



# Member Guide

## 2024 Clever Care HMO Plans



Your helpful guide to getting started as a Clever Care Medicare Advantage member.

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# Welcome Valued Member

## Thank you for choosing Clever Care.

We are committed to providing you with the highest quality health care. This member guide will give you an overview of the benefits included in your plan and will help you learn how to use these valuable services.

**You may start using your benefits on your effective date.**

Our member service representatives are available if you need help understanding your benefits or to answer any questions. Call **(833) 388-8168 (TTY: 711)** 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays, from April 1 through September 30.

**Thank you for entrusting us with your health care needs. We are proud to serve you today and in the future.**



**Myong Lee (명 리)**  
Founder and CEO

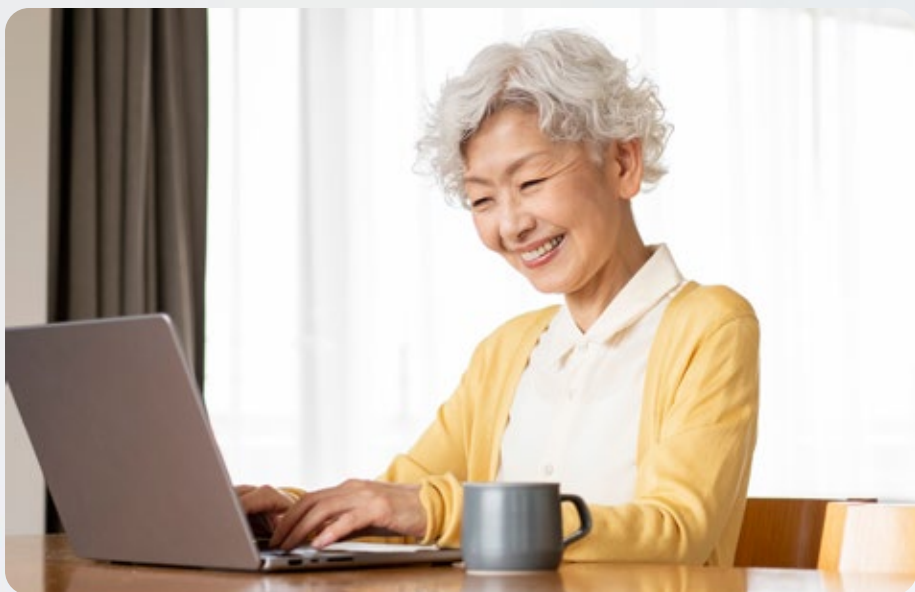


**Hiep Pham**  
Founder and Market CFO



## New Member Checklist

- Complete your Health Risk Assessment (HRA)**  
Be sure to submit this form within the first 90 days of enrollment.
  
- Schedule your Annual Wellness or Welcome to Medicare doctor visit**  
An annual visit to your doctor is an important first step to staying healthy.
  
- Fill out the Preventive Care Checklist**  
Found in the middle of the booklet. Bring the completed form with you to your appointment.
  
- Schedule Annual Vaccine and Screening Appointments**  
Earn up to \$300 in rewards for practicing preventive care.
  
- Register for the Clever Care Member Portal**  
Go to [members.clevercarehealthplan.com](https://members.clevercarehealthplan.com) to download forms (including the HRA) and learn about your benefits.



## Your Plan Documents

**All plan documents are available on our website.**

### **Evidence of Coverage (EOC)**

The EOC details the plan coverage, how much you pay, and more. Visit [clevercarehealthplan.com/eoc](https://clevercarehealthplan.com/eoc)

### **Provider Directory**

Our search tool allows you to look up PCPs, specialists, and facilities. Visit [clevercarehealthplan.com/provider](https://clevercarehealthplan.com/provider)

### **Pharmacy Directory**

Find pharmacy locations that are in the Clever Care network. Visit [clevercarehealthplan.com/pharmacy](https://clevercarehealthplan.com/pharmacy)

### **Formulary (List of Covered Drugs)**

Look up generic or brand name drugs to see if they are covered under your plan and how much you will pay. Visit [clevercarehealthplan.com/formulary](https://clevercarehealthplan.com/formulary)

For help or to request a printed copy of one of these documents be mailed to you, please call us at **(833) 388-8168 (TTY: 711)**.

# Managing Your Medical Care

Once enrolled in Clever Care, you select a Primary Care Physician (PCP). All medical care must be coordinated by your PCP; otherwise, you will be responsible for the cost of treatment.

