



The Essential Plan

2019 Member Handbook

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

Welcome to health insurance that's here for you.

Thank you for choosing Healthfirst.

Need answers to your health questions?

Healthfirst is here for you from virtually anywhere—online, in person, and over the phone.

We're here for you with 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.

This Member Handbook gives you important information—including your benefits, online tools, and more—to help you get to know your new health plan. We also included the following in your **Welcome Kit**:

- **Dental and Vision Benefits Insert:** Specific 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, you can count on us for help. Visit **MyHFNY.org** to register your secure Healthfirst account and get the information you need, including a complete list of plan benefits and coverage (as detailed in your Subscriber Contract).

Or 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's 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, 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. Of course, 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:

- If you haven't done so already, visit **MyHFNY.org** to sign up for your own secure 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 free (learn more about your no-cost preventive care benefits on page 8).
- Set up your 24/7 telemedicine account through Teladoc. Talk to a doctor anytime for free. See page 8 for details.
- If you haven't done so already, visit **MyHFNY.org** for a more convenient way to pay.
- 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.
- Find a **Healthfirst Community Office** near you so you can get answers to your health insurance questions in person. You can find a list at **healthfirst.org/community-offices**.

Not sure of the meaning of a health insurance term?

See our glossary on page 18.

Set your preferences:

By signing up for your secure account at **MyHFNY.org**, you'll be able to choose how you'd like to receive communications from Healthfirst, make payments, 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
(including annual checkups, shots,
and mammograms)



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/specialist visits**



Lab tests and imaging
(including blood tests and X-rays)



Dental and vision care

You can trust Healthfirst to be there for you. For specific plan benefits and cost information, please visit MyHFNY.org. Our secure site is mobile-optimized, so you can access your Healthfirst account on your smartphone or any mobile device. You're also welcome to visit any Healthfirst Community Office for help managing your plan benefits.

Tip! Your covered services are available from a provider in our network. Depending on the service and your plan, there may be some out-of-pocket costs involved. For more health insurance terms, see our glossary on page 18.

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 haven't received your card in the mail yet, please call Member Services.

The diagram shows a Healthfirst Member ID card for the Essential Plan 4. Callouts on the left and right explain the purpose of various fields:

- Member Name / Member ID:** Member ID: 00000000000000
- Individual Deductible:** \$0
- Individual Copay:** PCP Office Visit: \$0, Specialist Office Visit: \$0, Vision/Dental Office Visit: \$0, Urgent Care: \$0, Emergency Room: \$0, Inpatient Hospital: \$0, Prescriptions: \$0/\$0/\$0, Non-Prescription Drugs: \$0
- Rx Bin / PCN / Group:** Rx Bin: 004336, Rx PCN: ADV, Rx Group: RX1108
- For Members:** Website: healthfirst.org, Member Services: 1-888-250-2220, TTY: 1-888-542-3821
- For Providers / Medical:** Eligibility: 1-888-801-1660, Prior Authorization: 1-888-394-4327, Electronic Claims Payer ID: 80141
- Medical Claims Address:** Healthfirst Claims Department, P.O. Box 958438, Lake Mary, FL 32795-8438
- Pharmacy Help Desk:** 1-800-364-6331, CVS Caremark, P.O. Box 52136, Phoenix, AZ 85072-2136

Callouts on the right explain the following:

- Codes used by pharmacies to identify Healthfirst:** Rx Bin, Rx PCN, Rx Group
- Primary Care Provider (PCP) office visit copay:** PCP Office Visit
- Hotline for doctors to call to determine a patient's coverage:** Eligibility
- For doctors/hospitals to check if a patient's treatment has been preauthorized:** Prior Authorization
- ID number used for patient's electronic claims payment:** Electronic Claims Payer ID
- Healthfirst pharmacy help desk hotline:** Pharmacy Help Desk
- Mailing address for prescription drug claims:** Pharmacy

Callouts on the left explain the following:

- The amount you must pay each year before your plan pays benefits:** Individual Deductible
- General website that you can use to find out more information about your plan:** Website
- Healthfirst Member Services information hotline:** Member Services
- Mailing address for Healthfirst patients' medical claims submissions:** Medical Claims Address

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 (turn to 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 not, 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, just visit **MyHFNY.org** to print a temporary card or pull up an 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 to see if a doctor, specialist, or medical facility is in the Healthfirst network, visit [HFDocFinder.org](https://www.healthfirst.com/hfdocfinder) or call Member Services.

