



The Essential Plan

2021 Member Handbook



This handbook will answer questions about your Healthfirst plan. Keep this handbook where you can find it when you need it.

Need answers to your health questions?

Get the information you need via our websites: MyHFNY.org, healthfirst.org, VirtualCommunityOffice.org; our mobile app, by phone, and in person.

Welcome!

Thank you for choosing Healthfirst.

Your Healthfirst plan gives you access to a wide range of care and services to fit your needs and budget, including our large network of doctors and specialists at many top hospitals and medical centers in New York City and on Long Island, and in Westchester, Orange, Rockland, and Sullivan counties.

This Member Handbook will help you get to know your new health plan. Use it to find important information about your benefits, online tools, and more. We also included these member materials in your **Welcome Kit**:

- **Dental and Vision Benefits Insert:** A quick guide to some of the services and savings that come with Healthfirst Essential Plans
- **Summary of Benefits and Coverage (SBC):** An easy-to-read list of what your plan covers and what it costs

You can count on us.

If you ever have any questions or concerns, we are here to help. Visit MyHFNY.org to register your Healthfirst account and get the information you need, including a complete list of plan benefits and coverage (as detailed in your Subscriber Contract). You can also call Member Services at **1-888-250-2220** (TTY 1-888-542-3821), Monday to Friday, 8am–8pm.

This handbook is available in English, Spanish, Chinese, and Russian. We also have free language services that include access to an interpreter and translation of important documents for you. Please call Member Services at 1-888-250-2220 for more information.

Este manual está disponible en inglés, español, chino y ruso. También contamos con servicios lingüísticos gratuitos que incluyen acceso a un intérprete y traducción de documentos importantes. Para más información, por favor comuníquese con el Departamento de Servicios a los Miembros al 1-888-250-2220.

本手冊可用英文、西班牙文、中文與俄文提供。我們還為您免費提供多種口譯服務，翻譯重要文件。詳情請致電會員服務部1-888-250-2220。

Этот справочник также доступен на английском, испанском, китайском и русском языках. При необходимости вы можете воспользоваться бесплатными услугами устного и письменного перевода для важных документов и др. Для получения дополнительной информации звоните в отдел обслуживания участников по номеру 1-888-250-2220.

Get started.

Here is a list of the member materials you should have received in the mail by now:

- Your **Member ID card** identifies you as a Healthfirst member and helps you receive care at doctor offices, hospitals, specialists, urgent care centers, retail health clinics, and pharmacies in the Healthfirst network. Please carry it with you at all times.
- A **welcome letter with primary care provider (PCP) assignment** that shows your account information and the PCP assigned to you. You can choose to switch to another doctor in the Healthfirst network at any time.

What you can do in the next 30 days to help you get the most from your Healthfirst health plan:

- Visit **MyHFNY.org** to sign up for your own Healthfirst account, accessible 24/7. See page 13 for details.
- Decide whether you want to switch from your assigned PCP to another doctor in the Healthfirst network. Visit **MyHFNY.org** to view our provider directory and switch on your own, or call Member Services to make the change.
- Schedule your annual checkup with your PCP. All recommended preventive care visits are available at no cost to you. See page 8 for details.
- Set up your 24/7 telemedicine account through Teladoc. Talk to a doctor anytime for free. See page 8 for details.
- Pay your premium by logging in at **MyHFNY.org**
- Complete your **Annual Health Assessment** at **MyHFNY.org**. It's a simple online survey that helps us get to know your health needs better.
- Call and enroll in our no-cost **Care Management Program** if you need help managing a chronic condition like asthma or diabetes. See page 10 for more information.
- Connect with a local Healthfirst representative by visiting **HFVirtualCommunityOffice.org** or go to **healthfirst.org/locations** to find a convenient community office near you.

Not sure what a health insurance term means?

See our glossary on page 18.

Set your preferences:

By signing up for your account at **MyHFNY.org**, you will be able to make payments, choose how you want to receive communications from Healthfirst, and more.

Get to know Healthfirst.

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What should I know about my health plan?

Your Healthfirst plan covers **essential health benefits**, including access to:



Preventive and wellness visits
(annual checkups, shots, and mammograms, etc.)



ER and urgent care visits



Hospital stays



Maternity care



Behavioral health and substance abuse services



Prescription drug coverage



Physical and occupational therapy



Ambulatory (outpatient) patient services, including PCP and specialist visits



Lab tests and imaging
(blood tests, X-rays, etc.)



