

AnyHealth Standard

Evidence of Coverage

1. Introduction

Welcome to AnyHealth Standard! This Evidence of Coverage document outlines the benefits, terms, and conditions of your health plan. AnyHealth Standard is designed to provide comprehensive coverage for your medical and dental needs with simplified co-pay structure and a clear annual deductible. This document will help you understand your coverage, how to access care, and what to expect in terms of costs and benefits.

2. Legal

Compliance with the Consolidated Appropriations Act of 2021 Notice

AnyHealth Standard complies with all provisions of the Consolidated Appropriations Act of 2021, including transparency in coverage, surprise billing protections, and provider directory requirements. We are committed to providing clear, accessible information about your health coverage and protecting you from unexpected medical bills.

Compliance with the Federal Patient Protection and Affordable Care Act Notices

AnyHealth Standard adheres to all requirements set forth by the Patient Protection and Affordable Care Act (ACA). This includes coverage of essential health benefits, preventive services without cost-sharing, and the absence of annual or lifetime limits on essential benefits.

3. How Your Plan Works

AnyHealth Standard offers comprehensive coverage for medical and dental procedures. Key features include:

- \$40 co-pay for in-network services
- \$50 co-pay for out-of-network services
- \$3000 annual deductible

Once you meet your annual deductible, you'll only be responsible for the applicable co-pay for covered services.

4. Getting Approval for Benefits

While AnyHealth Standard offers broad coverage, some services may require prior approval. Please consult with our customer service team or refer to the specific benefit descriptions for information on which services require pre-authorization.

5. What's Covered

Allergy Services

Allergy services encompass a range of diagnostic and treatment procedures for allergic conditions. These may include skin tests, blood tests, immunotherapy (allergy shots), and management of allergic reactions. AnyHealth Standard covers comprehensive allergy care to help members identify and manage their allergies effectively.

Covered expenses typically include allergy testing, allergen immunotherapy, prescription medications for allergy management, and follow-up consultations with allergists.

Ambulance Services

Ambulance services provide emergency medical transportation to the nearest appropriate medical facility. This service is crucial for individuals experiencing life-threatening emergencies or those who cannot be safely transported by other means. AnyHealth Standard covers both ground and air ambulance services when medically necessary.

Covered expenses include emergency transportation, medical care provided during transport, and necessary medical supplies used during the ambulance service.

Autism Spectrum Disorders Services

Autism Spectrum Disorder (ASD) services include a range of therapeutic interventions and support services for individuals diagnosed with ASD. These services aim to improve communication, social skills, and behavioral management. AnyHealth Standard provides coverage for evidence-based treatments and therapies for ASD.

Typical covered expenses include behavioral therapy, speech therapy, occupational therapy, psychological assessments, and consultations with autism specialists.

Behavioral Health Services

Behavioral health services encompass mental health and substance use disorder treatments. These services aim to improve mental well-being, treat psychiatric conditions, and address substance abuse issues. AnyHealth Standard offers comprehensive coverage for behavioral health services to support members' mental and emotional well-being.

Covered expenses typically include psychotherapy sessions, psychiatric evaluations, inpatient and outpatient mental health treatment, substance abuse counseling, and medication management for mental health conditions.

Cardiac Rehabilitation

Cardiac rehabilitation is a supervised program designed to improve cardiovascular health for individuals who have experienced heart attacks, heart surgery, or other cardiac events. It typically includes exercise training, education on heart-healthy living, and counseling to reduce stress. AnyHealth Standard covers cardiac rehabilitation programs prescribed by a physician.

Covered expenses usually include supervised exercise sessions, heart health education classes, nutritional counseling, and monitoring of cardiac function during rehabilitation.

Cellular and Gene Therapy Services

Cellular and gene therapy services involve using genetically modified cells or genes to treat or prevent diseases. These cutting-edge therapies aim to address the root cause of genetic disorders or enhance the body's ability to fight diseases like cancer. AnyHealth Standard covers approved cellular and gene therapies when deemed medically necessary.

Typical covered expenses include the therapy itself, associated laboratory tests, pre- and post-therapy consultations, and necessary follow-up care.

Chemotherapy

Chemotherapy is a type of cancer treatment that uses drugs to destroy cancer cells. It can be administered orally, intravenously, or through other methods depending on the type and stage of cancer. AnyHealth Standard provides comprehensive coverage for chemotherapy treatments prescribed by oncologists.

Covered expenses typically include chemotherapy drugs, administration of the drugs, regular blood tests, scans to monitor treatment effectiveness, and management of side effects.

