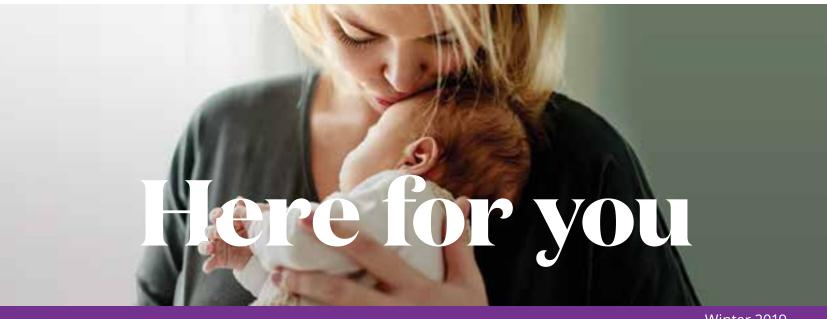


## Aetna Better Health® of Louisiana



Winter 2019

#### **Covered services**

Services covered by Aetna Better Health of Louisiana are listed below. Some limitations and prior authorization requirements may apply. You will see in the table that for some benefits the Limits column says "prior authorization may be required." This means that some services do not require prior authorization while others do. You or your provider can call us with the service codes to find out if prior authorization is needed.

All services must be medically necessary unless they are part of the Early and Periodic Screening, Diagnosis and Treatment (EPSDT) program. EPSDT is a program for members under 21 years of age. If you have questions about covered services, call Member Services at 1-855-242-0802 (TTY: 711).

Aetna Better Health of Louisiana covers behavioral health services.

Different members may be covered for different services. Below is a list of services that may be covered. For more information, talk to your case manager if you have one. You can also call Member Services at **1-855-242-0802 (TTY: 711)**.

Some adults with certain behavioral health needs may also be covered for more home-based and community-based services. These used to be called 1915(i) services.

If you have a severe mental illness and you think you are eligible for these services, let us know. Talk to your case manager if you have one. You can also call Member Services at **1-855-242-0802 (TTY: 711)**. To learn more about behavioral health, see page 29 [of your Member Handbook].

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### **Grievances and appeals**

At Aetna Better Health of Louisiana, we try our best to deal with your concerns or issues quickly and to your satisfaction. You may use our grievance process or our appeal process. It depends on what kind of problem you have.

There will be no change to your service if you file a grievance or an appeal. Aetna Better Health of Louisiana staff or a health care provider will not treat you differently. We will maintain your privacy. We can help you file a grievance or appeal. This includes providing you with interpreter services or help if you have vision and/or hearing problems. You may also choose someone like a relative, friend or provider to represent you.

To file a grievance or to appeal a plan action, call **1-855-242-0802 (TTY: 711)**, or write to:

Aetna Better Health of Louisiana Grievance and Appeals Dept. 2400 Veterans Memorial Blvd., Suite 200

Kenner, LA 70062 Fax: **1-844-410-8655** 

You will need to give us your name, address, telephone number and the details of the problem.

You can also complete a recipient appeal request form online at **adminlaw.state.la.us/forms.htm** with the Louisiana Division of Administrative Law.

# How do I file an appeal of an action?

An adverse benefit determination is when we do not approve a service your provider recommends. It can be when we say we will not pay for services. An adverse benefit determination can also be when we do not provide you services in a timely manner. If you do not agree with an adverse benefit

determination that we have taken, you may appeal.

When you file an appeal, it means that we must look again at the reason for our adverse benefit determination to decide if we were correct. An appeal is a way for you to ask for someone to review our adverse benefit determinations. The list below includes examples of when you might want to file an appeal.

