



Group Medical Plan  
OEBB

PPO High Deductible Plan  
Plan H / Statewide  
Effective Date: January 1, 2015



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## **SECTION 1 WELCOME**

Moda Health is pleased to have been chosen by the Group as its preferred provider organization (PPO) plan. This handbook is designed to provide members with important information about the Plan's benefits, limitations and procedures.

Members also have access to certain value-added services through Moda Health in addition to the benefits outlined in this handbook, including a weight management program and the Moda Health associated smoking cessation program. Visit myModa or contact Moda Health Customer Service for more information about these additional value-added services.

**During a first appointment, the member should tell their medical provider that they have medical benefits through Moda Health. The member will need to provide their subscriber identification number and Moda Health Group number. These numbers are located on the I.D. card.**

Members may direct their questions to one of the numbers listed below or access tools and resources on Moda Health's personalized member website, myModa, at [www.modahealth.com/oebb](http://www.modahealth.com/oebb). myModa is available 24 hours a day, 7 days a week allowing members to access plan information whenever it's convenient.

Moda Health reserves the right to monitor telephone conversations and e-mail communications between its employees and its customers for legitimate business purposes as determined by Moda Health. The monitoring is to ensure the quality and accuracy of the service provided by employees of Moda Health to their customers.

This handbook may be changed or replaced at any time, by OEGB or Moda Health, without the consent of any member. The most current handbook is available on myModa, accessed through the Moda Health website. All plan provisions are governed by OEGB's policy with Moda Health. This handbook may not contain every plan provision.

### **1.1 MEMBER RESOURCES**

#### **Moda Health Website (log in to myModa)**

[www.modahealth.com/oebb](http://www.modahealth.com/oebb)

#### **Medical Customer Service Department**

Portland 503-265-2909; Toll-free 866-923-0409;  
En Español 503-265-2961; Llamado gratis 888-786-7461

#### **Prior Authorization**

Portland 503-243-4496; Toll-Free 800-258-2037

**Behavioral Health**

Portland 503-382-5323; Toll-free 1-877-796-3223

**Telecommunications Relay Service** for the hearing impaired  
711

**Moda Health**

P.O. Box 40384  
Portland, Oregon 97240



## **SECTION 2      SUMMARY OF BENEFITS – A QUICK REFERENCE**

This section is a quick reference summarizing the Plan’s benefits. The details of the actual benefits and the conditions, limitations and exclusions of the Plan are contained in the sections that follow.

Section 3.1 provides information regarding prior authorization requirements. Members can access a complete list of procedures that require prior authorization on myModa or by contacting Customer Service. Failure to obtain required prior authorizations will result in denial of benefits or a penalty.

### **2.1 NETWORK INFORMATION**

In-network benefits apply to services delivered by in-network providers; out-of-network benefits apply to services delivered by out-of-network providers. By using an in-network provider, members will receive quality healthcare and will have a higher level of benefits. Members may choose an in-network provider by using “Find Care” on myModa or by contacting Customer Service for assistance. Member ID cards will identify the applicable network(s).

#### **2.1.1 Primary Network; Primary Service Area**

All members will have access to a primary network, which provides services in their primary service area. Additional networks may also be available to retiree and COBRA members who reside outside the primary service area. Members who move outside of a network service area must contact Customer Service to find out if another network is available to ensure continued access to in-network providers.

#### **Networks**

For all members:

Moda Medical Home consists of local primary care providers. By using the services of a Moda Medical provider, members will receive high quality, individualized care. More information is available at [www.modahealth.com/oebb](http://www.modahealth.com/oebb).

The ODS Plus Network is available to residents of Oregon, Idaho, southwest Washington and northern California

For retirees and COBRA members residing outside the ODS Plus Network service area:

First Choice Health Network (FCH) for residents in Washington (excluding southwest Washington)

Health InfoNet (HIN) for residents in Montana

The Private HealthCare Systems (PHCS) is available to residents of all other states.

Only retirees and COBRA members may access the networks listed above and receive the in-network level of benefits if the subscriber resides outside the ODS Plus Network service area. Subscribers and their spouse, domestic partner or child(ren) who reside in the ODS Plus Network service area will receive out-of-network benefits when using any of the other networks listed above.

### 2.1.2 Coverage Outside The Service Area For Children

Enrolled children residing outside the primary service area may receive the in-network benefit level by using a travel network provider as described in section 2.1.3. If a travel network provider is not available, plan benefits will be extended to such children as if the care were rendered by in-network providers, subject to the following limitations:

- a. All non-emergency hospital confinements must be prior authorized
- b. Services will be paid at the in-network benefit level if provided within a 30-mile radius of the child's residence or at the closest appropriate facility
- c. Services will be paid at the out-of-network benefit level if such services are provided outside the 30-mile radius of the child's residence
- d. Out-of-area providers and out-of-network providers may bill members for charges in excess of the maximum plan allowance

When an enrolled child moves outside the service area, members must update the address in the myOEBB system. The enrolled child will be eligible for out-of-area coverage the first day of the month following the date the address is update in myOEBB.

### 2.1.3 Travel Network

Members traveling outside of the primary service area may receive the in-network benefit level by using a travel network provider. The in-network benefit level only applies to a travel network provider if members are outside the primary service area and the travel is not for the purpose of receiving treatment or benefits. The travel network is not available to members whose assigned network provides nationwide access.

#### Travel Network

PHCS Healthy Directions

Members may choose a travel network provider by using "Find Care" on myModa or by contacting Customer Service for assistance.

## 2.2 SCHEDULE OF BENEFITS

**Note: Benefits are paid on a Plan Year beginning October 1st of each year and ending September 30th of the following year.**

	<u>In-Network Benefits</u>	<u>Out-Of- Network Benefits</u>
<b>Subscriber Only Coverage:</b>		
<b>Plan year deductible</b>	<b>\$1,500*</b>	
<b>Plan year out-of-pocket maximum</b>	<b>\$5,000</b>	
<b>Family Coverage: – Family deductible can be met by one or more members:</b>		
<b>Plan year deductible per family</b>	<b>\$3,000*</b>	
<b>Plan year family out-of-pocket maximum</b>	<b>\$10,000</b>	

\*A subscriber qualifying under the Healthy Futures Program will have a deductible of \$1,400. A family qualifying under the Healthy Futures Program will have a deductible of \$2,800. (section 15.3).

<b>BENEFITS</b>	<b>COPAYMENT/COINSURANCE</b> (Amount Member Pays)	<b>DETAILS</b>
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	In-Network	Out-Of-Network	
<b>Emergency Care</b>			
Urgent Care Office Visit	20%	20%	Section 6.7.3
Emergency Room Facility	20%	20%	Section 6.5.1
Ambulance Transportation	20%	20%	Section 6.4
<b>Hospital Care &amp; Residential Facility Care</b>			
Inpatient Acute Care	20%	50%	Section 6.5.3
Inpatient Rehabilitation	20%	50%	Section 6.5.4 30 days per plan year. May be eligible for up to 60 days for head or spinal cord injury.
Skilled Nursing Facility Care	20%	50%	Section 6.5.5 60 days per plan year.
Residential Mental Health and Chemical Dependency Treatment Program	20%	50%	Section 6.5.6
Chemical Dependency Detoxification	20%	50%	Section 6.5.7
<b>Ambulatory Services</b>			
Outpatient Surgery and Invasive Diagnostic Procedures (Facility Charges)	20%	50%	Section 6.6.1 Requires authorization
Outpatient Rehabilitation	20%	50%	Section 6.6.2 30 sessions per plan year. May be eligible for up to 60 sessions for head or spinal cord injury. May require authorization.
Infusion Therapy			Section 6.6.3
Coram Home Infusion for chemotherapy	20%	N/A	
Coram Home Infusion for all other infusion services	No copayment/ coinsurance	N/A	Requires authorization

**BENEFITS****COPAYMENT/COINSURANCE**  
(Amount Member Pays)**DETAILS**

	In-Network	Out-Of-Network	
Home Infusion all other providers	20%	50%	Requires authorization
Outpatient Infusion	20%	50%	Requires authorization
Diagnostic X-ray and Lab			Section 6.6.4
At Quest Labs	No copayment/ coinsurance	N/A	
All other providers	20%	50%	
Therapeutic X-ray	20%	50%	Section 6.6.5
Kidney Dialysis	20%	50%	Section 6.6.5
Imaging Procedures	20%	50%	Section 6.6.6 May require authorization.
Outpatient Chemical Dependency Services	20%	50%	Section 6.6.7
<b>Professional Services</b>			
Preventive Healthcare			
Services as required under the Affordable Care Act, including, but not limited to the following:	No cost sharing	50%	Section 6.7.1
Periodic Health Exams	No cost sharing	50%	Section 6.7.1 7 exams from age 1 to 4 One per plan year, age 5+
Immunizations	No cost sharing	50%	Section 6.7.1
Hearing Evaluation	No cost sharing	50%	Section 6.7.1
Routine Vision Screening	No cost sharing	50%	Section 6.7.1 Age 3 to 5
Women's Yearly Exam & Pap Test	No cost sharing	50%	Section 6.7.1 One per plan year
Routine Mammogram	No cost sharing	50%	Section 6.7.1 One per plan year, age 40+
Routine Colonoscopy	No cost sharing when performed on an outpatient basis	50%	Section 6.7.1 One per 10 plan years, age 50+. Related charges included.
Routine Diagnostic X-ray & Lab	No cost sharing	50%	Section 6.7.1
Cardiovascular Screening	No cost sharing	50%	Section 6.7.1

**BENEFITS****COPAYMENT/COINSURANCE**  
(Amount Member Pays)**DETAILS**

	In-Network	Out-Of-Network	
Obesity Screening	No cost sharing	50%	One per plan year
Prostate Rectal Exam	No cost sharing	50%	Section 6.7.1 One per plan year, age 50+
Prostate Specific Antigen (PSA) Test	No cost sharing	50%	Section 6.7.1 One per plan year, age 50+
Moda Medical Home Wellness Visit	No cost sharing	N/A	Age 21+
Home and Office Visits	20%	50%	Section 6.7.3
Physician Hospital Visits	20%	50%	Section 6.7.3
Outpatient Diabetic Instruction	20%	50%	Section 6.7.4 Once following diagnosis
Therapeutic Injections	20%	50%	Section 6.7.6
Surgery	20%	50%	Section 6.7.7
Special Dental Care	20%	50%	Section 6.7.13
Temporomandibular Joint Syndrome	20%	50%	Section 6.7.15
Outpatient Mental Health Services	20%	50%	Section 6.7.16
Tobacco Cessation Treatment			Section 6.7.18 age 10+
Exclusive tobacco cessation -program Consultation and Supplies	No cost sharing	N/A	
All other providers - Consultation	No cost sharing	50%	
All other providers - Supplies	No cost sharing	20%	
Hearing Aids and Related Services	20%	50%	Section 6.8.10 Every 48 months for members under age 26 \$4,000 maximum every 48 months for members 26 and older
Chiropractic, Naturopathic & Acupuncture Care	20%	50%	Section 6.7.20 \$2,000 aggregate plan year maximum May require authorization.

**BENEFITS****COPAYMENT/COINSURANCE**  
(Amount Member Pays)**DETAILS**

In-Network

Out-Of-Network

<b>Other Services</b>			
	In-Network	Out-Of-Network	
Hospice & Palliative Care			Section 6.8.1 When palliative care diagnosis is billed in the primary position
Home Care	No cost sharing	50%	
Inpatient Care	No cost sharing	50%	
Respite Care	No cost sharing	50%	
Maternity	Treated same as any other condition.	Treated same as any other condition.	Section 6.8.2
Breastfeeding Support, Supplies and Counseling	No cost sharing	No cost sharing	Section 6.8.3 No cost share applies to most cost-effective options
Transplants			Section 6.8.4 Requires authorization.
Exclusive transplant network facilities	20%	N/A	
All other facilities	Not covered	Not covered	
Gastric Bypass (Roux-en-Y) Centers of Excellence	\$500 copayment, then 20%	N/A	Section 6.8.5 Deductible applies Covered for subscriber only \$20,000 Center of Excellence reference price (complications of a covered surgery are not subject to reference pricing)
All other facilities	Not covered	Not covered	
Knee/Hip Replacement	20%	50%	Section 6.8.6 \$25,000 reference price (complications of a covered surgery are not subject to reference pricing)
Biofeedback	20%	50%	Section 6.8.7 10 visits
Home Healthcare	20%	50%	Section 6.8.8 Requires authorization. 140 visits per plan year

**BENEFITS****COPAYMENT/COINSURANCE**  
(Amount Member Pays)**DETAILS**

	In-Network	Out-Of-Network	
Outpatient Durable Medical Equipment	20%	50%	Section 6.8.9 Requires authorization. One wheelchair per plan year under age 19 and every 3 plan years age 19+.
Supplies and Appliances	20%	50%	Section 6.8.9 \$1,800 reference price per sleep apnea appliance
Disposable Supplies (provided in a professional provider's office)	20%	50%	Section 6.8.9
<b>Medications</b>			
Prescription Drugs			Section 6.9.3 May require authorization
Value Tier	No copayment	No copayment	Up to a 31-day supply per prescription for retail and contracted specialty pharmacies and up to a 90 day supply for a contracted mail order pharmacy
Generic, Brand Name and Specialty Medications	20%	20%	

**2.3 DEDUCTIBLES**

No benefits will be paid until the deductible is met, unless the Plan specifically states otherwise. Subscribers with self-only coverage must meet the per subscriber deductible and for coverage with 2 or more members, the family deductible must be met. The family deductible is an aggregate deductible. Covered services, whether performed in-network or out-of-network, accumulate toward the plan year deductible. Expenses applied toward the plan year deductible will also apply toward the out-of-pocket maximum.

Disallowed charges do not apply toward the deductible.

Deductibles are accumulated on a plan year basis.

## **2.4 PLAN YEAR MAXIMUM OUT-OF-POCKET**

Except as noted below, out-of-pocket costs accumulate toward the plan year out-of-pocket maximum. After members have met the out-of-pocket maximum, the Plan will pay 100% of covered services for the remainder of the plan year. Services accumulated toward the out-of-network out-of-pocket maximum can be used to satisfy the in-network out-of-pocket maximum.

Out-of-pocket costs are accumulated on a plan year basis.

The following costs paid by members do not accrue toward the out-of-pocket maximum.

- a. The out-of-pocket expenses for bariatric surgery not performed at a Center of Excellence facility, or out-of-pocket expenses above the Center of Excellence \$20,000 reference price
- b. Cost containment penalties
- c. The out-of-pocket expense for a sleep apnea appliance above the \$1,800 reference per appliance
- d. The out-of-pocket expenses for a hip or knee replacement above the \$25,000 reference price
- e. Disallowed charges

## **2.5 PAYMENT**

Expenses allowed by Moda Health are based upon the maximum plan allowance, which is a contracted fee for in-network providers and for out-of-network providers is an amount established, reviewed, and updated by a national database. Depending upon the Plan provisions, deductibles and copayments or coinsurance may apply.

Except for copayments, coinsurance, deductibles, and policy benefit limitations, in-network providers agree to look solely to Moda Health, if it is the paying insurer, for compensation of covered services provided to members.

## **2.6 CARE AFTER NORMAL OFFICE HOURS**

Most professional providers have an on-call system to provide 24-hour service. Members who need to contact their professional provider after normal office hours should call his or her regular office number.



## **SECTION 3      COST CONTAINMENT**

The following special cost containment provisions may affect how benefits are paid.

### **3.1 PRIOR AUTHORIZATION REQUIREMENTS**

When a professional provider suggests admission to the hospital or a residential program, or a non-emergency surgery, the member should ask the provider to contact Moda Health for prior authorization.

The hospital, professional provider and member are notified of the outcome of the authorization process by letter.

If a member fails to obtain prior authorization for prescription drugs; inpatient, or residential stays; or for outpatient or ambulatory services when authorization is required (other than specified imaging procedures), a penalty of 50% up to a maximum deduction of \$2,500 per occurrence will be applied to covered charges before regular plan benefits are computed. The member will be responsible for any charges not covered because of noncompliance with authorization requirements.

If prior authorization is not obtained for advanced imaging services for members utilizing all networks other than Private Healthcare Systems (PHCS), the charges will be denied.

In-network providers who perform the imaging services are responsible for obtaining prior authorization on the member's behalf. Members using an out-of-network provider are responsible for ensuring that their provider contacts Moda Health for prior authorization. Services not authorized in advance will be denied. The in-network provider is expected to write off the full charge of the service. If the provider is out-of-network, the full charge will be the member's responsibility.

The prior authorization penalty does not apply toward the Plan's deductible or out-of-pocket maximum. The penalty will not apply in the case of an emergency admission.

Prior authorization does not guarantee coverage. When a service is not medically necessary, or is otherwise excluded from benefits, charges will be denied.

A member may obtain authorization information by contacting Moda Health Customer Service, or for mental health or chemical dependency services by contacting Moda Health Behavioral Health.
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### **3.1.1 Inpatient Services, Partial Hospitalization, and Residential Programs**

All non-emergency hospital admissions scheduled in advance, and admissions to residential treatment programs, must be prior authorized for maximum plan benefits to be payable. If the hospital or residential stay is not medically necessary, claims will be denied. Moda Health will authorize medically necessary lengths of stay, based upon the medical condition. Additional hospital or residential days are covered only upon medical evidence of need.

Authorization for emergency hospital admissions must be obtained by calling Moda Health within 48 hours of the emergency hospital admission (or as soon as reasonably possible).

### **3.1.2 Ambulatory Surgery and Other Outpatient Services**

The Plan requires prior authorization for many outpatient services. Since certain diagnostic, therapeutic and surgical procedures can be performed without an inpatient admission or overnight stay in a hospital. Prior authorization must be obtained for any inpatient admission or overnight stay for a service that is commonly performed on an outpatient basis. Any covered benefit will be based on the cost of the most appropriate setting for the procedure.

### **3.1.3 Prescription Medication**

A complete list of medications that require prior authorization is available on myModa or by contacting Customer Service. The member, provider or pharmacy should contact Customer Service for prior authorization.

## **3.2 MANDATORY SECOND SURGICAL OPINION**

Moda Health may require an independent consultation to confirm that non-emergency surgery is medically necessary. The Plan pays the full cost of the second opinion subject to the deductible.

If a member chooses not to participate in the mandatory second surgical opinion program or decides to have surgery when it is not recommended by the consulting surgeon, a penalty of 50%, up to a maximum deduction of \$2,500 per occurrence, will be applied to covered charges before regular plan benefits are computed. The member will be responsible for payment of any charges not covered because of non-compliance. The penalty does not apply toward the Plan's deductible or out-of-pocket maximum.

## **3.3 COST EFFECTIVENESS SERVICES**

Cost effectiveness services are services or supplies that are not otherwise benefits of the Plan, but which Moda Health believes to be medically necessary, cost effective, and beneficial for quality of care. Moda Health works with members and their professional providers to consider effective alternatives to hospitalization and other care to make more efficient use of the Plan's benefits. After case management evaluation and analysis by Moda Health, cost effective services agreed upon by a member and his or her professional provider and Moda Health will be covered. Any party can also provide notification in writing and terminate such services.

The fact that the Plan has paid benefits for cost effectiveness services for a member shall not obligate it to pay such benefits for any other member, nor shall it obligate the Plan to pay benefits for continued or additional cost effectiveness services for the same member. All amounts paid for cost effectiveness services under this provision shall be included in computing any benefits, limitations, copayments, or coinsurance under the Plan.

## **SECTION 4 CARE COORDINATION**

### **4.1 CARE COORDINATION**

The Plan provides individualized coordination of complex or catastrophic cases. Care Coordinators and Case Managers who are nurses or behavioral health clinicians work directly with members, their families, and their professional providers to coordinate healthcare needs.

The Plan will coordinate access to a wide range of services spanning all levels of care depending on the member's needs. Having a nurse or behavioral health clinician available to coordinate these services ensures improved delivery of healthcare services to members and their professional providers.

### **4.2 DISEASE MANAGEMENT/HEALTH COACHING**

The Plan provides education and support to help members manage a chronic disease or medical condition. Health Coaches help members to identify their healthcare goals, self-manage their disease and prevent the development or progression of complications.

Working with a Health Coach can help members follow the medical care plan prescribed by a professional provider and improve their health status, quality of life and productivity.

If calling from Portland area ..... 503-243-3957  
Outside the Portland area..... 800-913-4957

Office Hours – Monday through Friday  
7:30 AM to 5:30 PM (Pacific Time)

## SECTION 5      DEFINITIONS

**Terms used but not otherwise defined in this handbook shall have the same meaning as those terms in the OEGB Administrative Rules.**

**Ambulatory Care** means medical care provided on an outpatient basis. Ambulatory care is given to members who are not confined to a hospital.

**Ancillary Services** are support services provided to a member in the course of care. They include such services as laboratory and radiology.

**Authorization** see Prior Authorization.

**Autism Spectrum Disorder** refers to the meaning as provided in the fifth edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) published by the American Psychiatric Association.

**Chemical Dependency** (including alcoholism) means a substance-related disorder, as defined by the current edition of the Diagnostic and Statistical Manual of Mental Disorders, except for those related to foods, tobacco, or tobacco products.

**Chemical Dependency Outpatient Treatment Program** means a state-licensed program that provides an organized outpatient course of treatment, with services by appointment, for substance-related disorders.

**Claim Determination Period** means the plan year or portion thereof commencing October 1 of any calendar year and ending September 30 of the subsequent calendar year.

**Coinsurance** means the percentages of covered expenses to be paid by a member.

**Copay or Copayment** means the fixed dollar amounts to be paid by a member to a physician or provider when receiving a covered service.

**Cost Sharing** is the share of costs a member must pay when receiving a covered service, including deductible, copayments or coinsurance. Cost sharing does not include premiums, balance billing amounts for out-of-network providers or the cost of non-covered services.

**Covered Service** is a service or supply that is specifically described as a benefit of the Plan.

**Creditable Coverage** means a member's prior healthcare coverage including coverage remaining in force at the time a member obtains new coverage, under any of the following:

- a. A group health plan
- b. Individual insurance coverage including student health plans
- c. Medicare Part A and B

- d. Medicaid, other than benefits consisting solely of benefits under Section 1928 (pediatric vaccines)
- e. Tricare
- f. A medical care program of the Indian Health Service or of a tribal organization
- g. A State high risk pool
- h. Federal Employees Health Benefit Plan (FEHBP)
- i. A public health plan (as defined in regulations)
- j. Children's Health Insurance Program (CHIP)
- k. A health benefits plan under section 5(e) of the Peace Corps Act (22 U.S.C. 2504(e))

Some plans that provide medical care coverage do not qualify as creditable coverage. Such plans are called excepted benefits. The following plans are excepted benefits:

- a. Coverage only for accident, or disability income insurance, or any combination thereof
- b. Coverage issued as a supplement to liability insurance
- c. Liability insurance, including general liability insurance and automobile liability insurance.
- d. Workers' Compensation or similar insurance
- e. Automobile medical payment insurance
- f. Credit-only insurance
- g. Coverage for on-site medical clinics
- h. Other similar insurance coverage, specified in regulations, under which benefits for medical care are secondary or incidental to other insurance

**Custodial Care** means care that helps a member conduct such common activities as bathing, eating, dressing or getting in and out of bed. It is care that can be provided by people without medical or paramedical skills. Custodial care also includes care that is primarily for the purpose of separating a member from others, or for preventing a member from harming himself or herself.

