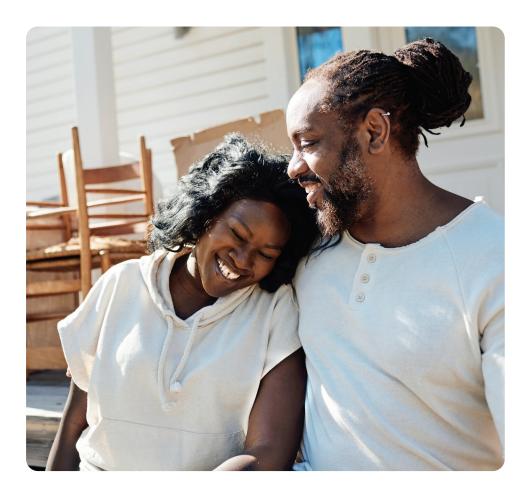
HEALTHY LIVING



NEED TO RENEW?

You must renew your Medicaid coverage every year. Look for your renewal notice in the mail. If you lost your coverage and are still eligible, you may be able to get your benefits back. Visit aet.na/sp24md-1 or scan the QR code below to learn more.



4 barriers to good health — and how your Aetna plan can help

The road to good health can have many twists and turns. Roadblocks like not having access to healthy foods or a ride to the doctor's office can make it harder to take care of your health. These are called social determinants of health (SDOH). And many of them may be out of your control. That's why Aetna Better Health® of Maryland provides benefits designed to help you overcome these barriers.

Barriers story continued on page 2

HEALTHY LIVING

Barriers story continued



BARRIER 1 Transportation

Nearly 6 million people say that a lack of transportation keeps them

from seeking medical care.

How Aetna can help:

We provide rides to any nonemergency appointments and covered services. Just call us at **1-866-827-2710** to schedule a ride.

Be sure to book your ride at least three business days before your appointment. Is it an emergency? Transportation is covered. Just call 911.



BARRIER 2 Language

We know that not all members speak English as their first language.

That can make it hard to talk to your doctor or ask questions about your benefits.

How Aetna can help:

If you speak a language other than English, we can help. Just call us at **1-866-827-2710 (TTY: 711)**. Then ask for an interpreter. You'll get this service at no cost to you.

Our Care Managers are here for you

Whatever barriers you're facing, your dedicated Care Manager



can help. Your doctor, hospital discharge planner or another provider can refer you to Care Management. Or a nurse on our health information line may refer you. You can also self-refer by calling Member Services at **1-866-827-2710 (TTY: 711)** and asking to speak with Care Management.



BARRIER 3 Accessing care

Maybe you don't live near a doctor's office. Or you don't have

time to go to an appointment. This can make it tough to get the care you need.

How Aetna can help:

We offer telehealth services. You can talk to a provider via a phone or video chat from the comfort of your own home, on your schedule. We provide access to Teladoc telehealth services at no cost. To learn more about Teladoc, just call **1-855-835-2362 (TTY:711)**.

Have a medical problem after hours? You can speak with a nurse about your health care questions 24 hours a day, 7 days a week. Just call **1-866-827-2710 (TTY: 711)**, then choose the option for "Nurse Line." They can help you decide where to go for care or how to treat your health problem at home.



BARRIER 4 Budgets

Costs are rising for housing, food and other essentials. So it may be harder than ever to stick to your budget.

How Aetna can help:

Your health plan provides other Value-Added Benefits to help you pay for life's health essentials, including:

- Over-the-counter (OTC) program: Get \$25 each month to spend on select OTC health supplies.
- Diaper program: Get diapers delivered to your door each month at no cost to you.
- Period care help: Get menstrual products each month at no added cost.
- And many more!

Check out your Member Handbook or visit **AetnaBetterHealth.com/maryland** to learn more about the benefits and services included in your health plan, as well as those not covered.

Get the care you need with special care management programs

Every Aetna Better Health® member is on their own personal health care journey. We can help guide you in managing and improving your health. Whether you have a medical problem or are just trying to live a healthy life, we have a program that can help. Check out some of our programs below.

