

**Wisconsin
BadgerCare Plus
Lus Qhia Txog HMO
HMO Program Guide**



BADGERCARE+

Standard Plan thiab Benchmark Plan
1-800-291-2002

Department of Health Services
Division of Health Care Access and Accountability

[English]

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[Español]

Si necesita ayuda para traducir o entender este texto, por favor llame al teléfono 1-800-291-2002.

[Russian]

Если вам не всё понятно в этом документе, позвоните по телефону 1-800-291-2002.

[Hmong]

Yog xav tau kev pab txhais cov ntaub ntawv no kom koj to taub, hu rau 1-800-291-2002.

[Hearing Impaired]

For help to understand this document, please call TDD/TTY 1-800-291-2002.

Cov Identification Cards siv rau BadgerCare Plus HMO Program

Txhua tus neeg ua npe zwm rau hauv BadgerCare Plus yuav tau txais ib daim ForwardHealth card. Muab koj daim ForwardHealth card rau koj qhov chaw kho mob saib txhua zaus koj mus ntsib lawv.



Kev ua npe zwm rau hauv ib lub HMO

Ib qho ntawm ntau yam kev pab hauv BadgerCare Plus yog qhov koj ua npe zwm rau hauv Wisconsin BadgerCare Plus Health Maintenance Organization (HMO). Cov tsev neeg uas muaj me nyuam es tau txais kev kho mob los ntawm Wisconsin BadgerCare Plus muaj npe zwm rau ib lub HMO.

Feem ntau ntawm cov tsev neeg yuav tsum tau ua npe zwm rau ib lub HMO. Yog ho muaj ob lub HMOs los yog ntau tshaj kam qhib txais koj tsev neeg, koj yuav tau xaiv seb yuav ua npe rau lub HMO twg.

Tsab ntawv hauv pob ntawv no yuav qhia koj seb koj puas yuav tsum tau xaiv ib lub HMO. Yog koj tsis paub tseeb seb koj puas yuav tsum tau xaiv ib lub HMO, hu mus rau lub HMO Tus **Kws Paub Txog Kev Teev Npe (Enrollment Specialist ntawm) 1-800-291-2002.**

Cov kev pab ntawm lub HMO

Ib lub HMO yog ib pab kws kho mob, chaw kuaj mob thiab tsev kho mob uas lawv ua hauj lwm ua ke los pab tswj hwm kho koj tej kev mob nkeeg. Ib cov HMOs mas muab tas nrho koj cov kev kho mob rau tib qhov chaw xwb.

Ib tus kws kho mob thawj tus los yog qhov chaw kuaj mob uas koj xub ntsib ua ntej uas koj tau xaiv yuav pab koj tswj hwm koj tsev neeg tej kev mob nkeeg.

BadgerCare Plus Cov Kev Pab (Plans)

BadgerCare Plus muaj ob hom kev pab (plans), qhov *Standard Plan* thiab qhov *Benchmark Plan*.

- *Standard Plan* – Pab rau cov me nyuam, cov niam thiab txiv, cov txheeb ze uas lees tu tus neeg mob (caretaker relatives), cov hluas uas loj hlob los ntawm cov tsev tu me nyuam ntsuag (foster care), thiab cov poj niam cev xeeb tub uas muaj raws li cov cai tsim nyog tau kev pab. Nyob rau qhov *Standard Plan* no, nws muaj qhov koj yuav tau them me ntsis pab (copayments).
- *Benchmark Plan* – Pab rau cov me nyuam thiab cov poj niam cev xeeb tub uas muaj raws li cov cai tsim nyog tau kev pab thiab qee tus niam txiv uas lawv ua hauj lwm rau lawv tus kheej (self-employed), thiab lwm tus txheeb ze uas lees tu tus neeg mob (pog yawg los yog niam tais yawm txiv, niam hlob txiv hlob/niam ntxawm txiv ntxawm los yog phauj thiab yawg laus, nrog tu thiab saib xyuas cov me nyuam uas niam thiab txiv tsis nrog nyob). Nyob rau qhov *Benchmark Plan* no, nws muaj qhov koj yuav tau them me ntsis pab (copayments) thiab qhov them raws hli (premiums).