**Day Treatment** or **Partial Hospitalization** means an appropriately licensed mental health or chemical dependency facility providing no less than 4 hours of direct, structured treatment services per day.

**Dental Care** means services or supplies provided to prevent, diagnose, or treat diseases of the teeth and supporting tissues or structures, including services or supplies rendered to restore the ability to chew and to repair defects that have developed because of tooth loss.

**Emergency Medical Condition** means a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, such that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention could place the health of a member, or a fetus in the case of a pregnant woman, in serious jeopardy.

**Emergency Medical Screening Examination** means the medical history, examination, ancillary tests and medical determinations required to ascertain the nature and extent of an emergency medical condition.

**Emergency Services** means those healthcare items and services furnished in an emergency department of a hospital, all ancillary services routinely available to the emergency department to the extent they are required for the stabilization of a member, and within the capabilities of the staff and facilities available at the hospital, such further medical examination and treatment as are required to stabilize a member.

**Enroll** means to become covered for benefits under the Plan (that is, when coverage becomes effective) without regard to when the person may have completed or filed any forms that are required in order to become covered. For this purpose, a person who has health coverage is enrolled in the Plan regardless of whether the person elects coverage, the person is a spouse, domestic partner, or child who becomes covered as a result of an election by a subscriber, or the person becomes covered without an election.

**Enrolled Dependent** means a subscriber's eligible spouse, domestic partner, or child.

**Exclusion Period** means a period during which specified treatments or services are excluded from coverage.

**Experimental or Investigational** means services and supplies that:

- a. Are not provided by an accredited institution, or provider within the United States or are provided by one that has not demonstrated medical proficiency in the provision of the service or supplies
- b. Are not recognized by the medical community in the service area in which they are received
- c. Involve a treatment for which the approval of one or more government agencies is required, but has not been obtained at the time the services and supplies are rendered or are to be rendered
- d. Involve a treatment for which scientific or medical assessment has not been completed, or the effectiveness of the treatment has not been generally established
- e. Are available in the United States only as part of clinical trial or research program for the illness or condition being treated

**Genetic Information** pertains to a member or his or her relative, and means information about genetic tests, a request for or receipt of genetic services, or participation in clinical research that includes genetic services. It also includes the manifestation of a disease or disorder in a member's relative.

**Group Health Plan** means a health benefit plan that is made available to the employees of the participating organization.

**Health Benefit Plan** means any hospital and/or medical expense policy or certificate, healthcare service contractor or health maintenance organization subscriber contract, any plan provided by a multiple employer welfare arrangement, or other benefit arrangement defined in the federal Employee Retirement Income Security Act of 1974, as amended.

**Illness** means a disease or bodily disorder that results in a covered expense.

**Implant** means a material inserted or grafted into tissue.

**Injury** means physical damage to the body inflicted by a foreign object, force, temperature or corrosive chemical that is the direct result of an accident, independent of illness or any other cause.

**In-Network** refers to providers that are contracted under Moda Health to provide care to members.

**Maximum Plan Allowance (MPA)** is the maximum amount that Moda Health will reimburse providers. For an in-network provider, the MPA is the amount the provider has agreed to accept for a particular service.

MPA for an out-of-network provider other than a facility is the lesser of the amount payable under any supplemental provider fee arrangements Moda Health may have in place and the 75<sup>th</sup> percentile of fees commonly charged for a given procedure in a given area, based on a national database. If a dollar value is not available in the national database, Moda Health will consider 75% of the billed charge as the MPA. In certain instances, when a dollar value is not available in the database, the claim is reviewed by Moda Health's medical consultant, who determines a comparable code to the one billed. Once a comparable code is established, the claim is processed as described above.

MPA for out-of-network facilities including hospitals, ambulatory surgical centers, home health providers, skilled nursing facilities, residential mental health or chemical dependency treatment programs, hospice, or long-term care facilities is the lesser of supplemental facility or provider fee arrangements Moda Health may have in place, 125% of the Medicare allowable amount based on data collected from the Centers for Medicare and Medicaid Services (CMS), or the billed charge.

MPA for emergency services received out-of-network is the greatest of the median in-network rate, the maximum amount as calculated according to this definition for out-of-network facility and the Medicare allowable amount.

MPA for implanted medical devices is the contracted amount, or the acquisition cost of the device plus 10% if there is no contracted amount.

MPA for end-stage renal disease (ESRD) facilities during the first 3 months of treatment is the contracted amount for in-network facilities and is based on a supplemental facility fee arrangement for out-of-network facilities. After the first 3 months, MPA is 300% of the Medicare allowable amount for both in-network and out-of-network ESRD facilities.

MPA for prescription medications at out-of-network pharmacies is no more than the prevailing pharmacy network fee based on the average wholesale price (AWP) accessed by Moda Health minus a percentage discount. Reimbursement for medications dispensed by all other providers will be subject to benefit provisions of the Plan and paid based on the lesser of either contracted rates, AWP or billed charges.

When using an out-of-network provider, any amount above the MPA is the member's responsibility.



**Medical Condition** means any physical or mental condition including one resulting from illness, injury (whether or not the injury is accidental), pregnancy, or congenital malformation. Genetic information is not considered a condition.

**Medical Services Contract** means a contract between an insurer and an independent practice association or a provider. Medical services contract does not include a contract of employment or a contract creating legal entities.

**Medically Necessary** means those services and supplies that are required for diagnosis or treatment of a medical condition and are:

- a. Appropriate and consistent with the symptoms or diagnosis of the member's condition
- b. Established as the standard treatment by the medical community in the service area in which they are received
- c. Not primarily for the convenience of the member or a provider
- d. The least costly of the alternative supplies or levels of service that can be safely provided to the member. For example, care rendered in a hospital inpatient setting is not medically necessary if it could have been provided in a less expensive setting, such as a skilled nursing facility or by a nurse in the member's home, without harm to the member

Medically necessary care does not include custodial care.

The fact that a provider prescribes, orders, recommends, or approves a service or supply does not, of itself, make the service medically necessary or a covered service. More information regarding medical necessity can be found in General Exclusions (section 7).

**Member** means and includes the subscriber, spouse, eligible domestic partner or child.

**Mental Health** refers to benefits, facilities, programs, levels of care and services related to the assessment and treatment of mental illness, as defined in the Plan.

**Mental Health Provider** means a board-certified psychiatrist, or any of the following state-licensed professionals: a psychologist, a psychologist associate, a mental health nurse practitioner, a clinical social worker, a professional counselor, a mental health counselor, a marriage and family therapist or a clinician providing services under the auspices of a program licensed, approved, established, maintained, contracted with or operated by the Oregon Office of Mental Health & Addiction Services.

**Mental Illness** means all disorders listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders except for:

- a. Mental retardation
- b. Learning disorders
- c. Paraphilias
- d. V-Codes, (this exception does not extend to members 5 years of age or younger for diagnostic codes V61.20, V61.21, and V62.82)

**Moda Health** refers to Moda Health Plan, Inc.

**Moda Health Behavioral Health** provides specialty services for managing mental health and chemical dependency benefits to help members access care in the right place, while helping employers to contain costs.

**Network** means a group of providers who contract to provide healthcare to members. Such groups are called Preferred Provider Organizations (PPOs), and provide in-network services in their specific service areas. Covered medical expenses will be paid at a higher rate when an in-network physician or provider is used (see section 2.2).

**Orthotic Device** means a rigid or semi-rigid device supporting a weak or deformed leg, foot, arm, hand, back or neck, or restricting or eliminating motion in a diseased or injured leg, foot, arm, hand, back or neck.

**Out-of-Network** refers to providers that have not contracted under Moda Health to provide benefits to members.

**Outpatient Surgery** means surgery that does not require an inpatient admission or overnight stay.

**Partial Hospitalization** or **Day Treatment** means an appropriately licensed mental health or chemical dependency facility providing no less than 4 hours of direct, structured treatment services per day.

The **Plan** is the health benefit plan sponsored by OEGB and insured under the terms of the policy between OEGB and Moda Health as described in the member handbook.

**Plan Year** refers to the twelve month period beginning October 1st and ending September 30th. All deductibles, maximums and limitations shall be accrued on a plan year basis.

The **Policy** is the agreement between OEGB and Moda Health for insuring the health benefit plan sponsored by OEGB. This handbook is a part of the policy.

**Prior Authorization** or **Prior Authorized** refers to obtaining approval by Moda Health prior to the date of service. A complete list of services and drugs that require prior authorization is available on my Moda Health or by contacting Customer Service. Failure to obtain required authorization will result in denial of benefits or a penalty (see section 3.1).

**Professional Provider** means any state-licensed or state certified healthcare professionals, when providing medically necessary services within the scope of their licenses or certifications. In all cases, the services must be covered under the Plan to be eligible for benefits. Examples of professional providers include:

- a. Acupuncturist
- b. Audiologist
- c. Chiropractor

- d. Dentist (doctor of medical dentistry or doctor of dental surgery), but only for treatment of accidental injury to natural teeth, or for surgery that does not involve repair, removal or replacement of teeth, gums, or supporting tissue
- e. Hearing aid specialist
- f. Mental health provider as defined above
- g. Naturopath
- h. Nurse (nurse practitioner including a certified nurse midwife) and a registered nurse or licensed practical nurse providing services upon the written referral of a physician, and for which nurses customarily bill patients)
- i. Optometrist
- j. Physician (doctor of medicine or osteopathy)
- k. Physician assistant
- l. Podiatrist
- m. Registered nurse first assistant
- n. Physical, occupational, or speech therapist, but only for rehabilitative services provided upon the written referral of a physician
- o. Tobacco cessation program following the United States Public Health guidelines for tobacco use cessation

**Prosthetic Device** as required by state law means an artificial limb device or appliance designed to replace in whole or in part an arm, leg, eye or other body part.

**Provider** means an entity, including but not limited to a facility, a medical supplier, a program or a professional provider, that is state licensed and approved to provide a covered service or supply to a member.

**Reference Price** means the maximum reimbursement amount for a covered service, established for medical services for which a wide variation in provider charges exists. If a member is unable to locate a provider who meets the reference price, or has concerns about the quality of services received from providers who meet the reference price, Customer Service should be contacted for assistance.

**Residential Program** means a state-licensed program or facility providing an organized full-day or part-day program of treatment. Residential programs provide overnight 24-hour per day care and include programs for treatment of mental illness or chemical dependency. Residential program does not include any program that provides less than 4 hours per day of direct treatment services.

The Plan's **Service Area** is the geographical area where the in-network providers provide their services.

**Subscriber** means any eligible employee or early retiree who is enrolled in the Plan.

**Urgent Care** means immediate, short-term medical care provided by an urgent or immediate care facility for minor but urgent medical conditions that do not pose a significant threat to life or health at the time the services are rendered.

## **SECTION 6      BENEFIT DESCRIPTION**

The Plan covers services and supplies listed when medically necessary for diagnosis and/or treatment of a medical condition. Payment of covered expenses is always limited to the maximum plan allowance. Some benefits have day or dollar limits, which are noted in the “Details” column in the Schedule of Benefits (section 2.2). This Plan covers all services as mandated by Oregon statute, and complies with federal mental health parity requirements.

Many services require prior authorization. A complete list is available on myModa or by contacting Customer Service. Failure to obtain required prior authorization will result in denial of benefits or a penalty (see section 3.1).

Members should present their identification cards and make the appropriate copayments before they receive care.

### **6.1    MEMBERSHIP CARD**

After enrollment, members will receive identification cards that will include the group and identification numbers. Members will need to present the cards each time they receive services.

Members may go to myModa or contact Customer Service for replacement of a lost identification card. Identification cards can be accessed via a smart phone.

### **6.2    WHEN BENEFITS ARE AVAILABLE**

The Plan only pays claims for covered services obtained when a member’s coverage is in effect. Coverage is in effect when the member:

- a. Is eligible to be covered according to the eligibility provisions of the Plan
- b. Has applied for coverage and has been accepted
- c. Has had his or her premiums for the current month paid by OEBC on a timely basis

When a member is a hospital inpatient on the day coverage ends, the Plan will continue to pay claims for covered services for that hospitalization until the member is discharged from the hospital or until benefits have been exhausted, whichever comes first.

### **6.3 EMERGENCY CARE**

Members are covered for treatment of emergency medical conditions worldwide. A member who believes he or she has a medical emergency should call 9-1-1 or seek care from the nearest appropriate provider, such as a provider's office or clinic, urgent care facility or emergency room. All emergency room services will be reimbursed at the in-network benefit level. However, out-of-network providers may bill members for charges in excess of the maximum plan allowance.

Prior authorization is not required for emergency medical screening exams or treatment to stabilize an emergency medical condition. Prior authorization is also not required for emergency services provided by an out-of-network provider when a prudent layperson possessing an average knowledge of health and medicine would reasonably believe that the time required to go to an in-network provider would place the health of the member, or a fetus in the case of a pregnant woman, in serious jeopardy.

If a member's condition requires hospitalization in an out-of-network facility, the attending physician and Moda Health's medical director will monitor the condition and determine when the transfer to an in-network facility can be made. The Plan does not provide the in-network benefit level for care beyond the date the attending physician and Moda Health's medical director determine the member can be safely transferred.

The in-network benefit level will not be available for out-of-network care other than emergency medical care. The following are not emergency medical conditions and are not eligible for the in-network benefit level (this list is not inclusive of all such services):

- a. Preventive services
- b. Diagnostic work-ups for chronic conditions
- c. Elective surgery and/or hospitalization

### **6.4 AMBULANCE TRANSPORTATION**

Ambulance transportation, including local ground transportation by state certified ambulance and certified air ambulance transportation, is covered for medically necessary transport to the nearest facility that has the capability to provide the necessary treatment.

Services provided by a stretcher car, wheelchair car or other similar methods are considered custodial and are not covered benefits under the Plan.

### **6.5 HOSPITAL & RESIDENTIAL FACILITY CARE**

A hospital is a facility that is licensed as an acute care hospital and that provides inpatient surgical and medical care to members who are acutely ill. Its services must be under the supervision of a staff of licensed physicians and must include 24-hour-a-day nursing service by registered nurses. Facilities that are primarily rest, old age or convalescent homes are not considered hospitals.

Facilities operated by agencies of the federal government are not considered hospitals. However, the Plan will cover expenses incurred in facilities operated by the federal government where benefit payment is mandated by law. Any covered service provided at any hospital owned or operated by the state of Oregon is also eligible for benefits.

Hospitalization must be directed by a physician and must be medically necessary.

All inpatient and residential stays require prior authorization (see section 3.1). Failure to obtain required prior authorization will result in denial of benefits or a penalty.

#### **6.5.1 Emergency Room Care**

Medically necessary emergency room care is covered. See section 6.5.1 for more information.

#### **6.5.2 Pre-admission Testing**

Medically necessary preadmission testing is covered when ordered by the physician.

#### **6.5.3 Hospital Benefits**

The Plan allows benefits for an unlimited number of days for acute hospital care. Covered expenses consist of the following:

- a. **Hospital room.** The actual daily charge, not to exceed the hospital's most common rate for a 2-bed room
- b. **Isolation care.** When the Plan agrees it is necessary to protect other patients from contagion or to protect a member from contracting the illness of another person
- c. **Intensive care unit.** Using generally recognized industry standards as a guide, the Plan reserves the right to decide whether a unit in a particular hospital qualifies as an intensive care unit
- d. **Facility charges.** For surgery performed in a hospital outpatient department
- e. **Other hospital services and supplies.** Those necessary for treatment and ordinarily furnished by a hospital
- f. **Routine nursery care.** Including one in-nursery provider's visit of a well newborn infant while the mother is confined in the hospital and receiving maternity benefits under the Plan. The deductible is waived for the in-nursery provider's visit when the visit is rendered by an in-network provider

Coverage for take-home prescription drugs following a period of hospitalization will be limited to a 3-day supply at the same benefit level as for hospitalization.

#### **6.5.4 Inpatient Rehabilitative Care**

Covered rehabilitative care expenses are subject to a plan year limit for inpatient services delivered in a hospital or other inpatient rehabilitation facility that specializes in such care. Additional days may be available for treatment required following head or spinal cord injury, subject to medical necessity and prior authorization. These benefits are payable only when a member's condition requires inpatient rehabilitative hospital care.

In order to be a covered expense, rehabilitative services must begin within one year of the onset of the condition from which the need for services arises and must be a medically necessary part of a physician's formal written program to improve and restore lost function following illness or injury.

#### **6.5.5 Skilled Nursing Facility Benefits**

A skilled nursing facility is a facility licensed under applicable laws to provide residential care under the supervision of a medical staff or a medical director. It must provide rehabilitative services and 24-hour-a-day nursing services by registered nurses.

Covered skilled nursing facility days are subject to a plan year limit and medical necessity.

Covered expenses are limited to the daily service rate, but no more than the amount that would be charged if the member were in a semi-private hospital room.

The Plan will not pay charges related to an admission to a skilled nursing facility before the member was enrolled in the Plan or for a stay where care is provided principally for:

- a. Senile deterioration
- b. Alzheimer's disease
- c. Mental deficiency or retardation in members age 18 or older
- d. Mental illness

Expenses for routine nursing care, non-medical self-help or training, personal hygiene or custodial care are not covered under the Plan.

#### **6.5.6 Residential Mental Health and Chemical Dependency Treatment Programs**

All-inclusive per diem charges for room and treatment services, including day treatment and partial hospitalization, by a treatment program that meets the definitions in the Plan are covered.

#### **6.5.7 Chemical Dependency Detoxification Program**

All-inclusive per diem charge for room and treatment services by a treatment program that meets the definitions in the Plan, subject to medical necessity.

### **6.6 AMBULATORY SERVICES**

Many ambulatory services require prior authorization. A complete list is available on myModa or by contacting Customer Service.

#### **6.6.1 Outpatient Surgery**

The Plan covers operating rooms and recovery rooms, surgical supplies and other services ordinarily provided by a hospital or surgical center.

Certain surgical procedures are covered only when performed as outpatient surgery. Members should ask their professional provider if this applies to a proposed surgery, or contact Customer Service.

### **6.6.2 Outpatient Rehabilitation**

Rehabilitative services are physical, occupational, or speech therapies necessary to restore or improve lost function caused by illness or injury. Rehabilitative services are subject to an annual limit which may be increased if rehabilitative services are required following head or spinal cord injury. However, to receive this additional benefit, prior authorization must be obtained before the initial sessions have been exhausted. A session is one visit. No more than one session of each type of physical, occupational, or speech therapy is covered in one day.

Medically necessary outpatient services for mental health and chemical dependency are not subject to these limits.

Outpatient rehabilitative services are short term in nature with the expectation that the member's condition will improve in a reasonable and generally predictable period of time.

Therapy performed to maintain a current level of functioning without documentation of improvement is considered maintenance therapy and is not covered. Maintenance programs that prevent regression of a condition or function are not covered. This benefit also does not cover recreational or educational therapy, educational testing or training, non-medical self-help or training, services related to treatment, testing or training for learning disabilities, testing or treatment for mental retardation for members age 18 or older, or hippotherapy.

### **6.6.3 Infusion Therapy**

The Plan covers infusion therapy services and supplies when prior authorized, and ordered by a professional provider as a part of an infusion therapy regimen.

Home infusion therapy must be provided by an accredited home infusion therapy agency. In addition, members receiving the services must qualify as "homebound" (as defined in section 6.8.8). Members receiving treatment, for services other than chemotherapy, through Coram Home Infusion will have coinsurance waived.

Infusion therapy benefits are limited to the following:

- a. aerosolized pentamidine
- b. intravenous drug therapy
- c. total parenteral nutrition
- d. hydration therapy
- e. intravenous/subcutaneous pain management
- f. terbutaline infusion therapy
- g. SynchroMed pump management
- h. IV bolus/push medications
- i. blood product administration

In addition, covered expenses include only the following medically necessary services and supplies:

- a. solutions, medications, and pharmaceutical additive;
- b. pharmacy compounding and dispensing services
- c. durable medical equipment for the infusion therapy
- d. ancillary medical supplies



- e. nursing services associated with
  - i. patient and/or alternative care giver training
  - ii. visits necessary to monitor intravenous therapy regimen
  - iii. emergency services
  - iv. administration of therapy
- f. collection, analysis, and reporting of the results of laboratory testing services required to monitor response to therapy

#### **6.6.4 Diagnostic X-rays and Laboratory Tests**

The Plan covers diagnostic x-rays and laboratory tests related to treatment of a medical condition. Members receiving treatment through Quest Labs will have coinsurance waived.

#### **6.6.5 Radium, Radioisotopic, X-ray Therapy, and Kidney Dialysis**

Covered expenses include:

- a. Treatment planning and simulation
- b. Professional services for administration and supervision
- c. Treatments, including therapist, facility and equipment charges

Members with end-stage renal disease (ESRD) must be enrolled in Medicare Part B in order to receive the best benefit. While the Plan is primary for ESRD, Moda Health will reimburse Medicare Part B premiums for a maximum of 30 months. Contact Customer Service for more information.

#### **6.6.6 Imaging Procedures**

The Plan covers all standard imaging procedures when medically necessary and related to treatment of a medical condition.

The following advanced imaging services require prior authorization:

- a. Magnetic resonance imaging (MRI) or magnetic resonance angiography (MRA)
- b. Computerized axial tomography (CT or CAT) or computed tomography angiogram (CTA)
- c. Positron emission tomography (PET)
- d. Single photon emission computed tomography (SPECT)
- e. Nuclear cardiology studies

#### **6.6.7 Outpatient Chemical Dependency Services**

Services for assessment and treatment of chemical dependency in an outpatient treatment program are covered.

Moda Health Behavioral Health can help members locate in-network providers and understand their chemical dependency benefits.

#### **6.6.8 Routine Costs in Clinical Trials**

Routine costs for the care of a member who is enrolled in or participating in a qualifying clinical trial are covered. Routine costs mean medically necessary conventional care, items or services covered by the Plan if typically provided absent a clinical trial. Such costs will be subject to the applicable cost sharing if provided in the absence of a clinical trial. The Plan is not liable for any adverse effects of the clinical trials.

Qualified clinical trials are limited to those:

- a. Funded or supported by a center or cooperative group that is funded by the National Institutes of Health, the Centers for Disease Control and Prevention, the Agency for Healthcare Research and Quality, the Centers for Medicare and Medicaid Services, the United States Department of Energy, the United States Department of Defense or the United States Department of Veterans Affairs
- b. Conducted as an investigational new drug application, an investigational device exemption or a biologics license application to the United States Food and Drug Administration
- c. Exempt by federal law from the requirement to submit an investigational new drug application to the United States Food and Drug Administration

The Plan does not cover:

- a. The drug, device or service being tested in the clinical trial unless it would be covered by the Plan if provided outside of a clinical trial
- b. Items or services required solely for the provision of the drug device or service being tested in the clinical trial
- c. Items or services required solely for the clinically appropriate monitoring of the drug, device or service being tested in the clinical trial
- d. Items or services required solely for the prevention, diagnosis or treatment of complications arising from the provision of the drug, device or service being tested in the clinical trial
- e. Items or services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the member
- f. Items or services customarily provided by a clinical trial sponsor free of charge to any person participating in the clinical trial
- g. Items or services that are not covered by the Plan if provided outside of the clinical trial

## **6.7 PROFESSIONAL PROVIDER SERVICES**

### **6.7.1 Preventive Healthcare**

As required under the Affordable Care Act, evidence-based services rated A or B by the United States Preventive Services Taskforce (<http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm>), immunizations recommended by the Advisory Committee on Immunization Practices of the Center for Disease Control and Prevention (ACIP), and preventive care and screenings recommended by the Health Resources and Services Administration for infants, children, adolescents, and women (women's services: <http://www.hrsa.gov/womensguidelines/>) will be covered at no cost to the member. If one of these organizations adopts a new or revised recommendation, the Plan has up to one year before coverage of the related services must be available and effective. See section 2.2 for benefit level when services are provided out-of-network. Members may call Customer Service to verify if a preventive service is covered at no cost share.

