

# Key Facts About MAMSI Health Plans



  
**MAMSI** Health Plans  
A UnitedHealthcare Company

M.D. IPA<sup>SM</sup> OPTIMUM  
CHOICE<sup>®</sup>

## Primary Care Physicians

When you enroll in MD-Individual Practice Association, Inc. (M.D. IPA) or Optimum Choice, Inc. (Optimum Choice), we will ask you to select a Primary Care Physician (PCP). A PCP usually specializes in family practice, general practice, internal medicine or pediatrics. You may select a different PCP for each family member. You can choose a PCP by logging on to our Web site, [www.mamsi.com](http://www.mamsi.com). If you do not have access to the Internet, call our Member Services Department for a printed copy of our *Directory of Health Care Professionals*.

Your PCP must be available 24 hours a day, seven days a week or arrange for another physician to be available. All non-emergency services covered under your contract must be provided by or coordinated by your PCP. This may include:

- Writing referrals for specialists
- Arranging for planned hospitalizations
- Arranging for outpatient services and surgery
- Arranging for any approvals required from the health plan for certain covered health care services
- Coordinating urgent and emergency care when appropriate





## Specialists

You must have a referral from your PCP to see a participating physician specialist or other health care practitioner. There are some important exceptions to this policy that will be described in your Evidence of Coverage (EOC).



## Evidence of Coverage

When you enroll in M.D. IPA or Optimum Choice, you will receive an EOC along with any applicable riders or endorsements. These documents describe in detail covered health care services, copayments and all exceptions, reductions, limitations and exclusions, as well as other important items. Your EOC also tells you the procedure to follow to begin the appeal process if you disagree with a decision made by your health plan or your physician.

It is important for you to read these documents to be sure you understand your health care coverage. If you have any questions about your health care coverage, contact our Member Services Department at the telephone number listed on your health plan identification (ID) card or by e-mail at [memberservices@mamsi.com](mailto:memberservices@mamsi.com).

## Clinical Care Coordination

Many covered surgical procedures and hospitalizations require approval from your health plan. Also, some covered outpatient services require approval from your health plan. It is your PCP's or participating specialist's responsibility to obtain approval prior to providing the covered service.

If you have special needs resulting from severe, long-term illnesses or injuries, Clinical Care Coordination Department Case Managers may provide assistance to PCPs and specialists in coordinating your care. Case Managers can review your benefits so alternative options can be considered.

## Health Promotion Programs

We offer M.D. IPA and Optimum Choice members health promotion programs, for:

- Depression
- Heart Failure
- Heart Health
- Asthma
- Diabetes
- WeeCall, Pregnancy Management

We also offer several health education initiatives, such as:

- Preventive health care reminders
- Behavioral health education
- Cancer early detection



## Member Services

Excellent customer service is the key to earning your trust and loyalty. When you choose MAMSI Health Plans, you'll know we're doing everything possible to ensure that you are satisfied with our service. In today's busy world, you can contact us when it's most convenient for you, 24 hours a day, seven days a week.



On our Web site, [www.mamsi.com](http://www.mamsi.com), you can:

- Find a physician
- Check the status of a claim
- Change your Primary Care Physician
- Update your personal information
- Request a health plan ID card
- View our drug formulary
- Access the online Healthwise® Knowledgebase
- See National Committee for Quality Assurance (NCQA) report cards for M.D. IPA and Optimum Choice

Or, if the Web is not convenient, you can call our Member Services Department 24 hours a day, seven days a week. You'll find the telephone number on the front of your health plan ID card.



## Out-of-Plan Products

M.D. IPA *Preferred* and Optimum Choice *Preferred* products allow you to receive covered health care services with or without a referral from your PCP. When your PCP gives you a referral, your covered services will be paid in accordance with the HMO in-plan benefits described in your EOC. When you receive covered health care services without a referral, these services will be paid in accordance with the point-of-services (POS) out-of-plan benefits described in your Group Certificate.<sup>1</sup>

If you use your POS out-of-plan benefits, your out-of-pocket costs are lowest when you receive covered services from preferred physicians, health care practitioners and facilities. Preferred physicians, health care practitioners and facilities have agreed to accept the health plan's payment plus your deductible, coinsurance or copayment as payment in full. Non-preferred physicians, health care practitioners or facilities may bill you for the difference between the actual fee for the covered service and the amount covered by the health plan.

In addition, when you use non-preferred physicians, health care practitioners and facilities, you may be responsible for obtaining health plan approval for certain designated covered services (see your Group Certificate for details).

## Confidentiality

Our employees are required to keep all of your medical information secure and confidential. We only share your personal health information with those affiliated or non-affiliated entities that we need to in order for us to conduct our insurance operations. When we do share such information, we enter into confidentiality agreements with these entities that prohibit them from disclosing or using the information other than to carry out the purposes for the disclosure, except as permitted by law.

We may use the disclosure information about you without your written consent or authorization for treatment, claims payment, our business operation and as permitted by law. Other uses and

disclosures of your medical information not covered by the Privacy Notice will be made only with your written authorization.

Your health plan may provide aggregate data without personal identifiers for purposes of research or measurement. Disclosure of identifiable information to organizations acting on the health plan's behalf is limited to the information needed to administer the plan and provide services.

All participating health care practitioners must safeguard medical records in their offices and obtain signed consent forms for release of medical records. You may access your medical records by submitting a request directly to the physician or facility that provided the care and created the record.

If you ever feel that your medical information has been given out inappropriately, your health plan has a formal process to appeal the action.

## Quality Improvement

Our Quality Improvement Program is designed to improve services so M.D. IPA and Optimum Choice can continue to bring their members access to quality, affordable health care. Several committees, comprised primarily of physicians in private practice, help us establish goals, consider ideas for improvements and find ways to correct problems.

All participating physicians, health care practitioners and facilities are credentialed in accordance with the standards set by the National Committee for Quality Assurance (NCQA).

We look to our members, participating physicians, health care practitioners and facilities, as well as the independent accreditation organization, NCQA, to see how well we are doing and where we can improve.

If you have suggested improvements, please e-mail our Member Services Department at [memberservices@mamsi.com](mailto:memberservices@mamsi.com), or call the telephone number on your health plan ID card.

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<sup>1</sup> The out-of-plan option is underwritten by MAMSI Life and Health Insurance Company (MLH). You will receive a Group Certificate from MLH.