Lub HMO **Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist)** ntawm **tus xov tooj 1-800-291-2002** yuav pab qhia rau koj seb yog koj zwm npe rau hauv qhov *Standard Plan* los yog qhov *Benchmark Plan*.

BadgerCare Plus Cov Kev Kho Mob uas Koj lub HMO Kam Them

Standard Plan:

Cov kev pab hauv qhov *Standard Plan* uas koj lub HMO kam them muab teev nyob nram qab no, yog cov kev pab ntawd yog pab cov mob nkeeg uas yuav tsum tau kho. Ib cov kev pab ntawd xws li cov tshuaj uas kws kho mob sau ntawv mus yuav yog Wisconsin BadgerCare Plus them, tsis yog koj lub HMO them.

- Mus cuag kws kho mob (Doctor visits)
- Mus pw hauv tsev kho mob (Hospital care)
- Mus kho mob tsis pw thiab mob ceev heev (outpatient and emergency care)
- Tshuaj ntsuam roj ntsha thiab tsom duab xob (Laboratory and X-ray services)
- Kev pab thaum tseem suab me nyuam (Prenatal care)
- Kuaj qhov muag thiab txiav iav (Eye care, including eye glasses)
- Tej cuab yeej thiab khoom siv kho mob (Medical equipment and supplies)
- Cov kev pab kho kev nyuaj siab mob hlwb (Mental health services)
- Kev kho quav dej cawv thiab yeeb tshuaj (Substance abuse)
- Cov kev npaj lub neej kom muaj tub ki raws li yus siab nyiam (Family planning services)
- Kev pab rau yus tus mob hauv tsev thiab rau yus tus kheej (Home health and Personal care services)
- Kev pab kho lub cev kom rov ua taus hauj lwm (Physical and occupational therapy)
- Kev pab kho kom hais lus meej, hnov lus zoo, thiab hais tau lus
- Kev kho hniav muaj nyob rau cov counties Kenosha, Milwaukee, Ozaukee, Racine, Washington thiab Waukesha (kev kho hniav nyob rau lwm cov counties yog Wisconsin BadgerCare Plus them, tsis yog koj lub HMO them)

Tej zaum luag yuav hais kom koj pab them cov copayments me ntsis (yog ib feem ntawm tus nqi) rau ib cov kev pab hauv qhov *Standard Plan*. Hu mus nug lub **HMO Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist)** ntawm **1-800-291-2002** seb lub HMO twg yog lub kom pab them cov copayments rau cov kev pab hauv qhov *Standard Plan*.

Benchmark Plan:

Cov kev pab hauv qhov *Benchmark Plan* uas koj lub HMO kam them muab teev nyob nram qab no, yog cov kev pab ntawd yog pab cov mob nkeeg uas yuav tsum

tau kho. Ib cov kev pab ntxiv kuj muaj xws li yuav cov tshuaj uas tsis muaj npe nrov (generic) uas kws kho mob sau ntawv kom mus yuav yog Wisconsin BadgerCare Plus them, tsis yog koj lub HMO them.

- Mus cuag kws kho mob (Doctor visits)
- Mus cuag tsev kho mob (mus pw thiab tsis pw, nrog rau mob ceev heev)
- Kev tshuaj ntsuam muab kev pab thaum suab me nyuam thiab kev tu thaum yug tau tus me nyuam lawm
- Cov kev npaj lub neej kom muaj tub ki raws li yus siab nyiam (Family planning services)
- Tej cuab yeej thiab khoom siv siv kho mob (Medical equipment and supplies)
- Kev pab rau yus tus mob hauv tsev thiab rau yus tus kheej (Home health and Personal care services)
- Cov kev pab kho kev nyuaj siab mob hlwb thiab quav dej caw thiab yeeb tshuaj (Mental health and substance abuse services)
- Kev pab kho lub cev kom rov ua taus hauj lwm thiab rov hais tau lus (Physical, occupational and speech therapy)
- Kev pab kho kom pom kev thiab kom hnov lus (Vision care and hearing services)
- Kev kho hniav rau cov poj niam cev xeeb tub thiab cov me nyuam muaj nyob rau cov counties Kenosha, Milwaukee, Ozaukee, Racine, Washington thiab Waukesha (kev kho hniav nyob rau lwm cov counties yog Wisconsin BadgerCare Plus them, tsis yog koj lub HMO them)

Ib cov kev pab hauv qhov *Benchmark Plan* yuav muaj qhov txwv tsis pub tshaj. Koj lub HMO tsuas them mus txog tus nqi siab kawg tsis pub tshaj ntawd xwb. Hu mus rau lub HMO **Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist) ntawm tus xov tooj 1-800-291-2002** kom paub ntau ntxiv txog cov kev txwv nyob rau hauv qhov *Benchmark Plan*.