Keeping Members Healthy

Almost all members are enrolled in this program.
We'll help you keep up with preventive care and take full advantage of your plan benefits.

Patient Safety and Outcomes Across Settings

This program helps coordinate your care across different health care settings, like:

- Emergency department or inpatient stays
- Nursing facilities
- Specialty care
- Community-based medical homes
- Home-based care

We'll help you work with your entire care team to share information, so you get the best care possible.



Managing Members with Emerging Risk

Dealing with a health problem? We'll help you work with your care team and manage your condition at home to keep you as healthy as possible and prevent complications.

Managing Multiple Chronic Conditions

In this program, we focus on you as a whole person rather than as a set of conditions. We'll help you keep up with regular office visits and manage your health outside the clinic, so you can keep living your best life.

You can choose to join or leave a program at any time. For most programs, we will automatically enroll you if you are eligible. Just call us if you do not want to be part of a program.

To learn more about these and other programs, visit AetnaBetterHealth.com/maryland/population-health-programs.html or call Member Services at 1-866-827-2710 (TTY: 711).

Need help understanding your health? We provide free health education. Call Member Services at **1-866-827-2710 (TTY: 711)** and ask to speak with the Prevention and Wellness Coordinator. Or email **WellnessAndPrevention@Aetna.com**.

How to report fraud, waste or abuse

Aetna Better Health® of Maryland is committed to stopping fraud, waste and abuse. We look to our members and providers to help us with this. So if you see fraud, waste or abuse, report it right away.

What are fraud, waste and abuse?

- **Fraud** happens when someone lies to get money or services.
- **Waste** happens when someone uses benefits or services they don't need.
- Abuse happens when someone takes money for services when they aren't legally entitled to payment.

How do I report fraud, waste or abuse?

If you suspect or know that fraud, waste or abuse is occurring, report it immediately.

There are three ways to do so:

• Call Aetna Better Health® Member Services:

1-866-827-2710 (TTY: 711) or **1-855-877-9735** (TTY: 711)

- Notify the Maryland Department of Health, Office of the Inspector General: 1-866-770-7175 or DHMH.Maryland.gov/OIG/Pages/Report_ Fraud.aspx or DHMH.Maryland.gov/OIG/ Pages/Report_Fraud.aspx
- Contact the U.S. Department of Health and Human Services, Office of the Inspector General:
 1-800-447-8477 or
 OIG.HHS.gov/Fraud/Report-Fraud/Index.asp

Reporting fraud, waste or abuse will not affect how you will be treated by Aetna Better Health of Maryland, and you can remain anonymous. Combating fraud, waste and abuse is everyone's responsibility. Failure to comply with these laws could result in civil and criminal penalties.





How to file a complaint, grievance or appeal

We want you to be happy with the care you get. So if you're ever unhappy with your health plan or a provider, you can file a grievance or complaint. And if you're unhappy with a decision we made, you can file an appeal.

Complaints and appeals

If you are dissatisfied with a provider or Aetna Better Health of Maryland, it is called a complaint.

If your complaint is about a service or care your provider



feels you need but we will not cover, you can ask us to review your request again. This is called an appeal. You must file an appeal within 60 days of the date on the denial letter you received.

You can file an appeal by phone (1-866-827-2710,

TTY: 711), in writing or in person. Your doctor can also file an appeal for you, if you give them permission to do so.

Grievances

A complaint that is not related to a denial of some type of service or care is called a grievance. Examples of grievances include:

- Quality of care issues
- Not being treated fairly by someone who works at Aetna or at your doctor's office
- Trouble getting an appointment

A grievance can be filed at any time. Call customer service at **1-866-827-2710 (TTY: 711)**.

Our customer service representatives can assist you with filling a complaint, grievance or appeal. You can find more information about appeals and grievances in your Member Handbook.

