







# **About Neighborhood**

Neighborhood is a local, not-for-profit, 501c3 organization. We were formed by 13 community health centers in 1993. For more than 20 years, we have helped Rhode Island families get excellent health care. We offer affordable health insurance to people who qualify for Medicaid programs. We cover medically needed care, preventive care, check-ups, and many medicines.



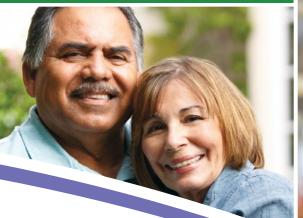
# **About the Plan**

**TRUST** is Neighborhood's **Rhody Health Partners (RHP)** plan for:

- Adults with disabilities
- Adults without dependent children



96% of Neighborhood members would recommend us to family or friends 2015 CAHPS® Survey









# **Benefits include:**

- Over 1,300 primary care providers (PCPs)
- Over 3,700 specialists
- Over 2,000 behavioral health providers
- Nurses
- Social workers

- Visits and check-ups
- Translation help
- Transportation help, if you qualify
- Over-the-counter medicines like ibuprofen, with a prescription
- Access to a doctor
   24 hours a day, 7 days
   a week
- Wellness programs
- Member newsletter



Please call Neighborhood Member Services at 1-800-459-6019 (TDD/TTY 711) for help choosing a PCP or if you have any plan questions.

Phone line hours: Monday through Friday 8:30AM-5:00PM



 $Neighborhood\ of fers\ Medicaid\ and\ Marketplace\ plans\ through\ Health Source\ RI.$ 

When you sign up with us, you get one company that can serve all your family's health insurance needs.

This booklet is an overview of benefits. It is not a contract. Please refer to the Neighborhood TRUST/Rhody Health Partners member handbook for more information. This is on our website at www.nhpri.org. You may also ask for a copy by calling Neighborhood Member Services at 1-800-459-6019 (TDD/TTY 711).

# **Covered Benefits**

Here are just some of our services. Always use your Neighborhood member ID card. You need your member ID card to get services.

- Office visits
- Immunizations (shots)
- Prescriptions
- Lab tests
- Behavioral health services
- Drug or alcohol help

- Referral to specialists
- Hospital care
- Emergency care
- Home health care
- Skilled nursing care

- Special diet help
- Translation help
- Childbirth classes
- Parenting classes
- Stop-smoking help
- Transportation help

#### **Non-Covered Services**

These services are not covered.

- Trial procedures, unless there is a state order
- Abortion services, except to save the woman's life or in case of rape or incest
- Private rooms in hospitals (unless medically necessary)
- Cosmetic surgery
- Infertility treatment services
- Medications for sexual or erectile dysfunction









# **How Your Plan Works**

We know health insurance can be unclear. We are here to help! This booklet explains how to get health care services.

Neighborhood's TRUST plan gives health benefits to residents enrolled in the Rhody Health Partners (RHP) and Rhody Health Partners Expansion (EXP). This is offered by the state of Rhode Island. Eligibility is decided by the state Department of Human Services.

#### Primary Care Provider (PCP) and Network

When you become a member of our TRUST plan, you must choose a PCP for you and each covered member of your family. When you need regular or urgent care, call your PCP first. Your PCP is available to you 24 hours a day. Your PCP may send you to another doctor if they cannot see you or if you need care from a specialist.

#### A PCP can be a:

• Family doctor: Cares for all ages

• Internal medicine doctor: Cares for adults

• Gynecologist or GYN: Cares for women

• **Obstetrician or OB:** Cares for pregnant women through delivery

• **Pediatrician:** Cares for children

# A PCP will handle all af your regular care such as:

- Check-ups
- · Cold and flu
- Seeing a specialist
- Other health problems



#### Your Member Rights and Responsibilities

Neighborhood supports the rights of our members. We want you to receive high-quality care and services. This includes the right to make inquiries, file complaints, and use the internal and external written appeals process. Member rights include rules on how Neighborhood uses Personal Health Information.

