or be an experimental treatment. You do not have to pay for an external appeal.

Before you appeal to the state:

1. You must file an action appeal with the plan and get the plan's final adverse determination; **or**
2. If you had a fast track action appeal and are not satisfied with the plan's decision you can choose to file a standard action appeal with the plan or go directly to an external appeal; **or**
3. You and the plan may agree to skip the plan's appeals process and go directly to external appeal.

You have 45 days after you receive the plan's final adverse determination to ask for an external appeal. If you and the plan agreed to skip the plan's appeals process, then you must ask for the external appeal within 45 days of when you made that agreement.

Additional appeals to your health plan may be available to you if you want to use them. However, if you want an external appeal, you must still file the application with the State Department of Insurance within 45 days from the time the plan gives you the notice of final adverse determination or when you and the plan agreed to waive the plan's appeal process.

**You will lose your right to an external appeal if you do not file an application for an external appeal on time.**

To ask for an external appeal, fill out an application and send it to the State Insurance Department. You can call Member Services at **1-877-SHP-6789** if you need help filing an appeal. You and your doctors will have to give information about your medical problem.

Here are some ways to get an application:

- Call the State Insurance Department, 1-800-400-8882
- Go to the State Insurance Department's website at [www.ins.state.ny.us](http://www.ins.state.ny.us)
- Contact the health plan at **1-877-SHP-6789**

Your external appeal will be decided in 30 days. More time (up to five work days) may be needed if the external appeal reviewer asks for more information. You and the plan will be told the final decision within two days after the decision is made.

You can get a faster decision if your doctor says that a delay will cause serious harm to your health. This is called an **expedited external appeal**. The external appeal reviewer will decide an expedited appeal in three days or less. The reviewer will tell you and the plan the decision right away by phone or fax. Later, a letter will be sent that tells you the decision.

You may also ask for a fair hearing if the plan decided to deny, reduce or end coverage for a medical service. You may request a fair hearing and ask for an external appeal. If you ask for a fair hearing and an external appeal, the decision of the fair hearing officer will be the one that counts.

## Fair Hearings

In some cases you may ask for a fair hearing from New York State.

- You are not happy with a decision your local department of social services or the State Department of Health made about your staying or leaving Suffolk Health Plan.
- You are not happy with a decision that we made about medical care you were getting. You feel the decision limits your Family Health Plus benefits or that we did not make the decision in a reasonable amount of time.
- You are not happy about a decision we made that denied medical care you wanted. You feel the decision limits your Family Health Plus benefits.
- You are not happy with a decision that your doctor would not order services you wanted. You feel the doctor's decision stops or limits your Family Health Plus benefits. You must file a complaint and appeal with Suffolk Health Plan. If Suffolk Health Plan agrees with your doctor, you may ask for a state fair hearing.
- The decision you receive from the fair hearing officer will be final.

If the services you are now getting are scheduled to end, you can choose to ask to continue the services your doctor ordered while you wait for your case to be decided. However, if you choose to ask for services to be continued, and the fair hearing is decided against you, you may have to pay the cost for the services you received while waiting for a decision.

You can use one of the following ways to request a Fair Hearing:

1. By phone, call toll-free 1-800-342-3334
2. By fax, 518-473-6735
3. By internet, [www.otda.state.ny.us/oah/forms.asp](http://www.otda.state.ny.us/oah/forms.asp)
4. By mail, Fair Hearings, NYS Office of Temporary and Disability Assistance, P.O. Box 1930, Albany, NY 12201

Remember, you can complain anytime to the New York State Department of Health by calling 1-800-206-8125.

## **Complaint Process**

### **Complaints:**

We hope our health plan serves you well. If you have a problem, talk with your PCP, or call or write Member Services. Most problems can be solved right away. If you have a problem or dispute with your care or services you can file a complaint with the plan. Problems that are not solved right away over the phone and any complaint that comes in the mail will be handled according to our complaint procedure described below.

You can ask someone you trust (such as a legal representative, a family member, or friend) to file the complaint for you. If you need our help because of a hearing or vision impairment, or if you need translation services, or help filing the forms we can help you. We will not make things hard for you or take any action against you for filing a complaint.

You also have the right to contact the New York State Department of Health about your complaint at 1-800-205-8125 or write to: NYSDOH Office of Managed Care, Bureau of Managed Care Certification and Surveillance, Room 1911 Corning Tower ESP, Albany, NY 12237. You may also contact your local Department of Social Services with your complaint at anytime. You may call the New York State Insurance Department at (1-800-342-3736) if your complaint involves a billing problem.

### **How to File a Complaint with the Plan:**

To file by phone, call Member Services at **1-877-SHP-6789** Monday through Friday from 9:00 AM through 5:00PM. If you call us after hours, leave a message. We will call you back the next working day. If we need more information to make a decision, we will tell you.

You can write us with your complaint or call the Member Services number and request a complaint form. It should be mailed to:

Suffolk Health Plan  
Member Services  
P.O. Box 19769 Charlotte  
North Carolina, NY 28219-9769  
Attention: Complaint Department

### **What happens next:**

If we don't solve the problem right away over the phone or after we get your written complaint, we will send you a letter within 15 working days. The letter will tell you:

- who is working on your complaint

- how to contact this person
- if we need more information

Your complaint will be reviewed by one or more qualified people. If your complaint involves clinical matters your case will be reviewed by one or more qualified health care professionals.