Understand your pharmacy benefits

Wondering if your medications are covered?
Check out your plan's List of Covered Drugs (also called the "Drug List," or formulary). It tells you which medicines are covered at network pharmacies. It also tells you if there are any special rules or restrictions on any covered drugs.

The Drug List is updated regularly. Find the latest list at **AentaBetterHealth.com/maryland/pharmacy-prescription-drug-benefits.html**. Or call Member Services at 1-866-827-2710 (TTY: 711) to ask for a printed copy. You can find more information on all your pharmacy benefits in the Member Handbook



Take advantage of your Member Handbook

Your Aetna Better Health® of Maryland Member Handbook has everything you need to know about your health care plan. Inside, you will find information on a variety of topics and important phone numbers. You can also find information about:

- Benefit restrictions outside Aetna's service area
- Copayments and other charges you may be responsible for
- How to submit a claim
- Your member rights and responsibilities

- How we make decisions about your care (called Utilization Management)
- How we evaluate new technology as a covered benefit
- Notice of privacy practices
- And much more!

The Member Handbook is updated every year. If there are major changes to the handbook, we will send you a letter at least 30 days before the changes are effective to tell you about them.

Benefits at your fingertips

You can do so much more with your health plan when you create an account in your Member Portal. Through your Member Portal, you can:

- See your member ID card or ask for a new one
- Change your primary care provider (PCP)
- See your health history
- Find forms and materials
- Update your contact info
- See the status of your claims
- Find a pharmacy
- Get support from a registered nurse

Visit AetnaBetter Health.com/maryland/ member-portal.html

to get started. If you need help setting up your portal, call Member Services at 1-866-827-2710 (TTY: 711).

Always on the go? No

problem. The Aetna
Better Health app lets you access all the benefits of your Member Portal. Just download the app from the Apple App Store® or the Google Play™ store.



Scan the QR code or visit **aet.na/sp24md-2** to view your Member Handbook online. Prefer a hard copy? Call Member Services at **1-866-827-2710 (TTY: 711)** to have one mailed to you. Let us know if you need it in another language, a larger font or other formats.



Member Services 1-866-827-2710 (TTY: 711)

24 hours a day, 7 days a week Services for Hearing and Speech-Impaired

Maryland Medicaid Help Line

1-800-284-4510

Dental Services

Maryland Healthy Smiles Dental Program 1-855-934-9812

Mon-Fri, 7:30 AM to 6:00 PM

Vision Services

Superior Vision 1-800-879-6901 Mon-Fri, 8 AM to 9 PM

24-Hour Nurse Line

1-866-827-2710, say "Nurse," 24 hours a day, 7 days a week



Behavioral Health Services

Optum Maryland
1-800-888-1965
Mon-Fri, 8 AM to 6 PM
Optum Crisis Line available
24 hours a day, 7 days a week

Interpreter Services

You have the right to have someone help you with any communication issue you might have. There is no cost to you. Call Member Services at **1-866-827-2710 (TTY: 711)**.

Transportation Services

Call Member Services to schedule a ride at least three days before your appointment.

Emergency

If you have a medical condition that could cause serious health problems or even death if not treated immediately, call **911**.

To speak with other health plan staff, call Member Services at **1-866-827-2710 (TTY: 711)**.

You can speak with staff in Care Management, Utilization Management, Community Outreach and Health Education.

Need a Member Handbook or a provider directory?

You can request that a Member Handbook and provider directory be mailed to you. Just call Member Services to request a copy.

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

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**).

Español/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**).

中文/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).



Aetna Better Health® of Maryland 509 Progress Drive, Suite 117 Linthicum, MD 21090

<Recipient's Name>

<Mailing Address>

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Find us online

Visit AetnaBetterHealth.com/maryland to find:

- ☑ Information about your rights and responsibilities
- Your Member Handbook
- Our provider directory
- Information about your pharmacy and prescription benefits
- Information about our Case Management Program, Utilization Management Program and Quality Improvement Program
- **Olinical Practice Guidelines**

If you do not have internet access, give us a call at **1-866-827-2710 (TTY: 711)** and we can send you written information.