Clinical Trials

Clinical trials are research studies that test how well new medical approaches work in people. These studies help find new ways to prevent, detect, or treat diseases. AnyHealth Standard covers routine patient costs for members participating in qualifying clinical trials, as mandated by the Affordable Care Act.

Covered expenses typically include doctor visits, hospital stays, laboratory tests, X-rays, and scans that would be covered even if the member were not in a clinical trial. The experimental treatment or procedure itself is usually not covered.

Dental Services

Dental services encompass a wide range of procedures to maintain oral health and treat dental issues. These include preventive care, restorative procedures, and oral surgeries. AnyHealth Standard offers comprehensive dental coverage as part of its integrated health plan.

Covered expenses typically include routine check-ups, cleanings, fillings, extractions, root canals, crowns, and other necessary dental procedures. Orthodontic services may also be covered under certain conditions.

Diabetes Equipment, Education, and Supplies

Diabetes management requires ongoing monitoring, education, and supplies. AnyHealth Standard provides comprehensive coverage for diabetes-related needs to help members effectively manage their condition and prevent complications.

Covered expenses typically include blood glucose meters, test strips, insulin pumps, continuous glucose monitors, diabetes self-management education programs, nutritional counseling, and insulin and other diabetes medications.

Diagnostic Services

Diagnostic services involve tests and procedures used to identify and monitor health conditions. These services are crucial for accurate diagnosis and effective treatment planning. AnyHealth Standard covers a wide range of diagnostic services when ordered by a healthcare provider.

Typical covered expenses include laboratory tests, X-rays, CT scans, MRIs, ultrasounds, biopsies, and other diagnostic procedures. This also includes interpretation of results by qualified healthcare professionals.

Dialysis

Dialysis is a treatment for kidney failure that removes waste and excess water from the blood when the kidneys can no longer perform this function. It's a life-sustaining therapy for individuals with end-stage renal disease. AnyHealth Standard provides coverage for both hemodialysis and peritoneal dialysis.

Covered expenses typically include dialysis treatments, necessary equipment and supplies, medications related to dialysis, and regular consultations with nephrologists to monitor treatment effectiveness.

Emergency Care Services

Emergency care services are provided for sudden, severe medical conditions that require immediate attention to prevent serious harm or death. AnyHealth Standard covers emergency care services at any facility, regardless of network status, to ensure members can access critical care when needed.

Typical covered expenses include emergency room facility fees, physician services, diagnostic tests performed during the emergency visit, and necessary treatments or procedures to stabilize the patient's condition.

Fertility Preservation Services

Fertility preservation services involve procedures to save or protect eggs, sperm, or reproductive tissue so that a person can use them to have biological children in the future. This is particularly important for individuals undergoing treatments that may affect fertility. AnyHealth Standard covers fertility preservation when medically necessary.

Covered expenses typically include consultations with fertility specialists, egg or sperm freezing procedures, storage of preserved genetic material for a specified period, and associated medications and monitoring.

Habilitative Services

Habilitative services help individuals attain, maintain, or improve skills and functioning for daily living. These services are particularly important for individuals with disabilities or developmental delays. AnyHealth Standard provides coverage for habilitative services to support members in achieving their full potential.

Typical covered expenses include physical therapy, occupational therapy, speech therapy, and other services designed to develop skills that may not have been acquired due to congenital conditions or early-onset disabilities.

Home Health Care Services

Home health care services provide medical care and support in a patient's home, often as an alternative to hospital or skilled nursing facility care. These services can help individuals recover from illness, injury, or surgery in the comfort of their own homes. AnyHealth Standard covers medically necessary home health care services.

Covered expenses typically include visits from skilled nurses, physical therapists, occupational therapists, speech therapists, and home health aides. Medical equipment and supplies necessary for home care are also usually covered.

Hospice Care

Hospice care is specialized care for people facing a terminal illness, focusing on comfort and quality of life rather than curative treatment. It provides comprehensive support for both the patient and their family. AnyHealth Standard offers coverage for hospice care services to ensure comfort and dignity at the end of life.

Covered expenses typically include nursing care, medical equipment and supplies, pain management and symptom control, counseling services for the patient and family, and short-term inpatient care when necessary.

Human Organ and Tissue Transplant (Bone Marrow / Stem Cell), Cellular and Gene Therapy Services

This category covers complex medical procedures involving the transplantation of organs, tissues, or cells to replace or repair damaged ones. It also includes advanced cellular and gene therapies. AnyHealth Standard provides coverage for these life-saving procedures when medically necessary.

Typical covered expenses include pre-transplant evaluations, the transplant procedure itself, post-transplant care, anti-rejection medications, donor search and procurement costs for organ or stem cell transplants, and follow-up care.

