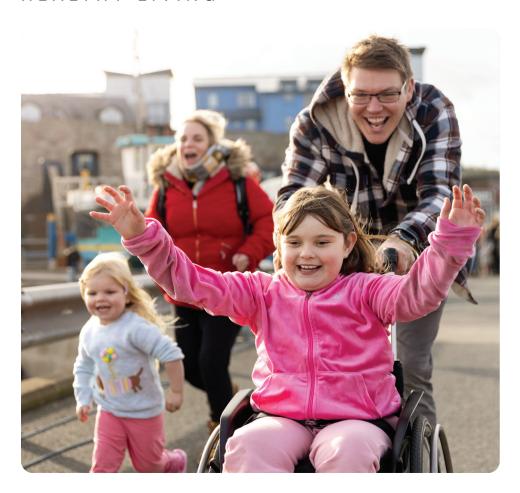
HEALTHY LIVING



NEED TO RENEW?

Don't risk losing your benefits. It may be time for you to renew. Has your renewal deadline already passed? You may still be able to get your benefits back. Visit aet.na/sp24tx-sk-1

or scan the QR code below to learn more.



4 barriers to good health — and how your Aetna plan can help

The road to good health can have many twists and turns. Roadblocks like not having access to healthy foods or a ride to the doctor's office can make it harder to take care of your health. And many of these barriers may be out of your control. That's why Aetna Better Health® of Texas provides benefits designed to help you overcome these barriers and keep you and your family healthy.

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Barriers story continued on page 2







Barriers story continued



BARRIER 1 Transportation

Nearly 6 million people say that a lack of transportation keeps them

from seeking medical care.

How Aetna can help:

We provide rides to any nonemergency appointments and covered services. To schedule a ride, call Access2Care at **1-866-411-8920** (TTY: 711) or download the Access2Care (A2C) app on your smartphone. Be sure to schedule your ride at least two business days before your appointment. We also offer daily bus passes to members and other transportation services to help you get where you need to go. Call Member Services for more information.



BARRIER 2 Language

We know that not all members speak English as their first language.

That can make it hard to talk to your doctor or ask questions about your benefits.

How Aetna can help:

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card or **1-800-385-4104 (TTY: 711)**.

Our Service Coordinators are here for you

Do you need help getting care? Our team is here for you. Service coordinators are nurses and social workers who understand your health conditions and help connect you to the right care.

A service coordinator can help you learn more about your health, find a ride to your appointments and do many other things to help.



BARRIER 3 Access to care

Maybe you don't live near a doctor's office. Or you don't have

time to go to an appointment. This can make it tough to get the care you need.

How Aetna can help:

We offer telehealth services. You can talk to a provider via a phone or video chat from the comfort of your own home, on your schedule. We've teamed up with MDLIVE to connect you to licensed doctors, pediatricians and more using your smartphone, tablet or computer. You can get these telehealth services at no cost to you. Visit AetnaBetterHealth.com/texas/telehealth.html to learn more.

Have a medical problem after hours? You can call **1-800-556-1555 (TTY: 711)**, our 24-hour nurse line, to talk with a nurse anytime. They can help you decide where to go for care or how to treat your health problem at home.



BARRIER 4 Costs

Costs are rising for housing, food and other essentials. So it may be harder than ever to stick to your budget.

How Aetna can help:

Your health plan provides other Value-Added Benefits to help you pay for life's health essentials, including:

- \$25 per month to spend on certain over-thecounter drugs and supplies from our catalog.
- A free smartphone with unlimited texts, minutes and data.
- Earn gift cards for completing certain wellness activities.

Check out your Member Handbook or visit

AetnaBetterHealth.com/texas to learn more about the benefits and services included in your health plan, as well as those not covered.

Good health care starts with the right doctor

Your primary care provider (PCP) is your first stop for all your health care needs. But at some point, you may need to see a specialist to help treat certain injuries or illnesses. When this happens, your PCP will help you find a specialist and refer you for care.

You don't always need a referral to see a specialist. For example, women do not need a referral to see an ob-gyn for routine care.

Here are three ways your Aetna Better Health® plan can help connect you with the right provider.

Provider network

You must get most of your care from providers in our network.

Go to <u>AetnaBetterHealth</u> .com/texas/find-provider

to find in-network providers. You can search or download our provider directory.

Call Member Services if you need help or want a hard copy of the provider directory.

Out-of-network care

Let's say there are no network providers near you. Or there aren't any appointments available. If that happens, we can help you get a referral to see a provider outside of the network. You won't be charged more for out-of-network care in this case.



