

# Health Care Coverage as an Adult Dependent

As an adult dependent on your parent's health insurance policy, *you have the responsibility to know how your health insurance coverage works.*

The information below explains some common questions and scenarios.

## **What steps should I take to learn about my health plan coverage through Health Tradition Health Plan (HTHP)?**

Step 1: Meet with your parent(s) and review the health care benefits you have. Also learn the name of your plan: Premier, Premier Plus, or Premier One.

Step 2: MMSI provides operational support for Health Tradition Health Plan. They can answer your questions regarding your benefits, status of referrals, payment of claims and provide you with new membership cards. Contact MMSI Customer Service toll-free at 1-877-832-1823 to request copies of plan materials and a membership card. Keep your membership card with you at all times. It has your policy number, information for submitting bills, and important telephone numbers. Remember to show your card when you receive any health care services at a doctor's office, a hospital, or a pharmacy.

Step 3: Go to [www.healthtradition.com](http://www.healthtradition.com) and review the Provider Directory to learn which clinics, doctors, and hospitals are in your network. You may also call MMSI Customer Service with any further questions regarding your network.

Step 4: Become educated on getting the right care for your symptoms. Go to the HTHP website at [www.healthtradition.com](http://www.healthtradition.com) and view the document *Get the Right Care, at the Right Time, in the Right Place.*

## **If I live outside the Health Tradition service area, what is my coverage?**

If you have the Premier or the Premier One plan, your coverage is limited to urgent or emergent care services when outside the Health Tradition Health Plan network. You will not have coverage for routine care or routine monitoring of chronic illnesses, and typically there is no coverage for follow-up visits after an urgent or emergent service.

If you have the Premier Plus plan, you will have coverage for urgent or emergent care services as well as coverage for any needed follow-up services for a medical condition. These covered services may pay at your out-of-network benefit level, resulting in a higher cost to you. Preventive services, such as a routine medical exam or vision exam, are not covered out-of-network.

Contact MMSI Customer Service toll-free at 1-877-832-1823 for questions you may have regarding out-of-network coverage.

## **What if I travel outside the country?**

Information on your benefits when travelling outside the U.S. can be viewed on our website, [www.healthtradition.com](http://www.healthtradition.com). You may also contact MMSI Customer Service toll-free at 1-877-832-1823 for special instructions and benefit information.

## **What do I need to know about privacy of my health information?**

As soon as you reach the age of 18, all of your medical information is confidential. This means when you need assistance or have questions, you as the adult dependent must call for help even though you are on a parent's HTHP policy. Your parents cannot call for you unless Health Tradition Health Plan has a signed consent form from you.

## **How can I give access to my parent(s) or representative to obtain information?**

You can give authorization to your parent(s) or a representative by signing HTHP's Authorization for Disclosure of Information form. This form can be obtained from our website at [www.healthtradition.com](http://www.healthtradition.com). You can also contact MMSI Customer Service toll-free at 1-877-832-1823 to have a form sent to you.

## **Who can I contact about my symptoms?**

If you have determined that you do not need to seek immediate treatment but would like to get advice on your symptoms, utilize the following resources:

- Contact your network primary care physician for direction.
- Call Ask Mayo Clinic nurse line toll-free at 1-877-817-0936. A registered nurse will provide you with reliable health information and help you choose the right level of care for your situation at any hour of the day or night, 365 days per year.
- Go to the HTHP website at [www.healthtradition.com](http://www.healthtradition.com) and view the document Get the Right Care, at the Right Time, in the Right Place.

## **If I need to seek urgent care, what is the difference between an urgent care center versus an emergency room?**

- Urgent Care Center — Urgent care centers (also known as walk-in clinics) are available to treat minor illnesses or injuries that are not life threatening but do require medical attention (for example: urinary tract infection, cut, sprain, most broken bones).
- Emergency Room — Emergency rooms are available to treat conditions that require immediate care to preserve life, to prevent serious impairment to bodily function and parts, or to avoid placing your physical or mental health in serious jeopardy. Emergency rooms are accessible 24 hours a day (for example: severe allergic reaction, convulsions/seizure, heart attack, drug overdose, traffic accident, loss of consciousness).

**The following are just a few examples of when to go to an urgent care clinic versus an emergency room:**

**\*Scenario 1: I have chosen to go to school at the University of Miami in Florida, and I suspect that I may have strep throat.**

**If you have the Premier or Premier One plan** - This is something that could be treated at an urgent care center or walk-in clinic. Call HTHP at 608-781-9692 or toll-free at 1-888-459-3020 for a prior authorization before receiving care if during normal business hours. If you need to be seen and the HTHP office is closed, you may go without prior authorization for any urgent situation; however, leave Health Tradition a voice message with your name and phone number or call the next business day to report your visit to the plan. If this is not done, charges for that visit will not be paid.

