# Spira Care Patient Guide







FOR MEMBERS ENROLLED IN A GROUP SPONSORED HEALTH PLAN WITH EXCLUSIVE ACCESS TO SPIRA CARE CENTERS

#### OUR COMMITMENT TO YOU:

We believe getting healthcare should be an experience that removes stress from your life instead of adding to it. We believe that the experience should be simple and centered around you. And we believe you should have someone in your corner to help you understand your health plan. By choosing a Blue Cross and Blue Shield of Kansas City (Blue KC) plan with exclusive access to Spira Care Centers, you've chosen simpler, more personal primary care. You have access to our Care Centers, the expertise of our Care Guides, and the benefits of your plan's network for care outside the Care Center.

Welcome. We look forward to seeing you.

#### FROM YOUR SPIRA CARE TEAM

For Care Center hours and locations, visit SpiraCare.com

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# A Healthcare Experience Designed for Your Life

We cared enough to ask what people need – and to listen to their answers. Our unique research took us into people's homes. We heard their stories, saw their paperwork and medications, and watched them draw pictures of how they wished healthcare would work for them.

We saw the hardship and the hope of healthcare.

#### **The Problems**

- You told us healthcare was hard to navigate.
- You showed us confusing bills for expensive services.
- · You wanted healthcare simplified.

#### **The Solutions**

- Dedicated Care Teams to manage services; resources to support your primary care needs.
- Reduce costs, confusion, copays\* and deductibles at our Care Centers.
- Care Centers for primary care: from doctor visits to on-site behavioral health consultations and more.

#### Welcome to Spira Care – healthcare as unique as you are.

\*Blue KC members enrolled in plans (without a Health Savings Account) with exclusive access to Spira Care Centers will have no costs for any procedure provided at a Spira Care Center.

Blue KC members enrolled in plans (with a Health Savings Account or HSA Eligible) with exclusive access to Spira Care Centers will have an affordable charge for services. Preventive services are covered at 100 percent.

# As simple as Spira Care is, it's still healthcare. Questions come up. Here are some answers.

#### Q: How do I know if Spira Care is right for me?

A: This offering is crafted for members looking to simplify and personalize their healthcare experience. If you and your family's health needs in the next year will largely fall within primary care, including routine labs, digital X-rays\* and routine behavioral health consultations, you can enjoy the peace of mind that comes with choosing Spira Care. You'll have the support of a Care Team and assistance with any services needed outside the Care Center that are in your plan's network.

#### Q: What prescriptions are filled at Spira Care?

A: Spira Care offers the convenience of on-site prescription services for a limited number of select generic prescriptions. This service is intended to get you started on your medication as soon as possible based on a primary care need discussed at your visit. These prescriptions are offered at your regular copay or deductible level and can be paid for using a credit card and picked up during your appointment. Any refills and prescriptions not available at your Care Center will be set up through convenient mail order or at your preferred pharmacy. Spira Care Centers do not have on-site pharmacies.

# **Q:** What about prescriptions that can't be filled at Spira Care?

A: If you are written a prescription by a Spira Care physician that cannot be filled at a Spira Care Center, the Care Team will facilitate prescription services through convenient mail order or at your preferred pharmacy at your regular cost-sharing level. We only fill prescriptions ordered by Spira Care physicians.

# DESIGNED BY PATIENTS

# Q: Where can I go for needs beyond what is offered at Spira Care, like specialty care or emergency situations?

A: You have access to your plan's network within the Kansas City metro area and the national BlueCard network when traveling outside the 32-county service area. For emergency situations, you are covered both in and out of your plan's network. Services beyond Spira Care (for example, a visit to a specialist, urgent care clinic or an emergency room) are subject to your plans deductible.

#### Q: I already have a primary care or pediatric physician I love. Can I still go there?

A: While the plan is ideal for members who utilize the Care Centers, members still have access to all providers in their plan's network. Many families enjoy the convenient benefits and advanced primary care services offered at Spira Care including care for adults, children and adolescents. Families also have access to a team of Care Guides for care and coverage questions. To find out more about the providers at Spira Care Centers, visit SpiraCare.com.