Second opinions

You may not always agree with your doctor's plan of care. If this happens, you have the right to go to another provider for a second opinion. You don't have to pay to get a second opinion, and you don't need prior authorization. Call Member Services to learn more.

Your Member Handbook has info about all the types of care covered by your plan, including:

- Primary care
- · Specialty care
- · Behavioral health care
- · Emergency care

View your handbook at **aet.na/sp24tx-sk-2** or call Member Services for a copy.



Understand your pharmacy benefits

Wondering if your medications are covered? Check out your plan's List of Covered Drugs (also called the "Preferred Drug List," or

formulary). It tells you which medicines are covered at network pharmacies. It also tells you if there are any special rules or restrictions on covered drugs.

The Preferred Drug List is updated regularly. Find the latest list at **AetnaBetterHealth.com/texas/pharmacy- prescription-drug-benefits.html** or call Member Services for a printed copy. You can find more information on all your pharmacy benefits in the Member Handbook.

Benefits at your fingertips. Access your plan benefits from anywhere through your online Member Portal. You can also use the Aetna Better Health app to see your benefits on the go. Visit **AetnaBetterHealth.com/texas/member-portal.html** to get started!

Reporting health care fraud, waste and abuse

What are fraud, waste and abuse?

Fraud happens when someone lies to get money or services.

Waste happens when someone uses benefits or services they don't need.

Abuse happens when someone takes money for services when they aren't legally entitled to payment.

Some examples of fraud, waste and abuse include:

- A provider bills you for services that you didn't receive
- Someone else uses your identity to get medical services



Reporting fraud, waste or abuse

If you suspect or know that fraud, waste or abuse is occurring, report it immediately. Visit **AetnaBetterHealth. com/texas/medicaid-fraud-abuse.html** to submit a report.

Reporting fraud, waste or abuse will not affect how you are treated by Aetna Better Health of Texas, and you can remain anonymous. Combating fraud, waste and abuse is everyone's responsibility. Failure to comply could result in civil and criminal penalties.

We're here for you

Member Services:

1-800-248-7767 (Bexar) **1-800-306-8612** (Tarrant) **1-844-787-5437** (STAR Kids) Monday through Friday, 8 AM to 5 PM

24-hour Nurse Line: 1-800-556-1555 (TTY: 711)

Behavioral health services:

Call Member Services and press 1 for help with mental health concerns like depression or substance use.

Transportation: Access2Care

1-866-411-8920 (TTY: 711)

App for smartphone use: Access2Care (A2C) (Be sure to schedule a ride at least two days before your appointment.)





Get help with these special programs

Every Aetna Better Health® member is on their own personal health care journey. We can help guide you in managing and improving your health. Whether you have a medical problem or are just trying to live a healthy life, we have a program that can help.

These programs can help you manage conditions, prevent health problems and stay as healthy as you can. Programs include:

- Healthy Pregnancies and Healthy Babies
- Drug Withdrawal in Newborn Babies (Neonatal Abstinence Syndrome, or NAS)
- Shots (Vaccines)
- Autism Spectrum Disorder
- Case Management for Children and Pregnant Women

- Chronic Condition Management:
 - Asthma
 - Diabetes
 - CHF (Congestive Heart Failure)
 - CAD (Coronary Artery Disease)
 - COPD (Chronic Obstructive Pulmonary Disease)
 - Mental Health/Depression

You can choose to join or leave a program at any time. For most programs, we will automatically enroll you if you are eligible. Just call us if you do not want to be part of a program.

Visit <u>AetnaBetterHealth.com/texas/population-health-</u> programs.html or call Member Services for more information.

Utilization management

Utilization management (UM) ensures that our members receive the care they need to stay healthy. Our UM staff relies on medical criteria, rules and policies to make UM decisions. We check that services are:

- Needed to keep you healthy
- Covered by Aetna Better Health of Texas
- Following rules for treating common conditions

Your doctor uses Clinical
Practice and Preventive
Health Guidelines to make
sure you only get health
care shown to work. These
are services to keep you
healthy or keep you from
getting sick. For a copy
of these guidelines, you
or your provider can call
Member Services or go to

AetnaBetterHealth.com/ texas/providers/ clinical-guidelinespolicy-bulletins.html

STAR Kids members can call 24 hours a day, 7 days a week. You may be transferred to a call center to leave a message. When calling back, the representative will tell you that they are calling from Aetna Better Health of Texas and will give you their name and title.