## Member ID Card

The ID card has your PCP, Medical Group, and other important plan information. Show your card whenever you receive care or pick up prescription medicine.

## Receiving Medical Care

### For Preventive Care

Contact the PCP listed on your ID card to schedule your **Welcome to Medicare** or **Annual Visits**. The doctor will also be the one to call if you are sick or need treatment.

### For Specialist Care

If needed, your PCP will arrange for you to see an in-network specialist.



### Find a Provider

Search our network of contracted doctors, specialists, hospitals and more.



## Being Prepared For The Unexpected

Should a medical emergency arise, you will need to have important documents ready so doctors know to what extent they can provide care. We provide Health Care Management forms, like Advance Directive, Appoint a Representative, and more. Log in to the Member Portal at **clevercarehealthplan.com** and click "Member Forms".

## Front of the card

This is the name of the plan you are enrolled in

This is the type of plan you have

**Clever Care**  
HEALTH PLAN

**Clever Care Longevity (HMO)  
Medicare Advantage Plan**

EFFECTIVE DATE: **01/01/24**

MEMBER ID  
**000-000-0000**

MEMBER NAME  
**John D. Smith**  
Health Plan (80840)

PCP NAME  
**Brandon Lee MD**  
(555) 555-5555

MEDICAL GROUP/NETWORK  
**Acme Medical Partners**

**Medicare**<sup>Rx</sup>  
Prescription Drug Coverage

RxBIN: **015574**  
RxPCN: **ASPROD1**  
RxGRP: **CLC01** H7607 011-001

**COPAYMENTS**

PCP VISIT:	<b>\$0</b>
SPECIALIST VISIT:	<b>\$0</b>
URGENT CARE:	<b>\$0</b>
ER:	<b>\$75</b>

This number identifies you as a member of our plan

This is what you pay for these services

## Back of the card

This has our Member Services phone number and other information that is helpful to you and your doctor.

**IN AN EMERGENCY CALL 911 OR GO TO THE NEAREST ER**

**MEMBER SERVICES**  
**(833) 388-8168 (TTY: 711)**  
**clevercarehealthplan.com**  
**24-hour Nurse Line:** (800) 396-1961  
**Telehealth:** (800) 835-2362  
**Dental:** Liberty Dental (888) 704-9830  
**Hearing:** NationsHearing (866) 304-7577  
**Vision:** VSP (800) 877-7195  
**Transportation:** CareCar (844) 743-4344

**PHARMACY HELP DESK & CLAIMS**  
(800) 926-3004  
Medimpact Healthcare Systems  
P.O. Box 509108, San Diego, CA 92150

**HOSPITAL ADMIT AUTH & TRANSFER**  
(888) 888-8888

**PRIOR AUTHORIZATION**  
(800) 800-8080

**PROFESSIONAL CLAIMS**  
NOBLE AMA IPA  
1234 Main St, Suite 100  
Small Town, CA 90210

**INSTITUTIONAL CLAIMS**  
Prospect Health  
456 Elm Dr, Suite 200  
Big Town, CA CA

Printed: 09/21/23

# Getting Care When You Can't See Your PCP

We offer options for you to get medical help and advice when you can't see your doctor and need non-emergency treatment. Any of the non-emergency options below are useful if you have a:

- Fever, cold, or flu
- Sinus infection
- Ear infection

## Getting Care in a Non-Emergency

### 24-hour Nurseline

A registered nurse is available 24 hours a day, seven days a week, to provide advice or answer medical questions. Call 1-800-396-1961 (TTY: 711) if you have concerns about symptoms you are experiencing, medical tests, medications, or minor illnesses or injuries.

### Teladoc®

Teladoc board-certified doctors and mental health professionals are available by phone or video to consult, diagnose, and treat basic medical conditions and prescribe some medications. To schedule an appointment, call 1-800-TELADOC (1-800-835-2362).

Download the Teladoc App or visit [teladoc.com/register](https://teladoc.com/register).  
Registration is required for your first use.

### Urgent Care

Go to an urgent care center for situations that need immediate attention but are not life-threatening. These centers are typically used if it is after hours, and your PCP is not available. Urgent care is a good option if you have a minor sprain or broken bone.

### MinuteClinic™

MinuteClinics™ are walk-in health care services staffed by nurse practitioners and physician assistants. You can often find MinuteClinics™ inside CVS/pharmacy stores.