- Not approving a service your provider asks for
- Stopping a service that was approved before
- Not paying for a service your PCP or other provider asked for
- Not giving you the service in a timely manner
- Not answering your appeal in a timely manner
- Not approving a service for you because it was not in our network

#### To file an appeal:

- Call Member Services at
   1-855-242-0802 (TTY: 711). If you do not speak English, we can provide an interpreter at no cost to you.
- Write to us at:
   Aetna Better Health of Louisiana
   Grievance and Appeals Dept.
   2400 Veterans Memorial Blvd.,
   Suite 200
   Kenner, LA 70062

Fax: **1-844-410-8655** 

 You can also complete a recipient appeal request form online at adminlaw.state.la.us/forms.htm with the Louisiana Division of Administrative Law.

You can have someone represent you when you file your appeal, such as a family member, friend or provider. You must agree to this in writing. Send us a letter telling us that you want someone else to represent you and file an appeal for you. This is called a member representative. Include your name, member ID number from your ID card, the name of the person you want to represent you and what adverse benefit determination you are appealing. When we get the letter from you, the person you picked can represent you. If someone else files an appeal for you, you cannot file one yourself for that adverse benefit determination.

You or your representative must start an appeal within 60 calendar days from the date on our notice of adverse benefit determination letter. Your provider can be your representative. We can help you write your appeal, if needed.

The person who receives your appeal will record it. The appropriate staff will oversee the review of the appeal. We will send a letter telling you that we received your appeal. It will tell you how we will handle it. Your appeal will be reviewed by knowledgeable clinical staff. The staff that reviews your appeal is not involved in our initial decision or adverse benefit determination that you are appealing.

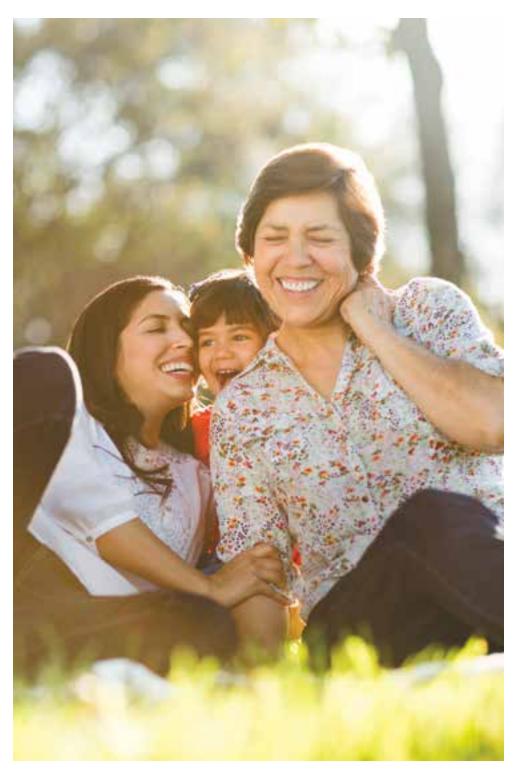
# For some adverse benefit determinations, you may request to continue service during the appeal process

You may want your services to continue while your appeal is reviewed. Services that can be continued must be services that you are already receiving. They are services that are being reduced, put on hold or ended. We will continue services if you request an appeal within 10 days from our notice of adverse benefit determination letter. We will also continue services if you request an appeal before the date we told you they would

be reduced, put on hold or ended, whichever is later. Our notice will tell you if we decided to reduce, suspend or terminate your service. It will have the effective date of our adverse benefit determination. It will state the original authorization period and when it ends.

Your services will continue until the original authorization period for your services has ended, or until 10 days after we mail the appeal decision, or if you withdraw your appeal. If the appeal was denied and you requested a Louisiana

— Continued on next page



#### **Grievances and appeals**

— Continued from previous page

State Medicaid Fair Hearing with continuation of services, your services will continue during the State Fair Hearing. (See the State Fair Hearing section.)

You may request services while your appeal is under review. However, if we decide that we agree with our first decision to deny your service, we may require you to pay for these services. This is because you asked to continue to receive services while your appeal was being reviewed.