Dental and vision care

You can put your trust in Healthfirst. For specific plan benefits and cost information, please visit [MyHFNY.org](https://www.myhfny.org). You can also access your account information with our Healthfirst NY Mobile App. Use it to find care that's in your network, locate essential services nearby, view your digital member ID, and more.

REMINDER: Your **covered services** are available from a provider in our network. However, depending on the service and your plan, there may be some out-of-pocket costs involved. See our glossary on page 18 for definitions of health insurance terms.



What information is on my Member ID card?

Please remember to keep your Healthfirst Member ID card handy so you can get access to care when you need it. If you have not received your card in the mail yet, please call Member Services to let us know.

This is a sample Member ID card. Your actual Member ID card may be different, based on your specific plan.

healthfirst Essential Plan 1

Member Name Member ID: 00000000000000	Rx Bin: 004336	Codes used by pharmacies to identify Healthfirst
	Rx PCN: ADV	
	Rx Group: RX1108	
Individual Deductible: \$0	Copay	Primary care provider (PCP) office visit copay
	PCP Office Visit: \$15	
	Specialist Office Visit: \$25	
	Urgent Care: \$25	
	Emergency Room: \$75	
	Inpatient Hospital: \$150	
	Prescriptions: \$6/\$15/\$30	
Visit MyHFNY.org to find a doctor, view your benefits, pay your monthly premium and more!		
For Members	For Providers / Medical	Hotline for doctors to call to determine a patient's coverage
Website: healthfirst.org	Eligibility: 1-888-801-1660	
Member Services: 1-888-250-2220	Prior Authorization: 1-888-394-4327	For doctors/hospitals to check if a patient's treatment has been preauthorized
TTY: 1-888-542-3821	Electronic Claims Payer ID: 80141	ID number used for patient's electronic claims payment
To avoid penalties and ensure timely care management, your provider must call Healthfirst at least 24 hours in advance for any services requiring prior authorization and within 48 hours of emergency admissions . Failure to call may reduce your benefits. Services requiring prior authorization are described in your benefit materials. This card does not guarantee coverage. Out-of-network coverage is not provided. You must comply with all terms and conditions of the plan.	Medical Claims Address Healthfirst Claims Department P.O. Box 958438 Lake Mary, FL 32795-8438	
	Pharmacy Help Desk: 1-800-364-6331 Claims: CVS Caremark P.O. Box 52136 Phoenix, AZ 85072-2136	Healthfirst pharmacy help desk hotline
Coverage is provided and insured by Healthfirst PHSP, Inc.	HFQEP21	Mailing address for prescription drug claims

General website that you can use to find out more information about your plan

Healthfirst Member Services information hotline

Mailing address for Healthfirst patients' medical claims submissions

Essential Plan 3 only: For prescription drugs, the Maximum Out-of-Pocket limit is \$50 per calendar quarter.

What if I lose my Member ID card?

Don't worry. You're still covered! We've made it easy for you to get a replacement Member ID card as soon as possible:

1. The fastest way is to go online at **MyHFNY.org** and request a replacement Member ID card (see page 13 for more information),

OR

2. Call Member Services at **1-888-250-2220**, Monday to Friday, 8am–8pm.

IMPORTANT: Please make sure we have your correct mailing address in our system. If it is wrong, please call Member Services or contact NY State of Health to update your information.

Tip! If you need to see a doctor before you get your replacement Member ID card, you can use our Healthfirst NY Mobile App or log in to your Healthfirst account at **MyHFNY.org** to display the image of your Member ID card on your smartphone or tablet.

How do I change my primary care provider (PCP)?

Your PCP is the main doctor you go to for your healthcare needs. Your PCP can be a general doctor, an OB/GYN, or (in some cases) a specialist.

PCPs help with things like:

- Guiding you through healthcare decisions
- Coordinating your care
- Authorizing treatments
- Recommending specialists

To check if a doctor, specialist, or medical facility is in the Healthfirst network, visit [HFDocFinder.org](https://www.hfdocfinder.org) or call Member Services.

To change your PCP:

If you would like to change your PCP from the one initially assigned to you and you have a physician in mind, first check [HFDocFinder.org](https://www.hfdocfinder.org) to see if he or she is in the Healthfirst network. Then, use the Healthfirst NY Mobile App or log in to your account at [MyHFNY.org](https://www.myhfnny.org) to change your PCP.