## Getting Care in an Emergency

### Emergency Room (ER)

Go to the nearest Emergency facility or **call 911**. If you experience a life-threatening medical emergency:

- Allergic reaction
- Head or eye injury
- Shortness of breath
- Sudden chest pain
- Severe bleeding or broken bones

**Notify Clever Care about your emergency within 48 hours.**  
We need to be involved with coordinating your care.



# How to change your PCP or Medical Group

You may change your PCP or Medical Group at any time. **Call Member Services** and a new ID card will be mailed to you 5–7 business days after your request.

1. The request must be received **on or before the last day** of the month.
2. The change will take effect on the **first day of the next month**.

MARCH						
						31



APRIL						
1						

**KEY:**  Change request date 1 Effective date

# Benefits at a Glance

This is a summary. For a complete description of benefits, cost-sharing, exclusions, and limitations refer to your **Evidence of Coverage (EOC)**.

 **PCP Office Visits**  
**\$0** copay per visit.

 **Prescription Drug Coverage (Tier 1)**  
**\$0** copay.

 **Acupuncture**  
**\$0** copay up to your allowance amount.

 **Eastern Wellness Treatments**  
**\$0** copay up to the allowed number of visits.

 **Transportation (non-emergency)**  
**\$0** copay, one-way, up to your trip allowance amount.

 **Urgent care visits**  
**\$0** copay per visit.  
**ER visits**  
Refer to your ID card.

   **Health & Wellness, Dental, Vision, and Hearing**  
Everyone gets an annual allowance to help pay for these services.

# Benefits for Members with Chronic Conditions

Members diagnosed with a qualifying chronic condition, listed below, may be eligible for extra supplemental benefits.

- Cardiovascular disorders
- Chronic heart failure
- Chronic lung disorders
- Dementia
- Diabetes
- End-stage liver disease
- End-stage renal disease (ESRD) requiring dialysis
- Severe hematologic disorders
- HIV/AIDS
- Neurologic disorders
- Stroke

Benefit	What you get
Meal delivery for chronic conditions	No cost for up to 42 meals
Grocery allowance	\$25 per month
Social needs companionship	Up to 96 total hours per year
Telemonitoring service	No cost for this service
In-home support services	No cost for respite care
Support for the caregiver	No cost for up to 40 hours per year
In-home Safety Assessment	No cost for this service

**Important to know:**

- The benefits mentioned are a part of a special supplemental program for the chronically ill (SSBCI). Not all members will qualify.
- Prior authorization is required. Call Member Services for help.
- The grocery benefit can be used at CVS, Food 4 Less, Ralphps, Rite Aid, Walgreens, and Walmart. More locations are coming soon.

# Eastern Medicine Benefits

It is important to talk to your doctor before starting eastern wellness treatments or acupuncture services. Refer to the Clever Guide to Eastern Medicine for details on each service.

Visit [clevercarehealthplan.com/eastern-medicine](https://clevercarehealthplan.com/eastern-medicine).



## Acupuncture

### What you need to know:

- You pay \$0 for visits up to the maximum amount, per year.
- You must obtain acupuncture from a Clever Care contracted and licensed acupuncturist.
- No prior authorization required.



## Eastern Wellness

### Eastern wellness services included in your Clever Care plan:

- Cupping
- Tui Na and Gua Sha massage therapy
- MedX
- Reflexology

### What you need to know:

- You pay \$0 for up to the maximum allowed visits per year.
- You must obtain Eastern wellness services from a Clever Care contracted and licensed acupuncturist.
- Unused visits will not carry over.

# Health & Wellness Flex Card



## Your Health Your Way!

With the Clever Care flexible health and wellness allowance, you get to decide how and where to spend your allowance (up to the plan allowance amount).



**New Members** will receive a flex Mastercard® after January 1st. **Returning Members** will continue to use their current flex card.

## How to use your flex card

1. Activate your new card by calling **(833) 647-9633**.
2. Create your flex allowance account at [flexccmapd.com](https://flexccmapd.com).
3. Track your allowance spending and card balance on the Clever Care Member Portal.
4. Be sure to select **CREDIT** when making a purchase.

## What you need to know:

- Allowance amounts are added to your flex card quarterly (January 1, April 1, July 1, and October 1).
- Unused balance **will not** carry over to the next quarter.
- You are responsible for all costs over the allowance amount.

**If you need help using your flex card, please call Member Services at (833) 388-8168 (TTY: 711).**

# How to Use Your Flex Card

All Clever Care plans provide members with a **quarterly allowance** to help pay for fitness activities, OTC items, and herbal supplements.