#### **Q:** Do I need to schedule an appointment or can I walk in? When are the Care Centers open?

A: To ensure the best member experience, you need to schedule an appointment for all care needs. This includes wellness checkups, physicals, sick care, chronic condition management, immunizations, medical management, and refills.

In the event a Care Center is at capacity, we will work with you to find an alternative solution such as availability at another Care Center or finding an option in your plan's network (subject to your deductible). Spira Care Centers across the metro offer extended hours and multiple appointment options including in-person and virtual care. Visit SpiraCare.com to learn more.

# **Q:** Are there plans to expand Spira Care and build new Care Centers in the future?

A: Spira Care Centers are located across the Kansas City metro area. We continue to evaluate adding additional locations. To take a virtual tour and learn more about the different Care Centers visit SpiraCare.com.

\*X-rays are available at select locations only, must be ordered by a Spira Care provider and are at no additional cost to members.



### An Advocate for You

To support you throughout your health journey, you have a team of doctors, physician assistants, nurse practitioners, behavioral health consultants and health coaches. In addition, you'll enjoy access to Care Guides – real people, with nursing and benefit backgrounds, to help you navigate specialty care outside your Care Center, answer questions and explain your benefits. With this team at your side, it truly is care with you at the center.

# What is a Care Guide?



# How to Use Spira Care Centers and Your Plan's Network

As a Spira Care member, you have two options for receiving care: visit a Spira Care Center or see a provider in your plan's network.



No referrals are necessary, but a Care Guide can help you choose a specialist for your need.

See next page for more information on plan types (Spira Care (without HSA) and Spira Care (with HSA)\*\*\*) and insurance models (EPO versus PPO).



and more

To set up an appointment at your Care Center, call 913-29-SPIRA.

\*\*X-rays are available at select locations only, must be ordered by a Spira Care provider and are at no additional cost to members.

\*\*\*Spira Care (HSA Eligible) non-preventive services have an affordable charge. Select prescriptions will be offered on-site at your regular copay or deductible level.

# How to Use Spira Care and Your Plan's Network

As a Blue KC member enrolled in a healthcare plan with exclusive access to Spira Care Centers, you'll enjoy access to advanced primary care at convenient Spira Care Centers located throughout the Kansas City metro area. You also have access to the doctors and specialists in the BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area.

To take full advantage of your benefits, it's important to understand your network and plan type. These can be found on your member card. If you have any questions or need help understanding your plan, please call 913-29-SPIRA (77472) to speak to a Care Guide.



#### National Coverage -

You have access to your plan's network within the Kansas City metro area and the national BlueCard network when traveling outside the 32-county service area. The suitcase with "PPO" means you have access to the BlueCard national network!

# Blue KC offers four plan types. Which plan are you enrolled in?

- 1. Spira Care (without HSA), PPO
- 2. Spira Care (without HSA), EPO
- 3. Spira Care HSA Eligible, PPO
- 4. Spira Care HSA Eligible, EPO

#### 1. SPIRA CARE (WITHOUT HSA), PPO

Spira Care (without HSA) is a combined primary care and insurance offering that provides advanced primary care with no deductibles, no copays and no additional cost for procedures you receive at Spira Care Centers. For needs outside of the Care Centers, you will incur a cost applied toward your deductible. Members have access to the BlueSelect Plus network within the Kansas City metro area and access to the national BlueCard network for care outside the 32-county service area. We encourage you to receive care from in-network providers, but you have the option to receive care from out-ofnetwork providers at a higher cost.