Healthfirst NY Mobile App*

Search for a new PCP under Access Care in the app and then tap on "Make my Primary Care Provider" to change your PCP.

MyHFNY.org

Log in to your account at [MyHFNY.org](https://www.myhfnny.org), go to the "Physicians and Facilities" page, and click on "Change PCP Here."

Having trouble? Just call Member Services at **1-888-250-2220** or visit [HFVirtualCommunityOffice.org](https://www.hfvirtualcommunityoffice.org) to connect with a local Healthfirst representative.

*See page 14 to learn more about the Healthfirst NY Mobile App.

IMPORTANT: Please make sure your doctor, specialist(s), retail health clinic, urgent care center, hospital, and/or lab are in our network before making an appointment. This can help you to avoid any surprise costs when you need care, since your plan's coverage **does not** include out-of-network benefits (except for emergency care). Participating Healthfirst providers have accepted an agreed-upon rate for their services. **If you visit a doctor or hospital that is not in our network, you are responsible for the full cost of your care.** Please visit [HFDocFinder.org](https://www.hfdocfinder.org) to find a doctor, specialist, or medical facility in the Healthfirst network.



Which healthcare services do I have access to with my Healthfirst plan?

PLEASE NOTE: If your doctor provides medical services that are not part of a routine exam, you may have to pay out-of-pocket for costs that are not covered by your health plan. For example, during your yearly checkup, your doctor might find something wrong and may ask for an additional blood test or other screenings. Your doctor visit is considered preventive and is covered under your plan, but you may have to pay towards the cost of the follow-up blood test and other screenings. To see a full list of preventive services covered under your health plan, go to [MyHFNy.org](https://www.myhfnny.org) and check your Subscriber Contract.

As a Healthfirst member, you have access to many healthcare services. Where you choose to go for care can make a big difference in how long you'll wait for treatment and how much you'll spend out-of-pocket.

Preventive Care

Your recommended preventive care services are covered 100% when you see an in-network doctor. These services include:

- Routine exams and checkups
- Immunizations (shots)
- Screenings (for diabetes, blood pressure, etc.)
- Mammograms
- Maternity care
- And more!

Dental and Vision Care*

Dental and vision benefits differ, depending on your Healthfirst health plan. To see an overview of your benefits, look at the Dental and Vision Benefits insert or the Additional Benefits insert enclosed in your Welcome Kit.

Prescription Drug Coverage

You have many pharmacy benefits, including a tiered drug list to help you save on your drug costs a convenient mail-order option to help you save money, and more. See page 11 for more details.

Telemedicine

Teladoc gives you 24/7 access to U.S. board-certified doctors by phone or video chat when your PCP is not available.[†] These doctors can diagnose conditions, recommend treatments, and write prescriptions for most non-emergency care at no cost. Dermatology services are also available.

Set up your Teladoc account today by visiting [Teladoc.com/healthfirst](https://www.teladoc.com/healthfirst) or calling **1-800-TELADOC** (1-800-835-2362). You also have access to Teladoc through our Healthfirst NY Mobile App.

*Dental benefits are administered by DentaQuest. Vision benefits are administered by Davis Vision.

[†]Telemedicine isn't a replacement for your Primary Care Provider (PCP). Your PCP should always be your first choice for care (both in-person and virtual visits).

^{††}The Teladoc website and the mobile app are available in English, French, and Spanish. If you need assistance in another language, please call Teladoc at 1-800-835-2362. Interpretation services are available.

Do I have access to urgent care and emergency care?

Retail Health Clinics

Retail health clinics are inside retail pharmacy stores (such as Minute Clinic at CVS), providing a way for members to access immediate walk-in care (without an appointment) for non-emergency conditions, even during evenings and weekends. Retail health clinics do not include urgent care centers.

Covered services include, but are not limited to, diagnosis and treatment of minor acute illnesses and covered vaccinations.

Urgent Care

With the many urgent care centers in the Healthfirst network, you'll have access to immediate, non-emergency care whenever your PCP's office is closed. This can help save you time and money. Urgent care centers are walk-in medical facilities where no advance appointments are needed. They are equipped to handle minor health issues such as:

- Infections
- Sprains
- Upset stomach
- Minor fractures/Broken bones
- Earaches
- Wounds/Stitches
- Fevers
- X-rays (most locations)
- Asthma*
- And more!

