

## L.A Care Covered<sup>™</sup> 2017 Benefit Changes

## **CHANGES EFFECTIVE JANUARY 1, 2017**

L.A. Care Health Plan has updated member cost-shares for plans offered through L.A. Care *Covered*<sup>TM</sup> to comply with the 2017 Standard Benefit Plan Design changes from Covered California<sup>TM</sup>.

As a member of L.A. Care *Covered*<sup>TM</sup>, you are responsible for paying a percentage or a fixed amount of the charges for covered services. This is called the "member's cost-share." Your plan's share of cost may have changed due to changes in the general costs associated with the administration and delivery of essential health benefits. This includes changes in your co-payments, coinsurance, and deductible, which all together are called "Out-of-Pocket" costs.

The table below is a comparison of the 2016 and 2017 member cost-sharing for the plans offered by L.A. Care *Covered*<sup>TM</sup>. This is only a summary of the plan changes for benefit year 2017. You should review your Evidence of Coverage (also called the "Member Handbook") for a complete list of your benefits and their cost share. The Evidence of Coverage (EOC) is a written guide to the services the health plan covers and what you pay for services.

You can view and download an electronic copy of the 2017 EOC at our website lacare.org. You may also request a printed copy of the 2017 EOC by calling L.A. Care Member Services at **1-855-270-2327** (TTY **711**).

L.A. Care <i>Covered</i> <sup>TM</sup> Plan	Benefit	2016 Cost Share	2017 Cost Share
Platinum 90	Primary Care VisitOther Practitioner Office VisitMental/Behavioral Health Outpatient Office VisitMental/Behavioral Health Other Outpatient Itemsand ServicesSubstance Use Disorder Outpatient Office VisitsSubstance Use Disorder Other Outpatient Itemsand ServicesOutpatient Rehabilitation ServicesOutpatient Habilitation ServicesUrgent Care	\$20	\$15
Gold 80	Annual Out-of-Pocket Maximum	\$6,200/\$12,400	\$6,750/\$13,500

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Gold 80	Primary Care Visit Other Practitioner Office Visit	\$35	\$30
	Mental/Behavioral Health Other Outpatient Items and Services		
	Substance Use Disorder Outpatient Office Visits Substance Use Disorder Other Outpatient Items and Services Outpatient Rehabilitation Services Outpatient Habilitation Services		
	X-Rays and Diagnostic Imaging	\$50	\$55
	Imaging (CT, PET Scans, and MRIs)	\$250	\$275
	Tier 2 (Preferred Brand)	\$50	\$55
	Tier 3 (Non-Preferred Brand)	\$70	\$75
	Emergency Room Facility Fee	\$250	\$325
	Urgent Care Visit	\$60	\$30
Silver 70	Annual Deductible	\$2,250/\$4,500	\$2,500/\$5,000
	Annual Out-of-Pocket Maximum	\$6,250/\$12,500	\$6,800/\$13,600
	Primary Care Visit Other Practitioner Office Visit Mental/Behavioral Health Outpatient Office Visit Substance Use Disorder Outpatient Office Visit Outpatient Rehabilitation Services Outpatient Habilitation Services	\$45	\$35
	X-Rays and Diagnostic Imaging	\$65	\$70
	Imaging (CT, PET Scans, MRIs)	\$250	\$300
	Tier 2 (Preferred Brand)	\$50 after pharmacy deductible	\$55 after pharmacy deductible
	Tier 3 (Non-Preferred Brand)	\$70 after pharmacy deductible	\$80 after pharmacy deductible
	Emergency Room Facility Fee	\$250 subject to deductible	\$350
	Emergency Room Physician Fee	\$50 after deductible	No Charge \$35
	Urgent Care Visit	\$90	
Silver 94	Annual Out-Of-Pocket Maximum	\$2,250/\$4,500	\$2,350/\$4,700
	Emergency Room Facility Fee	\$30 after deductible	\$50
	Emergency Room Physician Fee	\$25 after deductible	No Charge
	Urgent Care Visit	\$6	\$5
Silver 87	Annual Deductible	\$550/\$1,100	\$650/\$1,300
	Annual Out-of-Pocket Maximum	\$2,250/\$4,500	\$2,350/\$4,700
	Primary Care Visit Other Practitioner Office Visit	\$15	\$10