#### AT A GLANCE SPIRA CARE (WITHOUT HSA), PPO

- SPIRA CARE CENTERS: \$0 No cost
- BLUECARD NETWORK: \$ Costs apply to

your deductible

- BLUESELECT PLUS NETWORK:
  - \$\$ Costs apply to your deductible
- OUT-OF-NETWORK: \$\$\$\$ Option to receive care

at a higher cost

#### 2. SPIRA CARE (WITHOUT HSA), EPO

Spira Care (without HSA) is a combined primary care and insurance offering that provides advanced primary care with no deductibles, no copays, and no additional cost for procedures you receive at Spira Care Centers. For needs outside of the Care Centers, you will incur a cost applied toward your deductible. Members have access to the BlueSelect Plus network within the Kansas City metro area and access to the national BlueCard network for care outside the 32-county service area. You must receive all care from in-network providers except for emergency services. Non-emergency services received out-ofnetwork will not be covered.

#### AT A GLANCE SPIRA CARE (WITHOUT HSA), EPO

- SPIRA CARE CENTERS: \$0 No cost
- BLUESELECT PLUS NETWORK:
   SOuther Costs apply to your deductible
- BLUECARD NETWORK: \$\$ Costs apply to your deductible
- OUT-OF-NETWORK:

emergency services

#### 3. SPIRA CARE - HSA ELIGIBLE, PPO

Spira Care – HSA Eligible is a novel, simple, predictable option that provides affordable, convenient Spira Care Center visits paired with a Health Savings Account. You will incur an affordable charge for an office visit at a Spira Care Center outside of preventive care visits. Once you have met your deductible, any future primary care needs at a Spira Care Center are at no additional cost.

For care needs outside of primary care (costs apply to your deductible), you have access to the BlueSelect Plus network within the Kansas City metro area and access to the national BlueCard network for care outside the 32-county service area. We encourage you to receive care from in-network providers, but you have the option to receive care from out-of-network providers at a higher cost.

#### AT A GLANCE SPIRA CARE – HSA ELIGIBLE, PPO

#### • SPIRA CARE CENTERS:

#### rge for non- \$\$ Costs

- \$\$ Affordable charge for nonpreventive services until outof-pocket deductible is met
- BLUECARD NETWORK: \$ Costs apply to
  - your deductible

#### • BLUESELECT PLUS NETWORK:

\$\$ Costs apply to your deductible

#### • OUT-OF-NETWORK:

\$\$\$\$ Option to receive care at a higher cost

#### 4. SPIRA CARE - HSA ELIGIBLE, EPO

Spira Care – HSA Eligible is a novel, simple, predictable option that provides affordable and convenient Spira Care Center visits paired with a Health Savings Account. You will incur an affordable charge for an office visit at a Spira Care Center outside of preventive care visits. Once you have met your deductible, any future primary care needs at a Spira Care Center are at no additional cost.

For care needs outside of primary care (costs apply to your deductible), you have access to the BlueSelect Plus network within the Kansas City metro area and access to the national BlueCard network for care outside the 32-county service area. You must receive all care from in-network providers except for emergency services. Non-emergency services received out-of-network will not be covered.

#### AT A GLANCE SPIRA CARE – HSA ELIGIBLE, EPO

#### SPIRA CARE CENTERS:

- \$\$ Affordable charge for nonpreventive services until outof-pocket deductible is met
- BLUECARD NETWORK:
  - \$\$ Costs apply to your deductible

#### • BLUESELECT PLUS NETWORK:

\$\$ Costs apply to your deductible

#### • OUT-OF-NETWORK:

X No out-of-network coverage except emergency services

EPO: In an Exclusive Provider Organization (EPO) insurance model, members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) except for emergency services. Non-emergency services received out-of-network will not be covered.
PPO: In a Preferred Provider Organization (PPO) insurance model, members are encouraged to receive care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) but have the option to receive care from out-of-network providers at a higher cost.

