Everything you need to know about your child's health plan
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Welcome to Independence Blue Cross

Thank you for choosing Independence Blue Cross (Independence) Keystone Health Plan East (KHPE) HMO, an administrator of the Children’s Health Insurance Program (CHIP). Our goal is to provide your child with health care coverage that can help manage his or her needs. This booklet will help you understand your child's Independence KHPE HMO CHIP coverage so that you can take full advantage of your child's membership by becoming familiar with the benefits and services available to your child.

You'll find valuable information on:

• How to select a primary care physician

• What services are and are not covered by your child's health insurance

• How decisions are made about what is covered

• How to get in touch with us

If you have any other questions, feel free to call our CHIP Member Help Team at 1-800-464-5437 (TTY/TDD: 711), and we will be happy to assist you.

Again, thank you for choosing Independence. We look forward to providing your child with quality health care coverage.
About Independence Blue Cross

For 80 years, we’ve provided the best in quality, reliability, and service to the greater Philadelphia region. We’re dedicated to improving the health and wellness of the communities we serve in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties. With an expansive network of doctors and hospitals to choose from, Independence offers you the widest choice for quality care in the region. And when you need help, we’re here to support you — online, over the phone, even in person — whatever is most convenient for you.
You're at the Center of Everything We Do

Serving more than 8 million people nationwide and nearly 2.5 million in the region, Independence Health Group is the leading health insurance company in the Philadelphia region, and we’re expanding across the country. Our mission to build healthier lives for you, your family, and your employees shapes our actions and decisions every day.

At Independence, we see each of our members as an individual, with unique needs and concerns. We’re dedicated to harnessing the very latest ideas and technologies to deliver access to care that meets those needs and surpasses your expectations.

It’s reflected not only in our many affordable health plans and problem-solving services tailored to the needs of real people, but also in the way we partner with best-in-class organizations and thought leaders to predict and prevent illness, and in our cutting-edge use of data analytics to help keep you healthier. It’s visible in our support and mentorship of the most promising young health care companies and our bold new models of care, which reward physicians and hospitals for keeping you well.

We’re revolutionizing health care, and our focus is on you.
Introduction to your child's health plan
Introduction to your child's health plan

What is a primary care physician?

Your child has KHPE CHIP, which means you must choose a primary care physician (PCP) who will coordinate the overall medical care for your child. Your child's PCP is the doctor who will treat him or her for basic health care needs.

All network providers are required to provide coverage 24 hours a day, 7 days a week, either in office or by on-call/answering services. However, you may choose to use an alternative care setting, such as an urgent care or retail health clinic.

Anytime your child needs to see a specialist, such as a cardiologist or dermatologist, your child’s PCP will refer him or her to a specialist participating in the network.

PCPs choose a radiology, physical therapy, and laboratory site to which they send their patients.

If your child needs a service their PCP doesn’t provide, like diagnostic testing or hospitalization, the PCP will refer you to an in-network facility.

How you choose or change your PCP

You have access to our expansive provider network of physicians, specialists, and hospitals.

To select or change your child’s PCP, search our provider network. Visit ibx.com/providerfinder, where you can search by specialty (for example, internal medicine or pediatrics), location, name, address, phone number, gender, professional qualifications, medical school attended, residency completion, and board-certified status.

Provider and facility profiles include interactive location maps and details on specialties, languages spoken, patients accepted, availability of evening and weekend hours, and more.

In order to choose or change your PCP, call 1-800-464-5437 (TTY/TDD: 711) and one of our CHIP Member Help Team representatives will assist you with your request.
Introduction to your child's health plan

Rights and responsibilities

To obtain a list of Rights and Responsibilities, go to ibx.com/CHIPhealtharticles, or call our CHIP Member Help Team at 1-800-464-5437 (TTY/TDD: 711).

Utilization Management (UM)

It is the policy of Independence Blue Cross and its affiliates ("Plans") that all utilization review decisions are based on the benefits available under your coverage, and the medical necessity of health care services and supplies in accordance with the Plans' definition of medical necessity.