#### What happens next?

 We will send you a letter within three (3) business days saying we got your appeal. We will tell you

- if we need more information. We will tell you how to give us more information in person or in writing, if needed.
- You provide more information about your appeal, if needed.
- You can see your appeal file.
- You can be there when the Appeals Committee reviews your appeal.
- The Appeals Committee will review your appeal. They will let you know if they need more information and will make a decision within 30 calendar days. If your appeal requires a fast decision, we will call you to tell you the decision. For all appeals, we will send the results to you in writing. The decision letter will tell you what we will do and why.
- A provider with the same or like specialty as your treating provider will review your appeal. It will not be the same provider who made the original decision to deny, reduce or stop the medical service.
- The provider who reviews your appeal will not report to the provider who made the original decision about your case.
- We can extend the time for making a decision about your appeal by up to 14 days. We may extend the time to get more information. If we do this, we will send you a letter explaining the delay.
- You can also ask for an extension, if you need more time.



If the Appeals Committee's decision agrees with the adverse benefit determination, you may have to pay for services you got during the review. If the Appeals Committee's decision does not agree with the notice of action, we will let the services start right away.

#### How long will it take Aetna Better Health to decide on my appeal of an action?

Unless you ask for an expedited review, we will review your appeal as a standard appeal. We will send you a written decision as quickly as your health condition requires. It will be no later than 30 days from the day we receive an appeal. The review period can be increased up to 14 days if:

- You request an extension
- We need more information
- The delay is in your interest and approved by Louisiana Department of Health (LDH)

During our review, you will have a chance to present your case in person or in writing. You will also have the chance to look at any of your records that are part of the appeal review. We will send a notice about the decision we made about your appeal. It will identify the decision and the date that we reached that decision.

We will provide you with the disputed services as quickly as your health condition requires if:

- We reverse our decision to deny or limit requested services or to reduce, suspend or terminate services
- Services were not furnished while your appeal was pending

In some cases you may request an "expedited" appeal. (See the Expedited Appeal Process section.)



#### **Expedited appeal process**

You may ask for a fast appeal review if waiting the normal appeal time could harm your health. A fast appeal is also called an expedited appeal. We will respond to you with our decision within 72 hours. Then we will send a letter with our decision within two (2) business days. The review period can be increased up to 14 days. You can increase the review period if you need more time. We can increase the review period if we need more time. We can only request more time if it is in your best interest.

If we do not agree with your request for a fast appeal decision, we will make our best efforts to contact you. We will let you know that we have denied your

request for an expedited appeal. If we deny your request for a fast decision, we will give you a decision in the normal time. Also, we will send you a written notice of our decision to deny your request for an expedited appeal. We will send it within two (2) days of receiving your request.

# If Aetna Better Health denies my appeal, what can I do?

We will send an appeal decision letter. If our decision does not fully approve your appeal, the letter will explain additional appeal rights. You will have the right to ask for a State Fair Hearing from LDH. The letter will tell you who can appear at the hearing on your behalf. It will

Continued on next page

#### **Grievances and appeals**

— Continued from previous page also tell you if you can continue to receive services during the appeal process.

#### **State Fair Hearing**

You may ask for a State Fair Hearing from Louisiana Department of Health (LDH) within 30 days of the date we sent your appeal decision letter. The Louisiana Division of Administrative Law makes a recommendation about your hearing to the Secretary of LDH. The Secretary of LDH makes the final decision about your appeal.

You can file a State Fair Hearing request by phone, fax, mail or on the web.

- Mail: P.O. Box 4189, Baton Rouge, LA 70821-4189
- Fax: 225-219-9823Phone: 225-342-5800
- Web: adminlaw.state.la.us/ HH.htm

If your appeal involved reduced, on hold or stopped services received, you may ask to continue to get these services while you wait for the State Fair Hearing decision. If you used the Fair Hearing form to ask for a hearing, you must check the box on the Fair Hearing form that you want to continue services. State Fair Hearings and requests for services to be continued can also be requested by phone or online. Your request to continue the services must be made within 10 days of the date of our appeal decision letter. If you do not request a State Fair Hearing within the 10 days, your services will be reduced, put on hold or stopped by the effective date, whichever is later. Your services will continue until the original authorization period for your services has ended or you



withdraw the appeal or the State Fair Hearing Officer denies your request, whichever happens first.

