Supplemental Information

about LifeWise Health Plan of Oregon

Individual Healthcare Coverage Plans

About this Document...

This document is designed to help you understand the services, features and benefits of LifeWise Individual health plans. Here you will find information about:

• our products and benefits
• our providers and how we pay them
• how to access healthcare
• how we protect your privacy
• our key utilization management procedures
• our pharmaceutical management procedures
• how to share your comments and complaints
• our commitment to quality

We make every effort to ensure that this information is correct. However, because health plans vary, you may find differences between this information and how you understand your plan. If so, please talk to your LifeWise producer. If you are already a member, see your contract for the most accurate information.
Our Product Offerings

Our menu of benefit plans gives you the flexibility to choose the coverage and the price that meet your needs. You'll find that each plan offers great coverage, available in a choice of benefit levels.

Preferred Provider Organization Plans

Preferred Provider Organization (PPO) plans give you lots of choices and make it easy to see doctors. Your plan pays a set percentage of the allowed amount for covered services after you pay the annual deductible. On a PPO plan, you pay less if you see in-network providers for covered services that are medically necessary. You can also choose an out-of-network provider, but you'll pay more.

LifeWise benefit plans for individuals and families are available to residents of Oregon State who are not enrolled in Medicare. LifeWise does not offer managed care or point-of-service benefit plans.

Our Provider Directory

You can use our Provider Directory online at lifewiseor.com or call Customer Service. Customer Service phone numbers are listed at the end of this document.

Our Prescription Drug Plan

The Select Drug List

Some LifeWise Health Plan of Oregon Individual plans offer prescription drug or pharmacy benefits. Members can find out how much their plan covers for different medications using the Select Drug List on our website. All drugs on the Select Drug List are approved by the Food and Drug Administration (FDA). These drugs are just as effective as drugs that are not on the list, but are usually less expensive.

The LifeWise Health Plan of Oregon Pharmacy and Therapeutics Committee reviews and updates the Select Drug List regularly. This committee is made up of doctors, pharmacists, and other providers from the community. The committee uses current medical studies and information to choose safe and effective drugs. They add new FDA-approved drugs to the list, and remove drugs they find to be less effective than new ones. If the committee finds that two or more drugs have the same effectiveness, they put the most cost-effective one on the list.

LifeWise Health Plan of Oregon makes the Select Drug List available to all of our preferred providers. We strongly encourage them to use it when prescribing drugs. Please note that your coverage is not limited to the drugs on the list. Your plan also covers many drugs that are not on the list, but your out-of-pocket cost is higher.

If you are a member and want to find out if this program covers you, please check your contract or contact our Customer Service department.

Generic Drugs

According to Consumer Reports magazine, “Generics are every bit as pure, potent, and safe as brands.”1 Because the FDA regulates generic drugs just as it does brand-name drugs, you can be sure that generic drugs offer the same level of quality, strength, effectiveness and purity as their brand-name equivalents. By law, a generic drug must have the same active ingredients as the brand-name version.

There are two kinds of generic drugs you might use: a generic equivalent and a generic alternative:

- A generic equivalent has the same active ingredients, strength and dosage form (pill, capsule, liquid) as the brand-name drug.
- A generic alternative has different active ingredients than the brand-name drug but has a similar effect.

Why do generic drugs cost less than brand-name drugs? Generic drugs don't have the research, development and marketing expenses that brand-name drugs have. Buying generic drugs can save you money because they offer you the cheapest cost share as a Tier 1 drug.2 The average LifeWise member can save about $192 a year by using a generic drug instead of a brand-name drug. Your plan may also cover certain generic preventive drugs in full.

Talk with your doctor to see if a generic drug is right for you.

Pharmaceutical Prior Authorization

LifeWise needs to approve some drugs before you can fill your prescription. These drugs are part of our Prior Authorization Program (formerly called Point of Sale). Drugs for migraines, diabetes, high blood pressure, asthma, and certain other health problems need prior authorization. See if your medicine is on our prior authorization drug list before going to your pharmacy.

Use our online Rx Search tool to see if your drug needs prior authorization.

1. Go to the Rx Search tool on our website
2. Choose “select” or “preferred.”

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2 Your plan classifies a drug as truly generic if a generic product is available at a lower cost than the brand-name version. Sometimes, the pharmacy will label a product with a similar cost to a brand-name product as “generic.” The plan does not classify this as a true generic drug. You may still have a higher cost share for that product.
3. Follow the directions to search for your drug.