There are additional preventive healthcare services for which the Plan will waive the deductible and any copayments and cover when performed by an in-network provider and billed with a routine diagnosis. Services billed with a medical diagnosis are paid at the standard benefit level.

a. Periodic Health Exams. Covered according to the following schedule:

- i. Newborn: One hospital visit
- ii. Infants: 6 well-baby visits during the first year of life
- iii. Age 1 to 4: 7 exams
- iv. Age 5 and above: One exam every plan year

Exams for licensing or employment purposes, participating in sports or other activities do not constitute periodic health exams and are not covered. An exam to rule out a diagnosis of illness based on family history is eligible for benefits as a periodic health exam based on the above schedule.

Routine diagnostic x-ray and lab work related to a periodic health exam are also covered.

- b. Immunizations. Routine immunizations for members of all ages, limited to those recommended by the ACIP. Immunizations for the sole purpose of travel or to prevent illness that may be caused by a work environment are not covered
- c. Cardiovascular screenings. One Electrocardiogram (EKG) and treadmill test when performed in conjunction with a covered periodic health exam
- d. Hearing evaluation. Hearing evaluations for newborns and when performed in conjunction with a covered well-child examination. Hearing evaluations for adults when performed in conjunction with an adult periodic health exam
- e. Routine Vision Screening. Screening to detect amblyopia, strabismus and defects in visual acuity in children aged 3 to 5
- f. Preventive Women's Healthcare. One preventive women's healthcare visit once per plan year, including pelvic and breast exams and a Pap test

Breast exams are limited to women 18 years of age and older. Mammograms are limited to once between the ages of 35 and 39 and one per plan year age 40 and older

Pap tests, breast exams, and mammograms for the purpose of diagnosis in symptomatic or designated high risk women, are also covered when deemed necessary by a professional provider. These services covered under the office visit, x-ray or lab test benefit level if not performed for preventive purposes

- g. Routine Prostate Rectal Exam & Prostate Specific Antigen (PSA) Test. For men age 50 and over, the Plan covers one rectal examination and one PSA test every plan year or as determined by the treating professional provider. For men younger than 50 years of age who are at high risk for prostate cancer, including African-American men and men with a family medical history of prostate cancer, prostate rectal exam and PSA test are covered as determined by the treating professional provider

h. Colorectal Cancer Screening. The following, including related charges, for members age 50 and over:

i. One routine flexible sigmoidoscopy and pre-surgical exam or consultation every 5 plan years

ii. One routine colonoscopy and pre-surgical exam or consultation every 10 plan years

Colonoscopy is covered under the surgery benefit level if it is not performed for preventive purposes

iii. One double contrast barium enema every 5 plan years

iv. One fecal occult blood test every plan year

For members who are at high risk for colorectal cancer with a family medical history of colorectal cancer, a prior occurrence of cancer or precursor neoplastic polyps, a prior occurrence of a chronic digestive disease condition such as inflammatory bowel disease, Crohn's disease or ulcerative colitis, or other predisposing factors, colorectal cancer screening exams and laboratory tests are covered as recommended by the treating professional provider. Colorectal cancer screening is covered at the medical benefit level if it is not performed for preventive purposes.

i. A wellness visit applies to members who are age 21 and older, and shall include a comprehensive medical evaluation including an age and gender appropriate history, family medical history, examination, counseling, anticipatory guidance, and risk factor reduction intervention. The medical evaluation may include assessment of and counseling for BMI, nutrition and diet, activity and blood pressure

#### **6.7.2 Contraception**

All FDA-approved contraceptive methods and counseling are covered when prescribed by a professional provider. Women's contraception, when utilizing the most cost effective option (e.g., generic instead of brand name), will be covered at no cost to the member.

#### **6.7.3 Home, Office or Hospital Visits (including Urgent Care visits)**

A "visit" means the member is actually examined by a professional provider. Covered expenses include consultations with written reports, as well as second opinion surgery consultations.

#### **6.7.4 Diabetes Self-Management Programs**

The Plan will cover diabetes self-management programs associated with the treatment of insulin-dependent diabetes, insulin-using diabetes, gestational diabetes and noninsulin-using diabetes, when prescribed by a professional provider legally authorized to prescribe such programs. The Plan will cover one diabetes self-management program of assessment and training after diagnosis. Upon a material change of condition, medication or treatment, the Plan will also cover up to 3 hours per plan year of assessment and training if:

- a. Provided through an education program credentialed or accredited by a state or national entity accrediting such programs
- b. Provided by a physician, a registered nurse, a nurse practitioner, a certified diabetes educator or a licensed dietitian with demonstrated expertise in diabetes

#### **6.7.5 Maternal Diabetes Management**

Covered health services, medications and supplies that are medically necessary for a woman to manage her diabetes from conception through six weeks postpartum are covered with no cost sharing. The member or provider must contact Customer Service for this maternal diabetes benefit.

#### **6.7.6 Therapeutic Injections**

Administrative services for therapeutic injections, such as allergy shots, are covered when given in a professional provider's office. When comparable results can be obtained safely with home self-care, or through oral use of a prescription drug, administrative services for therapeutic injections are not covered. (Additional information in section 6.9.1).

Vitamin and mineral injections are not covered unless medically necessary for treatment of a specific medical condition.

#### **6.7.7 Surgery**

Surgery (operative and cutting procedures), including treatment of fractures, dislocations and burns, is covered. The surgery cost sharing level applies to the following services:

- a. Primary surgeon
- b. Assistant surgeon
- c. Anesthesiologist or certified anesthetist
- d. Surgical supplies such as sutures and sterile set-ups when surgery is performed in the provider's office

The services listed above are paid at the surgery copayment or coinsurance level.

Eligible surgery performed in a provider's office is covered, subject to the appropriate prior authorization.

#### **6.7.8 Reconstructive Surgery Following a Mastectomy**

As used in this section, mastectomy means the surgical removal of all or part of a breast, including a breast tumor suspected to be malignant. The Plan covers reconstructive surgery following a covered mastectomy:

- a. All stages of reconstruction of the breast on which the mastectomy has been performed, including nipple reconstruction, skin grafts and stippling of the nipple and areola
- b. Surgery and reconstruction of the other breast to produce a symmetrical appearance
- c. Prostheses
- d. Treatment of physical complications of the mastectomy, including lymphedemas
- e. Inpatient care related to the mastectomy and post-mastectomy services

This coverage will be provided in consultation with the member's attending provider and will be subject to the same terms and conditions, including the prior authorization and cost sharing provisions otherwise applicable under the Plan.

The information in this section is provide in accordance with Oregon statute, which requires notice of coverage for mastectomy related services.

#### **6.7.9 Cosmetic and Reconstructive Surgery**

Cosmetic surgery is surgery that improves or changes appearance without restoring impaired body function. Reconstructive surgery is surgery performed on abnormal structures of the body, caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease. It is usually performed to improve function, but may also be performed to approximate a normal appearance.

Cosmetic surgery is not covered. Reconstructive procedures that are partially cosmetic in nature may be covered if Moda Health's medical director finds the procedure to be medically necessary. All reconstructive procedures must be medically necessary and prior authorized or benefits will not be paid.

Coverage is also available for the following services if prior authorized and medically necessary:

- a. Surgery to reduce breast size
- b. Surgical repair of congenital deformities
- c. Hormone-related conditions
- d. Acne surgery, including cryotherapy, dermabrasion, and excision of acne scarring

Treatment for complications related to a surgery performed to correct a functional disorder is covered when medically necessary. Treatment for complications related to a surgery that does not correct a functional disorder is excluded.

Surgery for breast augmentation, achieving breast symmetry, and replacing breast implants (prosthetics) to accomplish an alteration in breast contour or size are not covered except as provided in section 6.7.8.

#### **6.7.10 Gender Dysphoria Services**

Gender dysphoria refers to discomfort or distress that is caused by a discrepancy between a person's gender identity and that person's sex assigned at birth (and the associated gender role and/or primary and secondary sex characteristics). Gender nonconformity refers to the extent to which a person's gender identity or expression differs from the cultural norms prescribed for people of a particular sex.

The Plan covers expenses for gender reassignment under the following conditions:

- a. The procedure(s) must be performed by a qualified professional provider
- b. The professional provider must obtain prior authorization for the surgical procedure
- c. The treatment plan must meet medical necessity criteria
- d. Covered procedures include:

- i. Breast/chest surgery for female-to-male (FtM)
- ii. Gonadectomy (hysterectomy/oophorectomy for FtM or orchiectomy for MtF)
- i. Single stage or multiple stage reconstruction of the genitalia

Coverage includes:

- a. Mental health
- b. Hormone therapy (including puberty suppression therapy for adolescents)
- c. Surgical procedures

#### **6.7.10.1 Gender Dysphoria Criteria:**

The current DSM 5 criteria for gender dysphoria include:

- a. A marked incongruence between one's experience/expressed gender and assigned gender of at least 6 months duration, as manifested by 2 or more of the following indicators
  - i. A marked incongruence between one's experienced/expressed gender and primary and/or secondary sex characteristic (or, in young adolescents, the anticipated sex characteristics)
  - ii. A strong desire to be rid of one's primary or secondary sex characteristics because of a marked incongruence with one's experienced/expressed gender (or, in young adolescents, a desire to prevent the development of the anticipated secondary sex characteristics)
  - iii. A strong desire for the primary and/or secondary sex characteristics of the other gender (or some alternative gender from the one's assigned gender)
  - iv. A strong desire to be treated as the other gender (or some alternative gender from one's assigned gender)
  - v. A strong conviction that one has the typical feelings and reactions of the other gender (or some alternative gender different from one's assigned gender)
- b. The condition is associated with clinically significant distress or impairment in social, occupational, or other important areas of functioning, or with a significantly increased risk of suffering, such as distress or disability.

Treatment of severe, persistent gender dysphoria includes a variety of therapeutic options. The number and type of interventions applied and the order in which they take place may differ from person to person. Treatment options include changes in gender expression and role, hormone therapy to feminize or masculinize the body, surgery to change primary and/or secondary sex characteristics, and psychotherapy for purposes such as explore gender identity which may include individual, couple, family, or group.

Gender reassignment surgery is not one procedure but a complex process that involves multiple steps over a period of time with careful psychological and medical evaluations prior to initiation of each modality of treatment. It is a multidisciplinary process involving psychological, medical and surgical treatments all performed in conjunction with each other to assist the individual to achieve the desired successful outcome.

### 6.7.10.2 Treatment Criteria

- a. Psychological therapy is considered medically necessary with ALL of the following:
  - i. Mental health professional providing treatment is experienced with diagnosis and treatment of gender dysphoria
  - ii. Health professional has a Master's degree or higher in a clinical behavioral science field
  - iii. Member has expressed discomfort with assigned gender and desire to explore treatment options
  - iv. Member and licensed behavioral health professional are able to screen/identify and treat co-existing mental health concerns which may include depression, anxiety, self-harm, substance abuse, sexual concerns, personality disorders, psychotic disorders, and autistic spectrum disorders
  
- b. Hormone therapy is considered medically appropriate for ALL of the following:
  - i. Referral from licensed behavioral/mental health professional who has performed assessment and recommending feminizing/masculinizing hormone therapy
  - ii. Persistent, well-documented gender dysphoria
  - iii. Capacity to make a fully informed decision and to consent for treatment
  - iv. Age of majority (18 years of age or older)
  - v. If significant medical or mental health concerns are present, they must be reasonably well-controlled.
  
- c. Breast/chest surgery for Female-to-Male (FtM) members is medically appropriate with ALL of the following (Hormone therapy is not a prerequisite)
  - i. One referral from qualified behavioral/mental health professional for referral letter requirements)
  - ii. Persistent, well-documented gender dysphoria
  - iii. Age of majority (18 years of age or older)
  - iv. If significant medical or mental health concerns are present, they must be reasonably well controlled.
  
- d. Gonadectomy (hysterectomy/oophorectomy for Female-to-Male (FtM) or orchiectomy for Male-to-Female (MtF) is considered medically appropriate with ALL of the following:
  - i. Two referrals from qualified behavioral/mental health professionals
  - ii. Persistent, well documented gender dysphoria
  - iii. Age of majority (18 years or older)
  - iv. 12 continuous months of hormone therapy as appropriate to the member's gender goals (unless hormones are not clinically indicated for the individual)
  
- e. Gender reassignment surgery (metoidioplasty or phalloplasty in FtM and vaginoplasty for MtF) is considered medically appropriate for ALL of the following:
  - i. Two referrals from licensed behavioral/mental health professionals
  - ii. Persistent, well-documented gender dysphoria
  - iii. Capacity to make a fully informed decision and to consent for treatment
  - iv. Age of majority (18 years of age or older)



- v. If significant medical or mental health concerns are present, they must be well controlled
  - vi. 12 months of continuous hormone therapy as appropriate to the member's gender goals (unless hormones are not clinically indicated for the individual).
  - vii. 12 continuous months of living in a gender role that is congruent with the member's identity
- f. Treatment of the Adolescent with gender dysphoria may
- i. Psychological assessment of children or adolescents who present with gender dysphoria includes ALL of the following
    - A. Assessment and guidance is provided by a qualified mental health professional trained in childhood and adolescent psychopathology and competent in diagnosing in a multidisciplinary setting or in consultation with a pediatric endocrinologist.
    - B. Provides family counseling and supportive psychotherapy to assist the child or adolescent with exploring their gender identity
    - C. Assess and treat any coexisting mental health concerns of children and adolescents and address them as part of the overall treatment plan
    - D. Refer adolescents for additional physical interventions (such as puberty-suppressing hormones) with the appropriate documentation of assessment of gender dysphoria and mental health.
    - E. Ability to educate and advocate on behalf of the gender dysphoric child, adolescent, and their family in their community.
    - F. Provide information and referral for peer support and support groups for parents of gender-nonconforming and transgender children.
  - ii. Reversible therapy with puberty-suppressing hormones are medically appropriate with ALL of the following
    - A. The adolescent has demonstrated a long-lasting and intense pattern of gender nonconformity or gender dysphoria (whether suppressed or expressed)
    - B. Gender dysphoria emerged or worsened with the onset of puberty
    - C. The member has experienced the onset of puberty to at least Tanner Stage 2.(2)
    - D. Any coexisting psychological, medical, or social problems that could interfere with treatment (e.g. may compromise adherence with treatment) have been addressed such that the adolescent's situation and functioning are stable enough to start treatment
    - E. The adolescent has given informed consent, and particularly when the adolescent has not reached the age of medical consent, the parents or other caretakers or guardians have consented to the treatment and are involved in supporting the adolescent throughout the treatment process.
  - iii. Partially reversible interventions with feminizing/masculinizing hormone therapy is medically appropriate with ALL of the following
    - A. The adolescent has demonstrated a long lasting and intense pattern of gender non-conformity or gender dysphoria

- B. The adolescent has been referred by a qualified mental health professional or has been undergoing treatment with a Pediatric Endocrinologist for puberty-suppressing hormones.
  - C. The adolescent has given informed consent if the age of medical consent and particularly when the adolescent has not reached the age of medical consent, the parents or other caretakers or guardians have consented to the treatment and are involved in supporting the adolescent throughout the treatment process.
  - D. The adolescent has been compliant with puberty-suppressing hormone therapy
  - E. Any coexisting psychological, medical, or social problems that could interfere with treatment (e.g. may compromise adherence with treatment) have been addressed such that the adolescent's situation and functioning are stable enough to start treatment
- iv. Genital surgery including gonadectomy and gender reassignment surgery is not covered for adolescents. Genital surgery should not be carried out until the patient reaches the age of majority (18 years of age or older), has lived continuously for at least 12 months in the gender role that is congruent with their gender identity, and meets the additional criteria for surgical procedures for adults with gender dysphoria.
  - v. Chest surgery in FtM adolescent patients may be carried out prior to 18 with ALL of the following
    - A. Meets all of the criteria for treatment of adolescent with puberty-suppressing hormones and masculinizing hormones
    - B. Reached the age of medical consent
    - C. Had ample time (preferably one year) living in the desired gender role
    - D. Undergone one year of testosterone treatment.

### 6.7.10.3 Exclusions

- a. The following procedures are considered cosmetic and not covered for gender reassignment.
  - i. Abdominoplasty
  - ii. Blepharoplasty
  - iii. Breast augmentation procedures including mammoplasty, implants and silicone injections
  - iv. Chin/nose implants
  - v. Collagen injections
  - vi. Electrolysis
  - vii. Face/forehead lift
  - viii. Brow lift
  - ix. Calf Implants
  - x. Cheek implants
  - xi. Fertility services/Cryopreservation of sperm/embryos
  - xii. Hair removal/hair transplantation
  - xiii. Jaw shortening/sculpturing/facial bone reduction

- xiv. Laryngoplasty
- xv. Lip reduction/enhancement
- xvi. Liposuction
- xvii. Mastopexy
- xviii. Neck tightening
- xix. Nipple/areola reconstruction/tattooing
- xx. Removal of redundant skin
- xxi. Rhinoplasty
- xxii. Skin resurfacing
- xxiii. Trachea shave/reduction thyroid chondroplasty
- xxiv. Voice modification
- xxv. Voice therapy/voice lessons

- b. Reversal, revision, or removal of gender reassignment surgery is NOT covered. Medical or surgical complications may be covered if determined to be medically necessary to stabilize even if the original surgery was not a covered benefit.

#### **6.7.11 Cochlear Implants**

Cochlear implants are covered when medically necessary and prior authorized.

#### **6.7.12 Inborn Errors of Metabolism**

The Plan covers treatment of inborn errors of metabolism that involve amino acid, carbohydrate and fat metabolism and for which standard methods of diagnosis, treatment and monitoring exist. Coverage includes diagnosing, monitoring and controlling the disorders by nutritional and medical assessment, including but not limited to clinical visits, biochemical analysis and medical foods used in the treatment of such disorders.

#### **6.7.13 Special Dental Care**

Dental services are not covered, except for treatment of accidental injury to natural teeth. Natural teeth are teeth that grew/developed in the mouth. All of the following are required to qualify for coverage:

- a. The accidental injury must have been caused by a foreign object or was caused by acute trauma (e.g., a broken tooth resulting from biting and/or chewing is not an accidental injury)
- b. Diagnosis is made within 6 months of the date of injury
- c. Treatment is medically necessary and is provided by a physician or dentist while the member is enrolled in the Plan

If a member chooses to have tooth implant placement as the restoration choice following a covered dental accident, the allowed amount will be limited to that which would have been allowed for a crown, bridge, or partial. Removal of tooth implants or attachments to tooth implants are not covered.

The Plan only covers treatment within 12 months of the date of injury. Covered treatment is limited to that which will restore teeth to a functional state.

#### **6.7.14 Maxillofacial Prosthetic Services**

The Plan covers maxillofacial prosthetic services considered necessary for restoration and management of head and facial structures that cannot be replaced with living tissue and that are defective because of disease, trauma or birth and developmental deformities when such restoration and management are performed for the purpose of:

- a. Controlling or eliminating infection
- b. Controlling or eliminating pain
- c. Restoring facial configuration or functions such as speech, swallowing or chewing but not including cosmetic procedures rendered to improve on the normal range of conditions

#### **6.7.15 Temporomandibular Joint Syndrome (TMJ)**

TMJ-related surgical procedures and splints require prior authorization, and are covered only when medically necessary as established by a history of advanced pathologic process (arthritic degeneration) documented in a patient's medical record, or in cases involving severe acute trauma. Treatment of related dental diseases or injuries is excluded.

#### **6.7.16 Mental Health**

The Plan covers medically necessary outpatient services by a mental health provider as defined in SECTION 5.

Behavioral Health Customer Service can help members locate in-network providers and understand the mental health benefits.

#### **6.7.17 Podiatry Services**

Podiatry services are covered for the diagnosis and treatment of a specific current problem. The Plan will not cover the following services unless otherwise required by the member's medical condition (e.g., diabetes):

- a. Paring or cutting of benign hyperkeratotic lesion (e.g., corn or callus)
- b. Trimming of dystrophic and non-dystrophic nails
- c. Debridement of nails by any method

#### **6.7.18 Tobacco Cessation**

The Plan covers expenses incurred when a member age 10 or older participates in a tobacco cessation program. Covered expenses include counseling, office visits, medical supplies, and drugs provided or recommended by a tobacco cessation program.

A tobacco cessation program means a professional provider offering an overall treatment program that follows the United States Public Health Service guidelines for tobacco use cessation.

Members may contact Customer Service to locate an exclusive tobacco cessation program.

#### **6.7.19 Telemedical Health Services**

Covered medical services, delivered through a 2-way video communication that allows a professional provider to interact with a member who is at an originating site, are covered. Benefits are subject to the applicable cost sharing for the covered medical services.

An originating site includes the following:

- a. Hospital
- b. Rural health clinic
- c. Federally qualified health center
- d. Provider's office
- e. Community mental health center
- f. Skilled nursing facility
- g. Renal dialysis center
- h. Site where public health services are provided

If telemedical services are in connection with covered treatment of diabetes, communication can also be delivered via audio, Voice over Internet Protocol, or transmission of telemetry. One of the participants must be a representative of an academic health center.

#### **6.7.20 Chiropractors, Naturopaths and Acupuncturists**

The Plan pays for the services of licensed chiropractors, naturopaths, and acupuncturists. For the purpose of this section, these providers are known as alternative care providers.

To be covered, a service must be within the scope of the alternative care provider's license. It also must not be specifically excluded under the Plan.

There is an aggregate plan year maximum for chiropractic, naturopathic and acupuncture services.

Lab and diagnostic x-rays ordered by a chiropractor or naturopath are subject to the Plan's standard reimbursement rate for lab and diagnostic x-rays.

Office supplies and substances provided by a naturopath are covered. Physical therapy ordered by a naturopath is also covered. Reimbursement is at the Plan's standard reimbursement rate for the type of service rendered. Physical therapy services (see section 6.6.2) are not subject to the maximum for alternative care.

To be covered, a substance must be prescribed by a naturopath and approved by the Board of Naturopathic Examiners. Benefits for covered substances prescribed by a naturopath are subject to the aggregate plan year maximum for chiropractic, naturopathic and acupuncture services when aggregated with such services.

#### **6.7.21 Treatment for Autism Spectrum Disorder**

The Plan covers medically necessary treatment for autism spectrum disorder and the management of care provided in the member's home or a licensed health care facility. Prior authorization and submission of an individualized treatment plan are required.

Coverage includes:

- a. Screening for and diagnosis of autism spectrum disorder by a licensed neurologist, pediatric neurologist, developmental pediatrician, psychiatrist or psychologist, who has experience or training in the diagnosis of autism spectrum disorder.
- b. Applied behavior analysis -and any other mental health or medical services identified in the

treatment plan as provided by a professional provider licensed under the Behavioral Analysis Regulatory Board

Applied behavioral analysis does not include psychological testing, neuropsychology, psychotherapy, cognitive therapy, sex therapy, psychoanalysis, hypnotherapy and long-term counseling as treatment modalities.