You can read about your rights and responsibilities on our website. go to www.nhpri.org/CurrentMembers/YourRightsPrivacy.

# Our Provider Directory

You can find a list of primary care and other network providers at www.nhpri.org or by calling Neighborhood Member Services at 1 800 459 6019 (TDD/TTY 711).





## **How to Get Care**

#### Referrals and Specialists

Sometimes you may need to visit a doctor who takes care of a certain part of the body. This type of doctor is called a specialist. You will need a referral from your PCP. Your PCP will handle that for you.



#### Examples of a specialist are:

• Cardiologist: A heart doctor

• Podiatrist: A foot doctor

Pulmonologist: A lung doctor

#### Out-of-Area Care

You may be far from home and get sick. This means you will need to visit a doctor who is out of our group of doctors. Services out of network must be approved first. Call us at **1-800-459-6019 (TDD/TTY 711).** No matter where you are, emergency services are covered. You do not need an okay.



#### Emergency services are always covered when you are out of the area.

- If you have an emergency and are out of the area, call 911 immediately or visit the nearest emergency room.
- Be sure to tell your PCP about this treatment. They will want to know for your records.

#### **Emergency Care**

An emergency is a life threatening illness or injury. Neighborhood covers all emergency care. You do not need an okay to get emergency care. Emergencies include heart attacks, strokes and major injuries. If you have an emergency, call 911 and ask for help or go directly to the nearest hospital emergency room.











## **Medical Review**

We have to make sure the care you get is covered.

We use utilization management (UM) to do this. Only doctors, nurses and pharmacists perform UM. Examples of UM include pre-service review, urgent concurrent review, and post-service review. For more information on the review process, please go to www.nhpri. org/CurrentMembers/ChooseYourPlan/Trust. We do not reward any person for saying no to needed care.

#### **Prior Authorizations**

A prior authorization (PA) is when your doctor gets our okay before giving you care. Some services need PA before you can get them. It is the duty of your doctor to call us to get PA when needed.

If your doctor does not get a PA from us, you will not be able to get those services. Some of these services include hospital admissions, cosmetic surgeries and home health care services.

#### Prescription and Over-the-Counter Drug Coverage

Your benefits include prescription drug coverage. By law, all Medicaid members must use generic drugs only. Some generic drugs may require PA.

- Brand name and generic drugs have the same ingredients. Both work the same way. There are a limited number of brand name drugs that are covered. Some require PA.
- There are some members who may have to pay a small amount for their prescriptions. This fee is called a co-pay.
- Neighborhood offers prescription and over-the-counter drug benefits.
- You can go to almost any pharmacy in Rhode Island to get your prescription filled.
- Many of the pharmacies in our network are open 24 hours a day.
- To learn more about our pharmaceutical management procedures and our exceptions process, as well as to check to see if your drug is covered, please go to www.nhpri.org/CheckYourMeds.









# **Neighborhood Member Services**

Neighborhood has a friendly and helpful Member Services team ready to help you.



#### Call

#### 1-800-459-6019

- Member Service Specialists are available Monday through Friday 8:30AM 5:00PM
- Free language interpreter services available for non-English speakers
- Calls to this number are free



#### TDD/TTY

#### **Dial** 711

- Member Service Specialists are available Monday through Friday 8:30AM-5:00PM
- This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking
- Calls to this number are free



**Fax** 

1-401-459-6021



Website

www.nhpri.org

If you need help understanding this information in your language, please call us at 1-401-459-6009 and ask for Member Services. Si necesita ayuda para comprender esta información en su idioma, llámenos al 1-401-459-6009 y solicite contactar con el servicio de atención al cliente. Si vous avez besoin d'aide pour comprendre ces informations dans votre langue, appelez-nous au 1-401-459-6009 et demandez le Service aux membres. Se necessita de ajuda para compreender esta informações no seu idioma, por favor telefone para 1-401-459-6009 e solicite o Serviço de Apoio ao Cliente. Чтобы получить информацию на родном языке, обратитесь в отдел по работе с клиентами (Member Services) по телефону 1-401-459-6009. 

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