Welcome Guide
Commonwealth Care Alliance®
Senior Care Options Program
(HMO SNP)
2020

What’s Inside:
• Your quick-start checklist
• Transportation information
• Healthy $avings Card details
• List of dental benefits
• And more!
Your Quick-Start Checklist

Here are five simple ways to get off to a great start with your new health plan—and to receive your benefits as soon as possible!

☑️ Be ready for your welcome call.
A CCA representative will call to welcome you to the plan and assist with a smooth transition. Please be sure to take this call and provide any health information that’s requested. We look forward to getting to know you!

☑️ Help us schedule your first nurse visit.
During this very important visit, we’ll work together to gather the information that helps us plan the care you need and match you with a care partner. We will contact you soon, so please work with us to schedule this appointment as soon as possible. See page 4 to learn more.

☑️ Look out for your member ID card.
Your member ID card will come separately in the mail. Please be on the lookout, keep it safe, and bring it along whenever you go to the doctor or pharmacy.

☑️ Read and keep this booklet.
Please read through this guide and keep it handy for reference.

☑️ Call Member Services for help!
Whenever you have a question or a concern, help is just a phone call away. Call us at 866-610-2273 (TTY 711), 8 a.m. to 8 p.m., 7 days a week.
A welcome message from CCA Member Services

On behalf of everyone at Commonwealth Care Alliance,® we want to thank you for the opportunity to serve you.

Along with your team of doctors, nurses, and social workers, we’re dedicated to making it easier for you to live safely and independently at home.

We encourage you to read through this guide and get familiar with the information.

Anytime you have a question or a concern about your benefits or your care, please call this toll-free number:

866-610-2273 (TTY 711)
8 a.m. to 8 p.m., 7 days a week.

(This number is listed on your member ID card so you can always find it!)

Here are some of the things Member Services can help you with:

• Booking transportation to and from medical appointments
• Answering questions about:
  • Medical, prescription drug, or dental benefits
  • Prescription drug coverage and mail orders
  • Health-related bills you may receive
  • What to do if you are moving or going away
• Getting a replacement ID card
• Updating your contact information
• Finding or changing a doctor or specialist
Your CCA Care Partner and You

At CCA, we believe that planning and providing care should be a partnership. That’s why you will have one person—your care partner—who is responsible for coordinating all the care and services you need.

Your care partner will check in with you several times a year.

Your role in this care partnership is equally important. CCA wants you to take an active part in making decisions about your care. We hope you will develop a trusting relationship with your care partner, so that your care can be as personalized as possible.

Your First Nurse Visit

To make sure you get all the care you need, we need to understand you as a whole person—not just your medical needs, but what matters most to you too.

Someone will call you to schedule this first important nurse visit. A trained nurse will meet with you in your home or another place you choose. This nurse will not be your care partner. You will be asked to provide health-related information, including:

- Details about your medications
- Doctors and other healthcare providers you see
- Current support services
- Your day-to-day activities

Sometimes members are surprised by how much we ask about, but...

The better we get to know you, the better we can build a care plan that’s personalized to your needs and goals.

When we call, please work with us to schedule this appointment. And try to keep it!
Here’s the amazing thing about the CCA SCO plan: it gives you the same benefits provided by MassHealth Standard and Medicare—and more—all at no additional cost to you!

- $0 monthly premium
- $0 copays
- $0 for a Healthy Savings Card for health-related items up to $110 per quarter
- $0 dental services, including certain treatments and teeth replacements
- $0 prescription and some over-the-counter drugs
- $0 rides to medical appointments
- $0 medical equipment
- $0 eyeglasses and hearing aids
- $0 for coverage of up to $1,000 of emergency and urgent care services outside the U.S.

This is not a complete list of benefits. This benefit information is only a brief summary. For more information, contact us or read the Evidence of Coverage available on the CCA website. Some covered services may require pre-approval (“authorization”).