The nurses, medical directors, other professional providers, and independent medical consultants who perform utilization review are not compensated or given incentives based on their coverage review decisions.

If you have questions about the utilization decision process or a determination you have received, Utilization Management (UM) is available Monday through Friday from 8 a.m. to 5 p.m. You may call 1-800-ASK-BLUE to reach UM staff. Representatives are available after business hours as well. For urgent issues related to UM after 5 p.m., call 1-800-ASK-BLUE.

Making an appeal or complaint

Keystone Health Plan East (KHPE) maintains a complaint appeal process and a grievance process. To make a complaint or grievance, or for more information on the appeals process, please call Customer Service at the number listed on the back of your ID card.

Evaluating new and emerging technologies

In an effort to provide coverage for safe and effective treatments, we evaluate new and emerging technologies for medical and behavioral health conditions. In accordance with accepted principles of technology assessment, we routinely evaluate the available evidence based on government regulatory bodies, scientific evidence, and other criteria.
How to receive care

Scheduling an appointment

Simply call your child’s doctor’s office and request an appointment. If possible, call network providers 24 hours in advance if your child is unable to make it to a scheduled appointment.

For more information, visit ibx.com/CHIPhealtharticles and select Independence standards for doctor appointments, wait times, hours, and access.

Referrals

Your child is required to get a referral from their PCP for specialty services. All referrals are done electronically, so your child can get the care they need as quickly and conveniently as possible.

Your child does not need a referral from his or her PCP for the following covered services:

- Emergency services
- Care from a participating obstetrical/gynecological specialist
- Behavioral health care and substance use treatment
- Inpatient hospital services that require preapproval (this does not include a maternity hospital stay)
- Dialysis services performed by a participating facility provider or by a participating professional provider
- Nutrition counseling for weight management
- Diabetes education

Services that require preapproval before receiving care

As a KHPE member, certain in-network services and all out-of-network services require preapproval prior to receiving care to ensure that the service you seek for your child is medically necessary. Since your child's care is provided by his or her PCP, all necessary preapprovals will be obtained for you by their PCP. It is important to understand that preapproval is not the same as the process for receiving referrals from his or her PCP.
Transitioning from pediatric to adult care

When you're looking to change from pediatric to adult care, Independence Blue Cross provides information on network providers that can be helpful. Our Find a Doctor tool makes it easy to search our broad network for a new primary care doctor.

Search for a participating doctor:

- Search by name, location, or specialty;
- Access valuable information, such as the provider's gender, hospital admitting privileges, and languages spoken at the practice;
- Review and compare the qualifications and experience of network physicians. For members of childbearing age, Find a Doctor can help with finding a gynecologist or obstetrician.

Go to ibx.com to use these valuable resources. If you do not have Internet access, call Customer Service at 1-800-464-5437 (TDD/TTY: 711) to obtain a copy of the Provider Directory for your coverage.
Understanding your pharmacy benefits

As part of our commitment to provide you with comprehensive prescription drug coverage, a formulary feature is included in your prescription drug benefit. A formulary is a list of selected drugs that are approved by the U.S. Food and Drug Administration (FDA) and reviewed by our Pharmacy and Therapeutics Committee, a group of physicians and pharmacists from the area. The prescription drugs in our formulary have been selected for inclusion based on their reported medical effectiveness, safety, and value.

The tiering structure in our formulary is designed to indicate the cost-share amount for each drug. The list below is organized from lowest to highest level of cost-sharing.

- Low-cost Generic (availability varies by benefit)
- Generic
- Preferred Brand
- Non-preferred Drug
- Specialty (availability varies by benefit)

Please visit ibx.com/CHIP to access the latest prescription drug formulary. For general questions regarding your pharmacy benefits, please call 1-888-678-7012.

Procedures that support safe prescribing

Several procedures support safe prescribing patterns for our prescription drug programs, such as prior authorization, or safety edits (e.g., age limit, quantity limit, morphine milligram equivalent limit, and concurrent Drug Utilization Review).

Prior authorization requirements and utilization management limits are designed to optimize your prescription drug benefits by promoting appropriate utilization. They are based on FDA guidelines, which includes approved use outlined in the manufacturer package insert, and the criteria are approved by our Pharmacy and Therapeutics Committee.