Visit **HFDocFinder.org** to find an in-network **urgent care center** near you. Many of these centers have extended hours and are open seven days a week, even on holidays. However, it is a good idea to call ahead to find out their hours and offered services. Please keep in mind that urgent care centers do not take the place of your PCP. Your PCP is the best place to start when you are sick or hurt.

Emergency

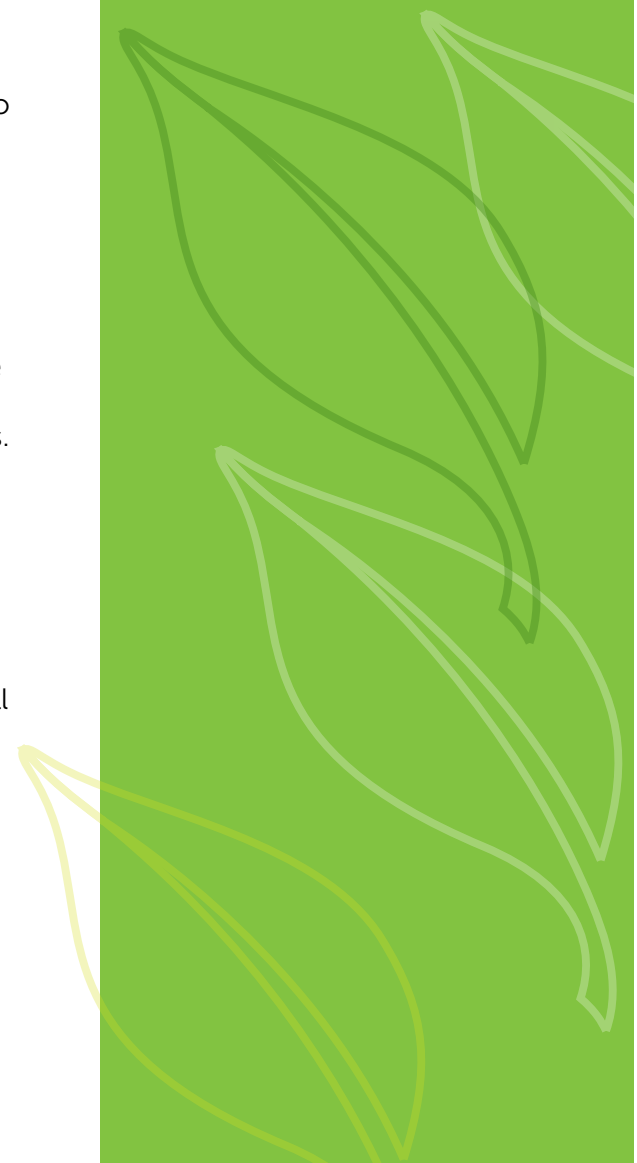
If you have an emergency, always call 911 or visit the nearest emergency room, especially if you think waiting will worsen your condition. Emergencies are things like:

- Uncontrollable bleeding
- Poisoning
- Loss of consciousness
- Chest pain
- Severe allergic reaction
- Behavioral health issues (severe anxiety, depression, etc.)
- Substance overdose

*Contact your PCP at the earliest sign of an asthma flare-up to find out if urgent care or the hospital would be the best option for your care.

Did you know?

You do not need prior authorization if you need immediate emergency care. **However, please call us within 48 hours to let us know you have been treated in an emergency room.** If you forget to do this, you may have to pay more.



What else does Healthfirst offer to help me stay healthy?

In addition to preventive, dental, vision, and urgent/emergency care, we offer these programs and services:

ExerciseRewards™ Program

To help you live a healthier lifestyle, we offer the ExerciseRewards program. With ExerciseRewards, you can get paid back up to \$200 of your membership dues every six months (if you visit a qualifying fitness center at least 50 times during the same six-month period). Contact ExerciseRewards to learn more about qualifying fitness centers.

Active&Fit Direct™

Working out just got easier. For just \$25/month plus a one-time enrollment fee of \$25, you can get a standard membership to a fitness center in your area. With Active&Fit Direct, you can track your activity, keep an eye on your progress, meet your fitness goals, and so much more! (Note: A three-month membership commitment is required.) Visit activeandfitdirect.com to learn more.