Don’t see what you’re looking for? View the Senior Care Options Member Materials on the CCA website: www.commonwealthcaresco.org

Have questions? Need help? Call Member Services 866-610-2273 (TTY 711)
Rides to and from Medical Appointments

Because seeing your doctors is so important to your health, CCA will help arrange rides to your medical appointments if you do not have a car or cannot use public transportation. These tips will help you make the best use of this benefit:

1. **Rides to medical appointments require pre-approval.**
   Before you make an appointment, speak with your care partner to see if you qualify.

2. **Once you have approval, call Member Services to schedule your ride.**
   Have the following information ready when you call:
   - Date of trip and pick-up time
   - Medical office’s address and phone number
   - Any accommodations (for example, wheelchair access)

3. **Call at least 48 hours (2 days) before your appointment.**
   If an urgent medical need comes up, please let us know and we’ll do our best to accommodate you.

4. **Plan for your return home.**
   If you do not know what time your doctor’s visit will end, you can schedule a “user-initiated” ride when you book your ride in advance. This means you will call Member Services, or the transportation provider, when you are done with your appointment to pick you up.

5. **Know how to change, cancel, or reschedule a ride.**
   You must call by 4 p.m. the day before your scheduled ride to change, cancel, or reschedule.

This Benefit Is For Non-Emergency Medical Appointments
If you have a medical emergency and need to go to the emergency room, always call 911.

Seeing your doctors is so important to your health that your plan covers rides to your medical appointments.
Your Healthy $avings
Over-The-Counter
Benefits

Your CCA Healthy $avings Card is like having an extra $110 in your pocket every three months, to spend on over-the-counter healthcare products like aspirin, cold medicine, bandages, and toothbrushes.

Here’s what you need to know about your Healthy $avings Card:

- Every three months, it’s automatically re-filled with $110.
- If you don’t spend all the money on your card in that quarter, it does not roll over into the next quarter.
- If you DO use up all the money, hang onto your card—you’ll need it for the next quarter!
- You can use it at participating pharmacies and other locations.

Worldwide Emergency Care

Visiting family outside the U.S? No problem! If you need emergency or urgent care while traveling overseas, you’re covered for up to $1,000 per year. And emergency services do not have to be pre-authorized.

For a list of products eligible for purchase with the card, please refer to the OTC Network Medicare Catalog available on the CCA website:

www.commonwealthcaresco.org

Need to check your balance?
Download the OTC Network app or visit: www.otcnetwork.com
And You’re Covered for Dental Care!

Caring for your teeth and gums is important for your overall health. That’s why CCA Senior Care Options covers services that are medically necessary to treat gum disease and restore your teeth—at no cost.

Here’s a summary of your dental benefits:

- Preventive dental visits, including cleanings twice a year
- Root canals to treat infections
- Gum disease treatments that include deep cleanings, surgery, gum grafts, and 4 times per year maintenance visits
- Crowns to cover damaged teeth
- Dentures and partials to replace missing teeth, including relines
- Fluoride treatments to protect teeth from decay
- Night guards if you grind your teeth
- Implants when needed to support complete dentures

Pre-approval (“authorization”) may be required for some dental services.

Using Your Dental Benefit Is Easy!

Start by scheduling an appointment with an in-network general dentist. To find one, visit the Senior Care Options Provider and Pharmacy Directory on our website: www.commonwealthcarealliance.org/members/find-a-provider
Your Prescription Drugs and Pharmacy Coverage

Your CCA plan covers a wide range of brand-name and generic prescription drugs.

If you're joining CCA from another health plan, you are able to get a transitional fill of your existing prescriptions within the first 90 days of active membership.