Infertility Services

Infertility services encompass a range of diagnostic tests and treatments for individuals or couples having difficulty conceiving. AnyHealth Standard offers coverage for infertility services to help members achieve their family planning goals.

Covered expenses typically include fertility assessments, diagnostic testing, ovulation induction, intrauterine insemination (IUI), in vitro fertilization (IVF), and other assisted reproductive technologies. Coverage may have specific limits or requirements.

Inpatient Services

Inpatient services refer to care provided when a patient is admitted to a hospital or other healthcare facility for an overnight stay. This includes a wide range of medical and surgical services. AnyHealth Standard provides comprehensive coverage for medically necessary inpatient care.

Typical covered expenses include room and board, nursing care, medications, surgical procedures, anesthesia, laboratory tests, imaging services, and other treatments provided during the hospital stay.

Maternity and Reproductive Health Services

Maternity and reproductive health services cover a wide range of care related to pregnancy, childbirth, and reproductive health. AnyHealth Standard provides comprehensive coverage to support the health of mothers and babies throughout pregnancy and beyond.

Covered expenses typically include prenatal care visits, ultrasounds, genetic testing, labor and delivery services, postpartum care, breastfeeding support, and family planning services including contraception.

Mental Health and Substance Use Disorder (Chemical Dependency) Services

These services address mental health conditions and substance use disorders through various therapeutic approaches. AnyHealth Standard offers comprehensive coverage for mental health and substance use disorder treatments to support members' overall well-being.

Typical covered expenses include outpatient therapy sessions, psychiatric evaluations, inpatient mental health or substance use treatment, intensive outpatient programs, medication management, and crisis intervention services.

Occupational Therapy

Occupational therapy helps people with physical, developmental, or cognitive disabilities participate in daily activities. It focuses on improving fine motor skills, visual perception, and the ability to perform tasks. AnyHealth Standard covers occupational therapy services when medically necessary.

Covered expenses typically include occupational therapy evaluations, treatment sessions, adaptive equipment recommendations, and training in the use of assistive devices.

Office and Home Visits

Office visits refer to consultations with healthcare providers in their offices. These visits are crucial for preventive care, diagnosis, and ongoing management of health conditions. AnyHealth Standard covers office visits with in-network and out-of-network providers.

Typical covered expenses include the provider's time for consultation, physical examinations, minor procedures performed during the visit, and any associated point-of-care testing.

Orthotics

Orthotics are custom-made or fitted devices designed to support, align, prevent, or correct deformities of a body part. They can help improve function and reduce pain. AnyHealth Standard provides coverage for medically necessary orthotic devices.

Covered expenses typically include the orthotic device itself, fittings and adjustments, repairs or replacements when necessary, and consultations with orthotists or other specialists for device management.

Outpatient Facility Services

Outpatient facility services refer to medical procedures or treatments that don't require an overnight hospital stay. These can include same-day surgeries, diagnostic tests, or therapeutic treatments. AnyHealth Standard covers a wide range of outpatient facility services.

Typical covered expenses include facility fees, physician and specialist fees, surgical procedures, anesthesia, diagnostic imaging, laboratory tests, and other treatments or therapies provided in an outpatient setting.

Phenylketonuria (PKU)

Phenylketonuria (PKU) is a rare genetic disorder that requires lifelong management through a specific diet and medical foods. AnyHealth Standard provides coverage for PKU treatment to help affected members maintain their health and prevent complications.

Covered expenses typically include medical foods and formulas specifically designed for PKU management, regular blood tests to monitor phenylalanine levels, and consultations with dietitians and genetic specialists.

Physical Therapy

Physical therapy helps restore movement and function when someone is affected by injury, illness, or disability. It uses exercise, manual therapy, and other techniques to improve mobility, strength, and overall physical function. AnyHealth Standard covers physical therapy services when medically necessary.

Typical covered expenses include physical therapy evaluations, treatment sessions, exercises and stretches, manual therapy techniques, and use of therapeutic equipment and modalities.

Preventive Care

Preventive care focuses on maintaining health and preventing diseases before they occur. This includes various screenings, check-ups, and patient counseling to prevent illnesses, diseases, or other health problems. AnyHealth Standard covers a wide range of preventive services at no cost to the member.

Covered expenses typically include annual wellness exams, vaccinations, cancer screenings (such as mammograms and colonoscopies), blood pressure and cholesterol checks, and counseling for issues like smoking cessation and weight management.