## **Fitness**

Improve your body, balance, and mind by joining a gym, playing golf, or doing a fitness activity. Participating locations may vary, and restrictions apply. Some locations include: YMCAs, Los Angeles City Golf Courses, Oceanside Golf Course, Chuze Fitness, LA Fitness, Orangetheory, CorePower Yoga, Esporta Fitness, and more.

## **Over-the-Counter Benefit (OTC)<sup>1</sup>**

Purchase non-prescription medications, including pain relievers, allergy treatments, and other qualified items from an approved, participating store including, CVS/Pharmacy, Rite Aid, Walgreens, Walmart Pharmacy, and more.



Scan the QR code for a catalog. Or visit [clevercarehealthplan.com/otc-catalogs](https://clevercarehealthplan.com/otc-catalogs)

### **Important to know:**

- Purchases should be made 48 hours prior to the last day of the month to ensure funds are pulled from the current quarter.
- Each vendor has their own return policy. Any return must be initiated no later than the 25th day of March, June, or September.
- Credit is only given to items returned within the same quarter they were purchased.

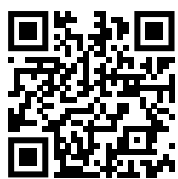


## Natural Herbal Supplements<sup>1</sup>

Herbal supplements are eligible for purchase through the *Clever Care Nations OTC and Herbal Supplement Catalog* and from the following retail stores.

Store Name	Buy in Store	Use the Order Form	Shipping Available
JIA LE HERBAL	✓	✓	✓
K NATURAL ONE	✓	✓	✓
KOREA GINSENG CORP	✓	✓	✓
KUNBO INC.	✓	✓	✓
NAM BAC HANG	✓	✓	✗
TS EMPORIUM	✓ (and online)	✓	✓





Log in to the Clever Care Member Portal [members.clevercarehealthplan.com](https://members.clevercarehealthplan.com) for herbal supplement order forms.

<sup>1</sup> Store locations and items offered may change without notice. The products and claims made about specific herbal supplement products purchased through the Clever Care Flex Health & Wellness benefit, or Preventive Care Rewards Program have not been evaluated by the United States Food and Drug Administration and are not approved to diagnose, treat, cure or prevent disease. Some herbal supplements may cause interactions with your prescribed medications. Please consult with your clinician or doctor.

# My Preventive Care Checklist

Prepare for your Welcome to Medicare or Annual Wellness visit by completing this form. Bring it with you to your appointment to discuss with your doctor. It is important that you have an annual visit with your doctor.

Name: \_\_\_\_\_

Appointment date: \_\_\_\_\_

PCP Name: \_\_\_\_\_

## Know your numbers

Blood pressure: \_\_\_\_\_ / \_\_\_\_\_ Body mass index (BMI): \_\_\_\_\_

Overall cholesterol value: \_\_\_\_\_ Blood sugar (A1c): \_\_\_\_\_

Cholesterol (LDL value): \_\_\_\_\_ Cholesterol (HDL value): \_\_\_\_\_

## Review current medications

Drug: \_\_\_\_\_ Dosage: \_\_\_\_\_ Frequency: \_\_\_\_\_

Drug: \_\_\_\_\_ Dosage: \_\_\_\_\_ Frequency: \_\_\_\_\_

Drug: \_\_\_\_\_ Dosage: \_\_\_\_\_ Frequency: \_\_\_\_\_

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Drug: \_\_\_\_\_ Dosage: \_\_\_\_\_ Frequency: \_\_\_\_\_

**Appointments**

**Last Appointment**

**Next Appointment**

Preventive care

\_\_\_\_\_

\_\_\_\_\_

Routine eye exam

\_\_\_\_\_

\_\_\_\_\_

Dental exam/cleaning

\_\_\_\_\_

\_\_\_\_\_

Hearing test

\_\_\_\_\_

\_\_\_\_\_

**Screenings**

**Last Appointment**

**Next Appointment**

Colorectal

\_\_\_\_\_

\_\_\_\_\_

**Diabetes:**

Retinal eye exam

\_\_\_\_\_

\_\_\_\_\_

A1c

\_\_\_\_\_

\_\_\_\_\_

Kidney

\_\_\_\_\_

\_\_\_\_\_

**Women:**

Breast cancer

\_\_\_\_\_

\_\_\_\_\_

Bone density

\_\_\_\_\_

\_\_\_\_\_

**Vaccinations**

**Last Appointment**

**Next Appointment**

Flu

\_\_\_\_\_

\_\_\_\_\_

Pneumonia

\_\_\_\_\_

\_\_\_\_\_

COVID-19

\_\_\_\_\_

\_\_\_\_\_

**Notes:**

\_\_\_\_\_

\_\_\_\_\_



## Pharmacy Benefits

All Clever Care (HMO) plans include coverage for prescription medications.