If the State Fair Hearing Officer reverses our decision, we must make sure that you receive the disputed services right away, and as soon as your health condition requires. If you received the disputed services while your appeal was pending, we will pay for the covered services ordered by the State Fair Hearing Officer.

You may ask to continue services while you are waiting for your State Fair Hearing decision. If your hearing is not decided in your favor, you may be responsible for paying for services that were the subject of the hearing.

#### What is a grievance?

A grievance is any message by you to us of being unhappy about the care and treatment you receive. It can be about our staff or providers, including vision, transportation and adult dental services. For example, if someone was rude to you or you do not like the quality of care or services you have received, you can file a grievance with us.

Aetna Better Health takes member grievances very seriously. We want to know what is wrong so we can make our services better. If you have a grievance about a provider or the quality of care or services you have received, let us know right away. We have special procedures in place to help members file grievances. We will do our best to answer your questions. We want to take care of your concern. Filing a grievance will not affect your health care services or your benefits coverage.

These are examples of when you might want to file a grievance:

- Your provider or an Aetna Better Health staff member did not respect your rights.
- You had trouble getting an appointment with your provider in the right amount of time.
- You were unhappy with the quality of care or treatment you received.
- Your provider or an Aetna Better Health staff member was rude to you.
- Your provider or an Aetna
   Better Health staff member
   was insensitive to your cultural
   needs or other special needs you
   may have.

You can make your grievance on the phone or in writing. You can call Member Services for help at 1-855-242-0802 (TTY: 711). You can also send or fax a letter telling us about your grievance to:

Aetna Better Health of Louisiana Grievance and Appeals Dept. 2400 Veterans Memorial Blvd., Suite 200

Kenner, LA 70062

Fax: **1-844-410-8655** 

In your letter, give us as much information as you can. For example, include the date the incident happened, the names of the people involved and details about what happened. Be sure to include your name and your member ID number. You can ask us to help you file your grievance.

If you do not speak English, we can provide an interpreter at no cost to you.

You can have someone represent you, such as a family member, friend or provider. You must agree to this in writing. Send us a letter telling us that you want someone else to represent you and file a grievance for you. Include your name, member ID number from your ID card, the name of the person you want to represent you and what your grievance is about. When we get the letter from you, the person you picked can represent you. If someone else files a grievance for you, you cannot file one yourself about the same item.

#### The grievance process

You may file a grievance orally or in writing with us at any time. The person who receives your grievance will record it. The appropriate plan staff will oversee the review of the grievance. We will send you a letter telling you that we received your grievance. The letter will give you a description of our review process. We will review your grievance and give you an answer. The time for us to answer is based on the following:

- If your grievance is the result of us denying your request for a fast decision on an authorization or an appeal, we will decide within 72 hours after receipt.
- If your grievance is the result of us taking an extension on the time to give you a decision on your request for an authorization or an appeal, we will decide within 72 hours after receipt.
- For all other types of grievances, we will decide within 90 days after the receipt. The review period can be increased up to 14 days. You can increase the review period if you need more time. We can increase the review period if we need more time. We can only request more time if it is in your best interest.

Our decision letter will describe what we found when we reviewed your grievance. It will tell you our decision about your grievance.

## **Rights and responsibilities**

As a plan member, you have rights and responsibilities. If you need help understanding your rights and responsibilities, call Member Services.

#### Your rights

As a member or the parent or guardian of a member, you have the right to:

- Be treated with respect and with consideration for your dignity and privacy.
- Participate in decisions regarding your health care, including the right to refuse treatment for religious reasons or for any other reason.
- Talk about appropriate or medically necessary treatment options for your conditions. This should happen even if it's not a covered benefit and no matter how much it costs.
- Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience or retaliation.
- Be able to request and receive a copy of your medical records (one copy free of charge) and request that they be amended or corrected.
- Receive health care services that are accessible, are comparable in amount, duration and scope to those provided under Medicaid Fee For Service, and are sufficient in amount, duration and scope to reasonably be expected to achieve the purpose for which the services are furnished.
- Receive services that are appropriate and are not denied or reduced solely because of diagnosis, type of illness or medical condition.