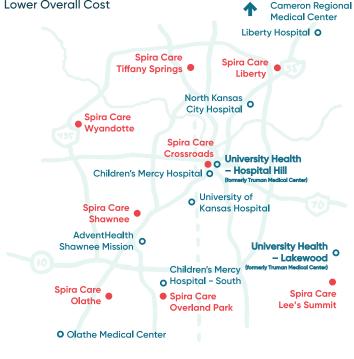
# Spira Care & BlueSelect Plus Network

Spira Care Centers serve members' primary care needs while access to the BlueSelect Plus network offers coverage for any specialty needs outside the Care Centers.

- 4,100+
   Physicians & Specialists
- In- & Out-of-Network
   Emergency Room Coverage

- 11,000 Access Points
- Higher-Quality Care







Visit SpiraCare.com to learn more about the Care Centers and Care Team members.

Members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county Blue KC service area, when traveling or on vacation, for example). If a member is on a Preferred Provider Organization (PPO) insurance plan, they do have out-of-network coverage, meaning higher out-of-pocket costs will apply. Out-of-network benefits are subject to the plan's allowable charge. Out-of-network providers may bill the member for the remaining balance.

# There's a Spira Care Center Near You

1916 Grand Boulevard Crossroads Kansas City, MO 64108 760 NW Blue Parkway Lee's Summit Lee's Summit, MO 64086 8350 N Church Road Liberty Kansas City, MO 64158 15710 W 135th Street, Suite 200 **Olathe** Olathe, KS 66062 7341 W 133rd Street **Overland Park** Overland Park, KS 66213 10824 Shawnee Mission Parkway Shawnee Shawnee, KS 66203 **Tiffany Springs** 8765 N Ambassador Drive Kansas City, MO 64154 9800 Troup Avenue Wyandotte Kansas City, KS 66111



To learn more about Care Center hours or take a virtual tour, visit SpiraCare.com.

# Care Center Appointments Can Be Made for the Following Types of Care Needs:

#### **Primary Care**

Our Care Teams practice family medicine. They manage common and long-term illnesses in adults, children and adolescents focusing on overall health and well-being. This includes disease prevention, health maintenance, behavioral health consultations, member education, and diagnosis and treatment of acute and chronic illnesses.

#### **Routine Preventive Care**

Includes wellness visits, screenings, behavioral health consultations and immunizations for preventing or avoiding illness and other health issues.

#### **Chronic Medical Condition Management**

Care teams offer treatments for chronic conditions such as diabetes or heart disease. Care Teams provide the medical and behavioral care, knowledge, skills, and resources to help you better manage your disease and improve your quality of life.

#### Sick Care

Available for needs like the flu, sore throat, urinary tract infection, ear pain, and pink eye. Call to inquire about a same-day or next-day appointment. One of our providers is always on call and available by phone for urgent concerns after office hours. Call 913-29-SPIRA (77472) and follow the prompts to be connected to the answering service.

# Convenient Services and Benefits Offered at Care Centers:

#### **Behavioral Health Consultations**

Your Care Team can provide brief, focused interventions in which your primary care provider and behavioral health consultant work together to support your behavioral healthcare needs. Your Care Team can also provide referrals for complex, chronic or long-term behavioral health needs, such as therapy.

#### Select Generic Prescriptions Filled On-Site

Spira Care offers the convenience of on-site service for a limited number of generic prescriptions. This service is intended to start you on your medication as soon as possible based on a primary care need discussed in your visit. They're offered at your regular copay or deductible level, payable with credit card and ready for pick-up at your appointment. Refills and prescriptions not available at your Care Center are set up through mail order or at your pharmacy. Spira Care Centers do not have pharmacies on-site.

#### Digital X-Rays and Routine Lab Draws

Digital x-rays and routine lab draws are offered at Care Centers\* based on a primary care need and ordered by your Spira Care provider. We do not accept or facilitate orders from providers outside of a Spira Care Center.

#### Access to Care Guides

Care Guides are personal guides with nursing and benefit backgrounds that are here to support you on your health journey. They are a single point of contact for both care and coverage questions. They can coordinate care, answer questions, and explain benefits.

#### **Diabetic Educators and Health Coaches**

Diabetic educators and health coaches are here to support and advocate for you, help you achieve individualized goals, and optimize your health outcomes.

