

# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

## Introduction

This document is a brief summary of the benefits and services covered by Tufts Health Plan Senior Care Options. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of Tufts Health Plan Senior Care Options. Key terms and their definitions appear in alphabetical order in the last chapter of the *Evidence of Coverage*.

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## A. Disclaimers



This is a summary of health services covered by Tufts Health Plan Senior Care Options for January 1, 2022 – December 31, 2022. This is only a summary. Please read the *Evidence of Coverage* for the full list of benefits. If you don't have an *Evidence of Coverage*, call Tufts Health Plan Senior Care Options Customer Relations at the number at the bottom of this page to get one or visit [www.thmp.org/sco](http://www.thmp.org/sco).

- ❖ Tufts Health Plan Senior Care Options is an HMO-SNP with a Medicare Contract. Enrollment in Tufts Health Plan Senior Care Options depends on contract renewal.
- ❖ Tufts Health Plan Senior Care Options is a health plan that contracts with both Medicare and MassHealth Standard (Medicaid) to provide benefits of both programs to enrollees. It is for people with MassHealth Standard (Medicaid) age 65 and older who do not have any other comprehensive health insurance except Medicare.
- ❖ Under Tufts Health Plan Senior Care Options you can get your Medicare and MassHealth Standard (Medicaid) services in one health plan called a Senior Care Options plan. A Tufts Health Plan Senior Care Options Care Manager will help manage your health care needs.
- ❖ This information is not a complete description of benefits. Contact the plan for more information.
- ❖ For more information about **Medicare**, you can read the *Medicare & You* handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. For more information about **MassHealth Standard (Medicaid)**, call 1-800-841-2900. TTY users should call 1-800-497-4648.
- ❖ You can get this document for free in other formats, such as large print or audio. Call 1-855-670-5934 (TTY: 711), 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. The call is free.
- ❖ Tufts Health Plan Senior Care Options complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-670-5934 (TTY: 711).

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## B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently Asked Questions	Answers
<b>What is a Senior Care Options Plan?</b>	<p>A Senior Care Options Plan is a health plan that contracts with both Medicare and MassHealth Standard (Medicaid) to provide benefits of both programs to enrollees. It is for people age 65 and older. A Senior Care Options Plan is an organization made up of doctors, hospitals, pharmacies, providers of Long-term Services and Supports (LTSS), and other providers. It also has Care Managers to help you manage all your providers and services and supports. They all work together to provide the care you need.</p>
<b>Will I get the same Medicare and MassHealth Standard (Medicaid) benefits in Tufts Health Plan Senior Care Options that I get now?</b>	<p>You will get your covered Medicare and MassHealth Standard (Medicaid) benefits directly from Tufts Health Plan Senior Care Options. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change. You may also get other benefits the same way you do now, directly from a State agency like the Department of Mental Health or the Department of Developmental Services.</p> <p>When you enroll in Tufts Health Plan Senior Care Options, you and your care team will work together to develop an Individualized Plan of Care to address your health and support needs, reflecting your personal preferences and goals.</p> <p>If you are taking any Medicare Part D prescription drugs that Tufts Health Plan Senior Care Options does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for Tufts Health Plan Senior Care Options to cover your drug if medically necessary. For more information, call Customer Relations at 1-855-670-5934 (TTY: 711).</p>

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Frequently Asked Questions	Answers
<p><b>Can I go to the same doctors I use now?</b></p>	<p>Often that is the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with Tufts Health Plan Senior Care Options and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none"> <li>• Providers with an agreement with us are “in-network.” Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. <b>You must use the providers in Tufts Health Plan Senior Care Options’ network.</b> If you use providers or pharmacies that are not in our network, the plan may not pay for these services or drugs.</li> <li>• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of Tufts Health Plan Senior Care Options’ plan.</li> </ul> <p>To find out if your doctors are in the plan’s network, call Customer Relations at 1-855-670-5934 (TTY: 711) or read Tufts Health Plan Senior Care Options’ <i>Provider and Pharmacy Directory</i> on the plan’s website at <a href="http://www.thmp.org/sco">www.thmp.org/sco</a>.</p> <p>If Tufts Health Plan Senior Care Options is new for you, we will work with you to develop an Individualized Plan of Care to address your needs.</p>
<p><b>What is a Tufts Health Plan Senior Care Options Care Manager?</b></p>	<p>A Tufts Health Plan Senior Care Options Care Manager is one main person for you to contact. This person helps to manage all your providers and services, and make sure you get what you need.</p>
<p><b>What are Long-term Services and Supports (LTSS)?</b></p>	<p>Long-term Services and Supports are help for people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital.</p>
<p><b>What is a Geriatric Services Supports Coordinator (GSSC)?</b></p>	<p>A Tufts Health Plan Senior Care Options GSSC is a person for you to contact and have on your care team who is an expert in home and community-based services and supports. This person helps you get services that help you live independently in your home.</p>
<p><b>What happens if I need a service but no one in Tufts Health Plan Senior Care Options’ network can provide it?</b></p>	<p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, Tufts Health Plan Senior Care Options will pay for the cost of an out-of-network provider.</p>