To change your PCP:

Log in to your account at [MyHFNY.org](https://www.healthfirst.com/myhfnny), look under the "Physicians and Facilities" page, and click on "Change PCP." Having trouble? Just call Member Services at **1-888-250-2220** or visit one of our convenient Healthfirst Community Offices.

IMPORTANT: Please make sure your doctor, specialist(s), urgent care center, hospital, or lab is in-network before making an appointment. This can help you to avoid any surprise costs when you need care. Why? Because your plan's coverage **does not** include out-of-network benefits (except for emergency care). That's why participating Healthfirst providers accept 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.healthfirst.com/hfdocfinder) to find a doctor/specialist or medical facility in the Healthfirst network.

What 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 them (costs which your health plan does not cover). For example, during your annual physical, your doctor might find something irregular and may request 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 (like diabetes and blood pressure)
- 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 for many brand name and generic medications, a convenient mail-order option to help you save money, and more. For details, see page 11.

Telemedicine

Teladoc gives you 24/7 access to U.S. board-certified doctors by phone or videochat when your PCP is not available.[†] These doctors can diagnose, recommend treatment, 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** (835-2362). Download the Teladoc mobile app so you have access when you need it.^{††}

*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 and regular visits.

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

What about access to urgent care and emergency care?

Urgent Care

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

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

Visit [HFDocFinder.org](https://www.healthfirst.com/hfdocfinder) to find an in-network **urgent care center** near you. Many of them have extended hours and are open seven days a week (even on holidays), but it's 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're 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 (like severe anxiety and depression)
- Substance overdose

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

Did you know?

You don't need prior authorization if you need immediate emergency care. However, please call us within 48 hours to let us know you've been treated in an emergency room. If you don't 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 and emergency care, we offer the following:

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. Track your activity, monitor your progress, achieve your fitness goals, and so much more! (Note: A three-month membership commitment is required.) Call Active&Fit Direct to learn more and find out how you can join.

Care Management Program

If you're 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 don't have to go through it alone. We'll help coordinate care between your PCP and specialists to make sure they all stay up-to-date with your care, so you can get access to the services you need to stay healthy. Best of all, there's 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. Make an appointment today. 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.

To learn more, call ExerciseRewards at 1-877-810-2746, Monday to Friday, 8am–9pm, and speak to an ExerciseRewards representative.

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.

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** 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 you.

Formulary (Drug List) and Prior Authorization

Our Formulary (also called a drug list) can be found conveniently online at **MyHFNY.org**. To access it, log in to your secure Healthfirst account, click on Forms & Documents under Quick Links, select Member Forms and Documents, and click on Prescription Drugs Covered By Your Program (Formulary). It's 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. **Please note:** Healthfirst might not cover certain drugs without prior authorization.

CVS Pharmacy Mail Order Service

Save yourself a trip to the pharmacy by having 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 P.O. Box 2110, Pittsburgh, PA 15230-2110

If you or your doctor would like to download a Mail Order Service form, just visit **Healthfirst.org**, go to the Info For Members tab, click on Plan Materials, and select your health plan.

Tier 1

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

Tier 2

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

Tier 3

is your highest copay. This level includes **non-preferred brand-name drugs** and any drugs that do not appear on our drug list; you will need to receive prior authorization to order them.

How can I pay my monthly premium?

**Recently lost your job?
Had a major change
in your life?**

Give us a call or visit one of our Healthfirst Community Offices. 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 for your Healthfirst insurance plan. This is a separate payment from your in-network copays, coinsurance, and deductibles. (See our glossary on page 18 for health insurance 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 you a choice of **four convenient ways to pay your monthly premium**:

1. Online:

- Visit **MyHFNY.org** to register for your secure Healthfirst account
- Log in and click "Pay Your Bill," then follow the prompts to either make a one-time payment or set up automatic monthly payments

2. In person at a Healthfirst Community Office

You can pay by credit card, check, or money order. Find a Healthfirst Community Office near you at **healthfirst.org/community-offices**.

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 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 even pay your monthly premium, we made sure you can easily do it online **24/7**—using your computer, tablet, or even your smartphone. Our website is available in English, Spanish, and Chinese.