\*Digital x-rays are available at all Care Centers except Lee's Summit and Liberty. If you're visiting either of those locations and need a digital X-ray, we'll help you schedule an appointment at another Care Center.

# Preparing for a Spira Care Center Appointment

Making your Care Center appointment is easy – call 913-29-SPIRA or visit MySpiraCare.com. Our Care Centers offer appointments Monday through Friday and a limited number of evening and weekend appointments. To learn more, visit SpiraCare.com.

All you need to bring to your appointment is your Blue KC member ID card and Government issued photo ID like a driver's license or state issued ID card or passport.



#### **DID YOU KNOW?**

Once you are registered at MySpiraCare.com, you can also schedule an appointment online.

Want to do the paperwork before your first appointment? If you've registered for the patient portal, visit MySpiraCare.com or call your Care Guide for instructions at 913-29-SPIRA.



# What to Expect at Your Spira Care Appointment

#### STEP 1

Arrive at the Spira Care Center 15 minutes in advance of your appointment.

#### STEP 2

If there's a short wait, you can relax in our comfortable waiting area.

#### STEP 3

A member of the Care Team will lead you to a designated room to meet your provider. If any routine labs are required, we'll take care of that down the hall. X-rays are also available at many of our Care Centers.

#### STEP 4

After you meet with your provider, a Care Guide will answer any questions and make sure you understand your next steps.

#### **STEP 5**

You're all done! If you're on our HSA Eligible plan and have not met your deductible, we'll send a bill for your affordable charge. Once you've satisfied your deductible, there's no additional cost outside of select prescriptions you may have picked up at the Care Center.

We understand life happens and things come up. If you're unable to make your appointment, please call at least 24 hours in advance to cancel or reschedule.

# BlueSelect Plus Network: EPO & PPO Differences and BlueCard Network

#### BlueSelect Plus Network

- Provides in-network coverage in the **dark blue** areas of the map. Costs apply toward your annual deductible.
- Hospitals located in the BlueSelect Plus network are located in the six counties outlined in red (excludes HCA and St. Luke's). Costs apply toward your annual deductible.

#### BlueCard

- Offers coverage nationwide, including counties in **dark green** on the map.
   Costs apply toward your annual deductible
- Visit MyBlueKC.com to see in-network
   providers for our medical plans
- Simply click **Find a Provider**. You will then be prompted to enter information found on your member ID card.

**Out-of-Network** 

The areas in light green are

out-of-network

# Druge Johnson Druge Hearin Druge Hearin

**PPO Plan Type** 

	LFO FIGHType	FFO FIGHType	
BlueSelect Plus Network: When receiving care in the BlueSelect Plus network. See your member ID card to determine if you are on an EPO or PPO plan type.	You have in-network coverage when using any of the 4,100+ providers in the six area counties and ten hospitals in the network. Important note: All other hospitals (and their providers) in the Kansas City metro area that are not in the BlueSelect Plus network are considered out-of-network. ‡ Emergency services are always covered at the in-network cost share. Cost applies toward your annual deductible.		
BlueCard: When receiving care in the BlueCard network.	You have access to the BlueCard network which offers coverage nationwide, including counties in dark blue on the map. Cost applies toward your annual deducbible.		
	*KEY DIFFERENCE		
<b>Out-of-Network:</b> When receiving care outside the BlueSelect Plus network within the 32-county Blue KC service area.	<b>EPO:</b> No coverage out- of-network except for emergencies services. You will be responsible for 100% of costs associated with any care received out of network.	<b>PPO:</b> Your extended out-of- network benefits provide some coverage, but higher-out-of- pocket costs will apply.	

**EPO Plan Type** 

<sup>1</sup>Out-of-network benefits are subject to the plan's allowable charge. Out-of-network providers may bill the member for the remaining balance if they are enrolled in a PPO plan. Members with EPO plans receive no out-of-network coverage except for emergency services and will be billed in full.