You can fill your prescriptions at any pharmacy in our network throughout Massachusetts. Just be sure to ask your pharmacist if they’re in our network before you fill a prescription or check the Senior Care Options Provider and Pharmacy Directory on the CCA website:

www.commonwealthcarealliance.org/members/find-a-provider

CCA wants to make it as easy as possible for you to get and take your medications. That’s why we offer special services if you:

• Find it difficult to go to the pharmacy to pick up your prescriptions
• Take a lot of different medications and need help managing them
• Need extra help remembering when and how to take your medications

You may be able to get a 3-month supply of the medications you take every day. You can get them either by mail order (shipped to your home) or filled at your local pharmacy.

You can also arrange for pill packs that pre-sort your pills to make it easier for you to take them properly.

Please call Member Services if you need any of these services.

Our Formulary May Change

The List of Covered Drugs (also called a “Formulary”) and participating pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you. You can also find the latest list on the CCA website.

Have questions? Need help? Call Member Services 866-610-2273 (TTY 711)
Getting More out of Your Doctor Visits

Whether it’s for a regular checkup or a medical problem, it’s important that you see your doctors. And once you’re there, it’s just as important that you get the most out of each visit. Here are some simple suggestions:

1. **Before you go, think about any questions that are on your mind.**
   It’s okay to ask your doctors questions. The more they understand you, the better they can help you. So, write down your questions, and discuss your biggest concerns first. If you’re having a problem, write down your symptoms, when they get worse, and when they get better.

2. **Bring a list of your prescription medications.**
   Also write down the vitamins, supplements, and over-the-counter medications you take regularly.

3. **Bring someone with you for extra support.**
   Many people find it helps to have a friend or relative to be a second set of “eyes and ears.” Ask your doctor to explain anything you don’t understand.

4. **Make sure your doctor’s office knows your correct address and phone number.**

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**Find a Provider**
If you do not have a doctor, or would like to confirm that your current doctor participates in the CCA Senior Care Options plan, contact Member Services or check the Senior Care Options Provider and Pharmacy Directory: [www.commonwealthcarealliance.org/members/find-a-provider](http://www.commonwealthcarealliance.org/members/find-a-provider)
Keeping Your MassHealth Coverage Active

If you don’t get re-certified by MassHealth, your Senior Care Options benefits may end.

MassHealth will send you a renewal letter and an application form within 90 days of when your yearly coverage will end. It is very important that you complete and submit this form before your coverage ends.

Every year you have to re-apply to keep your MassHealth coverage active.

How to submit your renewal application:

The application form that comes with the MassHealth renewal letter is already filled out with your information.

- If you need to make updates, follow the instructions on the form. Make sure your handwriting is readable.
- Sign and date the form, and mail all pages to:
  Health Insurance Processing Center
  P.O. Box 4405
  Taunton, MA 02780
  Or fax to: 1-857-323-8300

If you need one-on-one help renewing, we are here to help.

If you have any questions or concerns, or if you haven’t received your renewal letter from MassHealth within 90 days of when your yearly coverage will end, please call us:

866-610-2273 (TTY 711)
8 a.m. to 8 p.m., 7 days a week

We are happy to walk you through it, step by step, and make sure your application gets submitted on time.
Frequently Asked Questions

How can I get in touch with my care partner?
You will be assigned a care partner after your first nurse visit. Your care partner will give you instructions on how to reach him or her.

Does my doctor have to be in your network?
Yes. All your care and services under CCA Senior Care Options must be provided by “in-network” doctors and other providers.

How can I find a doctor or specialist who is part of your network?
The easiest way is to call CCA Member Services. CCA has a large network of providers of all specialties, and we are happy to help you find the one who best meets your needs. You can also visit the CCA website: www.commonwealthcarealliance.org/members/find-a-provider

Do I need prior approval (or “authorization”) for specific services?
Yes, you must get approval from CCA before we can provide coverage for certain services, items, drugs, or out-of-network providers. To get approval, contact your care partner.

What should I do if I got a bill for something I thought CCA would cover?
Please contact Member Services. We will ask for information found on the bill, so be sure to have it handy. We will work with you and your doctor to clarify the charges and see if you should be responsible for paying them or not.