Treatment for autism spectrum disorder does not include:

- a. Services provided by a family or household member
- b. Services that are custodial or that constitute marital, family, educational or training services
- c. Custodial or respite care, equine assisted therapy, creative arts therapy, wilderness or adventure camps, social counseling, telemedicine, music therapy, neurofeedback, chelation or hyperbaric chambers
- d. Services provided under an individual education plan in accordance with the Individuals with Disabilities Education Act, 20 U.S.C 1400 et seq
- e. Services provided through community or social programs
- f. Services provided by the Department of Human Services or the Oregon Health Authority, other than employee benefit plans offered by the department and the authority

## **6.8 OTHER SERVICES**

### **6.8.1 Hospice & Palliative Care**

#### **a. Definitions**

**Approved hospice** means a private or public hospice agency or organization approved by Medicare or accredited by the Oregon Hospice Association (or a similar agency if services are provided outside of Oregon).

**Home health aide** means an employee of an approved hospice who provides intermittent custodial care under the supervision of a registered nurse, physical therapist, occupational therapist or speech therapist.

**Hospice treatment plan** means a written plan of care established and periodically reviewed by the member's attending provider. The provider must certify in the plan that the member is terminally ill and the plan must describe the services and supplies for medically necessary or palliative care to be provided by the approved hospice.

The Plan covers the services and supplies listed below when included in a hospice treatment plan. Services must be provided by an approved hospice agency to a member who is terminally ill and not seeking further curative treatment.

#### **b. Hospice Home Care**

Covered charges for hospice home care include services by any of the following:

- a. Registered or licensed practical nurse
- b. Physical, occupational or speech therapist
- c. Home health aide
- d. Licensed social worker

A visit must be for intermittent medically necessary or palliative care.

**c. Hospice Inpatient Care**

The Plan covers short-term hospice inpatient services and supplies.

**d. Respite Care**

Respite care means care for a period of time to relieve persons residing with and caring for a member in hospice from their duties. Providing care to allow a caregiver to return to work does not qualify as respite care.

The Plan covers respite care provided to a member who requires continuous assistance when arranged by the attending professional provider and prior authorized by Moda Health. Hospice care is covered for services provided in the most appropriate setting.

The services and charges of a non-professional provider may be covered for respite care if approval is given by Moda Health in advance.

**e. Exclusions**

In addition to exclusions listed in section 7 the following are not covered:

- a. Hospice services provided to other than the terminally ill member, including bereavement counseling for family members
- b. Services and supplies not included in the hospice treatment plan or not specifically set forth as a hospice benefit

**6.8.2 Maternity Care**

Pregnancy care, childbirth and related conditions, including voluntary abortions are covered when rendered by a professional provider. Professional providers do not include midwives unless they are also licensed and certified nurse midwives or certified nurse practitioner midwives. The Plan covers facility charges for maternity care when rendered at a covered facility, including a birthing center. The Plan also covers professional fees for group prenatal classes are covered for female members who are pregnant.

Home birth expenses are not covered other than the fees billed by a professional provider. Additional information regarding home birth exclusions is in section 7.

**Special Right Upon Childbirth.** Benefits for any hospital length of stay in connection with childbirth for the mother or newborn child will not be restricted to less than 48 hours following a normal vaginal delivery or 96 hours following a cesarean section, unless the mother's or newborn's attending professional provider, after consulting with the mother, chooses to discharge the mother or her newborn earlier. Prior authorization is not required for a length of stay up to these limits.

### 6.8.3 Breastfeeding Support

Comprehensive lactation support and counseling is covered during pregnancy and/or the postpartum period. The Plan covers the purchase or rental charge (not to exceed the purchase price) for a breast pump and equipment. Charges for supplies such as milk storage bags and extra ice packs, bottles or coolers are not covered.

### 6.8.4 Transplants

The Plan covers medically necessary and appropriate transplant procedures that conform to accepted medical practice and are not experimental or investigational.

#### a. Definitions

**Exclusive Transplant Network Facility** means a healthcare facility with which Moda Health has contracted or arranged to provide facility transplant services for participating organization's members.

**Transplant** means a procedure or series of procedures by which:

- i. Tissue (e.g., solid organ, marrow, stem cells) is removed from the body of one person (donor) and implanted in the body of another person (recipient)
- ii. Tissue is removed from one's body and later re-introduced back into the body of the same person

Corneal transplants and the collection of and/or transfusion of blood or blood products are not considered transplants for the purposes of this section and are not subject to this section's limitations and requirements.

#### b. Covered Benefits. Benefits for transplants are limited as follows:

- i. Transplant procedures must be performed at an exclusive transplant network facility. If an exclusive transplant facility cannot provide the necessary type of transplant, Moda Health will prior authorize services at an alternative transplant facility.
- ii. If the recipient or self-donor is enrolled in the Plan, donor costs related to a covered transplant, including expenses resulting from complications and unforeseen effects of the donation, are covered. If the donor is enrolled in the Plan and the recipient is not enrolled or is in the exclusion period, the Plan will not pay any benefits toward donor costs. Expenses incurred by a donor not enrolled in the Plan that result from complications and unforeseen effects of the donation are not covered. "Donor costs" means the covered expense of removing the tissue from the donor's body and preserving or transporting it to the site where the transplant is performed as well as any other necessary charges directly related to locating and procuring the organ
- iii. Professional provider transplant services are paid according to the benefits for professional providers



- iv. Immunosuppressive medications provided during a hospital stay are paid as a medical supply. Outpatient oral and self-injectable prescription medications for transplant-related services are paid under section 6.9.3
  - vi. The Plan will not pay for chemotherapy with autologous or homogenic/allogenic bone marrow transplant for treatment of any type of cancer not approved for coverage
- c. **Prior Authorization** The member's physician must contact Moda Health's Medical Intake Unit prior to the transplant admission to request authorization. Prior authorization should be obtained as soon as possible after a member has been identified as a possible transplant candidate. To be valid, prior authorization approval must be in writing from Moda Health
- d. **24-Month Exclusion Period.** Transplants will not be covered during the first 24 months a person is enrolled in the Plan except as follows:
- i. The 24-month exclusion period will not apply if the member has been continuously enrolled in the Plan since birth
  - ii. The 24-month exclusion period will not apply if the member was continuously enrolled in the Plan together with the participating organization's prior plan at least 24 months prior to incurring transplant-related expenses. If the member had applicable transplant coverage under a prior health benefit plan, each day of creditable coverage the member had under that prior health benefit plan will reduce the 24-month exclusion period by one day

Moda Health will use the following sources to determine creditable coverage: certificates of creditable coverage, information given on the enrollment application, information from prior group health plans and insurers, and other available evidence. Any period of creditable coverage that is followed by a break in coverage of 63 days or more cannot be used to reduce the exclusion period. Any coverage waiting period imposed under a group health plan or policy, and any affiliation period imposed by an HMO, will not be counted toward the break in coverage. Members submitting a certificate of creditable coverage from a prior plan should submit all available certificates. Members may request a certificate of creditable coverage from a prior plan or insurer within 24 months of coverage termination.

### **6.8.5 Gastric Bypass (Roux-en-Y)**

Medically necessary bariatric surgery services, limited to the Roux-en-Y gastric bypass surgery is covered for subscribers who meet all of the following requirements:

- a. Are 18 years or older
- b. Complete all the requirements listed under section 6.8.5.1 below prior to the surgery and no earlier than 6 months after the date coverage began
- c. Meet the requirements as listed under section 6.8.5.2

#### **6.8.5.1 Pre-Surgery Eligibility Requirements:**

- a. Medical and psychological evaluation
- b. A modest weight loss of 5% over 6 months
- c. Dietary counseling and evaluation

- d. Documented participation in one of the following programs
  - i. Minimum of 6 months participation in OEBC Weight Watchers Program or a recognized commercial behavioral weight management program. The treatment program must include hypocaloric diet changes, nutrition education, and physical activity and behavior change strategies
  - ii. Minimum 6 months participation in a physician, nurse practitioner, physician assistant, registered dietician or licensed behavioral therapist-supervised weight loss program, with or without obesity pharmacotherapy
  - iii. Three or more primary care visits over a minimum of 6 months with a weight management treatment plan in the medical record
  - iv. Participation and completion of an 12-week health education weight management program
- e. Medical record documentation that none of the previous weigh loss efforts have been sustained and sufficient to address the co-existing medical condition(s) and/or comorbid conditions applicable to the patient

#### **6.8.5.2 Surgery Requirements**

- a. Body mass index (BMI)  $\geq 35$  with one or more co-existing conditions that can be life-threatening:
  - i. Sleep apnea uncontrolled on Continuous Positive Airway Pressure (CPAP) or inability to use CPAP with an Apnea/Hypopnea Index (AHI)  $>15$  on sleep study or inability to use CPAP with an AHI  $>5$  and documentation of excessive daytime sleepiness, impaired cognition (ability to think clearly), mood disorders or insomnia, hypertension, ischemic heart disease, or history of stroke
  - ii. Congestive heart failure (CHF) or cardiomyopathy with a recommendation for bariatric surgery from a participating physician who is a cardiologist
  - iii. Obesity hypoventilation with  $PCO_2 \geq 45$  and a recommendation for bariatric surgery from a participating physician who is a pulmonologist
  - iv. Diabetes mellitus uncontrolled (HbA1c8 persistently above 7.5) with conventional medical therapy that includes insulin together with an insulin sensitizing oral agent *i.e.* metformin or pioglitazone (or documented intolerance to insulin or insulin sensitizing oral agents) or  $> 15$  pound weight gain within 2 years of starting insulin therapy
  - v. Severe hypertriglyceridemia ( $>1000$  mg/dl) uncontrolled with conventional medical therapy that includes trial of at least two fibrate medications and therapeutic doses of omega-3 fatty acid (6 grams daily), as well as alcohol avoidance
  - vi. Hypertension (high blood pressure) with blood pressure  $>140/90$  ( $130/80$  in the presence of diabetes or renal (kidney) disease) documented on two consecutive visits despite use of three antihypertensive medications including a diuretic (increases urination), unless contraindicated
  - vii. Refractory extremity edema with ulceration documented by a participating physician.
  - viii. End-stage renal disease with difficulty dialyzing documented by a participating physician who is a nephrologist (kidney specialist)
  - ix. Pseudotumor cerebri documented by a participating physician who is a neurologist

- b. BMI  $\geq 40/m^2$  with one or more of the above co-morbid conditions and/or have symptomatic degenerative (deteriorating) joint disease of hip, knee or ankle with abnormal x-rays
- c. BMI  $\geq 50/m^2$  (no co-morbid condition required)
- d. BMI  $\geq 60$ :
  - i. For subscribers with a BMI  $\geq 60$  and/or subscribers 60 years of age or higher, surgical risk decisions regarding the appropriateness of surgery will be made individually based on rehabilitation potential and the participating provider's judgment regarding surgical risk and likelihood of benefit
  - ii. For subscribers with a BMI between 60 and 70, decisions regarding surgical timing will be made individually based on rehabilitation potential and the participating provider's judgment regarding surgical risk and benefit
  - iii. Surgery is not felt to be appropriate for extreme levels of obesity (BMI >70) and non-surgical strategies for weight loss will be recommended

**6.8.5.3 Bariatric Surgery Services Limitations:**

- a. Services in section 6.8.5 are for subscribers only
- b. Only Roux-en-Y gastric bypass surgery will be performed
- c. Surgeries will only be performed at a defined network of Centers of Excellence
- d. \$20,000 facility reference price. Complications are not subject to reference pricing
- e. Subscribers not eligible for bariatric surgery are not eligible for coverage of complications

**6.8.5.4 Definitions:**

- a. **Centers of Excellence (COE)** means a healthcare facility with which Moda Health has contracted or arranged to provide facility Roux-en gastric bypass surgery services for participating organization's members

**6.8.5.5 Travel Benefit:**

- a. To qualify, the subscriber must live more than 120 miles from a Center of Excellence
- b. Per diem and mileage limitations based on federal government allowances from the US General Services Administration (GSA)
- c. The Plan will reimburse up to \$2,600 for qualifying expenses

Benefit includes:

Trips to COE	Maximum Nights	With Guest
Pre-surgery consultation	1	No
Surgery	6	Yes
One post Surgery follow-up	1	No

**6.8.6 Knee/Hip Replacement**

A covered knee or hip replacement, including partial replacement and resurfacing, is subject to reference pricing (section 2.2).

### **6.8.6.1 Travel Benefit**

- a. To qualify for lodging reimbursement, the member must live more than 120 miles from the surgery facility
- b. Per diem and automobile mileage limitations based on federal government allowances from the US General Services Administration (GSA)
- c. The Plan will reimburse up to \$2,600 for qualifying travel and lodging expenses for the member and one guest

### **6.9.6.2 Limitations:**

- a. \$25,000 reference price.
- b. Complications of a covered surgery are not subject to the reference price

### **6.8.7 Biofeedback**

Covered expenses for biofeedback therapy services are limited to treatment of tension or migraine headaches. Covered visits are subject to a lifetime maximum.

### **6.8.8 Home Healthcare**

Home healthcare services and supplies are covered when provided by a home healthcare agency for a member who is homebound. "Homebound" means that the member's condition creates a general inability to leave home. If the member does leave home, the absences must be infrequent, of short duration, and mainly for receiving medical treatment. A home healthcare agency is a licensed public or private agency that specializes in providing skilled nursing and other therapeutic services, such as physical therapy, in a member's home.

The home healthcare benefit consists of medically necessary home healthcare visits. A visit must be for intermittent care of not more than 2 hours in duration. Home healthcare services must be ordered by a physician and be provided by and require the training and skills of one of the following professional providers:

- a. a registered or licensed practical nurse
- b. a physical, occupational, speech, or respiratory therapist
- c. a licensed social worker

Home health aides do not qualify as a home health service provider under the Plan.

This benefit does not include home healthcare, home care services, or supplies provided as part of a hospice treatment plan. These are covered under section 6.8.8 and section 6.8.9.

There is a 2-visit maximum allowed in any one day for the services of a registered or licensed practical nurse. All other home healthcare providers are limited to one visit per day. Home health visits are also subject to a per plan year maximum.

Home healthcare requires prior authorization.

### **6.8.9 Supplies, Appliances and Durable Medical Equipment**

Supplies include the following:

- a. Medical supplies used in a professional provider's office
- b. Application of a cast
- c. Supplies related to a colostomy or mastectomy
- d. Pumps and meters for diabetes

#### **Prosthetic and orthotic devices**

Including repair or replacement of such devices are covered if they are medically necessary to restore or maintain the ability to complete activities of daily living or essential job-related activities. Prosthetic and orthotic devices that are solely for comfort or convenience are not covered.

The first extremity prosthesis after loss of a body part is covered, including artificial eyes and post-mastectomy bra and prosthetic. An additional prosthesis may be authorized if the attending provider provides documentation to Moda Health that a new prosthetic device is medically necessary because of changing fit or poor function. Testicular prostheses are not covered.

#### **Appliance**

Items, including orthopedic braces, used for performing or facilitating the performance of a particular bodily function. Following cataract surgery, one conventional intraocular lens or one contact lens or eyeglasses within 90 days for each eye operated on are covered. However, the following are not covered: dental appliances and braces, supporting devices such as corsets, compression or therapeutic stockings except when such stockings are medically necessary, hearing aids except as stated in section 6.8.10, eye glasses and contact lenses (see above for the cataract surgery exception).

#### **Orthopedic shoes**

Covered if they are an integral part of a leg brace or if they are ordered by a professional provider and are medically necessary to restore or maintain the ability to complete activities of daily living or essential job-related activities. If such correction or support is accomplished by modification of a mass-produced shoe, then the covered expense is limited to the cost of the modification. The covered expense will not include the original cost of the shoe. Orthopedic shoes or modifications are not covered if they are solely for comfort or convenience.

#### **Durable medical equipment**

Equipment and related supplies that are used primarily to serve a medical purpose, are not generally useful to a member in the absence of disease or medical condition, are appropriate for use in the member's home and are designed to withstand repeated use. Examples of durable medical equipment include a wheelchair, a hospital-type bed, and oxygen.

The Plan covers the rental charge (not to exceed the purchase price) for durable medical equipment. Upon request, members must authorize any supplier furnishing durable medical equipment to provide information related to the equipment order and any other records Moda

Health requires to approve a claim payment. Purchase or maintenance expenses of a wheelchair (including scooters) are covered up to a coverage limit.

### **Sleep apnea appliance**

Expenses for a sleep apnea appliance are covered up to a per appliance reference price (section 2.2).

### **Replacement or repair**

Only covered if the appliance, prosthetic device, equipment or durable medical equipment was not abused, was not used beyond its specifications and not used in a manner to void applicable warranties.

### **Exclusions**

In addition to the exclusions listed in section 7, the Plan will not cover the following appliances and equipment, even if they relate to a condition that is otherwise covered by the Plan:

- a. Those used primarily for comfort, convenience, or cosmetic purposes
- b. Wigs and toupees
- c. Those used for education or environmental control, such as ramps, hand rails, bath benches, telephones, humidifiers, air filters, air conditioners, heat lamps, tanning lights, whirlpools or hot tubs
- d. Therapeutic devices, except for transcutaneous nerve stimulators
- e. Incontinence supplies

Moda Health is not liable for any claim for damages connected with medical conditions arising out of the use of any durable medical equipment or due to recalled surgically implanted devices or to complications of such devices covered by manufacturer warranty.

### **6.8.10 Hearing Aids**

The Plan covers one hearing aid per hearing impaired ear. Members must be examined by a physician before obtaining a hearing aid that is prescribed, fitted and dispensed by a licensed audiologist or hearing aid specialist.

Covered benefits include the following every 48 months:

- a. A hearing aid (monaural or binaural), including a bone-anchored hearing aid, prescribed as a result of the examination
- b. Ear molds
- c. Hearing aid instruments
- d. Initial batteries, cords and other necessary supplementary equipment
- e. A warranty
- f. Repairs, servicing, or alteration of the hearing aid equipment

Members ages 26 and over have a 48-month maximum (section 2.2).

### **6.8.11 Nonprescription Enteral Formula For Home Use**

The Plan covers nonprescription elemental enteral formula for home use. The formula must be medically necessary and ordered by a provider for the treatment of severe intestinal malabsorption and must comprise the sole source, or an essential source, of nutrition.

## **6.9 MEDICATIONS**

### **6.9.1 Medication Administered by Providers, Infusion Center or Home Infusion**

A medication that is given by injection or infusion (intravenous administration) in the professional provider's office, infusion center or home infusion is covered at the same benefit level as a supply. If the pharmaceutical is available in an oral dosage form, the Plan will not cover it in the form of an injectable medication unless it is medically necessary that the member use the injectable form. In addition, infusion and in-office injectables may require prior authorization by Moda Health or be subject to specific benefit limitations (more information is available on the Moda Health website). Coverage for prescription medications is in section 6.9.3.

### **6.9.2 Oral Anti-cancer Medication**

A prescribed, orally-administered anticancer medication that is given in the professional provider's office is covered at the same benefit level as a supply. In addition, oral anti-cancer medication may require prior authorization by Moda Health or be subject to specific benefit limitations (more information is available on the Moda Health website).

### **6.9.3 Prescription Drugs**

The Plan provides benefits for those drugs requiring a written prescription and that meet Moda Health's coverage criteria. Moda Health has contracted with pharmacies in order to provide members a discounted price for prescriptions. A list of in-network pharmacies can be found on the Moda Health website. In order to receive the discounted price, members must go to an in-network pharmacy and present their member ID card to the pharmacist prior to having a prescription filled. Members are responsible for paying the cost of their prescription drugs and then submitting the receipt to Moda Health for reimbursement. See section 10.1.4 for information on submitting a claim.

#### **6.9.3.1 Definitions**

**Brand Drugs.** A brand drug is sold under a trademark and protected name.

**Brand Substitution.** Both generic and brand drugs are covered. If a member requests, or the treating professional provider prescribes, a brand drug when a generic equivalent is available, the member will be responsible for the brand cost sharing plus the difference in cost between the generic and the brand drug.

**Generic Drugs.** Generic drugs have been determined by physicians and pharmacists to be therapeutically equivalent to the brand alternative and are the most cost effective option. Generic drugs must contain the same active ingredients as their brand counterpart and be identical in strength, dosage form and route of administration. Therapeutic equivalence of generic drugs is determined by the FDA approval process, the professional provider at the point of prescribing, and the pharmacist at the point of dispensing according to state pharmacy laws.

**Specialty Drugs.** Certain prescription drugs or medicines are defined as specialty products. Specialty drugs are often used to treat complex chronic health conditions. Specialty treatments often require special handling techniques, careful administration and a unique ordering process. Specialty drugs must be prior authorized and medically necessary.

**Value Tier Drugs.** Value tier drugs include commonly prescribed products used to treat chronic medical conditions and preserve health. A list of value tier drugs is available on myModa.

### **6.9.3.2 Covered Expenses**

A covered expense is a charge that meets all of the following criteria:

- a. It is for a covered drugs supply that is prescribed for a member
- b. The expense is incurred while the member is eligible under the Plan
- c. The prescribed drug is not excluded under the Plan

### **6.9.3.3 Covered Drug Supply**

A covered drug supply includes the following:

- a. A legend drug that is medically necessary for the treatment of a medical condition that cannot legally be dispensed without a prescription
- b. Compounded drugs containing at least one covered drug as the main ingredient
- c. Must be prescribed by an approved provider type and dispensed from a licensed pharmacy employing licensed registered pharmacists
- d. Selected over-the-counter (OTC) products, when accompanied with a valid prescription. The same benefit parameters such as copayment or coinsurance and days' supply restrictions will apply to covered OTC products. Additional information related to covered OTC products is available on myModa or by contacting Customer Service.
- e. Select legend- prenatal vitamins and other prescribed preventive drugs required under the Affordable Care Act
- f. Medications for treating tobacco dependence, including prescribed OTC nicotine patches, gum or lozenges from an in-network retail pharmacy available with no cost sharing as required under the Affordable Care Act.
- g. Contraceptive drugs and devices for birth control and medical conditions covered under the Plan, but only if they cannot legally be dispensed without a prescription
- h. Covered expenses for select immunizations and related administration fees are covered at no cost sharing at in-network retail pharmacies (e.g. influenza, pneumonia and shingles vaccines). Covered immunizations will be limited to those recommended by the Advisory Committee on Immunization Practices of the Center for Disease Control and Prevention. Immunizations for the sole purpose of travel or to prevent illness which may be caused by a work environment are not covered

### **6.9.3.4 Mail Order Pharmacy**

Members also have the option of obtaining prescriptions for covered drugs through an exclusive mail order pharmacy.

A mail order pharmacy form can be obtained from myModa, or by contacting Customer Service.



### **6.9.3.5 Specialty Services And Pharmacy**

The pharmacist and other professional providers will advise a member if a prescription requires prior authorization or delivery by an exclusive specialty pharmacy. Specialty drugs are often used to treat complex chronic health conditions. Because specialty treatments often require special handling techniques, careful administration and a unique ordering process, the Plan provides enhanced member services for these drugs. Information about the clinical services and a list of eligible specialty drugs are available on myModa or by contacting Customer Service. If a member does not purchase these drugs at the exclusive specialty pharmacy provider, the drug expense will not be covered.