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Frequently Asked Questions	Answers
Where is Tufts Health Plan Senior Care Options available?	The service area for this plan includes: Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester Counties in Massachusetts. You must live in one of these areas to join the plan.
What is prior authorization?	<p>Prior authorization means an approval from Tufts Health Plan Senior Care Options to seek services outside of our network or to get services not routinely covered by our network <b>before</b> you get the services. Tufts Health Plan Senior Care Options may not cover the service, procedure, item, or drug if you don't get prior authorization.</p> <p><b>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first.</b> Tufts Health Plan Senior Care Options can provide you or your provider with a list of services or procedures that require you to get prior authorization from Tufts Health Plan Senior Care Options before the service is provided. If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Customer Relations 1-855-670-5934 (TTY: 711) for help.</p> <p>See the <i>Evidence of Coverage</i> to learn more about when prior authorization is required.</p>
What is a referral?	<p>A referral means that your primary care physician (PCP) must give you approval to go to someone that is not your PCP. A referral is different than a prior authorization. If you don't get a referral from your PCP, Tufts Health Plan Senior Care Options may not cover the services. Tufts Health Plan Senior Care Options can provide you with a list of services that require you to get a referral from your PCP before the service is provided.</p> <p>Refer to the <i>Evidence of Coverage</i> to learn more about when you will need to get a referral from your PCP.</p>
Do I pay a monthly amount (also called a premium) under Tufts Health Plan Senior Care Options?	No. Because you have MassHealth Standard (Medicaid), you will not pay any monthly premiums, including your Medicare Part B premium, for your health coverage.
Do I pay a deductible as a member of Tufts Health Plan Senior Care Options?	No. You do not pay deductibles in Tufts Health Plan Senior Care Options.


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Frequently Asked Questions	Answers
<b>What is the maximum out-of-pocket amount that I will pay for medical services as a member of Tufts Health Plan Senior Care Options?</b>	There is no cost sharing for medical services in Tufts Health Plan Senior Care Options, so your annual out-of-pocket costs will be \$0.