Care Management Program

If you are living with a chronic condition like diabetes, high blood pressure, asthma, or chronic obstructive pulmonary disease (COPD), it helps to have as many medical professionals as possible on your side. With **Healthfirst's Care Management Program**, you do not have to go through it alone. We can help coordinate care between your PCP and specialists to make sure they all stay up-to-date with your care. That way, you can get access to the services you need to stay healthy. Best of all, this program is available at no cost to you.

Chiropractic Services

If you suffer from chronic stiffness or aches in your neck and back, you may benefit from seeing a chiropractor in our network. With Healthfirst, **you don't need a referral** from your PCP to see a participating chiropractor in our network. Visit HFDocFinder.org to find a chiropractor near you and make an appointment today.

To learn more about ExerciseRewards, call 1-877-810-2746, Monday to Friday, 8am–9pm.

For information about Active&Fit Direct, call 1-877-810-2746, Monday to Friday, 8am–9pm.

Call our Member Services department at 1-888-250-2220 (TTY 1-888-542-3821), Monday to Friday, 8am–8pm, for more information about these programs and services.

What are my pharmacy benefits?

Healthfirst members have access to many pharmacies and pharmacy benefits. Plus, using a pharmacy in our network will cost less than using an out-of-network pharmacy. Visit [HFDocFinder.org](https://www.healthfirst.org/HFDocFinder.org) to find an in-network pharmacy near you.

Brand-Name and Generic Drugs

Sometimes you may be able to choose between brand-name and generic drugs. Using generic instead of brand-name drugs can help you save money. By law, generic drugs must meet the same quality standards as brand-name drugs. So they have the same active ingredients, strength, and dosage as brand-name drugs but cost much less. Ask your doctor if generic drugs are right for your treatment plan.

Formulary (Drug List) and Prior Authorization

Our Formulary (also called a drug list) can be found online at [healthfirst.org/formulary](https://www.healthfirst.org/formulary). This is where you can see a listing of the prescription drugs covered by your health plan. Your prescription drug benefit is divided into three tiers/levels to make it easier for your doctor to choose the most appropriate and lowest-cost drug for you. Your doctor may be required to get prior authorization/approval for certain drugs, which helps make sure you are getting the most appropriate and affordable drug.

Healthfirst might not cover certain drugs without prior authorization.

CVS Pharmacy Mail Order Service

Have your prescription drugs sent right to your home, office, or any location that works for you. By ordering a 90-day supply of your medicine, you'll also save money! Your doctor has three easy ways to order your prescriptions for you:

- Call CVS Pharmacy Mail Order Service at **1-800-378-5697**
- Fax your prescription to **1-800-378-0323**
- Mail your prescription to:
CVS Caremark, P.O. Box 2110, Pittsburgh, PA 15230-2110

Download a Mail Order Service form at [healthfirst.org/mail-order-form](https://www.healthfirst.org/mail-order-form).

Same-Day Delivery of Prescriptions

You can also request same-day delivery of your prescriptions:

- Call your local CVS
- Visit Capsule at [capsulecares.com](https://www.capsulecares.com) or call **1-212-675-3900**
- Visit Medly at [healthfirst.medlypharmacy.com](https://www.healthfirst.medlypharmacy.com) or call **1-800-620-2561**
- Visit ExactCare at [exactcarepharmacy.com](https://www.exactcarepharmacy.com) or call **1-844-287-1609**

Tier 1

is your lowest copay. This level includes low-cost brands and generic drugs approved by the Food and Drug Administration (FDA). Generic drugs are just as safe and effective as brand-name drugs, but they cost less. Ask your doctor if generic drugs are right for you.

Tier 2

is your mid-range copay. This level includes preferred drugs.

Tier 3

is your highest copay. This level includes non-preferred drugs and any drugs that do not appear on our drug list. Please note that you will need to receive prior authorization from your doctor to order them.

How can I pay my monthly premium?

Have a major change in your life, like losing a job?

Connect with a local Healthfirst rep through [HFVirtualCommunityOffice.org](https://www.healthfirst.org/HFVirtualCommunityOffice.org) or call us. We'll help you find a new health plan that works for you. Financial assistance may be available if you qualify.

Your health insurance premium is the amount you have to pay Healthfirst each month to keep your health coverage active. This is a separate payment from your in-network copays, coinsurance, and deductibles. (See our glossary on page 18 for definitions.) **If you have to pay a premium, your payment is due by the first day of each month**, so please remember to pay it monthly to make sure that you have uninterrupted health coverage.