	Mental/Behavioral Health Outpatient Office Visit Substance Use Disorder Outpatient Visit Outpatient Rehabilitation Services		
	Outpatient Habilitation Services Emergency Room Facility Fee	\$75 subject to deductible	\$100
	Emergency Room Physician Fee	\$40 after deductible	No Charge
	Urgent Care Visit	\$30	\$10
Silver 73	Annual Deductible	\$1,900/\$3,800	\$2,200/\$4,400
	Annual Out-of-Pocket Maximum	\$5,450/\$10,900	\$5,700/\$11,400
	Primary Care Visit Other Practitioner Office Visit Mental/Behavioral Health Outpatient Office Visit Substance Use Disorder Outpatient Office Visit Outpatient Rehabilitation Services Outpatient Habilitation Services	\$40	\$30
	X-Rays and Diagnostic Imaging	\$50	\$65
	Imaging (CT, PET Scans, MRIs)	\$250	\$300
	Tier 2 (Preferred Brand)	\$45	\$50
	Tier 3 (Non-Preferred Brand)	\$70	\$75
	Emergency Room Facility Fee	\$250 subject to deductible	\$350
	Emergency Room Physician Fee	\$50 after deductible	No Charge
	Urgent Care Visit	\$80	\$30
Bronze 60	Annual Deductible	\$6,000/\$12,000	\$6,300/\$12,600
	Annual Out-of-Pocket Maximum	\$6,500/\$13,000	\$6,800/\$13,600
	Primary Care Visit Other Practitioner Office Visit Mental/Behavioral Health Outpatient Office Visit Substance Use Disorder Outpatient Office Visit	\$70 after 1 <sup>st</sup> three non-preventive visits	\$75 after 1 <sup>st</sup> three non-preventive visits
	Outpatient Rehabilitation Services Outpatient Habilitation Services	\$70	\$75
	Specialist Visit	\$90 after 1 <sup>st</sup> three non-preventive visits	\$105 after 1 <sup>st</sup> three non-preventive visits
	Emergency Room Physician Fee	100% after deductible	No Charge
	Urgent Care Visit	\$120 after 1 <sup>st</sup> three non-preventive visits	\$75 after 1 <sup>st</sup> three non-preventive visits
Minimum Coverage	Annual Deductible	\$6,850/\$13,700	\$7,150/\$14,300
	Annual Out-of-Pocket Maximum	\$6,850/\$13,700	\$7,150/\$14,300
	Outpatient Physician/Surgeon Fees Emergency Room Physician Fee	0% after deductible	No Charge



A public entity serving Los Angeles County • 1055 West 7th Street, 10th floor • Los Angeles, California 90017 telephone 1.855.270.2327 • **lacare.org** *Accreditation of Medi-Cal and LA. Care Covered* 

### Discrimination is Against the Law

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

L.A. Care Health Plan:

- 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 our Member Services Department at 1-855-270-2327 (TTY 711).

If you believe that L.A. Care Health Plan 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/complaint with the Civil Rights Coordinator of L.A. Care Health Plan. You have two options in which you may file a grievance/complaint:

You may call in a grievance/complaint at:

Member Services Department - 1-855-270-2327 (TTY 711)

Or you may send in a written grievance/complaint to:

Civil Rights Coordinator c/o Compliance Department L.A. Care Health Plan 1055 West 7<sup>th</sup> Street, 10<sup>th</sup> Floor Los Angeles, CA 90017 Email: civilrightscoordinator@lacare.org

You can file a grievance/complaint in person, by mail, by telephone, or by email. If you need help filing a grievance/complaint, the Civil Rights Coordinator via the Member Services Department 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, DC 20201, 1–800–868–1019, 1-800–537–7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

#### Getting Help in Other Languages English

To request free interpreting services, information in your language or in another format, call L.A. Care at **1-855-270-2327** or TTY **711**. **Spanish** Para solicitar servicios de interpretación gratuitos o información en su idioma o en otro

formato, llame a L.A. Care al **1-855-270-2327** o al **711** para TTY.