**If you have the Premier Plus plan** - This is something that could be treated at an urgent care center or walk-in clinic. You do not need to notify HTHP of your services because you have out-of-network coverage at the lower benefit level. Usual and customary charges may also apply. Contact MMSI Customer Service if you have questions about your benefits.

**\*Scenario 2: I am on vacation in Colorado visiting relatives, and I hurt my ankle while playing football.**

**If you have the Premier or Premier One plan** - This type of service would be appropriate to be treated at an urgent care clinic. Just as it is explained in Scenario 1, contact HTHP to provide notification of the visit.

**If you have the Premier Plus plan** - This type of service would be appropriate to be treated at an urgent care clinic. Just as it is explained in Scenario 1, you do not need to notify HTHP of your services, because you have out-of-network coverage.

**\*Scenario 3: I will be a student at University of Wisconsin-Oshkosh and will be living in Oshkosh year-round. I would like to have a routine physical and vision exam in Oshkosh.**

**If you have the Premier or Premier One plan** - This would not be covered, and authorization would not be approved. Routine services such as physicals or eye exams must be received at an in-network provider. If seeing an in-network provider will not be possible when moving outside the HTHP service area, you may need to consider other alternatives for your health care costs, such as purchasing the school health insurance or funding a flex spending account. Talk to your parent(s) about the best option for paying for your routine services out-of-network.

**If you have the Premier Plus plan** - This may not be covered. Refer to your specific Summary of Benefits and contact MMSI Customer Service toll free at 1-877-832-1823 with any questions. You may need to consider other alternatives for your health care costs, such as purchasing the school health insurance or funding a flex spending account. Talk to your parent(s) about what will be the best option for paying for your routine services out-of-network.

**\*Scenario 4: I am an adult dependent on my parent's policy and will be living in California year-round. I have diabetes and need to have this monitored by a physician two times a year.**

**If you have the Premier or Premier One plan** - This would not be covered, and authorization typically would not be approved. Services for monitoring of a known chronic condition such as diabetes or asthma must be done with an in-network provider. If seeing an in-network provider is not possible in your situation, you may need to consider alternatives, such as flex spending account, choosing the Premier Plus plan if offered by the subscriber's employer, choosing other health insurance options your employer may offer, or applying for an individual policy in the state residing in.. Talk to your parent(s) to help determine the best option for paying for your medical monitoring services out-of-network.

If an emergent situation arises while living in California, such as a diabetic reaction or severe asthma attack, you will have coverage for urgent or emergent treatment. However, follow-up services out-of-network after your urgent or emergent treatment would not typically be covered.

**If you have the Premier Plus plan** – Since diabetes is a medical condition and not a routine exam, you would have coverage at your out-of-network benefit level. Refer to your specific Summary of Benefits and contact MMSI Customer Service with any questions.

**\*Scenario 5: I do a lot of traveling for work outside of the HTHP network and frequently drive. What is my coverage if I have a car accident and am admitted into a hospital?**

**If you have the Premier or Premier One plan** - Emergency treatment and/or inpatient hospitalizations for the initial car accident are covered. If you are admitted to a hospital as a result of an emergency, contact HTHP's Utilization Management Department within 48 hours or as soon as medically possible. The phone number is on the back of your membership card, or you can call HTHP toll-free at 1-888-459-3020. If you are not able to call, please ask a family member or your health care provider to call for you. If Health Tradition is not notified of the hospital admission, the services will not be covered.

Follow-up care should be done in-network. If follow-up care is needed before returning back in-network, you must contact HTHP for consideration of the requested services before receiving any follow-up care.

**If you have the Premier Plus plan** - Emergency treatment and/or inpatient hospitalizations for the initial car accident are covered. If you are admitted to a hospital as a result of an emergency, contact HTHP's Utilization Management Department within 48 hours or as soon as medically possible. The phone number is on the back of your membership card, or you can call HTHP toll-free at 1-888-459-3020. If you are not able to call, please ask a family member or your health care provider to call for you. If Health Tradition is not notified of the hospital admission, the services will not be covered.

If follow-up care is needed before you are able to return in network, services are payable at your out-of-network benefit level.

Refer to your Summary of Benefits for information on which benefit level is applicable, and contact MMSI Customer Service toll free at 1-877-832-1823 with any questions.

## **Who pays my bills when I'm an adult dependent on my parent's policy?**

You and your parent(s) should decide who is responsible if there is a balance due after HTHP processes your claims. At the time of your visit, let the clinic, facility, or pharmacy know where to mail the bill.

## **What if I receive a statement and I don't agree with the member responsibility portion of the bill?**

- Call the health care facility to verify that they have your correct insurance information
- Match the bill to your Explanation of Benefits that was received from HTHP
- Call MMSI Customer Service toll-free at 1-877-832-1823 with further questions

## **Who do I call if I have additional questions?**

For additional information, call MMSI Customer Service toll-free at 1-877-832-1823.