# Preparing for a Specialist Appointment

With Spira Care, visiting a specialist or provider in your plan's network is easy.

While referrals aren't necessary for visiting a provider outside a Spira Care Center, we do recommend working with your Care Guide to determine which specialist in the BlueSelect Plus network best fits your needs. Why? Because Spira Care Guides can quickly access estimated procedure costs per in-network provider to ensure you're able to make the best decision for you and your wallet.

Once a specialist is selected, your Care Guide will help make the arrangements, including working with the provider to schedule an appointment.

You may be charged for care received outside of a Care Center. Any charges will be applied toward your annual deductible.

Remember to bring your Blue KC member ID card to every appointment. It has all the information your doctors need to file a claim on your behalf.



Prefer to do the research yourself? Log in at MyBlueKC.com to find a provider in the BlueSelect Plus network.



You have access to a range of tools that can make healthcare more convenient than ever. Whether you're looking for Care Center lab results or want to know how much you've applied toward your deductible, everything you need to know is available at your fingertips at MySpiraCare.com or MyBlueKC.com.

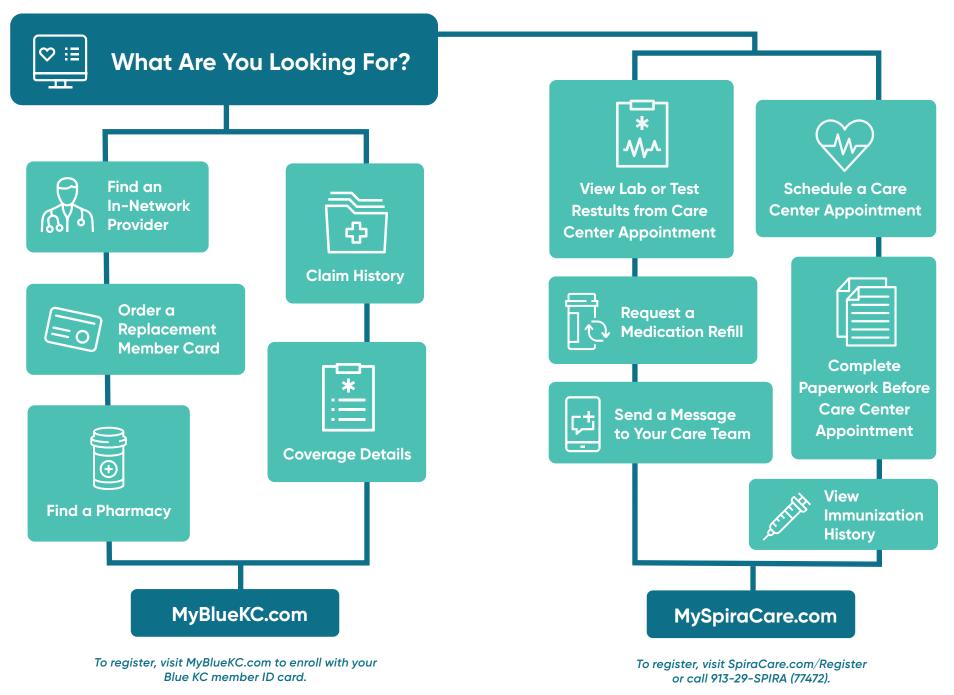
Use the chart on the next page to determine which tool will help you manage different aspects of your care.

# Accessing Care Information

Not sure how to use these tools? Our Care

Guides can help. Just call 913-29-SPIRA.

#### How to Use Our Online Tools





#### DISCRIMINATION IS AGAINST THE LAW

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

#### **BLUE KC**

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:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Customer Service at 844-395-7126 (Toll-Free) or at languagehelp@bluekc.com. If you believe that Blue KC 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 the Appeals Department, PO Box 419169, Kansas City, MO 64141-6169, 816-395-3537, TTY: 816-842-5607, APPEALS@bluekc.com. You can file a grievance in-person, by mail or by email. If you need help filing a grievance, the Appeals 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, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

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

If you, or someone you're helping, has questions about Blue KC, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-844-395-7126.