We offer **four convenient ways to pay your monthly premium**:

1. Go online:

- Visit [MyHFNY.org](https://www.healthfirst.org/MyHFNY.org) to register for your Healthfirst account
- Log in and click "Pay Your Bill," then follow instructions to either make a one-time payment or set up automatic monthly payments

2. Visit us in person at a Healthfirst Community Office

You can pay by credit card, check, or money order. Visit [healthfirst.org/locations](https://www.healthfirst.org/locations) to find a community office near you.

3. Mail a check to:

**Healthfirst Leaf Plans
P.O. Box 95000-5645
Philadelphia, PA 19195-5645**

Please remember to include your Healthfirst Member ID number somewhere on your check.

4. Call Member Services

You can contact us at **1-888-250-2220** (TTY 1-888-542-3821), Monday to Friday, 8am–8pm. Speak to a Healthfirst representative or simply enter your payment information using our easy, automated phone system.

What kind of online tools are available?

Whether you want to find a doctor, estimate the cost of a medical service, or pay your monthly premium, you can easily do it online **24/7**. If you have a smartphone, download our Healthfirst NY Mobile App for even more convenient access to your account.

How to activate your Healthfirst account:

STEP 1

- Visit **MyHFNY.org** and “Create a New Account”
- Click “New to Healthfirst” if your Member ID has not yet arrived
- Click on “Member” if you already have a Member ID number
- Fill out the requested information (including your email address and mobile number)
- Read and confirm the Terms and Conditions
- Click Create Account

STEP 2

- Verify your account by email or text to your mobile phone

STEP 3

- Set up a Username and Password

And you're all set!

Need a new doctor or want to see if your current doctor is in our network?

Visit **HFDocFinder.org** and select your Healthfirst health plan to access our provider directory. You can search for PCPs, specialists, dentists, pharmacies, hospitals, and urgent care centers, then see their hours of operation, address, and hospital affiliation. Our website is available in English, Spanish, and Chinese.

MyHFNY.org

Enjoy 24/7 access to your Healthfirst account:

- Pay your monthly premium, if applicable, with our convenient bill pay feature
- Search for a doctor, pharmacy, urgent care center, or clinic in our network
- Change your PCP
- See a complete list of prescription drugs covered under your plan
- View and print a temporary Member ID card
- View recent medical claims and authorizations
- Review your plan benefits
- Choose how you would like to receive communications from Healthfirst
- Estimate your treatment costs
- Keep track of your deductible expenses
- Take an online Annual Health Assessment survey
- Access pharmacy benefits through CVS Caremark™

Having trouble getting online?

You can always call Member Services for help. We can set up your online account for you!

What kind of online tools are available? *(continued)*

Download our Healthfirst NY Mobile App.

Stay up-to-date with your plan benefits and more right at your fingertips, on your mobile device.

Simply:

■ Get the App

Apple Devices:

Go to the Apple App Store and search for "Healthfirst NY"

Android Devices:

Go to the Google Play Store and search for "Healthfirst NY"

■ Create Your Account

Already have an account on the Healthfirst member portal (**MyHFNY.org**)? Use your existing ID and Password to log in to the app.

To create a new account:

- Open the Healthfirst NY Mobile App
- Tap on "Create New Account" at the bottom of the screen
- Fill out the requested information (including your email address and mobile number)
- Read and confirm the Terms and Conditions
- Verify your account by email or text to your mobile phone
- Set up a Username and Password
- You can use your new ID and Password to log in to both the app and our member portal at **MyHFNY.org**

Use the Healthfirst NY Mobile App to:

- Search for in-network care providers by specialty, location, gender, and language
- Find essential services nearby— food, housing, education, employment, financial and legal assistance, and more
- Access digital member ID and save, email, and text
- View primary care provider (PCP)
- View membership information
- Access Teladoc to speak with U.S. board-certified doctors 24/7 by phone and video

Want to see an estimate of how much a certain medical service, supply, or procedure costs before going to the doctor?

Go to **HFCostLookup.org** to see your estimated costs, reimbursement amount, and out-of-pocket costs for:

- Tests (X-ray, ultrasound, blood, allergy, etc.)
- Treatments (acupuncture, injections, allergy shots, etc.)
- Transportation (ambulance)
- Supplies (diabetic, medical, surgical)
- Equipment (orthopedic, wheelchairs, accessories)

Manage your prescriptions easily online.