4. Choose the drug that you want information on.

5. Click on the “PA” symbol. A text box will appear that tells about the Prior Authorization criteria for that drug.

For a complete list of drugs that require prior authorization select prior authorization drug list or go to lifewiseor.com.

How We Pay Providers

LifeWise pays health care providers in three different ways, depending on the type of service provided.

Fee-for-Service

LifeWise uses a fee-for-service payment method for many types of health care providers. With this method, LifeWise pays a set amount for a service. This amount may be based on a fee schedule, a percentage of a fee schedule, a percentage of the typical provider charges, or other method. In setting our allowed amounts, we compare costs in the same general location. We also look at how complex the services are.

Fixed Rate

We use fixed rate pricing for facility costs, such as costs for procedures and services in a hospital. We pay providers a fixed rate for each procedure or service, which helps to control medical costs.

Per Diem

LifeWise pays a hospital or other healthcare facility a set amount for each day a member spends there.

Self-Referral

LifeWise members can go to any licensed provider for all medically necessary services that we cover. Remember that you will usually pay less when you use an in-network provider. Some services require you to use in-network providers.

Prior Authorization

Certain medical procedures, services and supplies require approval by LifeWise before you can receive them. This is called “prior authorization.” If you don’t receive approval for these before receiving these services, you may be liable for a penalty.

The types of services that require prior authorization include:
- Inpatient admissions to health care facilities, including hospitals, skilled nursing facilities, hospices and rehabilitation facilities
- Non-emergency ambulance transportation
- Transplants
- Certain outpatient surgeries and medical procedures
- Home medical equipment, prosthetics and orthotic purchases of $500 or more
- Certain injectable drugs

You can get a detailed list of procedures, services and supplies that require prior authorization on our web page at lifewiseor.com. Also, see your member benefit booklet for more information.

Utilization Management

Utilization Management is what we call things we do to make sure medical resources get used in the best way. Here are some examples.

Prospective Review. LifeWise reviews some medical services before you receive them to make sure they are medically necessary. This is called “Prospective Review.” LifeWise gives your provider a list of these services to check before providing the services to you. A list of the services that require this type of review is available at: Clinical Review Code List

Concurrent Review. LifeWise reviews some medical services while you are getting them. This is called “Concurrent Review.”

Retrospective Review. LifeWise reviews some medical services after you get them. This is called “Retrospective Review.”

We tell you about our decisions.

LifeWise tells you and your healthcare provider if we do not approve a medical service.

You can appeal the decisions we make.

You or your provider may appeal any decision LifeWise makes about your care. This applies whether we deny a request for a medical service before you receive it or after you receive it. Your doctor may discuss your case with a LifeWise Medical Director. If necessary, we may refer your appeal to an independent doctor or specialist.

We manage the use of prescription drugs. LifeWise works with Express Scripts to manage your prescriptions. We use advice from independent community doctors and pharmacists to help us set our policies for members. These policies include quantity limits, dollar amount limits, and prior authorization criteria.
Through utilization management, LifeWise reviews the following types of care:

- Preventive care and symptom-based care
- Specialty care
- Referrals
- Urgent care, emergency care, and hospital care
- Out-of-area coverage
- 24-Hour NurseLine
- Use of preferred and non-preferred providers

To find out how to better use your benefits, visit lifewiseor.com.

Additional Information about Annual Accounting

Members can get an annual accounting of all LifeWise payments that have been counted against any payment limits, visit limits, or other limits. If you want to receive annual accounting information, please call Customer Service or visit lifewiseor.com.