Cov tswv cuab hauv qhov *Benchmark Plan* yuav tsum pab them cov copayments (ib feem ntawm tus nqi) rau ib cov kev pab. Tas nrho cov BadgerCare Plus HMOs yuav kom koj them cov copayments rau cov kev pab no yog hais tias koj nyob hauv qhov *Benchmark Plan*.

Lus Qhia Tshwj Xeeb txog Kev Npaj Lub Neej Muaj Tub Ki hauv qhov Standard Plan thiab Benchmark Plan

Tsoom fww txoj cai pub cov tswv cuab xaiv lawv qhov chaw mus kho mob, xws li cov kws kho mob thiab cov chaw pab npaj lub neej kom muaj tub ki raws li siab nyiam, nrog rau tej khoom siv. Yog li, koj mus cuag tau ib qhov chaw pab kom muaj tub ki raws li siab nyiam qhov twg los tau uas nws kam txais koj daim ForwardHealth card, tab txawm qhov chaw ntawd tsis nyob hauv koj lub HMO.

Koj yuav xaiv koj lub HMO li cas?

Lub HMO uas koj cov kws kho mob kam txais kuj yuav yog lub muab rau koj! Tej zaum koj cov kws kho mob yuav tsis zwm tas nrho rau ib lub HMO nkaus xwb. Koj yuav tau txiav txim siab seb tus kws kho mob twg yog tus tseem ceeb tshaj rau koj.

Koj cov kws kho mob los yog chaw kho mob kuj muaj xws li:

- Thawj tus kws kho mob uas koj xub mus ntsib (Primary care provider)
- Tus kws kho mob tshwj xeeb rau ib hom kev mob (Specialty doctor)
- Tus kws kho txog kev nyuaj siab mob hlwb (Mental health provider)
- Lub tsev kho mob loj (Hospital)

Lwm yam yuav tau xav txog kuj muaj xws li:

- Cov sij hawm uas cov kws kho mob, chaw kho mob, thiab lwm cov kws kho mob qhib ua hauj lwm hauv lub HMO ntawd muaj li cas?
- Ua li lawv puas qhib rau yav tsaus ntuj?
- Koj puas muaj lwm hom ntawv tuav pov hwm mob nkeeg? Koj yuav tsum mus cuag cov kws kho mob uas kam txais koj daim ntawv tuav pov hwm mob nkeeg uas tau lwm qhov los thiab ho txais koj lub HMO thiab.

Hu mus nug!



Puas xav tau kev pab? Hu mus rau lub HMO Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist) ntawm tus xov tooj 1-800-291-2002! Tus Enrollment Specialist yuav:

- Pab nrhiav seb koj tus kws kho mob, lub tsev kho mob loj, los yog qhov chaw kuaj mob puas zwm rau ib lub HMO twg, thiab yog zwm no, yog lub

twg.

- Pab koj xaiv lub HMO los yog pab koj ua daim ntawv ua npe zwm (Enrollment Choice form) es koj mam muab xa tawm.
- Teb koj cov lus nug txog HMO tes hauj lwm.

Yuav Ua Npe Zwm rau lub HMO li cas

- Koj muab daim ntawv ua npe zwm (Enrollment Choice Form) nyob hauv cov ntawv no teb kom tiav, kos npe rau, thiab muab xa tawm.
- Koj hu tau mus rau lub HMO **Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist) ntawm 1-800-291-2002** qhia nws seb koj xaiv lub HMO twg.
- Koj mus ntsib lub HMO **Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist)** tim ntsej tim muag los tau. Hu tus xov tooj **1-800-291-2002** kom paub ntau ntxiv.

Puas muaj dab tsi tshwm sim tom qab kuv ua npe zwm rau hauv lub HMO lawm?