Register your account with CVS Caremark at **caremark.com** to quickly order refills, compare medication costs, find lower-cost options, get prescription alerts, check order status, get your medicine mailed to you, and more.

What is an Explanation of Benefits (EOB)?

Did You Know?

The cost of lab tests (blood, urine, etc.) counts toward your deductible. However, there may still be some out-of-pocket costs after you've met your deductible.

An Explanation of Benefits (EOB) is a statement we send you after we process a claim. It is **not** a bill. It is simply a summary showing you the following information:

- Patient's name
- Doctor's name
- Date of the appointment
- Type of healthcare service
- How much was charged
- How much we paid
- How much you owe (if anything)

Not sure what a health insurance term means?

See the glossary on page 18.

What are the steps in the claims process?

1. You go to your doctor and pay a copay or coinsurance, if applicable.
2. Your doctor submits a claim to Healthfirst for the healthcare services provided to you.
3. We process the claim based on your plan benefits.
4. We let your doctor know how much we are paying for covered services and how much, if anything, you have to pay out of your own pocket.
5. We then send you an Explanation of Benefits (EOB) in the mail. This EOB is **not a bill**. It's a summary showing you how we processed the claim and what, if anything, you owe your doctor. You can also view your EOB online through your Healthfirst account at **MyHFNY.org**.
6. If you owe your doctor any money, they will send you a bill and you can pay your doctor directly.
7. If your doctor bills you for more than the amount on the EOB, call Member Services so we can help make sure your bill is correct. This claim process works the same way when you visit other types of in-network healthcare providers such as specialists, hospitals, and pharmacies.
8. As long as you choose doctors and hospitals in our network, you will only have to pay your deductible, copay, and coinsurance. If you go to a doctor or hospital that is not in our network, you will have to pay more. If it is not an emergency or we have not authorized the service, you will have to pay your copay and coinsurance, plus the doctor's or hospital's normal rate.

You can see all your claims and recent medical services online at MyHFNY.org.

If you have any questions about an EOB you receive, call Member Services at **1-888-250-2220**. Be sure to have your Member ID and the claim number ready before you call.

How do I contact Healthfirst and other important programs/services?

Usually, the fastest way to get the answers you need is by logging in to **MyHFNY.org**. You can also visit **HFVirtualCommunityOffice.org** to connect with a local Healthfirst representative.

ONLINE

Healthfirst Websites	healthfirst.org (View general information) MyHFNY.org (Log in to your Healthfirst account) HFDocFinder.org (Find a doctor, specialist, or hospital) HFCostLookup.org (Check the cost of a service or procedure)
NY State of Health, The Official Health Plan Marketplace	nystateofhealth.ny.gov

MAIL

General Member Correspondence	Healthfirst Leaf Plans 100 Church Street New York, NY 10007
Medical Claims	Healthfirst Claims Department P.O. Box 958438 Lake Mary, FL 32795-8438
External Appeal Application Requests	New York State Department of Financial Services One Commerce Plaza Albany, NY 12257 1-800-400-8882 dfs.ny.gov
CVS Pharmacy Mail Order Prescription Service	CVS Caremark P.O. Box 2110 Pittsburgh, PA 15230-2110

PHONE

Member Services

(For help with your medical, dental, vision, or behavioral health benefits)

1-888-250-2220

Monday to Friday, 8am–8pm
English TTY 1-888-542-3821

Care Management Department

1-888-250-2220

Monday to Friday, 8am–8pm
English TTY 1-888-542-3821

General Pharmacy Services

(For help with your prescriptions)

1-800-364-6331

CVS Pharmacy Mail Order Prescription Service

1-800-378-5697

Monday to Friday, 8am–8:30pm

ExerciseRewards

1-877-810-2746

Monday to Friday, 8am–9pm

Active&Fit Direct

1-877-810-2746

Monday to Friday, 8am–9pm

Chiropractic Services

1-800-678-9133

Monday to Friday, 8am–9pm

Where can I find definitions of health insurance terms?

Glossary

We know that there is a lot of uncertainty around healthcare. Sometimes it's hard to understand some of the terms being thrown around. That is why we made this easy-to-read glossary for you. It will help take the mystery and misunderstanding out of your health coverage.

Claim

A request for payment that you or your doctor submits to Healthfirst when you get items or services.