### What you need to know:

- Get prescriptions filled at any participating pharmacy, including local independent pharmacies, CVS, Rite Aid, and Walgreens.
- You have a \$0 copay for all Tier 1 preferred generic drugs and Tier 6 supplemental drugs, like prescription cough medicine and vitamins.
- You will not pay more than \$35 for a 30-day supply of Insulin drugs.

### Financial help for prescriptions

People with limited incomes may qualify for Extra Help, a program to help pay for their prescription drug costs. To see if you qualify for Extra Help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call (877) 486-2048, 24 hours a day, seven days a week;
- The Social Security office at (800) 772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call (800) 325-0778; or
- Your state Medicaid office.



## Mail-Order Pharmacy

**BirdiRx** is our full-service, mail-order pharmacy. This free service is a convenient way to fill most prescriptions, up to a 100-day supply. Save money and skip the line at the local pharmacy.

### Sign up today and start saving time and money!

1. Create your member profile at [birdirx.com](https://birdirx.com) and click "Get Started."
2. Ask your doctor to send your 100-day prescription directly to **BirdiRx**.
3. **BirdiRx** will help transfer your prescriptions to their service.

If you have questions, call Birdi at 1-855-873-8739 Monday – Friday 5:00 a.m. – 5:00 p.m., Saturdays 6:00 a.m. – 10:00 a.m. Pacific Time. They are closed on Sundays.

### What you need to know

- Free shipping takes 3–5 days for delivery.
- Track your prescriptions and order history using their website ([birdirx.com](https://birdirx.com)).
- A notification reminder will be sent to you so that you can place your refill order by signing into their website.
- You can authorize another person or family member as your 'representative,' which allows **BirdiRx** to share your information.

# Supplemental Benefits



## PPO Dental

Clever Care gives you a **quarterly allowance** to pay for both preventive and comprehensive dental procedures.

### Services may include:

- Oral exam(s)
- Cleaning(s)
- Dental X-ray(s)
- Fluoride treatment
- Fillings
- Root canals
- Crowns
- Implants

### What you need to know:

- You can go to *any* dentist of your choice. If you go to a **Liberty Dental** dentist, your out-of-pocket cost may be lower.
- Allowance amounts are paid quarterly and **will** carry over to the next quarter.
- You are responsible for costs over the allowance and/or the plan-allowed amount for out-of-network services.
- Prior authorization is required for crowns, implants, and other fixed prosthodontics.



## Vision

Clever Care gives you an **annual allowance** to pay for frames, lenses, or contacts.

### What you need to know:

- You pay **\$0** for one routine eye exam a year.
- Use your allowance to pay for frames, lenses, or contacts.
- You are responsible for all costs over the allowance amount.
- You must receive care and services from a **VSP** provider.

To find an eye doctor, visit [clevercarehealthplan.com/provider](https://clevercarehealthplan.com/provider).



## Hearing

Clever Care gives you an **annual allowance** to pay for for hearing aids.

### What you need to know:

- You pay **\$0** for a routine hearing exam.
- You pay **\$0** for evaluation and fitting for hearing aids.
- Use your allowance to pay for hearing aids each year.
- You are responsible for all costs over the allowance amount.
- You must receive care from a **NationsHearing** provider.

To schedule a hearing test, call **NationsHearing** at (866) 304-7577 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m. Pacific time. Or go to [clevercare.nationsbenefits.com](https://clevercare.nationsbenefits.com).

### IMPORTANT REMINDER:

Any unused Dental, Vision, or Hearing allowance amounts will expire on December 31, 2024.