Activate your secure Healthfirst account today. Here's how:

STEP 1

- Visit **MyHFNY.org**
- Click "New Users — Sign Up"
- Read the License Agreement and click "Agree"

STEP 2

- Fill out your personal information, including your Healthfirst Member ID number
- Click "Next"
- Create your username and password and enter your email address. Click "Next"

STEP 3

- Select your security questions and fill in the answers
- Click "Next"
- Verify your information. Click "Complete"

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 directory. Search for PCPs, specialists, dentists, pharmacies, hospitals, and urgent care centers, and find their hours of operation, locations, and hospital affiliation.

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 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 Pharmacy

Having trouble getting online?

You can always call Member Services for assistance. We'll set up your online account for you and help you with anything else.

What kind of online tools are available?

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

Manage your prescriptions conveniently and easily online.

Register your account at **caremark.com** (part of CVS/caremark) 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.

Did You Know?

The cost of lab tests (e.g., blood and urine) counts toward your deductible. There may be some out-of-pocket costs after you've met your deductible.

Not sure of the meaning of a health insurance term?

See our glossary on page 18.

What is an Explanation of Benefits (EOB) statement?

An Explanation of Benefits (EOB) is a statement we send you after we process a claim. It's **not** a bill. It's 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)

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're 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 at your secure Healthfirst account at **MyHFNY.org**.
6. If you owe your doctor any money, he or she 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 like specialists, hospitals, and pharmacies.
8. As long as you choose doctors and hospitals in our network, you'll only have to pay your deductible, copay, and coinsurance. If you go to a doctor or hospital that is out-of-network, you will have to pay more unless we have authorized the service beforehand or it's an emergency. If it's not an emergency or we haven't authorized the service, you will have to pay your copay and coinsurance plus the doctor's or hospital's normal rate.

You can also see all your claims and recent medical services on 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 number and the claim number ready when you call.

How do I contact Healthfirst? And other important contact information.

We make it easy to reach us when you need help. The fastest way to get the answers you need is usually online, but we're also available to talk to you in person at our Healthfirst Community Offices or over the phone.

ONLINE	
Healthfirst Websites	healthfirst.org (For general information) MyHFNY.org (Log in to your secure 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
To Request an External Appeal Application	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 (only)	P.O. Box 2110, Pittsburgh, PA 15230-2110



PHONE

Member Services (Medical, dental, vision, and 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** (only)

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 know what to do, or even to understand some of the terms being thrown around. That's 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 your 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 pay all medical costs until you reach your deductible. After that, you 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 pay all medical costs until you reach your deductible. After that, you pay only copays and/or coinsurance for covered services.)

Cost Sharing

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

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 medical professional. Emergencies are things like uncontrollable bleeding, poisoning, loss of consciousness, chest pain, severe allergic reaction, mental health issues, or substance abuse-related emergencies. 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. In most HMOs, you can 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'll have to pay out of your own pocket each year for medical services (deductibles, copays, coinsurance).

Medically Necessary

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

In order to be medically necessary, 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. Convenience is not considered medically necessary.

To learn more about what Healthfirst considers medically necessary, please refer to your Subscriber Contract.

Network

The doctors, hospitals, and other healthcare providers who are contracted with us to provide healthcare services to Healthfirst members.

Out-of-Network Provider

A healthcare provider (doctor or hospital) that is 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. You will pay more if you use a provider that is not in our network.

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, so that 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 main doctor for checkups, treatments, and referrals.

Referral

A recommendation (electronic note) from your PCP that allows you to get certain medical services from a specialist. Please note: referrals are **not** necessary for Healthfirst Essential Plan members.

Urgent Care Centers

Medical facilities that can provide immediate care to people with urgent, but not serious, health problems (i.e., an illness, an injury, or a non-life-threatening condition) that do not require emergency room care. You have the option of going to an in-network urgent care center when your PCP is not available.



To access your secure Healthfirst account, visit us at **MyHFNY.org**.

You can use your smartphone or any mobile device!



@HealthfirstNY

Coverage is provided by Healthfirst Health Plan, Inc., Healthfirst PHSP, Inc., and/or Healthfirst Insurance Company, Inc. (together, "Healthfirst"). Plans contain exclusions and limitations.

Healthfirst complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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).