Formulary exception requests

Providers may request consideration for preferred coverage of a non-preferred drug when there has been a trial of, or contraindication to, at least three formulary alternatives when applicable. Please note, restrictions apply to formulary exception requests. Drugs on the generic tier, the preferred brand tier and the specialty tier are not eligible for tier exceptions.

When requesting an exception, the provider should complete the formulary exception request form, providing detail to support the request.
# Ways to save on care

<table>
<thead>
<tr>
<th>Care options</th>
<th>Costs</th>
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<tbody>
<tr>
<td><strong>Your Doctor’s Office</strong></td>
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<tr>
<td>Your doctor knows your medical history best.</td>
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<tr>
<td><strong>Retail Health</strong></td>
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<tr>
<td>An alternative to your child’s doctor for non-emergency care.</td>
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<tr>
<td><strong>Urgent Care Center</strong></td>
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<tr>
<td>Situations that are not an emergency but need immediate attention like colds, sinus infections, and rashes.</td>
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<tr>
<td><strong>Emergency Room</strong></td>
<td>$$$$</td>
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<td>For serious or life-threatening symptoms.</td>
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Ways to save on care

Using your child's preventive care benefits

Quality care and prevention are vital to your child's long-term health and well-being. That's why we cover 100 percent of certain preventive services, offering them without a copayment if received from your child's PCP or other in-network provider.

Covered preventive services include, but are not limited to:

- Pediatric Preventive Care:
  - Physical examination, routine history, routine diagnostic tests
  - Oral health risk assessment, fluoride varnish for children ages 5 months to 5 years old
  - Well baby care
  - Blood lead screening and lead testing
  - Iron anemia screening
  - Immunizations as determined by the Centers for Disease Control and Prevention (CDC)
  - Autism spectrum disorder and developmental screening

For more information, please visit ibx.com/CHIP and select Make Your Child's Health a Priority.

- Women's preventive health services, such as:
  - Routine gynecological exam
  - Breastfeeding
  - Contraception

Be sure to consult with your child's PCP for preventive services and/or screenings.

For a list of covered preventive services visit ibx.com/CHIP and select For Members, then CHIP Benefits Handbook.

Retail Health Clinic

A retail health clinic is another alternative when you can't get an appointment with your child's doctor for non-emergency care. Retail health clinics use certified nurse practitioners who treat minor, uncomplicated illness or injury. Some retail health clinics may also offer flu shots and vaccinations.

Not sure what facility to use? Go to ibx.com/providerfinder or call our CHIP Member Help Team at 1-800-464-5437 (TTY/TDD:711) to help you decide where to go for care.
Ways to save on care

Urgent Care
Urgent care is necessary treatment for a non-life-threatening, unexpected illness or accidental injury that requires prompt medical attention when your child's doctor is unavailable. Examples include sore throat, fever, sinus infection, earache, cuts, rashes, sprains, and broken bones.

You may visit an urgent care center, which offers a convenient, safe, and affordable treatment alternative to emergency room care when you can't get an appointment with your child's doctor.

Visit ibx.com/CHIPhealtharticles and select Differences between emergency care and urgent care for more information.

Emergency Care
In the event of an emergency, go immediately to the emergency room of the nearest hospital. If you believe your child's situation is particularly severe, call 911 for assistance.

A medical emergency is considered a medical or psychiatric condition in which symptoms are so severe that the absence of immediate medical attention could place one's health in serious jeopardy.

Visit ibx.com/CHIPhealtharticles and select Differences between emergency care and urgent care for more information.

Ask for Generics
Generic prescription drugs are a money-saving, effective alternative to brand-name prescription drugs. If you would like to try the generic equivalent of your brand-name prescription medication, simply ask your child's doctor.

For more generic therapeutic alternatives, visit ibx.com/CHIP and on the left-hand side select Member Resources, Pharmacy Services, and Generic Drugs.
Ways to save on care

Your child is covered while traveling

You can travel with the peace of mind knowing that Blue goes with your child wherever you go. If your child needs medical care when you are away from home, you should follow these guidelines.