# Supplemental Benefits (Cont'd)

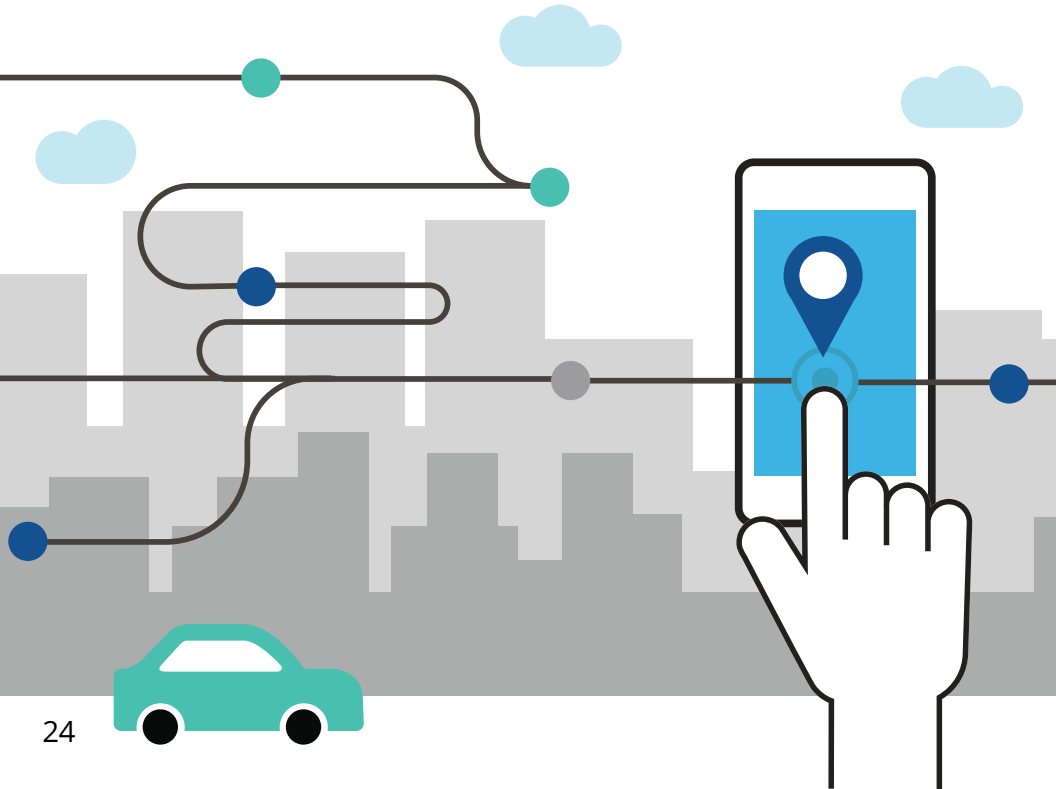


## Transportation

This plan covers non-emergency medical transportation rides through **CareCar**.

### What you need to know:

- Schedule a ride by calling **(844) 743-4344** or go online to [getcarecar.com](https://www.getcarecar.com)
- Rides are one-way and have a maximum of 25 miles per trip.
- The number of one-way trips per year will vary by plan.
- CareCar can accommodate wheelchair or gurney transport. Request at least 48 hours in advance.
- Trips scheduled under 24 hours are fulfilled to the best of CareCar's ability and not guaranteed.







## Personal Emergency Response System (PERS)

This monitoring device will connect you to 24-hour emergency response at the push of a button.

### What you need to know:

- This device is good to have, especially if you live alone or are at risk of falling.
- You pay \$0 for the device and service.
- To request a PERS unit call Connect America at 1-877-909-4047 (TTY: 711) or visit [clevercare.connectamerica.com](https://clevercare.connectamerica.com)



## Post-discharge meals

Medically tailored and culturally inspired meals are available immediately following an inpatient hospital or skilled nursing facility stay. Outpatient surgery visits are excluded.

### What you need to know:

- Meal service may be coordinated by you or a designated family member at the time of discharge.
- If you have questions about this service please call Member Services at **(833) 388-8168 (TTY: 711)**.



## Member Rewards and Incentives



Actions that promote improved health and prevent injuries and illness deserve to be rewarded.

### What you need to know:

- Rewards amount will be added to your flex Mastercard.
- Use your rewards to purchase qualifying grocery items, OTC items, herbal supplements, and/or fitness activities.
- Approved grocery locations include: CVS, Food 4 Less, Ralphs, Rite Aid, Walgreens, and Walmart. More locations are coming soon.

### Important to know:

- Submit a completed verification form to Clever Care, signed by your PCP.
- Limit of one reward per activity during the current benefit year.
- You will have until December 31, 2025 to redeem your 2024 rewards.