Specialty drugs must be prior authorized. Some specialty drugs may have shorter day supply coverage limits. More information is available on myModa or by contacting Customer Service. For some specialty drugs, members may be required to enroll in programs to ensure proper drug use and/or reduce the cost of the drug.

### **6.9.3.6 Prior Authorization**

Certain prescription drugs and/or quantities of prescription drugs may require prior authorization. A complete list of drugs that require authorization is available on myModa or through Customer Service. Failure to obtain required service authorization may result in denial of benefits.

Prior authorization programs are not intended to create barriers or limit access to drugs. Drugs requiring prior authorization are evaluated with respect to evidence based criteria that align with medical literature, best practice clinical guidelines and guidance from the FDA. Requiring prior authorization ensures member safety, promotes proper use of drugs and supports cost effective treatment options for members.

### **6.9.3.7 Limitations**

To ensure appropriate access to drugs the following limitations will apply.

- a. In addition to those drugs included in the current prior authorization list on myModa, prior authorization is required for
  - i. Retail prescriptions with a net cost over \$1,000 for a 31 day supply
  - ii. Mail-order and specialty prescriptions with a net cost over \$3,000
  - iii. Compounded medications with a net cost over \$150, or a quantity greater than the retail day allowance
- b. New FDA approved drugs are subject to review and may require additional coverage requirements or limits established by the Plan
- c. If a brand drug is dispensed when a generic equivalent is available, the member may be responsible for the difference in cost between the generic and brand drug
- d. Select specialty drugs that have been determined to have a high discontinuation rate or short durations of use may be limited to a 15-day supply
- e. Claims for drugs purchased outside of the United States and its territories will only be covered in emergency and urgent care situations
- f. Early refill of drugs for travel outside of the United States is limited to once every 6 months
- g. Specialty drugs with dosing intervals beyond 30 days will be assessed an increased copayment consistent with the day supply

### 6.9.3.8 Exclusions

The following services, procedures and conditions are not covered by the Plan, even if otherwise medically necessary or if recommended, referred, or provided by a professional provider, pharmacist or pharmacy. In addition, any direct complication or consequence that arises from these exclusions will not be covered except for emergency medical conditions. See section 7 for additional exclusions that may apply.

- a. **Charges Over the Maximum Plan Allowance**
- b. **Cosmetic.** Drugs prescribed or used for cosmetic purposes
- c. **Devices.** Including, but not limited to therapeutic devices and appliances. Information for contraceptive devices is in section 6.9.3.3
- d. **Drug Administration.** A charge for administration or injection of a drug or medicine except for select drugs at in-network retail pharmacies
- e. **Drugs Covered Under Another Benefit.** Such as medications covered under home health, medical, etc
- f. **Drugs Prescribed by a Relative.** Prescriptions written or ordered by members or their relatives, including a spouse, domestic partner, child, sibling, or parent of a member or his or her spouse or domestic partner
- g. **Experimental or Investigational Drugs.** Including any drug or medicine that is used for an experimental or investigational purpose, even if it is otherwise approved by the federal government or recognized as neither experimental nor investigative for other uses or health conditions
- h. **Foreign Drug Claims.** Drugs purchased from non-U.S. mail order or online pharmacies or U.S. mail or online pharmacies acting as agents of non-U.S. pharmacies
- i. **Hair Growth Drugs**
- j. **Immunization Agents for Travel**
- k. **Infertility Drugs**
- l. **Institutional Drugs or Medicine.** Medicine or drugs that are to be taken by or administered to a member in whole or in part while the member is a patient in a hospital, a sanitarium, a rest home, a skilled nursing facility, an extended care facility, a nursing home, or a similar institution
- m. **Non-Covered Condition.** A drug prescribed for purposes other than to treat a covered medical condition
- n. **Nutritional Supplements and Medical Foods** Unless determined to be medically necessary.
- o. **Off-label Use.** Drugs prescribed for or used for non-FDA approved indications, unless approved by the Health Resources Commission, are not covered
- p. **Over the Counter (OTC) Drugs** and prescription drugs for which there is an OTC equivalent or alternative
- q. **Replacement Medications and/or Supplies**
- r. **Sexual Disorders.** Except gender identity medications or devices prescribed or used to treat sexual dysfunction

- s. **Treatment Not Medically Necessary.** Including:
  - i. Drugs prescribed for purposes other than treating disease
  - ii. Drugs that are either inappropriate or inconsistent with the symptoms or diagnosis of a member's condition
  - iii. Drugs that are not representative of the standard treatment by the medical community in the service area in which they are received
  - iv. Drugs that are primarily rendered for the convenience of a member or a provider
  - v. Drugs that are not a cost-effective option when considering common alternatives that can be safely provided to a member
- t. **Untimely Dispensing.** Drugs or medicines that are dispensed more than one year after the order of a professional provider
- u. **Vitamins and Minerals.** The Plan does not cover over-the-counter (OTC) vitamins and minerals, except those required by the U.S. Preventive Services Task Force
- v. **Weight Loss Drugs**

The fact that a provider may prescribe, order, recommend, or approve a drug does not, of itself, make the charge a covered expense.

#### 6.9.3.9 Claims Procedures

Moda Health and the Oregon Prescription Drug Program (OPDP) have contracted with pharmacies in order to provide members a discounted price for prescriptions. To find a list of OPDP in-network pharmacies, please visit the Moda Health website at [www.modahealth.com/oebb](http://www.modahealth.com/oebb). In order to receive the discounted price, members must go to a pharmacy in the OPDP Pharmacy Network and are required to present their member ID card to the pharmacist prior to having a prescription filled.

OEBB members using their Moda Health ID card at an OPDP participating pharmacy are not required to submit receipts or a claim form to Moda Health for reimbursement. Moda Health will automatically track expenses that may accrue toward the deductible and out-of-pocket maximum as well as reimburse members for eligible expenses under the prescription benefit.

Members who do not use their ID card or fill prescriptions at a non-participating pharmacy will be responsible for paying the cost of the medication and then submitting a request to Moda Health for reimbursement.

The Claim Procedure Process is as easy as 1, 2, 3 ...

1. Complete the prescription drug claim form. Forms can be found online at [www.modahealth.com/oebb](http://www.modahealth.com/oebb), through myModa online account or by linking directly to the forms page at <http://www.modahealth.com/members/forms.shtml>.
2. Submit claim forms to:
  - Moda Health
  - Attn: Medical
  - P.O. Box 40384
  - Portland, OR 97240-0384
3. Moda Health will process the claim request and send reimbursement to the subscriber in the form of a check.

In no event, except absence of legal capacity or in the case of a Medicaid claim, is a claim valid if submitted later than 12 months from the date the expense was incurred. Claims submitted by Medicaid must be sent to Moda Health within 3 years after the date the expense was incurred.

A claim for which additional information is received will not be reprocessed after the Plan's claim submission period, as described in the previous paragraph.

Eligible prescription drugs purchased and paid in full by a member will be reimbursed at the Moda Health pharmacy contracted rate, minus applicable copayment, or the maximum plan allowance minus applicable copayment, whichever is less.

#### **6.9.3.10 Claim Inquiries**

For questions about how to file a claim, the status of a pending claim or any action taken on a claim, call 503-265-2909 or toll free at 1-866-923-0409. The inquiry will be responded to within 30 days of receipt

## **SECTION 7      GENERAL EXCLUSIONS**

In addition to the limitations and exclusions described elsewhere in the Plan, the following services, procedures and conditions are not covered, even if otherwise medically necessary, if they relate to a condition that is otherwise covered by the Plan, or if recommended, referred, or provided by an in-network provider. In addition, any direct complication or consequence that arises from these exclusions will not be covered except for emergency medical conditions.

### **Benefits Not Stated**

Services and supplies not specifically described in this handbook as covered expenses.

### **Birthing Classes**

### **Charges Over the Maximum Plan Allowance**

Except when required under the Plan's coordination of benefits rules (see section 11.1).

### **Comfort and First-Aid Supplies**

Including, but not limited to footbaths, vaporizers, electric back massagers, footpads, heel cups, shoe inserts, band-aids, cotton balls, cotton swabs, and off-the-shelf wrist, ankle or knee braces.

### **Cosmetic Procedures**

Any procedure requested for the purpose of improving or changing appearance without restoring impaired body function, including hormone treatment, rhinoplasty, breast augmentation, lipectomy, liposuction, and hair removal (including electrolysis and laser). Exceptions are provided for reconstructive surgery:

- a. following a mastectomy (section 6.7.8)
- b. as part of gender identity services (section 6.7.10.1)
- c. and complications of reconstructive surgeries if medically necessary and not specifically excluded

### **Court-Ordered Services**

Those related to unlawful behavior by the member, including a sex offender treatment program. This exclusion does not apply to medically necessary services

- a. provided pursuant to civil commitment proceedings for mental illness
- b. for members age 17 or younger
- c. provided pursuant to Driving Under the Influence of Intoxicants

### **Custodial Care**

Routine care and hospitalization for assistance with activities of daily living, including, but not limited to, bathing, dressing, feeding, and administration of medications. Custodial care also includes care that is primarily for the purpose of separating a member from others, or for preventing a member from harming himself or herself.

### **Dental Examinations and Treatment; Orthodontia**

Except as specifically provided for in section 6.7.13 and 0, dental examination and treatment and if medically necessary to restore function due to craniofacial anomaly.

**Enrichment Programs**

Psychological or lifestyle enrichment programs including self-help programs, educational programs, assertiveness training, marathon group therapy, and sensitivity training.

**Experimental or Investigational Procedures**

Including expenses incidental to or incurred as a direct consequence of such procedures.

**Faith Healing****Family Planning**

Surgery to reverse voluntary sterilization procedures (vasectomy or tubal ligation) and any men's contraceptive drug, device or supply that can be legally dispensed without a prescription.

**Financial Counseling Services****Food Services**

"Meals on Wheels" and similar programs.

**Guest Meals in a Hospital or Skilled Nursing Facility****Hearing Aids**

- a. Except as specifically provided for in section 6.8.10.

**Home Birth or Delivery**

Charges other than the professional services billed by a professional provider, including travel, portable hot tubs, and transportation of equipment.

**Homemaker or Housekeeping Services****Illegal Acts, Riot or Rebellion**

Services and supplies for treatment of a medical condition caused by or arising out of a member's voluntary participation in a riot, armed invasion or aggression, insurrection or rebellion or arising directly from an illegal act.

**Infertility**

All services and supplies for office visits, diagnosis and treatment of infertility, as well as the cause of infertility.

**Inmates**

Services and supplies a member receives while in the custody of any state or federal law enforcement authorities or while in jail or prison.

**Intellectual Disability/Learning Disabilities**

Treatment related to intellectual disability for members age 18 or older and custodial services or supplies provided by an institution for the intellectually disabled. Treatment for learning disorders.

## **Legal Counseling**

## **Massage or Massage Therapy**

### **Mental Examination and Psychological Testing and Evaluations**

For the purpose of adjudication of legal rights, administrative awards or benefits, corrections or social service placement, employment, or any use except as a diagnostic tool for the treatment of mental illness.

## **Missed Appointments**

### **Necessities of Living**

Including, but not limited to food, clothing, and household supplies. Related exclusion is under "Supportive Environmental Materials."

### **Never Events**

Services and supplies related to never events, which are events that should never happen while receiving services in a hospital or facility including the wrong surgery, surgery on the wrong body part, or surgery on the wrong patient. These also apply to any hospital acquired condition, as that term is defined in the Centers for Medicare and Medicaid Services (CMS) guidelines, which includes serious preventable events.

### **Nuclear Radiation**

Any illness or injury arising from ionizing radiation, pollution or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, and the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component, unless otherwise required by law.

### **Nutritional Counseling**

Except as provided for in section 6.

### **Obesity or Weight Reduction**

Even if morbid obesity is present. Services and supplies including:

- a. Gastric restrictive procedures with or without gastric bypass (except as provided in section 6.8.5), or the revision of such procedures
- b. Weight management services such as weight loss programs, exercise programs, counseling, hypnosis, biofeedback, neurolinguistic programming, guided imagery, relaxation training and subliminal suggestion used to modify eating behaviors
- c. Any drug or formula related to or resulting from the treatment of weight loss or obesity even if prescribed by a provider

The Plan will cover services and supplies that are necessary for the treatment of established medical conditions that may be caused by or made worse by obesity, but services and supplies that do so by treating the obesity directly are not covered, except as required under the Affordable Care Act and as provided in section 6.8.5.

**Orthopedic Shoes**

Except as provided for in section 6.8.9.

**Orthognathic Surgery**

Including associated services and supplies.

**Pastoral and Spiritual Counseling****Physical Examinations**

Physical examinations for administrative purposes, such as employment, licensing, participating in sports or other activities or insurance coverage.

**Physical Exercise Programs****Private Nursing Services****Professional Athletic Events**

Diagnosis, treatment and rehabilitation services for injuries sustained while practicing for or participating in a professional (full time, for payment or under sponsorship) or semi-professional (part time, for payment or under sponsorship) athletic contest or event.

**Psychoanalysis or psychotherapy**

As part of an educational or training program, regardless of diagnosis or symptoms.

**Rehabilitation Services**

Except as provided for in sections 6.5.4 and 0.

**Reports and Records**

Including charges for the completion of claim forms.

**Routine Foot Care**

Including the following services unless otherwise required by the member's medical condition (e.g., diabetes):

- a. Paring or cutting of benign hyperkeratotic lesion (e.g., corn or callus)
- b. Trimming of dystrophic and non-dystrophic nails
- c. Debridement of nails by any method

**School Services**

Educational or correctional services or sheltered living provided by a school or half-way house.

**Services Otherwise Available**

Including:



- a. those for which payment could be obtained in whole or in part if a member had applied for payment under any city, county, state or federal law, except for Medicaid coverage
- b. those for which a member cannot be held liable because of an agreement between the provider and another third-party payer which has paid or is obligated to pay for such service or supply
- c. those for which no charge is made, or for which no charge is normally made in the absence of insurance
- d. those provided under separate contracts that are used to provide coordinated coverage for covered persons in a group and are considered parts of the same plan
- e. those a member could have received in a hospital or program operated by a government agency or authority. This exclusion does not apply to:
  - i. covered services rendered at any hospital owned or operated by the state of Oregon or any state-approved community mental health and developmental disabilities program
  - ii. veterans of the armed forces, in which case covered services and supplies furnished by the Veterans' Administration of the United States that are not service-related are eligible for payment according to the terms of the Plan

#### **Services Provided By a Relative**

Relatives, for the purpose of this exclusion, include a member or a spouse or domestic partner, child, sibling, or parent of a member or his or her spouse or domestic partner.

#### **Services Provided By Volunteer Workers**

#### **Sexual Dysfunctions and Paraphilias**

The Plan covers services delivered by mental health providers for the treatment of sexual dysfunction diagnoses listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders but does not cover services or supplies delivered by other medical providers for sexual dysfunction except for gender identity disorder. The Plan does not cover services for paraphilias.

#### **Support Education**

Including the following:

- a. Level 0.5 education-only programs
- b. Education-only, court-mandated anger management classes
- c. Voluntary mutual support groups, such as Alcoholics Anonymous
- d. Family education or support groups except for as required under the Affordable Care Act

#### **Supportive Environmental Materials**

Including hand rails, ramps, bath benches, humidifiers, air filters, air conditioners, heat lamps, tanning lights, whirlpools, hot tubs, and telephones, and other items that are not for the treatment of a medical condition even if they relate to a condition otherwise covered by the Plan. Related exclusion is under "Necessities of Living."

**Surgery to Alter Refractive Character of the Eye**

Except as otherwise provided under the Plan, any procedure that alters the refractive character of the eye, the purpose of which is to cure or reduce myopia, hyperopia, or astigmatism. Includes reversals or revisions of any procedures that alter the refractive character of the eye and any complications of these procedures.

**Taxes****Telemedical Health Services**

Including telephone visits or consultations and telephone psychotherapy, except as specifically provided for in section 6.7.19.

**Telephones and Televisions in a Hospital or Skilled Nursing Facility****Therapies**

Services or supplies related to mental retardation for members age 18 or older, or related to learning disabilities, hippotherapy, and maintenance therapy and programs.

**Third-party Liability Claims**

Services and supplies for treatment of a medical condition for which a third party is or may be responsible, to the extent of any recovery received from or on behalf of the third party. Includes benefits payable under any automobile medical, personal injury protection (PIP), automobile no fault, underinsured or uninsured, homeowner, commercial premises coverage, or similar contract or insurance, when such contract or insurance is issued to, or makes benefits available to, a member, whether or not such benefits are requested (see section 10.4.2).

**Transportation**

Except medically necessary ambulance transport.

**Treatment After Coverage Terminates**

The only exception is if a member is hospitalized at the time the Plan terminates (see section 6.2), or for covered hearing aids ordered before coverage terminates and received within 90 days of the end date.

**Treatment in the Absence of Illness**

Including individual or family counseling or treatment for marital, behavioral, financial, family, occupational or religious problems, treatment for "at risk" individuals in the absence of illness, or treatment of "normal" transitional response to stress.

**Treatment Not Medically Necessary**

Including services or supplies that:

- a. Are not medically necessary for the treatment or diagnosis of a condition otherwise covered under the Plan
- b. Are either inappropriate or inconsistent with the symptoms or diagnosis of a member's condition

- c. Are not established as the standard treatment by the medical community in the service area in which they are received
- d. Are primarily rendered for the convenience of a member or a provider
- e. Are not the least costly of the alternative supplies or levels of service that can be safely provided to a member. For example, coverage is not allowed for an inpatient hospital stay or residential chemical dependency treatment program when an appropriate level of treatment could be delivered in an outpatient setting such as an ambulatory surgery facility or outpatient chemical dependency treatment program

The fact that a professional provider may prescribe, order, recommend, or approve a service or supply does not, of itself, make the charge a covered expense.

#### **Treatment Prior to Enrollment**

Including services and supplies for an admission to a hospital, skilled nursing facility or special facility that began before the member's coverage under the Plan began. Reimbursement for such admission will be the responsibility of the plan under which the member was covered immediately preceding and extending up to the effective date of the Plan. If no such plan was in effect, Moda Health will provide coverage only for those covered expenses incurred on or after the member's effective date under the Plan.

#### **Vision Care**

Including eye exams, the fitting, provision, or replacement of eyeglasses or contact lenses, and any charges for orthoptics, vitamin therapy, low vision therapy, eye exercises, or fundus photography, except as otherwise provided under the Plan.

#### **Vitamins and Minerals**

Unless medically necessary for treatment of a specific illness or injury and prescribed and dispensed by a naturopath or other licensed professional provider. Applies whether the vitamin or mineral is oral, injectable, or transdermal.

#### **Wigs, Toupees, Hair Transplants**

#### **Work-Related Conditions**

Treatment of a medical condition arising out of or in the course of employment or self-employment for wages or profit, whether or not the expense is paid under any workers' compensation provision. This exclusion does not apply to owners, partners or executive officers if they are exempt from workers' compensation laws and the Group does not provide workers' compensation coverage to them.

## **SECTION 8      ELIGIBILITY**

The Plan's eligibility rules are outlined in the Oregon Administrative Rules under OAR 111-015-0001. The date a person becomes eligible may be different than the date coverage begins. More specific information can be found in section 9.

### **8.1   ELIGIBILITY AUDIT**

Moda Health reserves the right to conduct audits to verify a member's eligibility, and may request documentation including but not limited to employee timecards, member birth certificates, adoption paperwork, marriage certificates, domestic partnership registration and any other evidence necessary to document eligibility on the Plan.

## SECTION 9 ENROLLMENT

### 9.1 NEWLY-HIRED AND NEWLY-ELIGIBLE ACTIVE ELIGIBLE EMPLOYEES

The Plan's enrollment rules for newly-hired and newly-eligible active eligible employees are outlined in the Oregon Administrative Rules under OAR 111-040-0010.

### 9.2 QUALIFIED STATUS CHANGES

The Plan's enrollment rules for qualified status changes are outlined in the Oregon Administrative Rules under OAR 111-040-0040.

An eligible employee and their spouse, registered domestic partner, and/or children may also have additional enrollment rights under the Children's Health Insurance Program Reauthorization Act of 2009 if prior coverage was under Medicaid or a children's health insurance program (CHIP) and such coverage was terminated due to loss of eligibility. Special enrollment must be requested within 60 days of the termination.

Additionally, if an eligible employee, spouse, domestic partner or child covered under Medicaid or CHIP becomes eligible for a premium assistance subsidy, and special enrollment is requested within 60 days of the determination of eligibility, they may enroll in the Plan outside of the open enrollment period.

The special enrollment rights as described above apply:

- a. To an eligible employee who loses other coverage or becomes eligible for a premium assistance subsidy
- b. To a spouse, domestic partner, or child who loses coverage under the other plan or becomes eligible for a premium assistance subsidy
- c. To both if neither is enrolled in the Plan, and either loses coverage under the other plan or becomes eligible for a premium assistance subsidy

To enroll, an eligible employee will need to submit a complete and signed application within the required timeframe, along with a certificate of creditable coverage from the previous plan.

**Note: A new dependent may cause a premium increase. Premiums will be adjusted accordingly. Such adjustments will apply during the first 60 days of coverage for newborn or adopted children. If payment is required but not received, the child will not be covered. A signed copy of court-ordered guardianship will be required for coverage of a grandchild.**

### **9.3 EFFECTIVE DATES**

The Plan's effective dates for enrollment are outlined in the Oregon Administrative Rules under OAR 111-040-0001.

The necessary premiums must also be paid for coverage to become effective.

### **9.4 OPEN ENROLLMENT**

The Plan's open enrollment rules are outlined in the Oregon Administrative Rules under OAR 111-040-0020.

### **9.5 LATE ENROLLMENT**

The Plan's late enrollment rules are outlined in the Oregon Administrative Rules under OAR 111-040-0030.

### **9.6 RETURNING TO ACTIVE ELIGIBLE EMPLOYEE STATUS**

The Plan's enrollment rules for those persons returning to active eligible employee status are outlined in the Oregon Administrative Rules under OAR 111-040-0035.

All plan provisions will resume at re-enrollment whether or not there was a lapse in coverage. Any exclusion period that was not completed at the time the subscriber was laid off or had a reduction in hours must be satisfied. However, the period of layoff or reduction in hours will be counted toward the exclusion period. Upon re-enrollment in the Plan, any waiting period required by the Plan will not have to be re-served.

### **9.7 REMOVING AN INELIGIBLE INDIVIDUAL FROM BENEFIT PLANS**

The Plan's rules for removing an ineligible person from the Plan are outlined in the Oregon Administrative Rules under OAR 111-040-0015.

### **9.8 WHEN COVERAGE ENDS**

Termination dates for loss of eligibility, death of the active eligible employee, and retirement of the active eligible employee are outlined in the Oregon Administrative Rules under OAR 111-040-0005. When the subscriber's coverage ends, coverage for all enrolled dependents also ends. In addition, there are a variety of other circumstances in which a member's coverage will end. These are described in the following paragraphs.

### **9.8.1 Group Plan Termination**

If the Plan is terminated for any reason, coverage ends for the participating organization and members on the date the Plan ends. There is one exception to this rule. If OEGB terminates the Plan and a member is hospitalized on the day the Plan ends, coverage under the Plan (including all terms, limitations, and conditions) shall continue until the hospital confinement ends or hospital benefits under the Plan are exhausted, whichever is earlier.