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## C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care (continued on the next page)	Hospital stay	\$0	<p>Under Medicare, our plan covers 90 days for any inpatient hospital stay.</p> <p>Coverage for additional days in an acute care hospital is provided by MassHealth Standard (Medicaid) as medically necessary.</p> <p>Our plan covers 60 “lifetime reserve days” to supplement care in a rehabilitation or long-term hospital. These are “extra” days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p> <p>Prior authorization may be required.</p>
	Doctor or surgeon care	\$0	Before you receive outpatient doctor or surgeon care, you must obtain a referral from your PCP.
	Outpatient hospital services, including observation	\$0	<p>Before you receive outpatient hospital services, you must obtain a referral from your PCP.</p> <p>Prior authorization may be required.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need hospital care (continued)</b>	Ambulatory surgical center (ASC) services	\$0	Before you receive ASC services, you must obtain a referral from your PCP. Prior authorization may be required.
<b>You want a doctor</b>	“Welcome to Medicare” (preventative visit, one time only)	\$0	
	Wellness visits, such as a physical	\$0	One physical exam per calendar year.
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	There are timeframes that apply to preventive services that determine how often you can get these services. See the <i>Evidence of Coverage</i> to learn more.
	Visits to treat an injury or illness	\$0	
	Specialist care	\$0	Before you receive services from a specialist, you must obtain a referral from your PCP.
<b>You need emergency care (continued on the next page)</b>	Emergency room services	\$0	Emergency care may be furnished by in-network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. Your plan includes worldwide coverage for emergency care. Prior authorization and referrals are not required.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care (continued)	Urgent care	\$0	Urgently needed care may be furnished by in-network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. Your plan includes worldwide coverage for urgent care. Prior authorization and referrals are not required.
	Ambulance services	\$0	Prior authorization may be required for non-emergency ambulance services.
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	Prior authorization may be required.
	Lab tests and diagnostic procedures, such as blood work	\$0	Prior authorization may be required.
You need hearing/auditory services (continued on the next page)	Hearing screenings	\$0	Before you receive a diagnostic hearing exam from a specialist, you must obtain a referral from your PCP.  No referral is required for the annual routine hearing exam, but you must use a plan provider.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need hearing/auditory services (continued)</b>	Hearing aids and services	\$0	You pay nothing for hearing aids or instruments, or for services related to the care, maintenance, and repair of hearing aids, or instruments and supplies.
<b>You need dental care</b>	Dental check-ups and preventive care	\$0	You pay nothing for preventive cleanings, routine exams, and X-rays. Services must be performed by a DentaQuest provider.
	Implants	\$0	4 implants per year. One per tooth per member every 5 years. Except in an emergency, prior authorization may be required. Services must be performed by a DentaQuest provider.
	Oral and maxillofacial surgery	\$0	One per lifetime per member per tooth/quadrant. Services must be performed by a DentaQuest provider.
	Periodontics	\$0	Limitations may apply. Services must be performed by a DentaQuest provider.
	Prosthodontics	\$0	Once per 60-month period. Services must be performed by a DentaQuest provider.
	Restorative and emergency dental care	\$0	Services must be performed by a DentaQuest provider.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care	Eye exams	\$0	You must use a participating vision care provider (EyeMed Vision Care) to receive the covered eye exam benefits. Referral is required for diagnostic eye exams. Referral is not required for annual routine eye exams.
	Eyeglasses and/or contact lenses	\$0	\$300 allowance for eyeglasses (lenses, frames, or a combination of the two) and/or contact lenses per calendar year. You must purchase your lenses and frames from a participating vision provider (EyeMed Vision Care) to receive the \$300 allowance. Otherwise, the benefit will be limited to \$180 per year. Other limitations apply.
	Other vision care	\$0	Such as screening services and therapeutic eyeglasses.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You have a behavioral health condition (continued on the next page)</b></p>	<p>Behavioral health services</p>	<p>\$0</p>	<p>You may need to obtain a referral from your PCP before you receive certain behavioral health services. Prior authorization may be required for certain behavioral health services. Services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Diversionary services, including community support, psychiatric day treatment, and structured outpatient addiction programs.</li> <li>• Behavioral health emergency services, including emergency screening services, medication management services, and short-term crisis counseling.</li> <li>• Standard outpatient services, including diagnostic evaluation, treatment (individual, group, couples/family), and opioid replacement therapy.</li> <li>• Emergency services program (ESP), including assessment, intervention, and stabilization.</li> <li>• Special procedures.</li> </ul>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You have a behavioral health condition (continued)</b></p>	<p>Inpatient care for people who need behavioral health care</p>	<p>\$0</p>	<p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.</p> <p>Our plan covers 90 days for an inpatient hospital stay.</p> <p>Our plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p> <p>MassHealth Standard (Medicaid) benefits cover all approved stays in excess of the Medicare limit.</p>