- Receive all information in a manner and format that you can understand.
- Receive assistance from both Louisiana Department of Health (LDH) and Healthy Louisiana in understanding the requirements and benefits of Aetna Better Health of Louisiana.
- Receive oral interpretation services free of charge for all non-English languages.
- Be notified that oral interpretation is available to you free of charge and how to access those services.
- As a potential member, to receive information about the Healthy Louisiana program, which populations may or may not enroll in the program, and Aetna Better Health of Louisiana's responsibilities.
- To receive information on Aetna Better Health of Louisiana's services, such as:
- Benefits covered

- What to do to get benefits, including any authorization requirements
- Any amounts you must pay (copays)
- Service area
- Names, locations, telephone numbers of and non-English language spoken by current contracted providers
- How and when you can change PCPs or see other providers
- Providers not accepting new patients
- Benefits not offered by Aetna Better Health of Louisiana but that you can get under Medicaid
- Receive information about your disenrollment rights at least annually.
- Receive notice of any changes in your benefits and services. You will be informed at least 30 days before the change takes place.
- Receive information on grievance, appeal and State Fair Hearing procedures.

- Voice complaints, grievances, or file appeals about Aetna Better Health of Louisiana or the care you get.
- Receive information on emergency and after-hours coverage, such as:
- What is an emergency medical condition, emergency services and post-stabilization services
- That emergency services do not require prior authorization
- The process and procedures for obtaining emergency services
- The locations of any emergency settings and other locations where providers and hospitals provide emergency services and post-stabilization services covered under the contract
- Your right to use any hospital or other setting for emergency care
- Post-stabilization care services rules
- Receive our policy on referrals for specialty care and other benefits not provided by your PCP.
- Tell us what you think about our rights and responsibilities policy.
- Have your privacy protected.
- Exercise these rights without being treated negatively by Aetna Better Health of Louisiana, our providers or LDH.

#### Your responsibilities

 Use your ID cards when you go to health care appointments or get services, and do not let anyone else use your cards. Let us know if you lose your ID card or if it is stolen.

- Know the name of your PCP and your case manager if you have one
- Know about your health care and the steps to take to get care.
- Do not utilize the emergency room for nonemergent services.
- Tell us when you make changes to your address or telephone number.
- Tell LDH when there are changes in your family size or income.
- Understand your health problems and participate in setting your health goals.
- Let your providers know if your health changes.
- Be respectful to the health care providers who are giving you care.
- Schedule your appointments during office hours when you can. Be on time. Call if you are going to be late to or miss your appointment.

- Give your health care providers all the information they need.
- Tell the Plan and LDH about your concerns, questions or problems.
- Ask for more information if you do not understand your care or health condition.
- Talk to your providers about the care you need. Ask if there are other options and how they can help. Ask about risks and costs of other options.
- Follow your provider's advice.
   If you do not want to, let your provider know why.
- Tell us about any other insurance you have. Tell us if you are applying for any new benefits.
- Give your doctor a copy of your living will or advance directive.
- Get all the preventive care you need to stay healthy. Live a healthy lifestyle. Avoid unhealthy activities.
- If you don't agree with a provider and want to complain, follow the steps to file a grievance.



#### **Contact us**



Aetna Better Health of Louisiana 2400 Veterans Memorial Blvd., Suite 200 Kenner, LA 70062



24 hours a day, 7 days a week
1-855-242-0802 (TTY: 711)
aetnabetterhealth.com/louisiana

This newsletter is published as a community service for the friends and members of Aetna Better Health of Louisiana, 2400 Veterans Memorial Blvd., Suite 200, Kenner, LA 70062. This is general health information and should not replace the advice or care you get from your provider. Always ask your provider about your own health care needs. Models may be used in photos and illustrations.