Koj yuav txais ib pob ntawv txais tos cov tswv cuab tshiab uas yuav qhia ntau yam ntxiv rau koj. Pob ntawv txais cov tswv cuab tshiab no muaj ib daim ntawv teev cov kws kho mob, cov tsev kho mob loj, thiab cov chaw kuaj mob uas nyob hauv koj lub HMO. Nws yuav qhia txog cov kev pab uas muaj nyob hauv koj lub HMO. Thaum koj ua npe zwm rau hauv ib lub HMO lawm, hu mus rau lub HMO ntawd kom:

- Paub txog cov kev pab hauv koj lub HMO seb muaj li cas.
- Paub txog cov kws kho mob thiab chaw kho mob koj yuav mus cuag seb nyob rau qhov twg.
- Paub seb yuav xaiv los yog pauv koj tsev neeg tus thawj kws kho mob uas xub mus ntsib ntawd li cas.

Koj yuav tsum mus ntsib koj cov kws kho mob thiab lwm cov kws kho mob uas zwm rau hauv koj lub HMO tshwj tias ntshe koj tau kev tso cai los ntawm koj lub HMO lawm los yog koj muaj xwm txheej mob ceev heev no xwb.

Yog hais tias koj tsis txaus siab rau cov kev pab, cov kws kho mob, cov tsev kho mob loj, los yog cov chaw kuaj mob uas koj lub HMO muab rau koj, hu mus rau lub HMO **Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist) ntawm 1-800-291-2002**. Tus Kws Paub Txog Kev Teev Npe yuav pab koj xyuas seb koj yuav ua li cas rau kauj ruam tom ntej.

Yuav ua li cas yog koj tsis nco qab xaiv koj lub HMO lawm?

Yog koj tsis xaiv ib lub HMO, luag yuav xaiv ib lub rau koj. Koj yuav txais ib tsab ntawv ceeb toom qhia rau koj tias tau xaiv lub HMO twg rau koj thiab koj tsev neeg lawm. Hu mus rau lub HMO **Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist)** ntawm **1-800-291-2002** tam sid yog koj xa xaiv ib lub HMO txawv lub uas luag tau xaiv rau koj lawm ntawd.

Yog kuv tsis txaus siab rau kuv lub HMO ne?

Yog koj tsis txaus siab rau koj lub HMO uas koj zwm npe rau, koj yuav pauv tau koj lub HMO thaum thawj peb lub hlis uas koj zwm npe rau. Qhov nov hu ua “open enrollment.”

Thaum koj lub sij hawm ua npe zwm dhau lawm, koj yuav pauv tsis tau koj lub HMO mus li cuaj lub hlis tom ntej. Qhov nov yog lub sij hawm kaw hu ua “lock-in”. Koj yuav txais ib tsab ntawv qhia rau koj tias thaum twg koj lub sij hawm kaw no mam tas. Thaum lub sij hawm no tas lawm, koj yuav pauv tau mus rau lub HMO tshiab yog hais tias muaj qheb txais neeg ntxiv.

Tus Kws Paub Txog Kev Teev Npe (Enrollment Specialist) yuav pab koj:

- Txiav txim seb puas tsim nyog koj pauv koj lub HMO.
- Pauv koj lub HMO hauv xov tooj.
- Ncuva kev zwm npe rau koj los yog hais kom tso cai rau koj tsis zwm npe rau ib lub HMO li yog hais tias koj nyob rau qhov uas tsis tas yuav tsum zwm npe.

Koj Muaj Cai!

Ua ib tug tswv cuab rau ib lub HMO hauv Wisconsin, koj muaj ib cov cai tseem ceeb:

- Koj muaj cai paub txog koj lub HMO thiab seb nws tes hauj lwm zoo li cas.
- Koj muaj cai nug thiab ua ntawv tsis txaus siab.
- Koj muaj cai tau txais kev ncaj ncees.

Kev pab rau cov Neeg Xiam Oob Qhab

Cov neeg xiam oob qhab muaj cai tau txais kev pab. Cov kws kho mob nyob hauv

koj lub HMO yuav tsum muab kev pab rau cov neeg xiam oob qhab. Tsab cai Americans with Disabilities Act (ADA) tswj txoj cai nov. Qhov nov txhais tau hais tias tus kws kho mob qhov chaw los yog lub tsev kho mob loj yuav tsum muaj qhov rooj thiab txoj kev nkag tau mus los yooj yim.