Preventive Care for Chronic Conditions (per IRS guidelines)

This category includes specific preventive services for individuals with certain chronic conditions, as defined by IRS guidelines. These services aim to prevent the exacerbation of chronic conditions and related complications. AnyHealth Standard covers these services, often with reduced or no cost-sharing.

Typical covered expenses may include blood pressure monitors for individuals with hypertension, continuous glucose monitors for those with diabetes, or peak flow meters for asthma patients, as well as related education and counseling services.

Prosthetics

Prosthetics are artificial devices that replace a missing body part, such as a limb, tooth, eye, or internal organ. These devices help restore function and improve quality of life for individuals who have lost a body part due to injury, disease, or congenital conditions. AnyHealth Standard provides coverage for medically necessary prosthetic devices.

Covered expenses typically include the prosthetic device itself, fittings and adjustments, repairs or replacements when necessary, and rehabilitation therapy to learn how to use the prosthetic effectively.

Pulmonary Therapy

Pulmonary therapy, also known as respiratory therapy, treats breathing problems and improves lung function. It's beneficial for individuals with conditions such as COPD, asthma, or recovering from certain surgeries. AnyHealth Standard covers pulmonary therapy services when prescribed by a healthcare provider.

Typical covered expenses include pulmonary function tests, breathing exercises, oxygen therapy, and education on managing respiratory conditions. The use of devices like nebulizers or CPAP machines may also be covered when medically necessary.

Radiation Therapy

Radiation therapy uses high-energy radiation to shrink tumors and kill cancer cells. It's a common treatment for many types of cancer, either alone or in combination with other treatments. AnyHealth Standard provides coverage for radiation therapy when prescribed by an oncologist.

Covered expenses typically include treatment planning sessions, the radiation treatments themselves, follow-up appointments to monitor progress, and management of any side effects related to the therapy.

Rehabilitative Services

Rehabilitative services help individuals regain abilities they've lost due to injury, illness, or disabling conditions. These services aim to improve function, reduce symptoms, and enhance the ability to perform daily activities. AnyHealth Standard covers a range of rehabilitative services when medically necessary.

Typical covered expenses include physical therapy, occupational therapy, speech therapy, cognitive rehabilitation, and other specialized therapies designed to restore function and independence.

Respiratory Therapy

Respiratory therapy focuses on the treatment of breathing disorders and improving lung function. It's beneficial for individuals with conditions such as asthma, COPD, cystic fibrosis, and sleep apnea. AnyHealth Standard covers respiratory therapy services when prescribed by a healthcare provider.

Covered expenses typically include breathing treatments, oxygen therapy, pulmonary function tests, education on managing respiratory conditions, and the use of devices like nebulizers or CPAP machines when medically necessary.

Skilled Nursing Facility

A skilled nursing facility provides round-the-clock care for patients who need medical attention but don't require the intensive care of a hospital. This type of care is often needed after a hospital stay for further recovery. AnyHealth Standard covers stays in skilled nursing facilities when medically necessary.

Typical covered expenses include room and board, nursing care, medications, physical therapy, occupational therapy, speech therapy, and other medical services provided in the facility.

Speech Therapy

Speech therapy helps individuals with speech and language disorders improve their communication skills. It's beneficial for those with conditions such as stroke, developmental delays, or hearing loss. AnyHealth Standard covers speech therapy services when medically necessary.

Typical covered expenses include speech and language evaluations, treatment sessions focusing on articulation, fluency, voice, or language skills, and training in the use of alternative communication methods if needed.

Surgery

Surgery encompasses a wide range of procedures performed to treat injuries, diseases, and deformities. This can include both inpatient and outpatient surgeries. AnyHealth Standard provides coverage for medically necessary surgical procedures.

Covered expenses typically include the surgeon's fee, anesthesia, operating room costs, necessary medical supplies, and post-operative care. Both inpatient and outpatient surgical procedures are covered when deemed medically necessary.

Temporomandibular Joint (TMJ) and Craniomandibular Joint Services

TMJ and craniomandibular joint services address disorders of the jaw joint and surrounding muscles. These conditions can cause pain, difficulty chewing, and other symptoms. AnyHealth Standard covers medically necessary treatments for TMJ and craniomandibular joint disorders.

Typical covered expenses may include diagnostic procedures, physical therapy, oral appliances, medications for pain management, and in severe cases, surgical interventions.

Therapy Services

Therapy services encompass a broad range of treatments designed to help individuals recover from injuries, manage chronic conditions, or improve overall function. AnyHealth Standard covers various therapy services when prescribed by a healthcare provider.

Covered expenses may include physical therapy, occupational therapy, speech therapy, cognitive behavioral therapy, and other specialized therapies depending on the individual's needs and medical condition.