**Complete any combination of the following preventive health activities and earn up to \$300 in rewards.**

<b>Activities to Complete</b>	<b>Reward</b>
Health Risk Assessment (HRA) within 90 days of enrollment	\$20
Annual Wellness Visit with a PCP	\$50
Annual flu vaccine	\$10
COVID-19 vaccine	\$10
Respiratory RSV vaccine	\$10
Diabetic retinal eye exam	\$30
Post-hospitalization visit, with your PCP, within 30 days of discharge	\$50
Fall risk, incontinence, and physical activity assessment	\$20
Mammogram (breast cancer screening)	\$50
<b>Colon cancer screening (complete one)</b>	<b>\$25</b>
Colonoscopy	
Sigmoidoscopy	
CT colonography	
FIT-DNA	
Fecal Occult Blood Test (FOBT)	
<b>Diabetic prevention measures (complete both)</b>	<b>\$25</b>
Blood Glucose A1c test	
Urine test (uACR and eGFR)	



Scan the QR code to download the reward verification form from our Member Portal.

# Our commitment to you

## Notice of Privacy Practices

Clever Care Health Plan, Inc. (Clever Care) is required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or “disclose” that information to others. You also have rights regarding your health information that is described in this notice. We are required by law to abide by the terms of this notice.

We will provide you with this information either by direct mail or electronically, in accordance with applicable law. If we maintain a website for your particular health plan, we will post the revised notice on our website, [members.clevercarehealthplan.com](https://members.clevercarehealthplan.com).

We reserve the right to make any revised or changed notice effective for information we already have and for information that we receive in the future. Clever Care collects and maintains oral, written, and electronic information to administer our business and to provide products, services, and information of importance to our enrollees. We maintain physical, electronic, and procedural security safeguards in the handling and maintenance of our enrollees’ information, in accordance with applicable state and federal standards, to protect against risks such as loss, destruction, or misuse.

## Member Rights & Responsibilities

### Your Rights as a Clever Care Member

You have the right to receive information in a way that meets your needs, is secure, and promotes transparency and quality of treatment. Your rights include but are not limited to:

- Being treated with fairness, respect, and dignity
- Materials available in alternate languages and formats
- Timely access to covered services and drugs
- Confidence that your personal health information is protected
- Making recommendations about Clever Care’s member rights and responsibilities policies
- Knowing your treatment choices and participating in decisions about your healthcare

- Appealing medical or administrative decisions Clever Care has made by using the appeals and grievance process
- The ability to make complaints about Clever Care or the care provided and feel confident it will not affect the way you are treated

## **Member Responsibilities**

As a member of Clever Care, you have the responsibility to:

- Become familiar with your coverage and the procedures you must follow to get care as a member
- Tell your PCP and other healthcare providers that you are enrolled in Clever Care and if you have other coverage
- Give your PCP and other providers complete and accurate information to care for you; then, follow the treatment plans and instructions that you agree upon with your providers.

Our full notice of privacy practices, and member rights and responsibilities are provided in the Evidence of Coverage (EOC) or at [clevercarehealthplan.com/eoc](http://clevercarehealthplan.com/eoc).

**We must** use and disclose your health information to provide that information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice; and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

**We have the right to** use and disclose health information for your treatment, to pay for your health care and to operate our business. For example, we may use or disclose your health information:

- For Payment, For Treatment, For Health Care Operations, To Provide You Information on Health-Related Programs or, For Plan Sponsors, For Underwriting Purposes, For Reminders

**We may** use or disclose your health information for the following purposes under limited circumstances:

- As Required by Law, To Persons Involved With Your Care. For Public Health Activities, For Reporting Victims of Abuse, Neglect

or Domestic Violence, For Health Oversight Activities, For Judicial or Administrative Proceedings, For Law Enforcement Purposes, To Avoid a Serious Threat to Health or Safety, For Specialized Government Functions, For Workers' Compensation, For Research Purposes, To Provide Information Regarding Decedents, For Organ Procurement Purposes, To Correctional Institutions or Law Enforcement Officials, To Business Associates

If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law.

## Fraud Waste & Abuse

### You Can Help Prevent Health Care Fraud.

The National Health Care Anti-Fraud Association (NHCAA) estimates that about \$100 million is lost from health care fraud each day! You can help Clever Care to prevent, detect, and correct health care fraud by reporting any suspicious activity. When you report a situation that may be potential health care fraud, waste, and abuse, you're doing your part to help save money to make our health care system better.

### What is Health Care Fraud, Waste and Abuse?

**Fraud** occurs when someone knowingly and willfully submits a false claim that results in inappropriate payments.

*Examples:* Billing for services not rendered, falsifying a patient's diagnosis to justify unnecessary procedures, or accepting kickbacks for patient referrals.

**Waste** is overuse of services or other practices that, directly or indirectly, results in unnecessary medical costs. This includes the misuse of resources which is not generally considered a criminally negligent action.