After we review your complaint:

- We will let you know our decision in 45 days of when we have all the information we need to answer your complaint, but you will hear from us in no more than 60 days from the day we get your complaint. We will write you and will tell you the reasons for our decision.
- When a delay would risk your health, we will let you know our decision in 48 hours of when we have all the information we need to answer your complaint but you will hear from us in no more than 7 days from the day we get your complaint. We will call you with our decision or try to reach you to tell you. You will get a letter to follow up our communication in 3 work days.
- You will be told how to appeal our decision if you are not satisfied and we will include any forms you may need.
- If we are unable to make a decision about your Complaint because we don't have enough information, we will send a letter and let you know.

**Complaint Appeals:**

If you disagree with a decision we made about your complaint, you or someone you trust can file a **complaint appeal** with the plan.

How to make a complaint appeal:

- If you are not satisfied with what we decide, you have 60 business days after hearing from us to file an appeal;
- You can do this yourself or ask someone you trust to file the appeal for you;
- The appeal must be made in writing. If you make an appeal by phone it must be followed up in writing. After your call, we will send you a form which is a summary of your phone appeal. If you agree with our summary, you must sign and return the form to us. You can make any needed changes before sending the form back to us.

What happens after we get your complaint appeal:

After we get your complaint appeal we will send you a letter within 15 working days. The letter will tell you:

- who is working on your complaint appeal
- how to contact this person
- if we need more information

Your complaint appeal will be reviewed by one or more qualified people at a higher level than those who made the first decision about your complaint. If your complaint appeal involves clinical matters your case will be reviewed by one or more qualified health professionals, with at least one clinical peer reviewer, that were not involved in making the first decision about your complaint.

If we have all the information we need you will know our decision in 30 working days. If a delay would risk your health you will get our decision in 2 working days of when we have all the information we need to decide the appeal. You will be given the reasons for our decision and our clinical rationale, if it applies. If you are still not satisfied, you or someone on your behalf can file a complaint at any time with the New York State Department of Health at 1-800-206-8125.

## **MEMBER RIGHTS AND RESPONSIBILITIES**

### **Your Rights**

As a member of Suffolk Health Plan, you have a right to:

- Be cared for with respect, without regard for health status, sex, race, color, religion, national origin, age, marital status or sexual orientation.
- Be told where, when and how to get the services you need from Suffolk Health Plan.
- Be told by your PCP what is wrong, what can be done for you, and what will likely be the result in language you understand.
- Get a second opinion about your care.
- Give your OK to any treatment or plan for your care after that plan has been fully explained to you.
- Refuse care and be told what you may risk if you do.
- Get a copy of your medical record, and talk about it with your PCP. You can ask that your medical record be amended or corrected, if needed.
- Be sure that your medical record is private and will not be shared with anyone except as required by law, contract, or your OK.
- Use Suffolk Health Plan complaint system to settle any complaints, or you can complain to the NY State Department of Health or the local department of social services any time you feel you were not fairly treated.
- Use the State Fair Hearing system.
- Appoint someone (relative, friend, lawyer, etc.) to speak for you if you are unable to speak for yourself about your care and treatment.

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- Receive considerate and respectful care in a clean and safe environment free of unnecessary restraints

## **Your Responsibilities**

As a member of Suffolk Health Plan, you agree to:

- Work with your PCP to guard and improve your health.
- Find out how your health care system works.
- Listen to your PCP's advice and ask questions when you are in doubt.
- Call or go back to your PCP if you do not get better, or ask for a second opinion.
- Treat health care staff with the respect you expect yourself.
- Tell us if you have problems with any health care staff. Call Member Services.
- Keep your appointments. If you must cancel, call as soon as you can.
- Use the emergency room only for true emergencies.
- Call your PCP when you need medical care, even if it is after hours.

## ADVANCE DIRECTIVES

There may come a time **when you can't decide about your own health care**. By planning in advance, you can arrange now for your wishes to be carried out.

- First, let family, friends and your doctor know what kinds of treatment you do or don't want.
- Second, **you can appoint an adult you trust to make decisions for you**. Be sure to talk with your PCP, your family or others close to you so they will know what you want.
- Third, it is best if you **put your thoughts in writing**. The documents listed below can help. You do not have to use a lawyer, but you may wish to speak with one about this. You can change your mind and these documents at any time. We can help you understand or get these documents. They do not change your right to quality health care benefits. The only purpose is to let others know what you want if you can't speak for yourself.

**Health Care Proxy** - With this document, you name another adult that you trust (usually a friend or family member) to decide about medical care for you if you are not able to do so. If you do this, you should talk with the person so they know what you want.

**CPR and DNR** - You have the right to decide if you want any special or emergency treatment to restart your heart or lungs if your breathing or circulation stops. If you do not want special treatment, including cardiopulmonary resuscitation (CPR), you should make your wishes known in writing. Your PCP will provide a DNR (Do Not Resuscitate) order for your medical records. You can also get a DNR form to carry with you and/or a bracelet to wear that will let any emergency medical provider know about your wishes.

**Organ Donor Card** - This wallet sized card says that you are willing to donate parts of your body to help others when you die. Also, check the back of your driver's license to let others know if and how you want to donate your organs.

## IMPORTANT PHONE NUMBERS

Your PCP:.....

Suffolk Health Plan.....

    Member Services.....1-877-SHP-6789

    Member Services TTY/TDD.....1-800-662-1220

    Utilization Review.....1-800-250-5007

    Mental Health/Chemical Dependency.....1-800-922-3626

Emergency Room.....

NYS Health Department (Complaints).....1-800-206-8125

Suffolk County Department of Social Services.....631-854-5812

New York Medicaid CHOICE.....1-800-505-5678

Pharmacy.....

Other Health Providers.....