Medical Exclusions and Limitations

Benefit plans typically have exclusions and limitations—what the plans do not cover. The following are general exclusions and limitations for the LifeWise benefit plans:

What is not covered

Benefits are not provided for treatment, surgery, services, drugs or supplies for any of the following:

- Alcoholism treatment, unless optional alcohol endorsement is purchased
- Chemical dependency (drug addiction)
- Conditions from acts of war or service in the military
- Cosmetic or reconstructive surgery (except as specifically provided)
- Dental services (except as specifically provided)
- Experimental or investigative services
- Infertility
- Learning disorders
- Obesity/morbid obesity
- Orthognathic surgery (except when it meets medical criteria and as required by ORS 743.007)
- Orthotics, except for treatment of diabetes
- Out-of-network drugs coverage
- Over-the-counter or nonprescription drugs
- Services in excess of specified benefit maximums
- Services payable by other types of insurance coverage
- Services received when you are not covered by this program
- Sexual dysfunction
- Sterilization reversal
- Treatment of work-related conditions when covered by Worker’s Compensation or similar coverage
- Temporomandibular joint (TMJ) disorder

Services that are not “medically necessary” are not covered. We consider a service to be medically necessary for covered services and supplies that a physician, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:

- In accordance with generally accepted standards of medical practice
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient’s illness, injury or disease
- Not primarily for the convenience of the patient, physician, or other healthcare provider
- Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient’s illness, injury or disease.

For these purposes, “generally accepted standards of medical practice” means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, physician specialty society recommendations and the views of physicians practicing in relevant clinical areas and any other relevant factors.

The fact that a doctor or other qualified provider gave, prescribed, or approved a service does not, in itself, mean that the service was medically necessary.

Our Utilization Management rules and your eligibility can also affect benefits, and some benefits have their own specific limitations.

Please note that this is a general summary only. Your individual health plan contract will determine the actual terms, conditions, and exclusions of your coverage. For a complete list of medical exclusions and limitations visit lifewiseor.com.

Waiting periods

Your plan may have a waiting period for pre-existing conditions. See your member benefit booklet for details.
Other exclusions and limitations to coverage

• Maternity/obstetrical care and prescriptions are not covered under WiseSimplicity, WiseEssentials RX, WiseEssentials Copay and WiseSavings plans.
• Routine vision care is not covered under WiseSimplicity, WiseEssentials RX, WiseEssentials Copay and WiseSavings plans.
• Allergy testing and injections are not covered under the WiseSimplicity, WiseEssentials RX and WiseEssentials Copay plans.
• Disposable diabetic supplies are not covered under the WiseSimplicity, WiseEssentials Copay and WiseSavings plans.

Our Confidentiality Policies

At LifeWise, we have policies for handling your personal information. These policies cover how we may use your information and how we protect your privacy.

We may collect, use or release certain information about you. This Protected Personal Information (PPI) may include health information and other personal information such as your address, telephone number or Social Security Number. We may receive this information from, or release it to, healthcare providers, insurance companies, or other sources. We collect, use or release this information when we conduct routine business operations such as these:
• underwriting and determining your eligibility for benefits
• paying claims
• coordinating benefits with other healthcare plans
• conducting utilization management, case management or quality reviews
• fulfilling other legal obligations described in your group or individual contract

We may also collect, use or release this information for other purposes as required or allowed by law. When we do this, we make sure that your information stays private by following our confidentiality policy and procedures. If a release of PPI does not relate to a routine business function, we remove anything that could easily identify you, or we get your permission in writing.

For details of our Privacy Policy, go to Privacy Policy at lifewiseor.com.

Our Grievance Process

Our members have the right to offer ideas, ask questions, make complaints and submit appeals. Our goal is to listen, resolve your problems and improve our service to you. We recommend that you take advantage of our grievance process when you are not happy with a decision about services, benefits, or coverage.

Call Customer Service when you have a complaint or appeal

Customer Service can quickly correct errors, explain decisions or benefits, or take steps to improve our service. If Customer Service finds that you need to submit your complaint as a formal appeal, they will explain how to do that.

When we receive your appeal, we will send you details about the appeals. Then we begin our internal appeals process.

Independent Review

If you are not satisfied with the result of your appeal, you can ask for an independent outside review. Independent reviews are done by an independent review organization, or IRO.

An IRO is a team of outside medical experts qualified to review your appeal. LifeWise only uses IROs that are certified by the state Department of Health. If you ask for an independent review, we will send your file to the IRO for you. We also pay for the review. The IRO will send you its decision in writing, and we act on that decision right away.

Your member benefit booklet describes the complaints and appeals process in detail, including Independent Review. For more details on our Grievance Process and contact information, click on Member Complaint and Appeal Rights or visit lifewiseor.com.