Moda Health may terminate the group policy for fraud or intentional misrepresentation of material fact by OEGB, or for OEGB's noncompliance with material policy provisions.

In the event the group policy is terminated for a reason other than nonpayment of premiums and OEGB does not replace the insurance coverage, Moda Health will mail a notice of termination to OEGB. Group Plan termination includes termination of a multiple-employer trust policy. Moda Health's notice will be mailed within 10 working days of the date of termination. The notice will explain members' rights under federal and state law regarding and continuation of coverage. It is the responsibility of OEGB to send the information contained in the notice to members.

If Moda Health does not give notice as required by this provision, the group policy shall remain in full force from the date notice should have been provided until the date the notice is received by OEGB, and Moda Health will waive the premiums owing for this period. In this case, the period during which members have to apply for continuation coverage will begin on the date OEGB receives the notice.

### **9.8.2 Termination By A Subscriber**

A subscriber may terminate his or her coverage, or coverage for any enrolled dependent, by giving Moda Health written notice through OEGB in accordance with OEGB's administrative rules. Coverage will end on the last day of the month through which premiums are paid.

### **9.8.3 Rescission By Insurer**

The Plan's enrollment rules for rescission by insurer are outlined in OEGB's Administrative Rules. Members may also refer to the OEGB Member Benefits Guide for additional information on rescinding.

### **9.8.4 Certificates of Creditable Coverage**

Certificates of creditable coverage will be issued when coverage ends, when COBRA coverage ends, and when a member requests a certificate while covered under the Plan or within 2 years of losing coverage.

### **9.8.5 Other**

Information is in Continuation of Health Coverage (section 13).

## **9.9 DECLINATION OF COVERAGE**

The Plan's rules for declining coverage are outlined in the Oregon Administrative Rules under OAR 111-040-0050.

## **SECTION 10 CLAIMS ADMINISTRATION & PAYMENT**

### **10.1 SUBMISSION AND PAYMENT OF CLAIMS**

In no event, except absence of legal capacity or in the case of a Medicaid claim, is a claim valid if submitted later than 12 months from the date the expense was incurred. Claims submitted by Medicaid must be sent to Moda Health within 3 years after the date the expense was incurred.

#### **10.1.1 Hospital and Professional Provider Claims**

A member who is hospitalized or visits a professional provider must present, his or her Moda Health identification card to the admitting or treating office. In most cases, the hospital or professional provider will bill Moda Health directly for the cost of the services. Moda Health will pay the provider and send copies of its payment record to the member. The provider will then bill the member for any charges that were not covered under the Plan.

Sometimes, a hospital or professional provider will require a member, at the time of discharge or treatment, to pay charges that might not be covered by the Plan. If this happens, the member must pay these amounts. Moda Health will reimburse the member if any of the charges paid are later determined to be covered by the Plan.

When a member is billed by the hospital or professional provider directly, he or she should send a copy of the bill to Moda Health at the address listed below,

Moda Health  
Attn: Medical  
P.O. Box 40384  
Portland, Oregon 97240

and include all of the following information:

- a. Patient's name
- b. Subscriber's name and group and identification numbers
- c. Date of service
- d. Diagnosis with the corresponding current ICD (diagnosis) codes
- e. Itemized description of the services and charges with corresponding American Medical Association (AMA) CPT and/or Centers for Medicare and Medicaid (CMS) HCPCS codes

If the treatment is for an accidental injury, a statement explaining the date, time, place, and circumstances of the accident must be included with the bill.

The same procedure should be followed with bills for hospital or professional provider care received outside the United States.



### **10.1.2 Ambulance Claims**

Bills for ambulance service must show where the member was picked up and taken as well as the date of service and the member's name, group number, and identification number.

### **10.1.3 Tobacco Cessation Program Claims**

Moda Health will be billed directly by the exclusive tobacco cessation program for the cost of counseling, consultation and supplies. Other providers may require a member to pay the charges and submit the claim to Moda Health. If this happens, the member should follow the claim submission procedures in section 10.1.4 using the claim form specific to the tobacco cessation program. This form is available on myModa or by contacting Customer Service.

### **10.1.4 Prescription Medication Claims**

Members are responsible for paying the cost of their medication and then submitting the receipt to Moda Health for reimbursement. Members who go to an in-network pharmacy should present their Moda Health ID card and pay the discounted cost of the medication to the pharmacy.

To ensure timely processing of a reimbursement request members should complete the major medical prescription medication claim form to request benefit reimbursement for prescribed drugs. Forms are available on myModa.

Submit the claim to: Moda  
Attn: Medical  
P.O. Box 40168  
Portland, OR 97240-0168

### **10.1.5 Explanation of Benefits (EOB)**

Soon after receiving a claim, Moda Health will report its action on the claim by providing the member a document called an Explanation of Benefits (EOB). Members are encouraged to access their EOBs electronically by signing up through myModa. Moda Health may pay claims, deny them, or accumulate them toward satisfying the deductible, if any. If all or part of a claim is denied, the reason will be stated in the EOB.

If a member does not receive an EOB or an e-mail indicating that an EOB is available within a few weeks of the date of service, this may indicate that Moda Health has not received the claim. To be eligible for reimbursement, claims must be received within the claim submission period explained in section 10.1.

### **10.1.6 Claim Inquiries**

Customer Service can answer questions about how to file a claim, the status of a pending claim, or any action taken on a claim. Moda Health will respond to an inquiry within 30 days of receipt.

## **10.2 DISPUTE RESOLUTION**

### **10.2.1 Definitions**

For purposes of section 10.2, the following definitions apply:

**Adverse Benefit Determination** means a written notice from Moda Health, in the form of a letter or an Explanation of Benefits (EOB), of any of the following: rescission of coverage, or a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for a benefit, including one based on a determination of a member's eligibility to participate in the Plan and one resulting from the application of any pre-existing condition exclusion or utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be experimental or investigational or not necessary and customary by the standards of generally accepted practice for the prevention or treatment of disease or accidental injury, or when continuity of care is denied because the course of treatment is not considered active. A **Final Internal Adverse Benefit Determination** is an adverse benefit determination that has been upheld by Moda Health at the completion of the internal appeal process or with respect to which the internal appeal process has been exhausted.

**Appeal** is a written request by a member or his or her representative for Moda Health to review an adverse benefit determination.

**Authorized Representative** means an individual who by law or by the consent of a person may act on behalf of the person.

**Claim Involving Urgent Care** means any claim for medical care or treatment in which the application of the regular time period to review a denial of a pre-service claim could seriously jeopardize a member's life or health or ability to regain maximum function, or, in the opinion of a physician or provider with knowledge of a member's medical condition, would subject the member to severe pain that cannot be adequately managed without the requested care or treatment.

**Complaint** means an expression of dissatisfaction about a specific problem a member has encountered or about a decision by Moda Health or an agent acting on behalf of Moda Health, and which includes a request for action to resolve the problem or change the decision. A complaint does not include a request for information or clarification about any subject related to the Plan.

**Post-service Claim** means any claim for a benefit under the Plan for care or services that have already been received by a member.

**Pre-service Claim** means any claim for a benefit under the Plan for care or services that require prior authorization.

**Utilization Review** means a system of reviewing the medical necessity, appropriateness, or quality of medical care services and supplies using specified guidelines, including preadmission certification, the application of practice guidelines, continued stay review, discharge planning, prior authorization of ambulatory procedures, and retrospective review. An adverse benefit determination that the item or service is not medically necessary or appropriate, is investigational or experimental, or in which the decision as to whether a benefit is covered involved a medical judgment is a utilization review decision.

### **10.2.2 Time Limit for Submitting Appeals**

A member has **180 days** from the date of an adverse benefit determination to submit an initial written appeal. If an appeal is not submitted within the timeframes outlined in this section, the rights to the appeals process will be lost.

### **10.2.3 The Review Process**

The Plan has a 2-level internal review process consisting of a first-level appeal and a second-level appeal. If a member is not satisfied with the outcome of the second-level appeal, and the dispute meets the specifications outlined in section 10.2.6, the member may request external review by an independent review organization. The first and second levels of appeal must be exhausted to proceed to external review, unless Moda Health agrees otherwise.

The timelines addressed in the sections below do not apply when the member does not reasonably cooperate, or circumstances beyond the control of either party prevents that party from complying with the standards set (but only if the party who is unable to comply gives notice of the specific circumstances to the other party when the circumstances arise).

### **10.2.4 First-level Appeals**

Before filing an appeal, it may be possible to resolve a dispute with a phone call to Customer Service. Otherwise, an appeal must be submitted in writing to Moda Health. If necessary, Moda Health Customer Service can provide assistance filing an appeal. The member may review the claim file and present evidence and testimony as part of the appeal process, and may appoint a representative to act on his or her behalf. Moda Health will acknowledge receipt of the written appeal within 7 days and conduct an investigation by persons who were not involved in the original determination.

Appeals related to an urgent care claim will be entitled to expedited review upon request. Expedited reviews will be completed within 72 hours in total for the first and second level appeals combined after receipt of those appeals by Moda Health, not counting the lapse between the first-level appeal determination and receipt of the second-level appeal by Moda health. If the member fails to provide sufficient information for Moda Health to make a decision at each appeal level, Moda Health will notify the member within 24 hours of receipt of the appeal of the specific information necessary to make a decision. The member must provide the specified information as soon as possible.

Investigation of a pre-service appeal will be completed within 15 days. Investigation of a post-service appeal will be completed within 30 days. When an investigation has been completed, Moda Health will notify the member in writing of the decision, the basis for the decision, and if applicable, information on the right to a second-level appeal.

### **10.2.5 Second-level Appeals**

A member who disagrees with the decision regarding the first-level appeal may request a review of the decision. The second-level appeal must be submitted in writing within 60 days of the date of Moda Health's action on the first-level appeal.

Investigations and responses to a second-level appeal will be by persons who were not involved in the initial determination, and will follow the same timelines as those for a first-level appeal. The member may review the claim file and present evidence and testimony as part of the appeal process, and may appoint a representative to act on his or her behalf. If new or additional evidence or rationale is used by Moda Health in connection with the claim, it will be provided to the member, in advance and free-of-charge, before any final internal adverse benefit determination. Members may respond to this information before Moda Health's determination is finalized. Moda Health will notify the member in writing of the decision, the basis for the decision, and if applicable, information on the right to request an external review.

#### **10.2.6 External Review**

If the dispute meets the criteria below, a member may request that it be reviewed by an independent review organization appointed by the Oregon Insurance Division.

- a. The dispute must relate to an adverse determination based on a utilization review decision or whether a course or plan of treatment that a member is undergoing is an active course of treatment for purposes of continuity of care (see section 10.3); or cases in which Moda Health fails to meet the internal timeline for review or to the federal requirements for providing related information and notices
- b. The request for external review must be in writing no more than 180 days after receipt of the final internal adverse benefit determination.
- c. The member must sign a waiver granting the independent review organization access to his or her medical records
- d. The member must have exhausted the appeal process described in sections 10.2.4 and 10.2.5. However, Moda Health may waive this requirement and have a dispute referred directly to external review with the member's consent. For an urgent care claim or when the dispute concerns a condition for which a member received emergency services and is still hospitalized, a request for external review may be expedited or simultaneous with a request for internal appeal review
- e. The member shall provide complete and accurate information to the independent review organization in a timely manner

Moda Health will notify the Oregon Insurance Division of a member's request for external review no later than the second business day after receipt of the request and will pay the cost of the external review. The member may submit additional information to the independent review organization no later than 5 business days after the appointment of the review organization or 24 hours in the case of an expedited review. The independent review organization will complete their review within:

- a. 3 days for expedited reviews (notification is immediate)
- b. 30 days when not expedited (notification is within 5 days)

The decision of the independent review organization is binding except to the extent other remedies are available to the member under state or federal law. If Moda Health fails to comply with the decision, the member may initiate a suit against Moda Health.

A final internal adverse benefit determination based on specific exclusions or limitations on the amount, duration or scope of coverage that does not involve medical judgment or a decision on whether a person is a member under the Plan does not qualify for external review. A complaint decision does not qualify for external review.

### **10.2.7 Complaints**

Moda Health will investigate complaints regarding the following issues when submitted in writing within 180 days from the date of the claim.

- a. Availability, delivery or quality of a health care service
- b. Claims payment, handling or reimbursement for health care services that is not disputing an adverse benefit determination
- c. Matters pertaining to the contractual relationship between a member and Moda Health

Investigation of a complaint will be completed within 30 days. If additional time is needed Moda Health will notify the member and have an additional 15 days to make a decision.

### **10.2.8 Additional Member Rights**

Members have the right to file a complaint or seek other assistance from the Oregon Insurance Division.

Phone: 503-947-7984 or toll-free 888-877-4894

Mail: Oregon Insurance Division

PO Box 14480

Salem, Oregon 97309-0405

Internet [www.cbs.state.or.us/external/ins/consumer/consumer.html](http://www.cbs.state.or.us/external/ins/consumer/consumer.html)

Email: [cp.ins@state.or.us](mailto:cp.ins@state.or.us)

This information is subject to change upon notice from the Director of the Oregon Insurance Division.

## **10.3 CONTINUITY OF CARE**

### **10.3.1 Continuity of Care**

Continuity of care allows a member who is receiving care from an individual professional provider to continue care with that professional provider for a limited period of time after the medical services contract terminates.

Moda Health will provide continuity of care if a medical services contract or other contract for a professional provider's services is terminated, the provider no longer participates in the network, and the Plan does not cover services when services are provided to members by the professional provider or covers services at a benefit level below the benefit level specified in the Plan for out-of-network professional providers.

Continuity of care requires the professional provider to be willing to adhere to the medical services contract that had most recently been in effect between the professional provider and Moda Health, and to accept the contractual reimbursement rate applicable at the time of contract termination, or if the contractual reimbursement rate was not based on a fee for service, a rate equivalent to the contractual rate.

For a member to receive continuity of care, all of the following conditions must be satisfied:

- a. The member requests continuity of care from Moda Health
- b. The member is undergoing an active course of treatment that is medically necessary and, by agreement of the professional provider and the member, it is desirable to maintain continuity of care
- c. The contractual relationship between the professional provider and Moda Health, with respect to the Plan covering the member, has ended

However, Moda Health will not be required to provide continuity of care when the contractual relationship between the professional provider and Moda Health ends under one of the following circumstances:

- a. Because the professional provider:
  - i. has retired
  - ii. has died
  - iii. no longer holds an active license
  - iv. has relocated out of the service area
  - v. has gone on sabbatical
  - vi. is prevented from continuing to care for patients because of other circumstances; or
- b. The contractual relationship has terminated in accordance with provisions of the medical services contract relating to quality of care and all contractual appeal rights of the professional provider have been exhausted

Moda Health will not provide continuity of care if the member leaves the Plan or if OEGB discontinues the Plan in which the member is enrolled.

### **10.3.2 Length of Continuity of Care**

Except in the case of pregnancy, continuity of care will end on the earlier of the following dates:

- a. The day following the date on which the active course of treatment entitling the member to continuity of care is completed
- b. The 120<sup>th</sup> day after the date of notification by Moda Health to the member of the termination of the contractual relationship with the professional provider

Continuity of care will end for a member who is undergoing care for pregnancy, and who becomes entitled to continuity of care after commencement of the second trimester of the pregnancy, on the later of the following dates:

- a. The 45<sup>th</sup> day after the birth
- b. As long as the member continues under an active course of treatment, but not later than the 120<sup>th</sup> day after the date of notification by Moda Health to the member of the termination of the contractual relationship with the professional provider

### **10.3.3 Notice Requirement**

Moda Health will give written notice of the termination of the contractual relationship with a professional provider, and of the right to obtain continuity of care, to those members that Moda Health knows or reasonably should know are under the care of the professional provider. The notice shall be given to the members no later than the 10<sup>th</sup> day after the date on which the termination of the contractual relationship takes effect or no later than the 10<sup>th</sup> day after Moda Health first learns the identity of an affected member after the date of termination of the contractual relationship.

If the professional provider belongs to a provider group, the provider group may deliver the notice if the notice clearly provides the information that the Plan is required to provide to the affected members.

For purposes of notifying a member of the termination of the contractual relationship between Moda Health and the professional provider and the right to obtain continuity of care, the date of notification by Moda Health is the earlier of the date on which the member receives the notice or the date on which Moda Health receives or approves the request for continuity of care.

## **10.4 BENEFITS AVAILABLE FROM OTHER SOURCES**

Sometimes healthcare expenses may be the responsibility of someone other than Moda Health.

### **10.4.1 Coordination Of Benefits (COB)**

This provision applies when a member has healthcare coverage under more than one plan. A complete explanation of COB is in SECTION 11.

### **10.4.2 Third-Party Liability**

A member may have a legal right to recover benefit or healthcare costs from a third party as a result of a medical condition for which benefits or healthcare costs were paid by Moda Health. For example, a member who is injured may be able to recover the benefits or healthcare costs from a person or entity responsible for the injury or from an insurer, including different forms of liability insurance, or uninsured motorist coverage or under-insured motorist coverage. As another example, a member may become sick or be injured in the course of employment, in which case the employer or a workers' compensation insurer may be responsible for healthcare expenses connected with the medical condition. If Moda Health makes an advance payment of benefits, as described below, it is entitled to be reimbursed for any benefits it paid that are associated with any medical condition that are or may be recoverable from a third party or other source. Amounts received by Moda Health through these recoveries help reduce the cost of premiums and providing benefits.

Payment of benefits where a third party may be legally liable is excluded under the terms of the Plan. Because recovery from a third party may be difficult and take a long time, as a service to the member Moda Health will pay a member's expenses based on the understanding and agreement that the member is required to honor Moda Health's subrogation rights as discussed below and, if requested, to reimburse Moda Health in full from any recovery the member may receive, no matter how the recovery is characterized.

Upon claiming or accepting benefits, or the provision of benefits, under the terms of the Plan, the member agrees that Moda Health has the remedies and rights described in section 10.4.2. Moda Health may elect to seek recovery under one or more of the procedures outlined in this section. The member agrees to do whatever is necessary to fully secure and protect, and to do nothing to prejudice, Moda Health's right of reimbursement or subrogation as discussed in this section. Moda Health has the sole discretion to interpret and construe these reimbursement and subrogation provisions.

#### **10.4.2.1 Definitions**

For purposes of section 10.4.2, the following definitions apply:

**Benefits** means any amount paid by Moda Health, or submitted to Moda Health for payment to or on behalf of a member. Bills, statements or invoices submitted to Moda Health by a provider of services, supplies or facilities to or on behalf of a member are considered requests for payment of benefits by the member.

**Recovery Funds** means any amount recovered from a third party.

**Third Party** means any person or entity responsible for the medical condition, or the aggravation of a medical condition, of a member. Third party includes any insurer of such person or entity, including different forms of liability insurance, or any other form of insurance that may pay money to or on behalf of the member including uninsured motorist coverage, under-insured motorist coverage, premises med-pay coverage, personal injury protection (PIP) coverage, and workers' compensation insurance.

**Third Party Claim** means any claim, lawsuit, settlement, award, verdict, judgment, arbitration decision or other action against a third party (or any right to assert the foregoing) by or on behalf of a member, regardless of how the claims or damages or recovery funds are characterized. (For example, a member who has received payment of medical expenses from Moda Health may file a third-party claim against the party responsible for the member's injuries, but only seek the recovery of non-economic damages. In that case, Moda Health is still entitled to recover benefits as described in section 10.4.2.)

#### **10.4.2.2 Subrogation**

Upon payment by the Plan, Moda Health shall be subrogated to all of the member's rights of recovery. The member shall do whatever is necessary to secure such rights and do nothing to prejudice them. Moda Health may pursue the third party in its own name or in the name of the member. Moda Health is entitled to all subrogation rights and remedies under the common and statutory law, as well as under the Plan.



### **10.4.2.3 Right of Recovery**

In addition to its subrogation rights, Moda Health may, at its sole discretion and option, ask that a member, and his or her attorney, if any, protect its reimbursement rights. The following rules apply to this right of recovery:

- a. The member holds any rights of recovery against the third party in trust for Moda Health, but only for the amount of benefits Moda Health paid for that medical condition
- b. Moda Health is entitled to receive the amount of benefits it has paid for that medical condition out of any settlement or judgment that results from exercising the right of recovery against the third party. This is so regardless of whether the third party admits liability or asserts that the member is also at fault. In addition, Moda Health is entitled to receive the amount of benefits it has paid whether the health care expenses are itemized or expressly excluded in the third-party recovery
- c. If Moda Health asks the member and his or her attorney to protect its reimbursement rights under this section, then the member may subtract from the money to be paid back to Moda Health a proportionate share of reasonable attorney fees as an expense for collecting from the other party
- d. Moda Health may ask the member to sign an agreement to abide by the terms of this section. Moda Health will not be required to pay benefits for the medical condition until the agreement is properly signed and returned
- e. This right of recovery includes the full amount of the benefits paid, or pending payment by Moda Health, out of any recovery made by the member from the third party, including, without limitation, any and all amounts from the first dollars paid or payable to the member (including his or her legal representatives, estate or heirs, or any trust established for the purpose of paying for the future income, care or medical expenses of the member), regardless of the characterization of the recovery, whether or not the member is made whole, or whether or not any amounts are paid or payable directly by the third party, an insurer or another source. Moda Health's recovery rights will not be reduced due to the member's own negligence
- f. If it is reasonable to expect that the member will incur future expenses for which benefits might be paid by Moda Health, the member shall seek recovery of such future expenses in any third-party claim.

### **10.4.2.4 Motor Vehicle Accidents**

Any expense for medical condition that results from a motor vehicle accident and is payable under a motor vehicle insurance policy is not a covered benefit under the Plan and will not be paid by Moda Health.

If a claim for healthcare expenses arising out of a motor vehicle accident is filed with Moda Health and motor vehicle insurance has not yet paid, then Moda Health may advance benefits, subject to sections 10.4.2.2 and 10.4.2.3. In addition, in third-party claims involving the use or operation of a motor vehicle, Moda Health, at its sole discretion and option, is entitled to seek reimbursement under the Personal Injury Protection statutes of the state of Oregon, including ORS 742.534, ORS 742.536, or ORS 742.538 or under other applicable state law.