	<p>Outpatient care and community-based services for people who need mental health care</p>	<p>\$0</p>	<p>Before you receive individual or group therapy, you must obtain a referral from your PCP.</p>
<p><b>You have a substance use disorder (continued on the next page)</b></p>	<p>Outpatient substance abuse services</p>	<p>\$0</p>	<p>You may need to obtain a referral from your PCP before you receive certain outpatient substance abuse services from a specialist. Additional coverage provided by MassHealth Standard (Medicaid).</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You have a substance use disorder (continued on the next page)</b></p>	<p>Inpatient substance use disorder services</p>	<p>\$0</p>	<p>Hospital services that provide a detoxification regimen of medically directed evaluation, care, and treatment for psychoactive substance-abusing enrollees in a medically managed setting.</p>
	<p>Acute treatment services for substance use disorders</p>	<p>\$0</p>	<p>24-hour, seven days a week, medically monitored addiction treatment services that provide evaluation and withdrawal management. Detoxification services are delivered by nursing and counseling staff under a physician-approved protocol and physician-monitored procedures and include: bio-psychosocial assessment; individual and group counseling; psychoeducation groups; and discharge planning. Members with co-occurring disorders receive specialized services to ensure treatment for their co-occurring psychiatric conditions. These services may be provided in licensed freestanding or hospital-based programs.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You have a substance use disorder (continued)</b></p>	<p>Clinical support services for substance use disorders</p>	<p>\$0</p>	<p>24-hour treatment services, which can be used independently or following Acute Treatment Services for substance use disorders, and including intensive education and counseling regarding the nature of addiction and its consequences; outreach to families and significant others; and aftercare planning for individuals beginning to engage in recovery from addiction. Members with co-occurring disorders receive coordination of transportation and referrals to mental health providers to ensure treatment for their co-occurring psychiatric conditions.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need a place to live with people available to help you (continued on the next page)</b></p>	<p>Skilled nursing care</p>	<p>\$0</p>	<p>Our plan covers up to 100 days in a skilled nursing facility.</p> <p>Your primary care team (PCT) will direct you to a subset of the facilities in our Tufts Health Plan SCO network that can best coordinate your care and meet your individual needs. This means in most cases you will not have full access to the network facilities for these services.</p> <p>MassHealth Standard (Medicaid) benefits cover all approved stays in excess of the Medicare limit.</p>
	<p>Institutional care (nursing home care)</p>	<p>\$0</p>	<p>Tufts Health Plan Senior Care Options will direct you to selected facilities to best manage your specific needs while receiving care in an institutional setting. You will work with your PCT to select a facility from the identified options. This means in most cases you won't have access to the full network for these services.</p> <p>If applicable, you must pay the Patient Paid Amount (PPA), for which you are responsible, directly to the nursing facility.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need a place to live with people available to help you (continued)</b></p>	<p>Adult Foster Care and Group Adult Foster Care</p>	<p>\$0</p>	<p>Adult Foster Care is for members who need daily help with personal care but want to live in a family setting rather than in a nursing home or other facility. The caregiver provides personal care, assistance with medication adherence, meals, homemaking, laundry, medical transportation, companionship, and 24-hour supervision. AFC members live with trained paid caregivers who provide daily care. Caregivers may be individuals, couples, or larger families.</p> <p>Group Adult Foster Care includes personal care services for eligible members with disabilities who live in GAFC-approved housing. Housing may be an assisted living residence or specially designated public or subsidized housing.</p> <p>Before you receive these services, you must first discuss these services with your Care Manager.</p>
<p><b>You need therapy after a stroke or accident</b></p>	<p>Occupational, physical, or speech therapy</p>	<p>\$0</p>	<p>Before you receive occupational, physical, or speech therapy services, you must obtain a referral from your PCP.</p>