Transgender Services

Transgender services include a range of treatments and procedures that support gender transition. These services are crucial for the physical and mental well-being of transgender individuals. AnyHealth Standard provides coverage for medically necessary transgender services.

Typical covered expenses may include hormone therapy, gender-affirming surgeries, mental health counseling, and other related medical services as prescribed by healthcare providers specializing in transgender care.

Transplant Services

Transplant services involve the surgical removal of an organ, tissue, or cells from one person (the donor) and placing them into another person (the recipient). These life-saving procedures are covered by AnyHealth Standard when deemed medically necessary.

Covered expenses typically include pre-transplant evaluations, the transplant surgery itself, post-transplant care, anti-rejection medications, and follow-up appointments. Coverage may also extend to certain expenses related to living donors.

Urgent Care Services

Urgent care services provide immediate medical attention for conditions that are not life-threatening but still require care within 24 hours. These services bridge the gap between primary care and emergency room visits. AnyHealth Standard covers urgent care services at in-network and out-of-network facilities.

Typical covered expenses include the urgent care visit, diagnostic tests performed during the visit, medications administered on-site, and minor procedures that can be performed in an urgent care setting.

Virtual Visits (Telehealth / Telemedicine Visits)

Virtual visits, also known as telehealth or telemedicine, allow patients to consult with healthcare providers remotely using video conferencing or phone calls. This convenient option is particularly useful for minor health concerns or follow-up appointments. AnyHealth Standard covers virtual visits with in-network providers.

Covered expenses typically include the provider's time for the virtual consultation, any necessary prescriptions resulting from the visit, and follow-up communications related to the virtual visit.

6. What's Not Covered

While AnyHealth Standard offers comprehensive coverage, there are some services and items that are not covered:

Acupuncture

Acupuncture is a traditional Chinese medicine technique involving the insertion of thin needles into specific points on the body to promote healing and alleviate pain. It is often used to treat various conditions, including chronic pain, headaches, and nausea. AnyHealth Standard covers acupuncture services when deemed medically necessary and performed by a licensed practitioner.

Typical expenses include initial consultation, acupuncture sessions, and any associated diagnostic tests required to determine the appropriate treatment plan.

Chiropractor Services

Chiropractic care focuses on diagnosing and treating mechanical disorders of the musculoskeletal system, especially the spine. Chiropractors use manual adjustment and manipulation of the spine to alleviate pain and improve function. AnyHealth Standard covers chiropractic services when medically necessary.

Typical expenses not covered include chiropractic consultations, spinal manipulations, physical therapy modalities used in chiropractic care, and X-rays when required for diagnosis.

Home Visits

Home visits refer to consultations with healthcare providers at the patient's home. These visits are crucial for preventive care, diagnosis, and ongoing management of health conditions. AnyHealth Standard does not cover home visits with in-network or out-of-network providers.

Typical expenses not covered include the provider's time for consultation, physical examinations, minor procedures performed during the visit, and any associated point-of-care testing.

Massage Therapy

Massage therapy is generally not covered unless it's part of a comprehensive physical therapy or chiropractic treatment plan that's deemed medically necessary.

Home Infusion Therapy

Home infusion therapy involves the administration of medications or nutrients directly into the bloodstream in a home setting. This allows patients to receive necessary treatments without extended hospital stays. AnyHealth Standard covers home infusion therapy when prescribed by a healthcare provider.

Typical expenses not covered include the medications or nutrients being infused, necessary equipment such as infusion pumps, supplies like tubing and catheters, and nursing visits to administer or monitor the therapy.

Smoking Cessation

Smoking cessation programs help individuals quit smoking through various methods, including counseling, medication, and nicotine replacement therapy. AnyHealth Standard covers smoking cessation services to support members in improving their health by quitting tobacco use.

Expenses typically not covered include counseling sessions (individual or group), prescription medications to aid in quitting, and over-the-counter nicotine replacement products when prescribed by a healthcare provider.

Out of pocket expenses for travel

Expenses related to travel for medical treatments, including transportation, lodging, and meals, are generally not covered, except in specific cases where travel is deemed medically necessary and pre-approved.

Please note that this is not an exhaustive list of exclusions. For a complete list of exclusions and limitations, please refer to your plan documents or contact customer service.

Vision Services

Vision services encompass care related to eye health and vision correction. While AnyHealth Standard is primarily a medical and dental plan, it does offer some coverage for vision services.

Not covered expenses typically include annual eye exams, treatment for eye diseases or injuries, and medically necessary vision correction procedures. Routine vision correction (like glasses or contact lenses) may have limited coverage or require a separate vision plan.