**Spanish:** Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue KC, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-395-7126.

Chinese: 如果您, 或是您正在協助的對象, 有關於 Blue KC方面的問題, 您 有權利免費以您的母語得到幫 助和訊息。洽詢一位翻譯員, 請撥電話 1-844-395-7126。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue KC, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-395-7126.

**German:** Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue KC haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-395-7126 an. Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 [Blue KC]에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-395-7126 로 전화하십시오.

**Serbo-Croatian:** Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue KC, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 1-844-395-7126.

**Arabic:** لوصحلا يف قحلاا كيدلف ، Blue KC موصخب ةلئساً مدعاست صخش ىدل وأ كيدل ناك زا عب لصتا مجرتم عم شدحتلل .ةفللكت ةي ازود زم كتغلب ةيرورضلاا تامولعملاو قدعاسملاا ىلع -1-844-395-7126.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue KC, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону1-844-395-7126.

**French:** Si vous, ou quelqu'un que vous aidez, avez des questions à propos de Blue KC, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez 1-844-395-7126.

**Tagalog:** Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue KC, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa1-844-395-7126.

Laotian: ຖ້ຳທ່ານ, ຫຼື ຄົນ ທທ່ານກຳລັງຊ່ ວຍເຫຼື ອ, ມໍຄາຖາມກ່ ຽວກັບ , ທ່ ານມິສດ່ທຈະໄດ້ຮັບການຊ່ ວຍເຫຼື ອແລະຂ້ ມູ ນຂ່ າວສານ ທເປັ ນພາສາຂອງທ່ານ ່ບມ ດ່າໃຊ້ຈ່າຍ. ການໂອ້ລົມກັບນາຍພາສາ, ໃຫ້ ໂທຫາ 1-844-395-7126.

**Pennsylvanian Dutch:** Wann du hoscht en Froog, odder ebber, wu du helfscht, hot en Froog baut Blue KC, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1–844– 395–7126 uffrufe. Blue دروم رد لاوس ، دين کيم کمک و ا هب امش هک یسک اي ،امش رگ ا روط هب ار دوخ نابز هب ت علاطا وکمک هک ديراد ار نيا ق ح دي شاب هتشاد ، KC

دي يامن لصاح سامت 7126-395-1-844 دي يامن تفايرد ناگيار

**Cushite:** Isin yookan namni biraa isin deeggartan Blue KC irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-844-395-7126 tiin bilbilaa.

**Portuguese:** Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Blue KC, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-395-7126.

For TTY services, please call 1-816-842-5607.

#### MEMBER RIGHTS AND RESPONSIBILITIES

As a Blue KC member, you have certain Rights and Responsibilities, as outlined below:

#### You have the right to:

- Receive considerate and courteous care with respect for personal privacy, dignity and confidentiality.
- Have a candid discussion of medically necessary and appropriate treatment options or services for your condition from any participating physician, regardless of cost or benefit.
- Receive medically necessary and appropriate care or services from any participating physician or other participating healthcare provider from those available as listed in your managed care plan directory or from any nonparticipating physician or other healthcare provider.
- Receive information and diagnosis in clear and understandable terms, and ask questions to ensure you understand what you are told by your physician and other medical personnel.

- Participate with providers and practitioners in making decisions about your healthcare, including accepting and refusing medical or surgical treatments.
- Give informed consent to treatment and make advanced treatment directives, including the right to name a surrogate decision maker in the event you cannot participate in decision making.
- Discuss your medical records with your physician and have health records kept confidential, except when disclosure is required by law or to further your treatment.
- Be provided with information about your managed healthcare plan, its services and the practitioners and providers providing care, as well as have the opportunity to make recommendations about your rights and responsibilities.
- Communicate any concerns with your managed healthcare plan regarding care or services you received, receive an answer to those concerns within a reasonable time, and initiate the complaint and grievance procedure if you are not satisfied.