Can I stay with CCA Senior Care Options if I move?
If your home address changes, please contact Member Services. If you move within our service area, you will still be covered. If you move outside our service area, you may no longer be eligible and would be disenrolled.

How can I give someone access to my health information?
To protect your privacy, CCA needs your permission before we can allow any other person to access your information. There are several ways you can provide your permission. Please call Member Services for help.

You do NOT need prior approval for urgent or emergency care, or out-of-area dialysis.
**Notice of Nondiscrimination**

Commonwealth Care Alliance® complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Commonwealth Care Alliance does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Commonwealth Care Alliance:

- Provides aids and services to people with special needs or disabilities to assure effective communication. Examples include:
  - Qualified sign language interpreters
  - Written information in alternative 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 CCA Civil Rights Coordinator. If you believe that Commonwealth Care Alliance 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:

**CCA Civil Rights Coordinator, Office of General Counsel**

30 Winter Street, Boston, MA 02108  
Phone: 1-617-960-0474 ext. 3932 (TTY: 711)  
Fax: 1-617-249-0709  
E-mail: civilrightscoordinator@commonwealthcare.org

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](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)

Commonwealth Care Alliance (CCA) is a health plan that contracts with both Medicare and MassHealth to provide benefits of both programs to enrollees (Medicare-Medicaid Plan). Enrollment in the Plan depends on contract renewal to provide benefits for both programs to enrollees. Enrollment is voluntary. This information is not a complete description of benefits. Limitations, copayments, and restrictions may apply. For more information, call CCA Member Services at 866-610-2273 (TTY 711), or read the Plan Member Handbook for a complete list. Benefits may change January 1 of each year. You must continue to pay your Medicare Part B premium if it is not paid on your behalf. This Plan is available to people who live in the plan’s service area, are aged 65 or older, and have Medicare and MassHealth Standard or just MassHealth Standard alone. CCA is not representing a U.S. Government entity.
Multi-language Interpreter Services

English: ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-866-610-2273 (TTY: 711).


Chinese (繁體中文): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-866-610-2273（TTY：711）。


Korean (한국어): 주의: (한국어)를(사용하시는(경우, (언어)(지원(서비스를(무료로(이용하실(수(있습니다. 1-866-610-2273 (TTY: 711)번으로(전화해(주십시오.


Arabic (لعربية): لن تكون اللغة المساعدة خدماتًا فإن، اللغة انتشرت كـ ملحوظة: (بـ رقم 1-866-610-2273 (TTY: 711) بالإكلم الصامد.

Hindi (हिंदी): ध्यान दें: यदि हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-610-2273 (TTY: 711) पर कॉल करें।


Japanese (日本語): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-610-2273（TTY：711）まで、お電話にてご連絡ください。

Cambodian (ខ្មែរ): ប្រការ: ប្រព័ន្ធនូវសេវាដ៏ល្អ សម្រាប់អ្នកដែលប្រើប្រាស់ភាសាខ្មែរ ទើប ទំនើប 1-866-610-2273 (TTY: 711)

Lao/Laoatian (ລາວ): ផ្លាស់ប្តូរ: ទំនើបសម្រាប់ក្រុមអាសយដ្ឋាន វ៉ាន, ផ្លាស់ប្តូរគំនិតអនុវត្តអង្គមេឃ, ខ្មែរចំនួន, រំលឹកមុខទៅតាមៀតសម្រាប់គ្រូប្រាប់ ទើប 1-866-610-2273 (TTY: 711).

Care that brings it all together.

Care that’s seamless.

Care wherever it’s needed.

Care that’s more of a partnership.

Care that’s got you covered.

That’s uncommon care.®
That’s Commonwealth Care Alliance.

To contact Member Services:
866-610-2273 (TTY 711)
8 a.m. to 8 p.m., 7 days a week
www.commonwealthcarealliance.org/members

30 Winter Street
Boston, MA 02108
617-426-0600 (TTY 711)
www.commonwealthcarealliance.org

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