Take advantage of your Member Handbook

Your Aetna Better Health® of Texas Member Handbook has everything you need to know about your health plan, including:

- Benefits and services included in your health plan, as well as those not covered
- Benefit restrictions outside Aetna's service area
- Opayments and other charges you may be responsible for
- How to file a complaint, grievance or appeal
- How to get information about doctors in the Aetna network
- How to submit a claim
- How we make decisions about your care (called Utilization Management)
- How we evaluate new technology as a covered benefit
- How to get language assistance
- Pharmaceutical management procedures
- ✓ Your member rights and responsibilities
- Notice of privacy practices
- And much more!

The Member Handbook is updated every year. If there are major changes, we will send you a letter about it at least 30 days before the changes are effective.



We want your feedback!

We hope that you will always be happy with us and your doctors. Every year, we send a member satisfaction survey. We use the results of those surveys to improve the ways we take care of our members.

If you get a member satisfaction survey, please take time to complete it. Your answers are private. We will continue to work hard to give you the best heath care and service.



Scan the QR code or visit <u>aet.na/sp24tx-sk-2</u> to view your Member Handbook online. Prefer a hard copy? Call Member Services at 1-844-787-5437 (TTY: 711) to have one mailed to you. Let us know if you need it in another language, a larger font or other formats.

Nondiscrimination Notice

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

Aetna:

- 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 a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card or **1-800-385-4104**.

If you believe that Aetna 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 our Civil Rights Coordinator at:

Address: Attn: Civil Rights Coordinator

P.O. Box 818001

Cleveland, OH 44181-8001

Telephone: 1-888-234-7358 (TTY: 711) Email: MedicaidCRCoordinator@aetna.com

You can file a grievance in person or by mail or email. If you need help filing a grievance,our 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, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, and its affiliates.

Multi-language Interpreter Services

ENGLISH: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card or **1-800-385-4104** (TTY: **711**).

SPANISH: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación o al **1-800-385-4104** (TTY: **711**).

FRENCH CREOLE: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd nan lang ou pale a ki disponib gratis pou ou. Rele nan nimewo ki sou do kat Idantifikasyon (ID) w la oswa rele nan **1-800-385-4104** (TTY: **711**).

VIETNAMESE: CHÚ Ý: nếu bạn nói tiếng việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Hãy gọi số có ở mặt sau thẻ id của bạn hoặc **1-800-385-4104** (TTY: **711**).

PORTUGUESE: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linquísticos, grátis. Ligue para o número que se encontra na parte de trás do seu cartão de identificação ou **1-800-385-4104** (TTY: **711**).

CHINESE: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電您的 ID 卡背面的電話號碼或 1-800-385-4104 (TTY: 711)。

FRENCH: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro indiqué au verso de votre carte d'identité ou le **1-800-385-4104** (ATS : **711**).

TAGALOG: PAUNAWA: Kung nagsasalita ka ng wikang Tagalog, mayroon kang magagamit na mga libreng serbisyo para sa tulong sa wika. Tumawag sa numero na nasa likod ng iyong ID card o sa **1-800-385-4104** (TTY: **711**).

RUSSIAN: ВНИМАНИЕ: если вы говорите на русском языке, вам могут предоставить бесплатные услуги перевода. Позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки, или по номеру **1-800-385-4104** (TTY: **711**).

ملحوظة: إذا كنت تتحدث باللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل على الرقم الموجود خلف بطاقتك الشخصية أو عل 804-385-1800 (للصم والبكم: 711).

ITALIAN: ATTENZIONE: Nel caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuita. Chiamare il numero sul retro della tessera oppure il numero **1-800-385-4104** (utenti TTY: **711**).

GERMAN: ACHTUNG: Wenn Sie deutschen sprechen, können Sie unseren kostenlosen Sprachservice nutzen. Rufen Sie die Nummer auf der Rückseite Ihrer ID-Karte oder **1-800-385-4104** (TTY: **711**) an.

KOREAN: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 ID 카드 뒷면에 있는 번호로나 **1-800-385-4104** (TTY: **711**) 번으로 연락해 주십시오.

POLISH: UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer podany na odwrocie Twojego identyfikatora lub pod number **1-800-385-4104** (TTY: **711**).

GUJARATI: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. તમારા આઈડી કાર્ડર્ની પાછળ આપેલા નંબર પર અથવા 1-800-385-4104 પર કૉલ કરો (TTY: 711).

THAI: ข้อควรระวัง: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทรติดต่อหมายเลขที่อยู่ด้านหลังบัตร ID ของคุณ หรือหมายเลข 1-800-385-4104 (TTY: 711).