#### **10.4.2.5 Additional Third-Party Liability Provisions**

In connection with Moda Health's rights as discussed in the above sections, members shall do one or more of the following, and agree that Moda Health may do one or more of the following, at its discretion:

- a. If the member seeks payment by Moda Health of any benefits for which there may be a third-party claim, the member shall notify Moda Health of the potential third-party claim. The member has this responsibility even if the first request for payment of benefits is a bill or invoice submitted to Moda Health by the member's provider
- b. Upon request from Moda Health, the member shall provide all information available to the member, or any representative or attorney representing the member, relating to the potential third-party claim. The member and his or her representatives are obligated to notify Moda Health in advance of any claim (written or oral) and/or any lawsuit made against a third party seeking recovery of any damages from the third party, whether or not the member is seeking recovery of benefits paid by Moda Health from the third party
- c. A member seeking advance payment of benefits by Moda Health, in accordance with section 10.4.2, must fill out, sign and return to Moda Health a Third Party Reimbursement Questionnaire and Agreement. If the member is a minor or legally incapable of contracting, the member's parent or guardian must sign, and if the member has retained an attorney, then the attorney must also sign the agreement.
- d. The member shall cooperate with Moda Health to protect its recovery rights, and in addition, but not by way of limitation, shall:
  - i. Sign and deliver any documents Moda Health reasonably requires to protect its rights
  - ii. Provide any information to Moda Health relevant to the application of the provisions of section 10.4.2, including medical information (doctors' reports, chart notes, diagnostic test results, etc.), settlement correspondence, copies of pleadings or demands, and settlement agreements, releases or judgments
  - iii. Take such actions as Moda Health may reasonably request to assist Moda Health in enforcing its third-party recovery rights
- e. By accepting payment of benefits by Moda Health, the member agrees that Moda Health has the right to intervene in any lawsuit or arbitration filed by or on behalf of a member seeking damages from a third party

- f. The member agrees that Moda Health may notify any third party, or third party's representatives or insurers, of its recovery rights described in section 10.4.2
- g. Even without the member's written authorization, Moda Health may release to, or obtain from, any other insurer, organization or person, any information it needs to carry out the provisions of section 10.4.2
- h. Section 10.4.2 applies to any member for whom advance payment of benefits is made by Moda Health whether or not the event giving rise to the member's injuries occurred before the member became covered by Moda Health
- i. If the member continues to receive medical treatment for a medical condition after obtaining a settlement or recovery from a third party, Moda Health will provide benefits for the continuing treatment of that medical condition only to the extent that the member can establish that any sums that may have been recovered from the third party have been exhausted
- j. If the member or the member's representatives fail to do any of the foregoing acts at Moda Health's request, then Moda Health has the right to not advance payment of benefits or to suspend payment of any benefits for or on behalf of the member related to any sickness, illness, injury or medical condition arising out of the event giving rise to, or the allegations in, the third-party claim. In exercising this right, Moda Health may notify medical providers seeking authorization or prior authorization of payment of benefits that all payments have been suspended, and may not be paid
- k. Coordination of benefits (where the member has healthcare coverage under more than one plan or health insurance policy) is not considered a third-party claim
- l. If any term, provision, agreement or condition of section 10.4.2 is held by a court of competent jurisdiction to be invalid or unenforceable, the remainder of the provisions shall remain in full force and effect and shall in no way be affected, impaired or invalidated

## **10.5 MEDICARE**

The Plan coordinates benefits with Medicare Part A and B as allowed under federal government rules and regulations. To the extent permitted by law, the Plan will not pay for any part of a covered expense to the extent the expense is actually paid or would have been paid under Medicare Part A or B had the member properly enrolled in Medicare and applied for benefits. The Plan will estimate what Medicare would have paid and reduce its benefits based on the estimate.

In addition, if the Plan is secondary to Medicare, Moda Health will not pay for any part of expenses incurred from providers who have opted out of Medicare participation.

Members with end-stage renal disease (ESRD) should enroll in Medicare as soon as they are eligible to do so. While the Plan is primary for ESRD, Moda Health will reimburse Medicare Part B premiums for a maximum of 30 months. Contact Customer Service for more information.

## SECTION 11 COORDINATION OF BENEFITS

Coordination of Benefits (COB) occurs when a member has healthcare coverage under more than one plan.

### 11.1 DEFINITIONS

For purposes of SECTION 11, the following definitions apply:

**Plan** means any of the following that provides benefits or services for medical or dental care or treatment. If separate contracts are used to provide coordinated coverage for covered persons in a group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts.

Plan includes:

- a. Group or individual insurance contracts and group-type contracts
- b. HMO (Health Maintenance Organization) coverage
- c. Coverage under a labor-management trusteed plan, a union welfare plan, an employer organization plan or an employee benefits plan
- d. Medical care components of group or individual long-term care contracts, such as skilled nursing care
- e. Medicare or other government programs, other than Medicaid, and any other coverage required or provided by law
- f. Other arrangements of insured or self-insured group or group-type coverage

Plan does not include:

- a. Hospital indemnity coverage or other fixed indemnity coverage
- b. Accident-only coverage
- c. Specified disease or specified accident coverage
- d. School accident coverage
- e. Benefits for non-medical components of group or individual long-term care policies
- f. Medicare supplement policies
- g. Medicaid policies
- h. Coverage under other federal governmental plans, unless permitted by law

Each contract or other arrangement for coverage described above is a separate plan. If a plan has 2 parts and COB rules apply to only one of the 2, each of the parts is treated as a separate plan.

**Complying Plan** is a plan that complies with these COB rules.

**Non-complying Plan** is a plan that does not comply with these COB rules.

**Claim** means a request that benefits of a plan be provided or paid.

An **Allowable Expense** means a healthcare expense, including deductibles and copayments or coinsurance, that is covered at least in part by any plan covering the member. When a plan provides benefits in the form of a service rather than cash payments, the reasonable cash value of the service will also be considered an allowable expense and a benefit paid. An expense that is not covered by any plan covering the member is not an allowable expense. In addition, any expense that a provider by law or in accordance with a contractual agreement is prohibited from charging a member is not an allowable expense.

The following are examples of expenses that are **not** allowable expenses:

- a. The difference between the cost of a semi-private hospital room and a private hospital room, unless one of the plans provides coverage for private hospital room expenses
- b. The amount of the reduction by the primary plan because a member has failed to comply with the plan provisions concerning second surgical opinions or prior authorization of admissions or services, or because the member has a lower benefit due to not using an in-network provider
- c. Any amount in excess of the highest reimbursement amount for a specific benefit, if a member is covered by 2 or more plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology
- d. Any amount in excess of the highest of the negotiated fees, if a member is covered by 2 or more plans that provide benefits or services on the basis of negotiated fees
- e. If a member is covered by one plan that calculates its benefits or services on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology and another plan that provides its benefits or services on the basis of negotiated fees, the primary plan's arrangement shall be the allowable expense for all plans. However, if the provider has contracted with the secondary plan to provide the benefit or service for a specific negotiated fee or payment amount that is different than the primary plan's payment arrangement and if the provider's contract permits, the negotiated fee or payment shall be the allowable expense used by the secondary plan to determine its benefits
- f. If a plan is advised by a member that all plans covering the member are high-deductible health plans and the member intends to contribute to a health savings account established in accordance with Section 223 of the Internal Revenue Code of 1986, the primary high-deductible health plan's deductible is not an allowable expense, except for any healthcare expense incurred that may not be subject to the deductible as described in Section 223(c)(2)(C)

**This Plan** is the part of this policy that provides benefits for healthcare expenses to which the COB provision applies and which may be reduced because of the benefits of other plans. Any other part of the policy providing healthcare benefits is separate from this Plan. A policy may apply one COB provision to certain benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.

A **Closed Panel Plan** is a plan that provides healthcare benefits to covered persons primarily in the form of services through a network of providers that have contracted with or are employed by the plan, and that excludes coverage for services provided by other providers, except in cases of emergency or referral by an in-network provider.

**Custodial Parent** is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

## 11.2 How COB WORKS

If the member is covered by another plan or plans, the benefits under this Plan and the other plan(s) will be coordinated. This means one plan pays its full benefits first, and then any other plans pay. The order of benefit determination rules govern the order in which each plan will pay a claim for benefits.

The **primary plan** (the plan that pays benefits first) pays the benefits that would be payable under its terms in the absence of this provision.

The **secondary plan** (the plan that pays benefits after the primary plan) will reduce the benefits it pays so that payments from all plans do not exceed 100% of the total allowable expense.

This Plan will coordinate with a plan that is “excess” or “always secondary” or that uses order of benefit determination rules that are inconsistent with those contained in OAR 836-020-0770 to 836-020-0805 (non-complying plan) on the following basis:

- a. If this Plan is primary, it will provide its benefits first
- b. If this Plan is secondary and the non-complying plan does not provide its primary payment information within a reasonable time after it is requested to do so, this Plan will assume that the benefits of the non-complying plan are identical to this Plan’s benefits. This Plan will provide its benefits first, but the amount of the benefits payable shall be determined as if this Plan were the secondary plan
- c. If the non-complying plan reduces its benefits so that the member receives less in benefits than he or she would have received had this Plan provided its benefits as the secondary plan and the non-complying plan provided its benefits as the primary plan, then this Plan shall advance additional benefits equal to the difference between the amount that was actually paid and the amount that should have been paid if the non-complying plan had not improperly reduced its benefits. Additional payment will be limited so that Moda Health will not pay any more than it would have paid if it had been the primary plan. In consideration of such an advance, this Plan shall be subrogated to all rights of the member against the non-complying plan

## 11.3 ORDER OF BENEFIT DETERMINATION (WHICH PLAN PAYS FIRST?)

The first of the following rules that applies will govern:

- a. **Non-dependent/Dependent.** If a plan covers the member as other than a dependent, for example, an employee, member of an organization, subscriber, or retiree, then that plan will determine its benefits before a plan that covers the member as a dependent. However, if the member is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the plan covering the member as a dependent and primary to the plan covering the member as other than a dependent (e.g. a retired employee), then the order of benefits between the two plans is reversed
- b. **Dependent Child/Parents Married or Living Together.** If the member is a dependent child whose parents are married or are living together whether or not they have ever been married or registered domestic partners, the plan of the parent whose birthday falls earlier in the calendar year is the primary plan. If both parents' birthdays are on the same day, the plan that has covered the parent the longest is the primary plan. (This is called the 'Birthday Rule')
- c. **Dependent Child/Parents Separated or Divorced or Not Living Together.** If the member is a dependent child of divorced or separated parents, or parents not living together whether or not they have ever been married or domestic partners, then the following rules apply:
  - i. If a court decree states that one of the parents is responsible for the healthcare expenses of the child, and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to plan years commencing after the plan is given notice of the court decree
  - ii. If a court decree states that both parents are responsible for the healthcare expenses of the child, or that the parents have joint custody without specifying that one parent is responsible, the 'birthday rule' described above applies
  - iii. If there is not a court decree allocating responsibility for the child's healthcare expenses, the order of benefits is as follows:
    - A. First the plan covering the custodial parent
    - B. Second the plan covering the spouse or domestic partner of the custodial parent
    - C. Third the plan covering the non-custodial parent
    - D. Fourth the plan covering the spouse or domestic partner of the non-custodial parent
- d. **Dependent Child Covered by Individual Other than Parent.** For a dependent child covered under more than one plan of persons who are not the parents of the child, the first applicable provision (b or c) above shall determine the order of benefits as if those persons were the parents of the child
- e. **Dependent Child Coverage by Parent and Spouse.** For a dependent child covered under the plans of both a parent and a spouse, the length of coverage provision below shall determine the order of benefits. If coverage under either or both parents' plans and the spouse's plan began on the same day, the birthday rule will apply
- f. **Active/Retired or Laid Off Employee.** The plan that covers a member as an active employee, that is, one who is neither laid off nor retired (or as that employee's dependent) determines its benefits before those of a plan that covers the member as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of the benefits, this rule is ignored

- g. **COBRA or State Continuation Coverage.** If a member whose coverage is provided under COBRA or under a right of continuation provided by state or other federal law is covered under another plan, the plan covering the member as an employee, member of an organization, subscriber, or retiree or as a dependent of the same, is the primary plan and the COBRA or other continuation coverage is the secondary plan. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of the benefits, this rule is ignored
- h. **Longer/Shorter Length of Coverage.** The plan that covered a member longer is the primary plan and the plan that covered the member for the shorter period of time is the secondary plan
- i. **None of the Above.** If the preceding rules do not determine the order of benefits, the allowable expenses shall be shared equally between the plans. In addition, this Plan will not pay more than it would have paid had it been the primary plan

#### **11.4 EFFECT ON THE BENEFITS OF THIS PLAN**

In determining the amount to be paid for any claim, the secondary plan will calculate the benefits it would have paid in the absence of other healthcare coverage and apply that calculated amount to any allowable expense under its plan that is unpaid by the primary plan. The secondary plan shall credit to its plan deductible any amounts it would have credited to its deductible in the absence of other healthcare coverage.

If the primary plan is a closed panel plan and the member uses an out-of-network provider, the secondary plan shall provide benefits as if it were the primary plan, except for emergency services or authorized referrals that are paid or provided by the primary plan.

#### **11.5 RIGHT TO COLLECT AND RELEASE NEEDED INFORMATION**

In order to receive benefits, the member must give Moda Health any information needed to pay benefits. Moda Health may release to or collect from any person or organization any needed information about the member.

#### **11.6 CORRECTION OF PAYMENT**

If benefits that this Plan should have paid are instead paid by another plan, this Plan may reimburse the other plan. Amounts reimbursed are plan benefits and are treated like other plan benefits in satisfying the Plan's liability.



## **11.7 RIGHT OF RECOVERY**

If the Plan pays more for a covered expense than is required by the Plan, the excess payment may be recovered from:

- a. The subscriber
- b. Any person to whom the payment was made
- c. Any insurance company, service plan or any other organization that should have made payment

## **SECTION 12 MISCELLANEOUS PROVISIONS**

### **12.1 REQUEST FOR INFORMATION**

When necessary to process claims, Moda Health may require a member to submit information concerning benefits to which the member is entitled. Moda Health may also require a member to authorize any provider to give Moda Health with information about a condition for which a member claims benefits.

### **12.2 CONFIDENTIALITY OF MEMBER INFORMATION**

Keeping a member's protected health information confidential is very important to Moda Health. Protected health information includes enrollment, claims, and medical and dental information. Moda Health uses such information internally for claims payment, referrals and authorization of services, and business operations such as case management and quality management programs. Moda Health does not sell this information. The Notice of Privacy Practices provides more detail about how Moda Health uses members' information. A copy of the notice is available on the Moda Health website by following the HIPAA link or by calling 503-243-4492.

### **12.3 TRANSFER OF BENEFITS**

Only members are entitled to benefits under the Plan. These benefits are not assignable or transferable to anyone else. Any attempted assignment or transfer will not be binding on Moda Health, except that Moda Health shall pay amounts due under the Plan directly to a provider upon a member's written request.

### **12.4 RECOVERY OF BENEFITS PAID BY MISTAKE**

If Moda Health mistakenly makes a payment for a member to which he or she is not entitled, or pays a person who is not eligible for payments at all, Moda Health has the right to recover the payment from the person paid or anyone else who benefited from it, including a provider. Moda Health's right to recovery includes the right to deduct the amount paid by mistake from future benefits it would provide for a member even if the mistaken payment was not made on that member's behalf.

## **12.5 CONTRACT PROVISIONS**

OEBB's policy with Moda Health and this handbook plus any endorsements or amendments are the entire contract between the parties. No promises, terms, conditions or obligations exist other than those contained in the contract. This handbook and the policy plus such endorsements or amendments, if any, shall supersede all other communications, representations or agreements, either verbal or written between the parties.

## **12.6 REPLACING ANOTHER PLAN**

If the Plan replaces an earlier Moda Health or other group plan, Moda Health will apply the benefits under the Plan reduced by any benefits payable by the prior plan, subject to other provisions of the Plan relating to termination of coverage. This provision does not apply to any person excluded under the Plan because the person is otherwise covered under another policy with similar benefits. The Plan shall give credit for the satisfaction or partial satisfaction of any deductibles met under the prior plan for the same or overlapping benefit periods with the Plan, but the credit shall apply or be given only to the extent that the expenses are recognized under the terms of the Plan and are subject to a similar deductible provision.

## **12.7 RESPONSIBILITY FOR QUALITY OF MEDICAL CARE**

In all cases, members have the exclusive right to choose their provider. Moda Health is not responsible for the quality of medical care a member receives, since all those who provide care do so as independent contractors. Moda Health cannot be held liable for any claim or damages connected with injuries a member suffers while receiving medical services or supplies.

## **12.8 WARRANTIES**

All statements made by OEBB, or a member, unless fraudulent, are considered representations and not warranties. No statement made for the purpose of obtaining coverage will void the coverage or reduce benefits unless contained in a written form and signed by OEBB or the member, a copy of which has been given to OEBB or member or the member's beneficiary.

## **12.9 GUARANTEED RENEWABILITY**

Moda Health is required to renew coverage at the option of OEBB. Coverage may only be discontinued or non-renewed:

- a. For nonpayment of the required premiums by OEBB
- b. For fraud or intentional material misrepresentation of OEBB, or with respect to coverage of individual members, the members or their representatives
- c. When the number or percentage of members is less than required by participation requirements

- d. For non-compliance with the employer contribution requirements in the policy
- e. When Moda Health discontinues offering and/or renewing, all of its group health benefit plans in Oregon or in a specified service area within Oregon. In order to discontinue plans under this provision, Moda Health:
  - i. Must give notice of the decision to the Director of the Department of Consumer and Business Services and to all groups, associations, trusts, and discretionary groups covered by the plans
  - ii. May not cancel coverage under the plans for 180 days after the date of the notice required immediately above if coverage is discontinued in the entire state or, except as provided in the next subsection of this paragraph, in a specified service area
  - iii. May not cancel coverage under the plans for 90 days after the date of the notice required under the first subparagraph of this paragraph if coverage is discontinued in a specified service area because of an inability to reach an agreement with the healthcare providers or organization of healthcare providers to provide services under the plans within the service area
  - iv. Must discontinue offering or renewing, or offering and renewing, all health benefit plans issued by Moda Health in the group market in Oregon or in the specified service area
- f. When Moda Health discontinues offering and renewing a group health benefit plan in a specified service area within Oregon because of an inability to reach an agreement with the healthcare providers or organization of healthcare providers to provide services under the plan within the service area. In order to discontinue a plan under this provision, Moda Health:
  - i. Must give notice of the decision to the director and to all groups, associations, trusts, and discretionary groups, covered by the plan
  - ii. May not cancel coverage under the plan for 90 days after the date of the notice required immediately above
  - iii. Must offer in writing to each group, association, trust, and discretionary group, covered by the plan, all other group health benefit plans that Moda Health offers in the specified service area. Moda Health shall offer the plans at least 90 days prior to discontinuation
- g. When Moda Health discontinues offering and/or renewing a health benefit plan for all groups, associations, trusts, and discretionary groups in Oregon or in a specified service area within Oregon, other than a plan discontinued under the paragraph immediately above. With respect to plans that are being discontinued, Moda Health must:
  - i. Offer in writing to each group, association, trust, and discretionary group covered by the plan, one or more health benefit plans that Moda Health offers in the specified service area
  - ii. Offer the plans at least 180 days prior to discontinuation
  - iii. Act uniformly without regard to the claims experience of the affected groups, associations, trusts, and discretionary groups of the health status of any current or prospective members
- h. When the director orders Moda Health to discontinue coverage in accordance with procedures specified or approved by the director upon finding that the continuation of the coverage would:
  - i. not be in the best interest of the members

- ii. impair Moda Health's ability to meet contractual obligations
- i. When, in the case of a group health benefit plan that delivers covered services through a specified network of healthcare providers, there is no longer any member who lives, resides or works in the service area of the provider network
- j. When, in the case of a health benefit plan that is offered in the group market only through one or more bona fide associations, the membership of an employer in the association ceases and the termination of coverage is not related to the health status of any member
- k. For misuse of a provider network provision. As used in this paragraph, 'misuse of a provider network provision' means a disruptive, unruly or abusive action taken by a member that threatens the physical health or well-being of healthcare staff and seriously impairs Moda Health's ability or its in-network providers to provide services to the member. The member under this paragraph retains the rights as described under ORS 743.804

### **12.10 No WAIVER**

Any waiver of any provision of the Plan, or any performance under the Plan, must be in writing and signed by the waiving party. Any such waiver shall not operate as, or be deemed to be, a waiver of any prior or future performance or enforcement of that provision or any other provision. If Moda Health delays or fails to exercise any right, power or remedy provided in the Plan, including, a delay or omission in denying a claim, that shall not waive Moda Health's rights to enforce the provisions of the Plan.

### **12.11 GROUP IS THE AGENT**

OEBB is the member's agent for all purposes under the Plan. OEBB is not the agent of Moda Health.

### **12.12 GOVERNING LAW**

To the extent the Plan is governed by state law, it shall be governed by and construed in accordance with the laws of the state of Oregon. Should federal law, including but not limited to the Affordable Care Act of 2010, supersede state law and create a discrepancy between state and federal law, federal law shall govern.

### **12.13 WHERE ANY LEGAL ACTION MUST BE FILED**

Any legal action arising out of the Plan must be filed in either state or federal court in the state of Oregon.

#### **12.14 TIME LIMITS FOR FILING A LAWSUIT**

Any legal action arising out of, or related to, the Plan and filed against Moda Health by a member or any third party, must be filed in court within 3 years of the time the claim arose. All internal levels of appeal under the Plan must be exhausted before filing a claim in court.

#### **12.15 EVALUATION OF NEW TECHNOLOGY**

Moda Health develops medical necessity criteria for new technologies and new use of current technologies. The technology committee reviews information consisting of medical studies, national, regional or local clinical practice guidelines, and local and national carrier benefits to develop the criteria. The reviews are performed once a year or more often if needed.

## **SECTION 13 CONTINUATION OF HEALTH COVERAGE**

The Plan's continuation of coverage rules are outlined in the Oregon Administrative Rules under OAR 111-050-0001 through OAR 111-050-0080. Additional guidance on how to obtain continuation of coverage is outlined in the following sections.

### **13.1 FAMILY AND MEDICAL LEAVE**

If the participating organization grants a leave of absence under the Family and Medical Leave Act of 1993, as amended (FMLA), the following rules will apply:

- a. Affected members will remain eligible for coverage during a family and medical leave.
- b. If members elect not to remain enrolled during a family and medical leave, they will be eligible to re-enroll in the Plan on the date the subscriber returns from family and medical leave. To re-enroll, a complete and signed application must be submitted within 60 days of the return to work. All of the terms and conditions of the Plan will resume at the time of re-enrollment as if there had been no lapse in coverage. Any exclusion period served prior to the leave will be credited and any group eligibility waiting period under the Plan will not have to be re-served. However, no exclusion period credits will be received for the period of the leave.
- c. A subscriber's rights under family and medical leave will be governed by applicable state or federal statute and regulations.

### **13.2 LEAVE OF ABSENCE**

A leave of absence is a period off work granted by the participating organization at a subscriber's request during which he or she is still considered to be employed and is carried on the employment records of the participating organization. A leave can be granted for any reason acceptable to the participating organization.

If granted a leave of absence by the participating organization, a subscriber may continue coverage based on OAR 111-070-0070. Premiums must be paid through OEGB in order to maintain coverage during a leave of absence.

### **13.3 STRIKE OR LOCKOUT**

If employed under a collective bargaining agreement and involved in a work stoppage because of a strike or lockout, a subscriber may continue coverage for up to 6 months. The subscriber must pay the full premiums, including any part usually paid by the participating organization, directly to the union or trust, and the union or trust must continue to pay Moda Health the premiums when due.

Continuation of coverage during a strike or lockout will not occur if:

- a. Fewer than 75% of those normally enrolled choose to continue their coverage
- b. A subscriber accepts full-time employment with another employer
- c. A subscriber otherwise loses eligibility under the Plan

## **13.4 RETIREES**

The Plan's continuation rules for retirees are outlined in the Oregon Administrative Rules under OAR 111-050-0010 through 111-050-0050.