Please note that this is not a contract. Your contract determines the complete terms of your coverage. If you would like a sample contract, please contact your LifeWise representative.
The National Committee for Quality Assurance has awarded an accreditation status of Accredited for service and clinical quality that meet the basic requirements of NCQA’s rigorous standards for consumer protection and quality improvement.

LifeWise Health Plan of Oregon
2020 S.W. Fourth – Suite 1000
Portland, OR 97201

Customer Service
800-596-3440
TDD: 800-842-5357

lifewiseor.com
Discrimination is Against the Law

LifeWise Health Plan of Oregon complies with all applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. LifeWise does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

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

If you need these services, contact the Civil Rights Coordinator.

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

Civil Rights Coordinator - Complaints and Appeals
PO Box 91102, Seattle, WA 98111
Toll free 855-332-6396, Fax 425-918-5592, TTY 800-842-5357
Email AppealsDepartmentInquiries@LifeWiseHealth.com

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

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

Getting Help in Other Languages

This Notice has Important Information. This notice may have important information about your application or coverage through LifeWise Health Plan of Oregon. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 800-596-3440 (TTY: 800-842-5357).

Arabic:
لا تزال هذه الادعاءات معروفة. قد يرجى طلب تعميمات محددة عن تلك الأدبيات أو LifeWise Health Plan of Oregon. يمكن أن يتم تقديم هذه المعلومات والمساعدة للغات الأخرى.

Toll free 800-596-3440 (TTY: 800-842-5357)

Français (French):
Cet avis a d'importantes informations. Cet avis peut avoir d'importantes informations sur votre demande ou la couverture par l'intermédiaire de LifeWise Health Plan of Oregon. Le présent avis peut contenir des dates clés. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût.
Appelez le 800-596-3440 (TTY: 800-842-5357).

Deutsche (German):

Italiano (Italian):
Questo avviso contiene informazioni importanti. Questo avviso può contenere informazioni importanti sulla tua domanda o copertura attraverso LifeWise Health Plan of Oregon. Potrebbero esserci date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente.
Chiama 800-596-3440 (TTY: 800-842-5357).

中文 (Chinese):
本通知有重要的訊息。本通知可能有關於您透過 LifeWise Health Plan of Oregon 提交的申請或保險的重的重要訊息。本通知內可能有重要日期。您可能需要在截止日期之前採取行動。以保留您的健康保險或者費用補貼。您有權利免費依您的母語得到本訊息和幫助。請撥電話 800-596-3440 (TTY: 800-842-5357).

Oromo (Cushite):

Français (French):
Appelez le 800-596-3440 (TTY: 800-842-5357).
Русский (Russian):
Настоящее уведомление содержит важную информацию. Это уведомление может содержать важную информацию о вашем заявлении или страховом покрытии через LifeWise Health Plan of Oregon. В настоящем уведомлении могут быть указаны ключевые даты. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощь с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону 800-596-3440 (TTY: 800-842-5357).

Español (Spanish):
Este Aviso contiene información importante. Es posible que este aviso contenga información importante acerca de su solicitud o cobertura a través de LifeWise Health Plan of Oregon. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-596-3440 (TTY: 800-842-5357).

Маалалаганг импосэйн (Mongolian):
энэ уламжилтын дараах нөлөөг нь хэрэглэхэд байгаа заасан талбаруудыг тодорхойлоход чухал зорчилтууд эрхэм байдаг. Энэ дагуулоо нь энэ уламжилтын дагууны дайныг нөлөөлж эрхэм байдлыг тодорхойлоход чухал зорчилтууд байна. Энэхүү уламжилтын дагууны дайныг нөлөөлж эрхэм байдлыг тодорхойлоход чухал зорчилтууд байна.

תאגאולוג (Tagalog):
Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay naglalaman ng mahalagang impormasyon. Kaya't maaring magagawa ng ilang hakbang sa ilang kapanahunan para maipamamahayag ng impormasyon o pagtutulungan. Umalmao sa impormasyon na ito upang malaman ang malalim na kaganapan. Sa anumang palagay na gastos, may karapatan ka na magsagawa ng hakbang sa ilang kapanahunan. Sa anumang palagay na gastos, may karapatan ka na magsagawa ng hakbang sa ilang kapanahunan. Sa anumang palagay na gastos, may karapatan ka na magsagawa ng hakbang sa ilang kapanahunan.