Coinsurance

The fee you owe a doctor for care after you meet your annual deductible. The amount you owe is part of the cost of your care. Healthfirst pays the rest. (Note: You may pay all medical costs until you reach your deductible. After that, you will pay only copays and/or coinsurance for covered services.)

Comprehensive Drug List

A listing of the most commonly prescribed drugs covered by your plan (also called a Formulary). It can be viewed at **MyHFNY.org**.

Copay

A flat fee you must pay for doctor visits or prescriptions. (Note: You must pay all medical costs until you reach your deductible. After that, you will pay only copays and/or coinsurance for covered services.)

Cost Sharing

A term for your out-of-pocket health expenses (deductibles, coinsurance, copays, etc.).

Covered Service

A service that your plan pays for if it is needed. Depending on the service, there may be out-of-pocket costs.

Deductible

The yearly out-of-pocket amount you must pay before your plan will pay for covered services. This is separate from your monthly premium payments.

Emergency

A severe, painful, or traumatic medical or mental condition that occurs suddenly and requires the immediate attention of a doctor. Emergencies are things like uncontrollable bleeding, poisoning, loss of consciousness, chest pain, severe allergic reaction, mental health issues, or substance abuse-related overdose. You do not need to get prior authorization if you need immediate care for an emergency. **Call 911.**

Explanation of Benefits (EOB)

A statement that you will receive after a claim has been filed. It explains the treatments that took place, the portion of the cost that is covered under your plan, and the amount left that you may have to pay directly to your provider.

Formulary

See Comprehensive Drug List.

Health Maintenance Organization (HMO)

A type of health insurance plan that allows you to go only to the hospitals, doctors, and other healthcare providers that have agreements with the plan (except in an emergency).

In-Network Providers

These are doctors, hospitals, labs, and other healthcare providers that are covered under your health plan. You can find participating doctors and hospitals at **HFDocFinder.org**.

Maximum Out-of-Pocket (MOOP)

The most you will have to pay out of your own pocket each year for medical services (deductibles, copays, and coinsurance).

Medically Necessary

Healthfirst will cover all services that we determine are “medically necessary.”

This means that the service must be:

- Needed to prevent or treat an illness, injury, disease, or condition
- Provided in a safe setting
- No more expensive than any equally effective service

Healthfirst uses accepted standards and guidelines to determine if a service is medically necessary. To learn more about what Healthfirst considers medically necessary, please review your Subscriber Contract.

Network

The doctors, hospitals, and other healthcare providers who are contracted with us to provide healthcare services to our members. See In-Network Providers.

Out-of-Network Providers

These are healthcare providers that are not a part of our network. Unless it is an emergency, your Healthfirst plan only covers healthcare services from doctors, hospitals, and pharmacies that are in our network.

If you use an out-of-network provider for non-emergency services, you will pay more.

Prior Authorization/Preauthorization/Precertification

You or your healthcare providers are required to check with Healthfirst before you get certain healthcare services. This ensures that these healthcare services are necessary and are covered before you get them. That way, you will not be responsible for the entire cost. Preauthorization is required for many services, but it is never required in an emergency.

Premium

The monthly payment you must make to keep your health insurance plan active. To activate your health plan, you must make an initial payment called a binder payment.

Primary Care Provider (PCP)

Your primary doctor (also known as a primary care provider, or PCP) is the doctor who provides you with basic healthcare and preventive services to help make sure you stay healthy. Your PCP coordinates most of your care, authorizes treatment, and may refer you to specialists. Your primary care is covered only when you see your PCP, but you may change your PCP at any time by calling Member Services.

Referral

A recommendation (electronic note) that some health plans require from a PCP before you can see a specialist. Please note: **referrals are not necessary** for Healthfirst Essential Plan members.

Retail Health Clinics

Generally located inside retail pharmacy stores, retail health clinics provide a way for members to access immediate walk-in care (without an appointment) for non-emergency conditions, even during evenings and weekends.

Urgent Care Centers

Medical facilities that can provide immediate care to people with urgent, but not serious, health problems. These include illnesses, injuries, and other non-life-threatening conditions that do not require emergency room care. You can go to an in-network urgent care center when your PCP is not available.



To access your Healthfirst account, visit **MyHFNY.org**
or use our Healthfirst NY Mobile App.

Follow us on social media **@HealthfirstNY**



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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-305-0408 (TTY 1-888-867-4132).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-866-305-0408 (TTY 1-888-542-3821)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-305-0408 (телетайп 1-888-542-3821).