Kev Pab rau Cov Neeg Lag Ntseg los yog Hnov Lus Tsis Zoo

Cov chaw kho mob hauv koj lub HMO yuav tsum muaj neeg txhais lus piav tes pab rau cov neeg lag ntseg los yog tsis hnov lus zoo.

Kev Pab rau Cov Neeg Hais Lwm Hom Lus

Cov chaw kho mob hauv koj lub HMO yuav tsum muaj neeg txhais lus pab rau cov neeg uas hais lwm hom lus.

Kev Pab rau Cov Neeg Dig Muag los yog Tsis Pom Kev Zoo

Yog hais tias koj dig muag los yog tsis pom kev zoo, koj hais kom muab daim qauv qhia txog kev ua tswv cuab hauv lub HMO thiab lwm yam ntaub ntawv sau ua Braille, kaw ua lus los yog ua CD rau koj.

Koj Muaj Cov Luag Hauj Lwm

Yuav kom tau txais kev kho mob zoo tshaj, nws yog koj txoj hauj lwm:

- Hais qhia rau cov kws kho mob thiab cov neeg tu mob seb koj tus mob nyob li cas.
- Mus kho koj tus mob thaum muaj mob lawm es xav tau kev pab.
- Noj koj cov tshuaj thiab ua raws li koj tus kws kho mob hais kom koj ua.
- Ua raws nraim li cov txheej txheem hauv HMO hais txog kev kho mob nkeeg.
- Mus cuag kws kho mob raws li sij hawm tau teem tseg.
- Muaj lus nug koj tus kws kho mob, lub HMO, los yog tus care coordinator.
- Hais qhia rau koj lub HMO seb koj xav li cas xwv lawv thiaj paub pab koj kom tau txais kev kho mob zoo tshaj qub.

Yog Koj Muaj Teeb Meem los yog Muaj Lus Nug

Yog koj muaj lus nug los yog muaj teeb meem txog koj tus kws kho mob, qhov chaw kho mob, los yog lub HMO peb xav qhia kom koj paub seb yuav ua li cas.

Nws kuj muaj neeg yuav pab koj nrhiav kom tau kev kho mob kom haum raws li koj xav tau. Nws kuj muaj ntau txoj kev pab daws tej teeb meem thiab teb cov lus nug. Piv txwv hais tias cov teeb meem thiab cov lus nug yog:

- Luag tsis kam muab kev pab rau koj.
- Koj teem tsis tau caij mus ntsib lawv.
- Koj mus cuag tsis tau tus kws kho mob los yog tus kws kho tshwj xeeb raws li koj xaiv.
- Koj nrhiav tsis tau ib tug neeg uas hais koj hom lus los pab koj.
- Koj tsis txaus siab rau koj tus kws kho mob tus xeeb ceem los yog tus cwj pwm.
- Koj tsis tau kev pab koj thaum koj hu mus rau lub HMO tus xov tooj 800.
- Luag tsis kam muab cov cuab yeej kho mob los yog cov kev pab kho koj tus mob.
- Koj tau txais ib daim nqi uas koj lub HMO yuav tsum yog tus them.

Yog muaj tej lus nug los yog teeb meem no raug rau koj, koj yuav pab kho tau kom zoo tshaj qub ntxiv.

Yuav Hu Leej Twg kom tau Kev Pab

- Hu mus rau koj lub HMO mus nrog tus Member Advocate tham.
- Hu mus rau tus BadgerCare Plus Ombudsman ntawm 1-800-760-0001.
- Hu mus rau tus Enrollment Specialist ntawm 1-800-291-2002.

Mus Saib BadgerCare Plus Online (Hauv Internet)

Xav kom paub ntau ntxiv txog cov kev pab hauv BadgerCare Plus, cov copayments thiab seb cov kev pab muaj txij li cas, koj mus saib phau ntawv Enrollment thiab Benefits Handbook, publication number P-00079, ntawm:

<http://www.dhs.wisconsin.gov/publications/p0/p00079.pdf>

Department of Health Services
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