*Examples:* Ordering excessive diagnostic tests, overuse of office visits, or a pharmacy sending medications to members without confirming they still need them.

**Abuse** is an action that may result in unnecessary medical costs. When a person or entity unknowingly or purposely misrepresents fact to obtain payment, this is abuse.

*Examples:* Charging in excess for services or supplies, providing medically unnecessary services, or going to different doctors or emergency rooms to obtain pain medication.

## **Report Potential Fraud, Waste and Abuse (FWA)**

Clever Care provides you various ways to report potential FWA issues. For more information on how to report, visit our website or contact Member Services.

# Non-Discrimination and Accessibility Requirements

## **Discrimination is Against the Law**

Clever Care Health Plan Inc. (herein referred to as Clever Care) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Clever Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Clever Care:

- 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, such as:
  - Qualified interpreters
  - Information written in other languages

**If you need these services, please call (833) 388-8168 (TTY: 711).**

If you believe that Clever Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with:

Clever Care Health Plan  
Attn: Civil Rights Coordinator  
7711 Center Ave  
Suite 100  
Huntington Beach, CA 92647

**E-mail:**  
[civilrightscoordinator@ccmapd.com](mailto:civilrightscoordinator@ccmapd.com)  
**Fax:**  
(657) 276-4721

You can file a grievance by mail, fax, or email. If you need help filing a grievance, our Clever Care Civil Rights Coordinator 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 [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).

## Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at (833) 388-8168 (TTY: 711). Someone who speaks English can help you. This is a free service.

**Español (Spanish):** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al (833) 388-8168 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 (833) 808-8153 (TTY: 711) (普通话)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 (833) 808-8161 (TTY: 711) (粵語)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng



tagasaling-wika, tawagan lamang kami sa (833) 388-8168 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au (833) 388-8168 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương trình sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi (833) 808-8163 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter (833) 388-8168 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 (833) 808-8164 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону (833) 388-8168 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें (833) 388-8168 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero (833) 388-8168 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através

do número (833) 388-8168 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan (833) 388-8168 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer (833) 388-8168 (TTY: 711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがあります。通訳をご用命になるには、(833) 388-8168 (TTY: 711) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

**Khmer:** យើងមានសេវាអ្នកបកប្រែដោយឥតគិតថ្លៃដើម្បីឆ្លើយសំណួរទាំងឡាយណាដែលអ្នកមានស្តីអំពី គម្រោងសុខភាព ឬឱសថរបស់យើង។ ដើម្បីទទួលបានអ្នកបកប្រែ សូមទូរស័ព្ទមកយើងតាមរយៈលេខ (833) 388-8168 (TTY: 711) ។ អ្នកនិយាយភាសាខ្មែរណាម្នាក់អាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មឥតគិតថ្លៃ។

**Thai:** เรามีบริการล่ามฟรีเพื่อตอบคำถามที่คุณอาจมีเกี่ยวกับสุขภาพหรือยาของเรา หากคุณต้องการล่ามแปลภาษาไทย เพียงโทรหาเราที่ (833) 388-8168 (TTY: 711) บุคคลที่พูดภาษาอังกฤษสามารถช่วยคุณได้ นี่คือการบริการฟรี

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (833) 388-8168 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.



## Let us help you

### Member Services

Please call if you need help with your benefits. TTY users should call 711. Our hours are: October 1 to March 31: 8 a.m. to 8 p.m., 7 days a week. April 1 to September 30: 8 a.m. to 8 p.m., Monday through Friday.

**English:** (833) 388-8168

**普通話:** (833) 808-8153

**廣東話:** (833) 808-8161

**Tiếng Việt:** (833) 808-8163

**한국어:** (833) 808-8164

**Español:** (833) 388-8168

#### Keep your member information accurate

Notify Clever Care if you have a new address, telephone number, or any other change to your personal account information.

### Other Provider Information

VSP Vision Care	(833) 388-8168
Liberty Dental	(888) 704-9830 (TTY: 1-887-855-8039)
NationsHearing	(866) 304-7577 (TTY: 711)
CareCar (transportation)	(844) 743-4344 (TTY: 711)
BirdiRx (mail-order pharmacy)	(855) 873-8739 (TTY: 711)



[clevercarehealthplan.com](https://clevercarehealthplan.com)

Clever Care Health Plan, Inc. is an HMO and an HMO C-SNP plan with a Medicare contract. Enrollment depends on contract renewal.

Our provider and pharmacy network may change at any time. You will receive notice when necessary.

M10008-MGD-HMO-EN (11/23)