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<p><b>You need help getting to health services</b></p>	Ambulance services	\$0	Prior authorization may be required for non-emergency ambulance services.
	Emergency transportation	\$0	
	Transportation to medical appointments and services	\$0	<p>Ambulance, taxi, and chair car transport for non-emergency medical appointments. Mode of transportation determined by medical necessity.</p> <p>Services must be provided by the plan-approved transportation provider. Limitations may apply.</p>
<p><b>You need drugs to treat your illness or condition (continued on the next page)</b></p>	Medicare Part B prescription drugs	\$0	<p>Except in an emergency situation, prior authorization may be required.</p> <p>Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Evidence of Coverage</i> for more information on these drugs.</p> <p>The plan will generally cover your drugs at no cost if:</p> <ul style="list-style-type: none"> <li>• Your prescription is written by a doctor or other prescriber</li> <li>• You use a network pharmacy to fill your prescription</li> <li>• Your drug is on the plan's <i>List of Covered Drugs (Formulary)</i></li> <li>• Your drug is used for a medically accepted indication</li> </ul>

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# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition (continued on the next page)</b></p>	<p>Generic drugs (no brand name)</p>	<p>\$0</p>	<p>There may be limitations on the types of drugs covered. Please refer to Tufts Health Plan Senior Care Options' <i>List of Covered Drugs (Formulary)</i> for more information.</p> <p>You can get up to a 90-day supply of most of your prescription drugs through our mail order program and through some retail pharmacies.</p> <p>In most cases, your prescriptions are covered only if they are filled at the plan's network pharmacies. You may get drugs from an out-of-network pharmacy only when you are not able to use a network pharmacy.</p>
	<p>Brand name drugs</p>	<p>\$0</p>	<p>There may be limitations on the types of drugs covered. Please refer to Tufts Health Plan Senior Care Options' <i>List of Covered Drugs (Formulary)</i> for more information.</p> <p>You can get up to a 90-day supply of most of your prescription drugs through our mail order program and through some retail pharmacies.</p> <p>In most cases, your prescriptions are covered only if they are filled at the plan's network pharmacies. You may get drugs from an out-of-network pharmacy only when you are not able to use a network pharmacy.</p>

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# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition (continued)</b></p>	<p>Over-the-counter (OTC) drugs</p>	<p>\$0</p>	<p>There may be limitations on the types of drugs covered. Please refer to Tufts Health Plan Senior Care Options' <i>List of Covered Drugs (Formulary)</i> for more information.</p> <p>Please see MassHealth Standard (Medicaid) OTC drug list.</p> <p>The plan provides coverage for the following additional drugs:</p> <ul style="list-style-type: none"> <li>• Benzonatate</li> <li>• Chondroitin/MSM</li> <li>• Coenzyme–Q10</li> <li>• Fexofenadine</li> <li>• Fleet Prep kits (w/o enema)</li> <li>• Glucosamine/Chondroitin/MSM</li> <li>• Glucosamine/MSM</li> <li>• Magnesium Citrate</li> <li>• Methylsulfonylmethane (MSM)</li> <li>• Mucinex 600 mg</li> <li>• Omega 3/Fish Oil</li> <li>• Robitussin Cough + Chest Congestion DM (liquid)</li> <li>• Robitussin Maximum Strength Cough + Chest Congestion DM (liquid)</li> </ul> <p>Before you receive OTC medications, you must first obtain a prescription from your treating provider.</p>

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## Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need help getting better or have special health needs</b>	Rehabilitation services	\$0	Before you receive rehabilitation services, you must obtain a referral from your PCP.
	Medical equipment for home care	\$0	Except in an emergency, prior authorization may be required.
	Services to treat kidney disease	\$0	Including but not limited to dialysis, disease education services, and training.
	Diabetes self-management training, diabetic services and supplies	\$0	Including but not limited to glucose monitoring supplies (limited to OneTouch products manufactured by LifeScan).  Up to three pairs of therapeutic custom-molded shoes are covered for members with severe diabetic foot disease and who meet the requirements as defined by Medicare.  Before receiving diabetes self-management training and diabetic services and supplies, you must obtain a referral from your PCP.  Prior authorization required for Therapeutic Continuous Glucose Monitors (CGMs).
<b>You need foot care</b>	Podiatry services	\$0	Before you receive podiatry services, you must obtain a referral from your PCP.
	Orthotic services	\$0	Before you receive orthotic services, you must obtain a referral from your PCP.

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## Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need durable medical equipment (DME)</b> <b>Note:</b> This is not a complete list of covered DME. For a complete list, contact Customer Relations or refer to Chapter 4 of the <i>Evidence of Coverage</i> .	Wheelchairs, crutches, and walkers	\$0	Medical equipment/supplies are covered when medically necessary. Prior authorization may be required.
	Nebulizers	\$0	Medical equipment/supplies are covered when medically necessary. Prior authorization may be required.
	Oxygen equipment and supplies	\$0	Medical equipment/supplies are covered when medically necessary. Prior authorization may be required.
	Wander response system and personal emergency response systems	\$0	Medical equipment/supplies are covered when medically necessary. Prior authorization may be required.
<b>You need help living at home (continued on the next page)</b>	Home health agency care	\$0	Before you receive these services, you must first discuss these services with your Care Manager.
	Home services, such as cleaning or housekeeping	\$0	Before you receive these services, you must first discuss these services with your Care Manager.
	Adult day health or other support services	\$0	Before you receive these services, you must first discuss these services with your Care Manager. Prior authorization may be required.