#### You have the responsibility to:

- Respect the dignity of other members and those who provide care and services through your managed healthcare plan.
- Ask questions of your treatment physician or treatment provider until you fully understand the care you are receiving and participate in developing mutually agreed upon treatment goals to the degree possible.
- Follow the mutually agreed upon plans and instructions for care that you have discussed with your healthcare practitioner, including those regarding medications. Comply with all treatment follow-up plans, and be aware of the medical consequences of not following instructions.
- Communicate openly and honestly with your treatment provider regarding your medical history, health conditions and the care you receive.

- Keep all scheduled healthcare appointments and provide advance notification to the appropriate provider if it is necessary to cancel an appointment.
- Know how to use the services of your managed healthcare plan properly.
- Supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care.

#### DISCLOSURE NOTICE

Blue KC subcontracts with other organizations [or vendors, or entities] to perform certain [health] services such as utilization management [(e.g., hospital concurrent review, prior authorizations, peer medical necessity review, denials, approvals, appeals), member complaints], provider credentialing, and case management for members with complex and catastrophic conditions.

#### PRIVACY PRACTICES NOTICE

This notice describes how personal and medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully. The privacy of your personal and medical information is important to us.

#### Summary of Our Privacy Practices

We may use and disclose your personal and medical information without your permission for treatment, payment and healthcare operations activities. Medical information includes data submitted by providers, lab results and other healthcare or wellness programs you elect to participate in. We may use and disclose your personal and medical information without your permission in support of efficient operation of a health insurance marketplace (e.g., qualified health plan application assistance), when required or authorized by law for public health activities, law enforcement, judicial and administrative proceedings, research and certain other public benefit functions. We may disclose your personal and medical information to your family members, friends or any others you involve in your enrollment, healthcare or payment for your healthcare. We may disclose your medical information to appropriate public and private agencies in disaster relief situations.

We may disclose to your employer whether you are enrolled or disenrolled in the health plan it sponsors. We may disclose summary health information to your employer for certain limited purposes.

If you are enrolled in an employer-sponsored group health plan, we may disclose your medical information to your employer to administer your group health plan if your employer explains the limitations on its use and disclosure of your medical information in the plan document for your group health plan. We will not otherwise use or disclose your medical information without your written authorization.

You have the right to examine and receive a copy of your personal and medical information. You have the right to receive an accounting of certain disclosures we may make of your personal and medical information. You have the right to request that we amend, further restrict use and disclosure of, or communicate in confidence with you about your personal and medical information. Please review this entire notice for details about the uses and disclosures we may make regarding your personal and medical information, about your rights and how to exercise them, and about complaints regarding or additional information about our privacy practices.

The complete Notice of Privacy Practices is available on our website – www.BlueKC.com.

#### **Privacy Office**

Blue Cross and Blue Shield of Kansas City (Blue KC) P.O. Box 417012, Kansas City, MO 64141 Phone Numbers: 816-395-3784 Toll Free: 1-800-932-1114 • Fax: 816-395-2862 Email: Privacy@BlueKC.com

#### MAXIMIZE YOUR SPIRA CARE MEMBERSHIP

Spira Care combines primary care and health insurance into a single offering where you have access to Care Centers designed to deliver advanced primary care. Here are helpful tips on how to best use your Spira Care services and benefits. We look forward to seeing you.

#### **A FEW REMINDERS**

- Arrive 15 minutes before your scheduled appointment to check in.
- Bring any medical history or immunization records with you.
- We understand life happens and things come up. If you're unable to make your appointment, please let us know at least 24 hours in advance so we can reschedule.
- Get to know your Care Guides. When you have questions, they
  have answers and can help take the confusion out of healthcare.
  They are there to assist you with any care needs in your plan's
  network and will be your biggest advocate. Care Guides are
  available at the Care Center or by calling 913-29-SPIRA (77472).