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#### AETNA BETTER HEALTH® OF LOUISIANA

#### **Nondiscrimination Notice**

Aetna complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Aetna does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

#### Aetna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card or **1-800-385-4104**.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our Civil Rights Coordinator at:

Address: Attn: Civil Rights Coordinator

4500 East Cotton Center Boulevard

Phoenix, AZ 85040

Telephone: 1-888-234-7358 (TTY 711)

Email: MedicaidCRCoordinator@aetna.com

Hours of operation: 8:00 a.m. – 5:00 p.m.

You can file a grievance in person or by mail or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, and its affiliates.

LA-16-09-02

#### **Multi-language Interpreter Services**

**ENGLISH:** ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card or **1-800-385-4104** (TTY: **711**).

**SPANISH:** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación o al **1-800-385-4104** (TTY: **711**).

**FRENCH:** ATTENTION: si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro indiqué au verso de votre carte d'identité ou le **1-800-385-4104** (ATS: **711**).

**VIETNAMESE:** CHÚ Ý: nếu bạn nói tiếng việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Hãy gọi số có ở mặt sau thẻ id của bạn hoặc **1-800-385-4104** (TTY: **711**).

CHINESE: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電您的 ID 卡背面的電話號碼或 1-800-385-4104 (TTY: 711)。

ملحوظة: إذا كنت تتحدث باللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل على الرقم الموجود خلف بطاقتك الشخصية أو عل 4104-385-100-1 (للصم و البكم: 711).

**TAGALOG:** PAUNAWA: Kung nagsasalita ka ng wikang Tagalog, mayroon kang magagamit na mga libreng serbisyo para sa tulong sa wika. Tumawag sa numero na nasa likod ng iyong ID card o sa **1-800-385-4104** (TTY: **711**).

**KOREAN:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 ID 카드 뒷면에 있는 번호로나 **1-800-385-4104** (TTY: **711**) 번으로 연락해 주십시오.

**PORTUGUESE:** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linquísticos, grátis. Ligue para o número que se encontra na parte de trás do seu cartão de identificação ou **1-800-385-4104** (TTY: **711**).

LAOTIAN: ເຊີນຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຫາເບີໂທທີ່ຢູ່ດ້ານຫຼັງບັດປະຈຳຕົວຂອງທ່ານ ຫຼື 1-800-385-4104 (TTY: 711).

JAPANESE: 注意事項:日本語をお話になる方は、無料で言語サポートのサービスをご利用いただけます。 IDカード裏面の電話番号、または1-800-385-4104 (TTY: 711)までご連絡ください。

توجہ دیں: اگر آپ اردو زبان بولتے ہیں، تو زبان سے متعلق مدد کی خدمات آپ کے لئے مفت دستیاب ہیں ۔ الاطلات الاعتاق اللہ: (TTY: 711) پر رابط کریں۔ اپنے شناختی کارڈ کے پیچھے موجود نمبر پر یا 4104-385-380 (TTY: 711) پر رابط کریں۔

**GERMAN:** ACHTUNG: Wenn Sie deutschen sprechen, können Sie unseren kostenlosen Sprachservice nutzen. Rufen Sie die Nummer auf der Rückseite Ihrer ID-Karte oder **1-800-385-4104** (TTY: **711**) an.

اگر به زبان فارسی صحبت می کنید، به صورت رایگان می توانید به خدمات کمک زبانی دسترسی داشته باشید. با شماره PERSIAN: درج شده در پشت کارت شناسایی یا با شماره 4104-385-4001 (TTY: 711) تماس بگیرید.

**RUSSIAN:** ВНИМАНИЕ: если вы говорите на русском языке, вам могут предоставить бесплатные услуги перевода. Позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки, или по номеру **1-800-385-4104** (ТТҮ: **711**).

THAI: ข้อควรระวัง: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทรติดต่อหมายเลขที่อยู่ด้านหลังบัตร ID ของคุณ หรือหมายเลข **1-800-385-4104** (TTY: **711**)