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## Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>You need help living at home (continued)</b>	Day habilitation services	\$0	Before you receive these services, you must first discuss these services with your Care Manager.
	Services to help you live on your own (home health care services or personal care attendant services)	\$0	Before you receive these services, you must first discuss these services with your Care Manager.
<b>Additional services (continued on the next page)</b>	Acupuncture services when provided by a licensed acupuncturist	\$0	Covered by Medicare up to 12 visits in 90 days for members with chronic low back pain. 8 additional visits covered for those demonstrating an improvement. No more than 20 visits administered annually.  MassHealth Standard (Medicaid) benefits cover acupuncture services in excess of Medicare coverage, as well as for the treatment of other types of pain and as an anesthetic. Prior authorization is required beyond 20 visits.
	Acupuncture – Behavioral Health coverage	\$0	For persons withdrawing from dependence on substances or recovering from addiction. No visit limit. Referral required for all visits.

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## Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued on the next page)	Chiropractic services	\$0	<p>You pay nothing for the initial evaluation or the manual manipulation of the spine to correct subluxation.</p> <p>You pay nothing for up to 20 office visits per year for chiropractic manipulative treatment and radiology services.</p> <p>Before you receive services from a specialist, you must obtain a referral from your PCP.</p>
	DailyCare+ card	\$0	<p>\$70 per calendar quarter allowance.</p> <p>You may use this allowance toward the purchase of approved daily care products from a participating store. You may purchase items such as shampoo, conditioner, deodorant, bath tissue and others. Also includes healthy grocery items such as fresh foods, dairy, dry goods, and beverages.</p>
	Instant Savings OTC card	\$0	<p>\$88 per calendar quarter allowance.</p> <p>You may use this allowance toward the purchase of Medicare-approved OTC items from a participating store. You may purchase items such as first-aid supplies, dental care, cold symptom supplies, and others.</p>
	Prosthetic services	\$0	Prior authorization may be required.
	Radiation therapy	\$0	Prior authorization may be required.

**If you have questions**, please call Tufts Health Plan Senior Care Options at 1-855-670-5934 (TTY: 711), 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. The call is free. **For more information**, visit [www.thpmp.org/sco](http://www.thpmp.org/sco).





# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Additional services (continued on the next page)</b>	Telehealth – Medicare basic coverage	\$0	The same referral rules apply to telehealth services as corresponding in-person visits.
	Telehealth – additional Telehealth services	\$0	Including <ul style="list-style-type: none"> <li>• Primary Care Physician Services</li> <li>• Physician Specialist Services</li> <li>• Individual Sessions for Mental Health Specialty Services</li> <li>• Individual Sessions for Psychiatric Services</li> <li>• Opioid Treatment Program Services</li> <li>• Observation Services</li> <li>• Individual Sessions for Outpatient Substance Abuse</li> <li>• Other Health Care Professionals (PAs &amp; NPs)</li> <li>• Kidney Disease Education Services</li> <li>• Diabetes Self-Management Training</li> <li>• Group Sessions for Mental Health Specialty Services</li> <li>• Group Sessions for Psychiatric Services</li> <li>• Group Sessions for Outpatient Substance Abuse</li> <li>• Urgently Needed Services.</li> </ul> The same referral rules apply to additional telehealth services as corresponding in-person visits.

**If you have questions**, please call Tufts Health Plan Senior Care Options at 1-855-670-5934 (TTY: 711), 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. The call is free. **For more information**, visit [www.thpmp.org/sco](http://www.thpmp.org/sco).



## Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Transportation (non-medical purposes)	\$0	Up to twelve round trips per year (one round trip per month) are provided for non-medical purposes (grocery shopping, church, other community events), with a limit of 20 miles each way. Members must use the plan-approved transportation vendor to access this benefit.
	YMCA membership	\$0	Health Club membership at your local YMCA facility in Massachusetts at \$0 cost to you.
	Wellness Allowance	\$0	<p>The plan reimburses you up to \$200 per year toward an activity tracker (one per member per year), YMCA group movement classes and health programs, health club memberships, nutritional counseling, fitness classes like Pilates, Tai Chi, or aerobics, and wellness programs, including memory fitness activities.</p> <p>Reimbursement requests must be received by Tufts Health Plan Senior Care Options no later than March 31st of the following year.</p>
	Weight Management program	\$0	<p>The plan reimburses you up to \$200 per year toward weight-management program fees for weight loss programs such as Weight Watchers, Jenny Craig, or a hospital-based weight loss program.</p> <p>This benefit does not cover costs for pre-packaged meals/foods, books, videos, scales, or other items or supplies.</p>

**If you have questions**, please call Tufts Health Plan Senior Care Options at 1-855-670-5934 (TTY: 711), 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. The call is free. **For more information**, visit [www.thpmp.org/sco](http://www.thpmp.org/sco).



# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

The above summary of benefits is provided for informational purposes only and is not a complete list of benefits. For a complete list and more information about your benefits, you can read the Tufts Health Plan Senior Care Options *Evidence of Coverage*. If you don't have an *Evidence of Coverage*, call Tufts Health Plan Senior Care Options Customer Relations at the number at the bottom of this page to get one. If you have questions, you can also call Tufts Health Plan Senior Care Options Customer Relations or visit [www.thpmp.org/sco-member](http://www.thpmp.org/sco-member).

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## D. Services that Tufts Health Plan Senior Care Options, Medicare, and MassHealth Standard (Medicaid) do not cover

This is not a complete list. Call Customer Relations at 1-855-670-5934 (TTY: 711) to find out about other excluded services.

Services Tufts Health Plan Senior Care Options, Medicare, and MassHealth Standard (Medicaid) do not cover	
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television	
Naturopath services (uses natural or alternative treatments)	

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# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

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## E. Your rights as a member of the plan

As a member of Tufts Health Plan Senior Care Options, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the *Evidence of Coverage*. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
  - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
  - Get information in other formats (for example, large print or audio) free of charge
  - Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. This includes the right to get information on:
  - Description of the services we cover
  - How to get services
  - How much services will cost you
  - Names of health care providers
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
  - Choose a primary care provider (PCP) and change your PCP at any time during the year
  - Use a women's health care provider without a referral
  - Get your covered services and drugs quickly
  - Know about all treatment options, no matter what they cost or whether they are covered
  - Refuse treatment, even if your health care provider advises against it
  - Stop taking medicine, even if your health care provider advises against it
  - Ask for a second opinion. Tufts Health Plan Senior Care Options will pay for the cost of your second opinion visit
  - Make your health care wishes known in an advance directive

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**If you have questions**, please call Tufts Health Plan Senior Care Options at 1-855-670-5934 (TTY: 711), 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. The call is free. **For more information**, visit [www.thmp.org/sco](http://www.thmp.org/sco).



# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
  - Get timely medical care
  - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
  - Have interpreters to help with communication with your health care providers and your health plan
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
  - Get emergency services without prior authorization in an emergency
  - Use an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
  - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
  - Have your personal health information kept private
- **You have the right to make complaints about your covered services or care.** This includes the right to:
  - File a complaint or grievance against us or our providers
  - Ask for a state fair hearing
  - Get a detailed reason for why services were denied

For more information about your rights, you can read the *Evidence of Coverage*. If you have questions, you can call Tufts Health Plan Senior Care Options Customer Relations at 1-855-670-5934 (TTY: 711).

You can also call My Ombudsman at 1-855-781-9898 (or use MassRelay at 711 to call 1-855-781-9898 or Videophone (VP) 339-224-6831).



# Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

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## F. How to file a complaint or appeal a denied service

If you have a complaint or think Tufts Health Plan Senior Care Options should cover something we denied, call the Customer Relations at 1-855-670-5934 (TTY: 711). You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 8 of the *Evidence of Coverage*. You can also call Tufts Health Plan Senior Care Options Customer Relations at 1-855-670-5934 (TTY: 711).

You can also contact us at:

Tufts Health Plan Senior Care Options  
Attn: Appeals and Grievances Department  
P.O. Box 9193  
Watertown, MA 02471-9193  
Phone: 1-855-670-5934 (TTY: 711)  
Fax: 1-617-972-9516

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## G. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital, or pharmacy is doing something wrong, please contact us.

- Call Tufts Health Plan Senior Care Options Customer Relations at 1-855-670-5934 (TTY: 711).
- Or, call the MassHealth Customer Service Center at 1-800-841-2900. TTY users may call 1-800-497-4648.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

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## Tufts Health Plan Senior Care Options (HMO-SNP): 2022 Summary of Benefits

**If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call Tufts Health Plan Senior Care Options Customer Relations:**

1-855-670-5934.

Calls to this number are free. Representatives are available 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30.

Customer Relations also has free language interpreter services available for non-English speakers.

TTY: 711.

Calls to this number are free. Representatives are available 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30.

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**If you have questions**, please call Tufts Health Plan Senior Care Options at 1-855-670-5934 (TTY: 711), 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. The call is free. **For more information**, visit [www.thpmp.org/sco](http://www.thpmp.org/sco).