## **13.5 OREGON CONTINUATION COVERAGE FOR SPOUSES & DOMESTIC PARTNERS AGE 55 AND OVER**

### **13.5.1 Introduction**

55+ Oregon Continuation only applies to employers with 20 or more employees. Moda Health will provide 55+ Oregon Continuation coverage to those members who elect it, subject to the following conditions:

- a. Other than the inclusion of domestic partners, Moda Health will offer no greater rights than ORS 743.600 to 743.602 requires
- b. Moda Health will not provide 55+ Oregon Continuation coverage for members who do not comply with the requirements outlined below
- c. As the Plan Administrator, OEGB or its designated third-party administrator is responsible for providing the required notices within the statutory time periods, including the notice of death and the election notice. If OEGB or the third-party administrator fails to notify the eligible spouse or domestic partner, premiums shall be waived from the date the notice was required until the date notice is received by the spouse or domestic partner. OEGB shall be responsible for such premiums

### **13.5.2 Eligibility**

The spouse or domestic partner of the subscriber may elect 55+ Oregon Continuation coverage for himself or herself and any enrolled children if the following requirements are met:

- a. Coverage is lost because of the death of the subscriber, dissolution of marriage or domestic partnership with the subscriber, or legal separation from the subscriber
- b. The spouse or domestic partner is 55 years of age or older at the time of such event
- c. The spouse or domestic partner is not eligible for Medicare

### **13.5.3 Notice And Election Requirements**

**Notice of Divorce, Dissolution, or Legal Separation.** Within 60 days of legal separation or the entry of a judgment of dissolution of marriage or domestic partnership, a legally separated or divorced spouse or domestic partner who is eligible for 55+ Oregon Continuation and seeks such coverage shall give the OEGB or its designated third-party administrator written notice of the legal separation or dissolution. The notice shall include his or her mailing address.



**Notice of Death.** Within 30 days of the death of the subscriber whose surviving spouse or domestic partner is eligible for 55+ Oregon Continuation, the participating organization shall give the designated third-party administrator, if any, written notice of the death and the mailing address of the surviving spouse or domestic partner.

**Election Notice.** Within 14 days of receipt of the above notice (or within 44 days of the death of the subscriber if there is no third-party administrator), OEGB or its designated third-party administrator shall provide notice to the surviving, legally separated or divorced spouse or domestic partner that coverage can be continued, along with an election form. If OEGB or its designated third-party administrator fails to provide this election notice within the required 14 days (or 44 days if there is no third-party administrator), premiums shall be waived until the date notice is received.

**Election.** The surviving, legally separated or divorced spouse or domestic partner must return the election form within 60 days after the form is mailed. Failure to exercise this election within 60 days of the notification shall terminate the right to continued benefits under this section.

#### **13.5.4 Premiums**

The monthly premiums for 55+ Oregon Continuation are limited to 102% of the premiums paid by a current subscriber. The first premium shall be paid by the surviving, legally separated or divorced spouse or domestic partner to the Participating Organization or its designated third-party administrator within 45 days of the date of election. All remaining monthly premiums must be paid within 30 days of the premium due date.

#### **13.5.5 When 55+ Oregon Continuation Coverage Ends**

55+ Oregon Continuation will end on the earliest of any of the following events:

- a. Failure to pay premiums when due, including any grace period allowed by the Plan
- b. The date the Plan terminates, or the date the Participating Employer terminates participation under the Plan, unless a different group policy is made available to members
- c. The date the member becomes insured under any other group health plan
- d. The date the member remarries or registers another domestic partnership under the Oregon Family Fairness Act and becomes covered under another group health plan; or
- e. The date the member becomes eligible for Medicare

## **13.6 COBRA CONTINUATION COVERAGE**

### **13.6.1 Introduction**

Moda Health will provide COBRA continuation coverage to those members who have experienced a qualifying event and elect coverage under COBRA, subject to the following conditions:

- a. Other than the inclusion of domestic partners, Moda Health will offer no greater COBRA rights than the COBRA statute requires
- b. Moda Health will not provide COBRA coverage for those members who do not comply with the requirements outlined below

- c. Moda Health will not provide COBRA coverage if the participating organization or Plan Administrator fails to provide the required COBRA notices within the statutory time periods, or if the participating organization or Plan Administrator otherwise fails to comply with any of the requirements outlined below
- d. Moda Health will not provide a disability extension if the participating organization or Plan Administrator fails to notify Moda Health within 60 days of its receipt of a disability extension notice from a qualified beneficiary

For purposes of section 13.6, Plan Administrator means either OEBB or a third party administrator delegated by OEBB to handle COBRA administration

### **13.6.2 Qualifying Events**

**Subscriber.** A subscriber may elect continuation coverage if coverage is lost because of termination of employment (other than termination for gross misconduct, which may include misrepresenting immigration status to obtain employment), or a reduction in hours.

**Spouse.** The spouse of a subscriber has the right to continuation coverage if coverage is lost for any of the following qualifying events:

- a. Death of the subscriber
- b. Termination of the subscriber's employment (for reasons other than gross misconduct) or reduction in the subscriber's hours of employment with the participating organization
- c. Divorce or legal separation from the subscriber
- d. The subscriber becomes entitled to Medicare

(Also, if a subscriber eliminates coverage for his or her spouse in anticipation of a divorce or legal separation, and a divorce or legal separation later occurs, then the later divorce or legal separation will be considered a qualifying event even though the ex-spouse lost coverage earlier. If the ex-spouse notifies the Plan Administrator within 60 days of the later divorce or legal separation and can establish that the coverage was eliminated earlier in anticipation of the divorce or legal separation, then COBRA coverage may be available for the period after the divorce or legal separation.)

**Children.** A child of a subscriber has the right to continuation coverage if coverage is lost for any of the following qualifying events:

- a. Death of the subscriber
- b. Termination of the subscriber's employment (for reasons other than gross misconduct) or reduction in a subscriber's hours of employment with the participating organization
- c. Parents' divorce or legal separation
- d. The subscriber becomes entitled to Medicare
- e. The child ceases to be a "child" under the Plan

**Domestic Partners.** A domestic partner, who at the time of the qualifying event was covered under the Plan, can elect COBRA continuation coverage. Under the Plan, the domestic partner would have the same rights to COBRA continuation coverage as a spouse does, unless otherwise stated. Where this COBRA section refers to divorce or legal separation, termination of domestic partnership would apply for domestic partners.

### **13.6.3 Other Coverage**

The right to elect continuation coverage shall be available to persons who are entitled to Medicare or covered under another group health plan at the time of the election.

### **13.6.4 Notice And Election Requirements**

**Qualifying Event Notice.** The Plan provides that a dependent member's coverage terminates as of the last day of the month in which a divorce or legal separation occurs (spouse's coverage is lost) or a child loses dependent status under the Plan (child loses coverage). Under COBRA, the subscriber or a family member has the responsibility to notify the Plan Administrator if one of these events occurs by mailing or hand-delivering a written notice to the Plan Administrator. The notice must include the following: 1) the name of the Group; 2) the name and social security number of the affected member; 3) the event (e.g. divorce); and 4) the date the event occurred. Notice must be given no later than 60 days after the loss of coverage under the Plan. If notice of the event is not given on time, continuation coverage will not be available.

**Election Notice.** Members will be notified of their right to continuation coverage within 14 days after the Plan Administrator receives a timely qualifying event notice.

Otherwise, members will be notified by the Plan Administrator of the right to elect COBRA continuation coverage within 44 days of any of the following events that result in a loss of coverage: the subscriber's termination of employment (other than for gross misconduct), reduction in hours, death of the subscriber, the subscriber's becoming entitled to Medicare.

**Election.** A member must elect continuation coverage within 60 days after plan coverage ends, or, if later, 60 days after the Plan Administrator sends notice of the right to elect continuation coverage to the members. If continuation coverage is not elected, group health insurance coverage will end.

A subscriber or the spouse may elect continuation coverage for eligible family members. However, each family member has an independent right to elect COBRA coverage. This means that a spouse or child may elect continuation coverage even if the subscriber does not.

### **13.6.5 COBRA Premiums**

Those eligible for continuation coverage do not have to show that they are insurable. However, they are responsible for all premiums for continuation coverage. The first payment for continuation coverage is due within 45 days after a member provides notice of electing coverage (this is the date the election notice is postmarked, if mailed, or the date the election notice is received by the Plan Administrator, if hand-delivered). This payment must include the amount necessary to cover all months that have elapsed between the date regular coverage ended and the payment date.

Subsequent payments are due on the first day of the month; however, there will be a grace period of 30 days to pay the premiums. Moda Health will not send a bill for any payments due. The member is responsible for paying the applicable premiums, in good funds, when due; otherwise continuation coverage will end and may not be reinstated. The premium rate may include a 2% add-on to cover administrative expenses.

#### **13.6.6 Length Of Continuation Coverage**

If COBRA is elected, the participating organization will provide the same coverage as is available to similarly situated members under the Plan.

**18-Month Continuation Period.** In the case of a loss of coverage due to end of employment or a reduction of hours of employment, coverage generally may be continued for up to a total of 18 months.

**36-Month Continuation Period.** In the case of losses of coverage due to a subscriber's death, divorce or legal separation, or a child ceasing to be a dependent under the terms of the Plan, coverage under the Plan may be continued for up to a total of 36 months.

When the qualifying event is the end of employment or reduction of the subscriber's hours of employment, and the subscriber became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA coverage under the Plan for members (other than the subscriber) who lose coverage as a result of the qualifying event can last up to 36 months after the date of Medicare entitlement. This COBRA coverage period is available only if the subscriber becomes entitled to Medicare within 18 months BEFORE the termination or reduction of hours.

#### **13.6.7 Extending The Length Of COBRA Coverage**

If COBRA is elected, an extension of the maximum period of coverage may be available if a member is disabled or a second qualifying event occurs. The Plan Administrator must be notified of a disability or a second qualifying event in order to extend the period of COBRA coverage. If the member fails to provide notice of a disability or second qualifying event, they will lose the right to extend the period of COBRA coverage.

**Disability.** If any of the members is determined by the Social Security Administration to be disabled, the maximum COBRA coverage period that results from a subscriber's termination of employment or reduction of hours may be extended to a total of up to 29 months. The disability must have started at some time before the 61st day after the subscriber's termination of employment or reduction of hours and must last at least until the end of the period of COBRA coverage that would be available without the disability extension (generally 18 months). Each member who has elected COBRA coverage will be entitled to the disability extension if one of them qualifies.

The disability extension is available only if the Plan Administrator is notified in writing of the Social Security Administration's determination of disability within 60 days after the latest of:

- a. the date of the Social Security Administration's disability determination
- b. the date of the subscriber's termination of employment or reduction of hours
- c. the date on which the member loses (or would lose) coverage under the terms of the Plan as a result of the subscriber's termination or reduction of hours

A member must provide the Plan Administrator a copy of the Social Security Administration's determination within the 18-month period following the subscriber's termination of employment or reduction of hours, and not later than 60 days after the Social Security Administration's determination was made. If the notice is not provided within this timeframe, then there will be no disability extension of COBRA coverage. The premiums for COBRA coverage may increase after the 18th month of coverage to 150% of the premiums.

If determined by the Social Security Administration to no longer be disabled, the member must notify the Plan Administrator of that fact within 30 days after the Social Security Administration's determination.

**Second Qualifying Event.** An extension of coverage will be available to spouses and children who are receiving COBRA coverage if a second qualifying event occurs during the 18 months (or, in the case of a disability extension, the 29 months) following the subscriber's termination of employment or reduction of hours. The maximum amount of COBRA coverage available when a second qualifying event occurs is 36 months from the date of the first qualifying event. Such second qualifying events may include the death of a subscriber, divorce or legal separation from the subscriber, or a child's ceasing to be eligible for coverage as a dependent under the Plan. These events can be a second qualifying event only if they would have caused the member to lose coverage under the Plan if the first qualifying event had not occurred. (This extension is not available under the Plan when a subscriber becomes entitled to Medicare after his or her termination of employment or reduction of hours.).

This extension due to a second qualifying event is available only if the Plan Administrator is notified in writing of the second qualifying event within 60 days after the date of the second qualifying event. If this notice is not provided to the Plan Administrator during the 60-day notice period, then there will be no extension of COBRA coverage due to a second qualifying event.

**Note:** Longer continuation coverage may be available under Oregon Law for a subscriber's spouse or domestic partner who has entered into a "Declaration of Domestic Partnership" that is recognized under Oregon law age 55 and older who loses coverage due to the subscriber's death, or due to legal separation or dissolution of marriage or domestic partnership. (see section 13.5).

### **13.6.8 Newborn Or Adopted Child**

If, during continuation coverage, a child is born to or placed for adoption with the subscriber, the child is considered an eligible member. The subscriber may elect continuation coverage for the child provided the child satisfies the otherwise applicable plan eligibility requirements (for example, age). The participating organization must be notified within 60 days of the birth or placement to obtain continuation coverage. If the participating organization is not notified in a timely fashion, the child will not be eligible for continuation coverage.

### **13.6.9 Special Enrollment And Open Enrollment**

Members under continuation coverage have the same rights as similarly situated members who are not enrolled in COBRA. A member may add newborns, new spouses, or domestic partners, and adopted children (or children placed for adoption) as covered dependents in accordance with the

Plan's eligibility and enrollment rules, including HIPAA special enrollment. If non-COBRA members can change plans at open enrollment, COBRA members may also change plans at open enrollment.

#### **13.6.10 When Continuation Coverage Ends**

COBRA coverage will automatically terminate before the end of the maximum period if:

- a. Any required premiums are not paid in full on time
- b. A member becomes covered under another group health plan
- c. A member becomes entitled to Medicare benefits (under Part A, Part B, or both) after electing COBRA
- d. The participating organization ceases to provide any group health plan for its employees
- e. During a disability extension period (see section 13.6.7), the disabled member is determined by the Social Security Administration to be no longer disabled (COBRA coverage for all members, not just the disabled member, will end)

COBRA coverage may also be terminated for any reason the Plan would terminate coverage of a member not receiving COBRA coverage (such as fraud).

Questions about COBRA should be directed to the Plan Administrator. The Plan Administrator should be informed of any address changes.

### **13.7 UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)**

Coverage will terminate if a subscriber is called to active duty by any of the armed forces of the United States of America. However, if a subscriber requests to continue coverage under USERRA, coverage can be continued for up to 24 months or the period of uniformed service leave, whichever is shortest, provided the subscriber pays any required contributions toward the cost of the coverage during the leave. If the leave is 30 days or less, the contribution rate will be the same as for active members. If the leave is longer than 30 days, the required contribution will not exceed 102% of the cost of coverage.

If a subscriber does not elect continuation coverage under USERRA or if continuation coverage is terminated or exhausted, coverage will be reinstated on the first day he or she returns to active employment with the participating organization if released under honorable conditions, but only if he or she returns to active employment:

- a. On the first full business day following completion of his or her military service for a leave of 30 days or less
- b. Within 14 days of completing military service for a leave of 31 to 180 days
- c. Within 90 days of completing military service for a leave of more than 180 days

Regardless of the length of the leave, a reasonable amount of travel time or recovery time for an illness or injury determined by the Veteran's Administration (VA) to be service connected will be allowed.

When coverage under the Plan is reinstated, all plan provisions and limitations will apply to the extent that they would have applied if the subscriber had not taken military leave and coverage had been continuous under the Plan. There will be no additional eligibility-waiting period. (This waiver of limitations does not provide coverage for any illness or injury caused or aggravated by military service, as determined by the VA. Complete information regarding rights under the USERRA is available from the participating organization).

## **SECTION 14 PATIENT PROTECTION ACT**

The intent of the Patient Protection Act is to assure, among other things, that patients and providers are informed about their health insurance plans. This section outlines some important terms and conditions.

### **14.1 What are a member's rights and responsibilities?**

Members have the right to:

- a. Be treated with respect and recognition of their dignity and need for privacy
- b. Have access to urgent and emergency services, 24 hours a day, 7 days a week
- c. Know what their rights and responsibilities are. Members will be given information about the Plan and how to use it, and about the providers who will care for them. This information will be provided in a way that members can understand
- d. Participate in decision making regarding their healthcare. This includes a discussion of appropriate or medically necessary treatment options for their conditions, whether or not the cost or benefit is covered by Moda Health, and the right to refuse care and to be advised of the medical result of their refusal
- e. Receive services as described in this handbook
- f. Have their medical and personal information remain private. Personal information will be handled in compliance with state and federal law, and will be given to third parties only as necessary to administer the plan, as required by law, or as permitted by the member
- g. File a complaint or appeal about any aspect of the plan, and to receive a timely response. Members are welcome to make suggestions to the Plan
- h. Obtain free language assistance services, including verbal interpretation services, when communicating with the Plan
- i. Have a statement of wishes for treatment, known as an Advanced Directive, on file with their professional providers. Members also have the right to file a power of attorney which allows the member to give someone else the right to make healthcare choices when the member is unable to make these decisions
- j. Make suggestions regarding Moda Health's policy on members' rights and responsibilities

Members have the responsibility to:

- a. Read this handbook to make sure they understand the Plan. Members are advised to call Moda Health Customer Service with any questions
- b. Treat all providers and their staff with courtesy and respect
- c. Provide all the information needed for their physician or provider to provide good healthcare
- d. Participate in making decisions about their medical care and forming a treatment plan
- e. Follow instructions for care they have agreed to with their physician or provider



- f. Use urgent and emergency services appropriately
- g. Present their medical identification card when seeking medical care
- h. Notify providers of any other insurance policies that may provide coverage
- i. Reimburse Moda Health from any third-party payments they may receive
- j. Keep appointments and be on time. If this is not possible, members must call ahead to let the provider know they will be late or cannot keep their appointment
- k. Seek regular health checkups and preventive services
- l. Provide adequate information to the Plan to properly administer benefits and resolve any issues or concerns that may arise

Members may call Customer Service for questions about these rights and responsibilities

#### **14.2 What if a member has a medical emergency?**

A member who believes he or she has a medical emergency should call 9-1-1 or seek care from the nearest appropriate provider, such as a physician's or provider's office or clinic, urgent care facility or emergency room.

#### **14.3 How will a member know if benefits are changed or terminated?**

It is the responsibility of OEGB to notify members of benefit changes or termination of coverage. If OEGB's policy terminates and OEGB does not replace the coverage with another group policy, OEGB is required by law to inform its members in writing of the termination.

#### **14.4 If a member is not satisfied with the plan, how can an appeal be filed?**

A member can file an appeal by contacting Customer Service or by writing a letter to Moda Health (P.O. Box 40384, Portland, Oregon 97240). Complete information in section 10.2.

A member may also contact the Oregon Insurance Division:

Phone: 503-947-7984 or toll-free 888-877-4894  
 Mail: PO Box 14480  
 Salem, Oregon 97309-0405-1  
 Internet: [www.cbs.state.or.us/external/ins/consumer/consumer.html](http://www.cbs.state.or.us/external/ins/consumer/consumer.html)  
 Email: [cp.ins@state.or.us](mailto:cp.ins@state.or.us)

#### **14.5 What are the prior authorization and utilization review criteria?**

Prior authorization is used to determine whether a service is covered (including whether it is medically necessary) before the service is provided. Members may contact Customer Service or visit myModa for a list of services that require prior authorization.

Obtaining prior authorization is the member's assurance that the services and supplies recommended by the provider are medically necessary and covered under the Plan. Except in the case of fraud or misrepresentation, prior authorization for benefit coverage and medical necessity shall be binding if obtained no more than 30 days prior to the date the

service is provided, and eligibility shall be binding for 5 business days from the date of the authorization.

Utilization review is the process of reviewing services after they are rendered to ensure that they were medically necessary and appropriate with regard to widely accepted standards of good medical practice.

A written summary of information that may be included in Moda Health's utilization review of a particular condition or disease can be obtained by calling Moda Health Customer Service.

#### **14.6 How are important documents, such as medical records, kept confidential?**

Moda Health protects members' information in several ways:

- a. Moda Health has a written policy to protect the confidentiality of health information
- b. Only employees who need to access member information in order to perform their job functions are allowed to do so
- c. Disclosure outside Moda Health is permitted only when necessary to perform functions related to providing coverage and/or when otherwise allowed by law.
- d. Most documentation is stored securely in electronic files with designated access

#### **14.7 How can a member participate in the development of Moda Health's corporate policies and practices?**

Member feedback is very important. Moda Health welcomes any suggestions for improvements to its health benefit plans or its services.

Moda Health has formed advisory committees, including the Group Advisory Committee for employers, and the Quality Council for healthcare professionals, to allow participation in the development of corporate policies and to provide feedback. Committee membership is limited. Members may obtain more information by contacting Moda Health at:

601 SW Second Avenue  
Portland, Oregon 97204  
[www.modahealth.com/oebb](http://www.modahealth.com/oebb)

#### **14.8 How can non-English speaking members get information about the Plan?**

A representative will coordinate the services of an interpreter over the phone when a member calls Customer Service for assistance.

#### **14.9 What additional information is available upon request?**

The following documents are available by calling Customer Service:

- a. A copy of Moda Health's annual report on complaints and appeals
- b. A description of Moda Health's efforts to monitor and improve the quality of health services
- c. Information about procedures for credentialing network providers and how to obtain the names, qualifications, and titles of the providers responsible for a member's care
- d. Information about Moda Health's prior authorization and utilization review procedures

#### **14.10 What information about Moda Health is available from the Oregon Insurance Division?**

The following information regarding Moda Health's health benefit plans is available from the Oregon Insurance Division:

- a. The results of all publicly available accreditation surveys
- b. A summary of Moda Health's health promotion and disease prevention activities
- c. An annual summary of appeals
- d. An annual summary of utilization review policies
- e. An annual summary of quality assessment activities
- f. An annual summary of scope of network and accessibility of services

Contact:

Oregon Insurance Division  
PO Box 14480  
Salem, Oregon 97309-0405  
503-947-7984 or toll-free 888-877-4894  
[www.cbs.state.or.us/ins/external/consumer/consumer.html](http://www.cbs.state.or.us/ins/external/consumer/consumer.html)  
[cp.ins@state.or.us](mailto:cp.ins@state.or.us)

## **SECTION 15 VALUE ADDED PROGRAMS**

Aside from the medical benefits covered in the Plan, members are eligible for several value added programs that are not subject to the terms of the Plan.

### **15.1 WEIGHT WATCHERS**

Members can take advantage of the Weight Watcher program OEBB offers by:

- a. attending traditional Weight Watchers meetings in the community. Members will receive vouchers for a 13-week session mailed to their home
- b. attending 13-week At Work meetings in their workplace
- c. participating in a 3-month online subscription for Weight Watchers online with interactive tools and resources

More information is available at <http://www.oregon.gov/oha/OEBB/pages/faqww.aspx>

### **15.2 TOBACCO CESSATION PROGRAM**

OEBB offers a tobacco cessation benefit through the Alere Quit-for-life program. Enrollment in the program is covered once per lifetime and a 10-week supply of nicotine replacement therapy (patches or gum) is covered in full.

More information is available at [https://www.modahealth.com/pdfs/oebb/tobacco\\_cessation.pdf](https://www.modahealth.com/pdfs/oebb/tobacco_cessation.pdf)

### **15.3 HEALTHY FUTURES PROGRAM**

Healthy Futures is a program designed to encourage OEBB members to learn their individual health risks and how to take action to reduce or eliminate risks whenever possible.

More information is available at <http://www.oregon.gov/oha/OEBB/Pages/HealthyFutures.aspx>.



P.O. Box 40384  
Portland, OR 97204

**Member Inquiries**

503-265-2909 or 866-923-0409

En Español: 503-433-6313

Llamado Gratis: 888-786-7461

[www.modahealth.co](http://www.modahealth.co)

LgPPO