• In a true emergency, go to the nearest ER.

• In an urgent care situation, find a provider in the area. Call 1-800-810-BLUE (TTY: 711) to find an in-network provider in the area. You may also visit an urgent care center for medical issues if an in-network provider is unavailable and if your child does not require the medical services of an emergency room.

• Prior to visiting a physician’s office, it will be necessary for you to obtain a preapproval for your child.

To learn more, visit ibx.com/CHIPhealtharticles and select Using coverage when traveling.

Receiving services for behavioral health, alcohol, or substance use treatment

If your child requires outpatient or inpatient behavioral health or substance use services, a written referral from his or her PCP is not necessary. Magellan Behavioral Health administers most KHPE behavioral health and substance use benefits and can be reached by calling 1-800-ASK-BLUE (TTY: 711) (1-800-275-2583).

Access to case management care and services

Living with a chronic condition or coordinating care after a hospital stay can be overwhelming, but you and your child don’t have to do it alone. We provide members with access to Health Coaches, registered nurses available 24/7, 365 days a year. Together you and your child’s Health Coach will:

• Assess your child’s current health status and history

• Confirm your child’s needs

• Review the plan and goals, and communicate with your child’s doctor as necessary

To get in touch with a Health Coach, you can call 1-800-ASK-BLUE (TTY: 711).
Stay Connected

CHIP Member Help Team

When you need us, we’re here for you. You can contact us to discuss anything pertaining to your child’s health care, including:

• Benefits and eligibility
• Claims status and submissions
• Requesting a new ID card
• Well-being programs

Call 1-800-464-5437 (TTY/TDD: 711) to speak to one of our experienced CHIP Member Help Team representatives, who are available to answer your questions Monday through Friday, 8 a.m. to 6 p.m.

Text and email

Receive helpful communications on your smartphone or tablet. If you choose to opt in, you will receive text messages and emails that communicate helpful, relevant information about your child's health plan, maximizing your benefits, and wellness programs.

To sign up, go to ibx.com/CHIPConnect.

Contact information

PO Box 13449
Philadelphia, PA 19101-9552
1-800-464-5437 (TTY/TDD: 711)

Our walk-in service, located at 1919 Market Street, 2nd Floor, is open Monday through Friday from 8 a.m. to 5 p.m.
Stay Connected

Connect with us on social media

“Like” the Independence Blue Cross page on Facebook or follow us on Twitter and Instagram, and you’ll find a whole new approach to making healthy lifestyle changes, one step at a time.

- Receive health and wellness tips that can help you improve your child's well-being
- Enter contests and promotions
- Connect with other health-minded individuals
- Learn how to incorporate fitness, good nutrition, and stress management into your child's everyday life with practical advice

Services for members with unique needs

If a language other than English is your primary language, call 1-800-464-5437 (TTY/TDD: 711) and a CHIP Member Help Team representative will work with you through an interpreter over the telephone to help you understand your child's benefits and answer any questions you may have.

For more information, visit ibx.com/CHIPhealtharticles and select Reaching multilingual Customer Service.
Language Assistance Services


Chinese: 注意：如果您讲中文，您可以得到免费的语言协助服务。致电 1-800-275-2583。


Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.


Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Japanese: 备考: 母国語が日本語の方は、言語アシスタンスサービス（無料）をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi): اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما تهیه می شود. با شماره 1-800-275-2583 تماس بگیرید.


Urdu: توجی: اگر آپ اردو زبان بولتے ہیں، تو آپ کیلئے مفت میں زبان معنی خدمات دستیاب ہیں. کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian: សុច្នាមបីស្រូស្រុះជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភាសាជាតិសាស្រ្តភ�: 1-800-275-2583.
Discrimination is Against the Law

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

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).

- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This 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 with our Civil Rights Coordinator. You can file a grievance in the following ways: in person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103. By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscoordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association. For additional information regarding the Children’s Health Insurance Program, visit ibx.com/CHIP or contact us at 1-800-464-5437 (TTY/TDD: 711).