



# Individual and Family Guide

2023

# MercyCare Health Plans

*Live well. We'll insure you do.*

## **Why choose MercyCare?**

MercyCare Health Plans has been providing dependable, quality, affordable health care coverage since 1994. MercyCare Health Plans and Mercyhealth together offer a complete continuum of health care services readily available to its members close to home.

MercyCare gives you access to Mercyhealth's seven hospitals, and 85+ primary and specialty care facilities throughout 50 northern Illinois and southern Wisconsin communities. Mercyhealth also offers home health care, home health equipment, hospice, full-service pharmacies and more.

As a nationally recognized, vertically integrated health system, Mercyhealth's 700+ primary and specialty care physicians and 7,000 employee partners do whatever it takes to keep you well.

## **Accredited Centers of Excellence, hospital and clinics**

Mercyhealth offers accredited specialty services such as a regional perinatal center, a neonatal intensive care unit, emergency/trauma centers, cancer centers, and chest pain and stroke centers. In addition, Mercyhealth provides orthopedic services, cardiovascular and pulmonary services, neurosurgery and neuroscience services, inpatient rehabilitation and much more.

## **Our doctors**

Our doctors are leaders in their fields, always searching for the most effective diagnosis and treatment options. Quality care is something MercyCare members can expect from Mercyhealth.

## **Case management**

MercyCare's case managers are experienced registered nurses who help patients manage chronic diseases such as asthma, diabetes, and other chronic health problems. MercyCare meets National Committee for Quality Assurance (NCQA) Standards for case management services, and has been recognized for its diabetes case management program, receiving national recognition for working to improve health outcomes.

# About Mercyhealth

## About Mercyhealth

Choosing a health care provider is a very important decision. You want someone you can trust, who provides excellent communication and support, in addition to exceptional expertise.

At Mercyhealth, our doctors, nurses and staff are committed to making lives better for our patients and their families. They bring knowledge and innovation to ensure our patients receive world-class health care. From the hospital to home, our integrated health system offers high-quality care at every step of the health journey.

## Benefits of choosing an integrated health system

As an integrated health system, we provide exceptional, coordinated health care for almost every need. Integration improves access to services, technology and treatments, and leads to better outcomes.

To best serve our patients, our integration centers around four core service areas.

## Hospital-based services

When you or a loved one are sick or injured, you want expert doctors, state-of-the-art technology, compassionate medical team and comfortable surroundings. Mercyhealth provides this and much more.

Mercyhealth has hospitals in Rockford and Harvard, Illinois, and Janesville and Lake Geneva, Wisconsin. In 2023, we will open a new hospital in Crystal Lake, Illinois.

## Clinic-based services

We offer you convenient care close to where you live, work in play. With four dozen clinics located hundreds of primary and specialty care doctors throughout northern Illinois and southern Wisconsin, care is always close by.

## Post-acute care and retail services

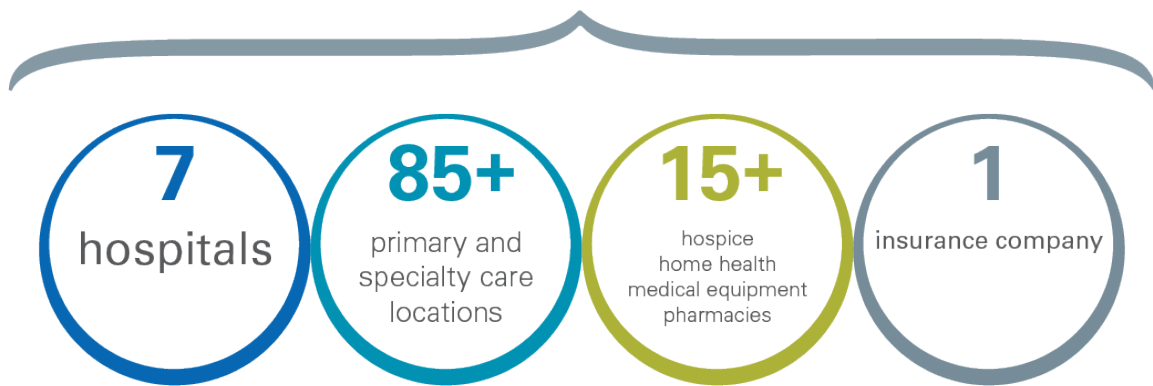
From home health and hospice services, to pharmacies, to medical equipment and supplies, we've got you covered.

## Health insurance

MercyCare Health Plans offers a variety of plans to meet your needs. MercyCare has been providing dependable, affordable health care coverage since 1994.

# About Mercyhealth

## Four core service areas

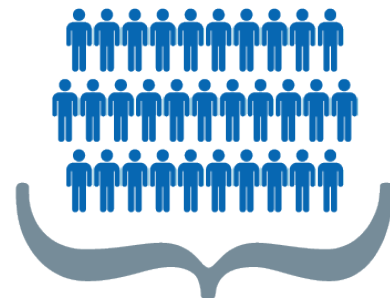


Mercyhealth serves

2 states  
15 counties  
2.4 million patients



7,000 partner employees



700+ physicians



# Mercyhealth MyChart

*Your 24/7 health record, at your convenience.*

## **MercyCare members can do the following through MyChart:**

- Look up insurance coverage details
- Learn more about your benefits
- View your claims status and payment information
- Request a new MercyCare ID card
- Change your primary care physician
- Email your health plan representative
- Update your information, such as change of address
- Manage health information online
- Review health history and test results
- Schedule and cancel appointments
- Request prescription refills
- Send a message to your health care provider
- Pay your bills

## **How to get started with Mercyhealth MyChart:**

Sign up at any Mercyhealth clinic or visit [mychart.mercyhealthsystem.org](http://mychart.mercyhealthsystem.org). You can access MyChart securely online at home, or on your smartphone with the Mercyhealth MyChart app.

## **Did you know that MercyCare ...**

- Has been helping people like you stay healthy for nearly 30 years
- Manages over 50,000 members
- Has an open access network, meaning no referrals are needed for in-plan services
- Contracts with more than 750 medical professionals
- Has local customer service to assist members

# MercyCare Plans and Providers

*Live well. We'll insure you do.*

As a member of MercyCare Health Plans, you will receive care from some of the most qualified physicians in southern Wisconsin and northern Illinois. To learn more about MercyCare Health Plans and access your plan documents and provider directory, visit **[mercycarehealthplans.com](http://mercycarehealthplans.com)**.

## Plan documents

To access your current benefit plan documents, visit **[mercycarehealthplans.com](http://mercycarehealthplans.com)** and select My Plan Documents on the home page. You will be asked to enter your group number, which you can find on your Member ID card. This is a safe, simple and secure way to access your insurance information online.

Plan documents include:

- Certificate of Coverage
- Schedule of Benefits/Drug Rider
- SBC (Schedule of Benefits and Coverage)

If you would like paper copies of your plan documents, call the MercyCare Customer Service Department, Monday-Friday, 8 am-5 pm.

Wisconsin: (800) 895-2421

Illinois: (877) 908-6027

## Provider directory

If you are looking for a provider, MercyCare Health Plans offers a complete, up-to-date listing of our doctors and clinics at **[mercycarehealthplans.com](http://mercycarehealthplans.com)**.

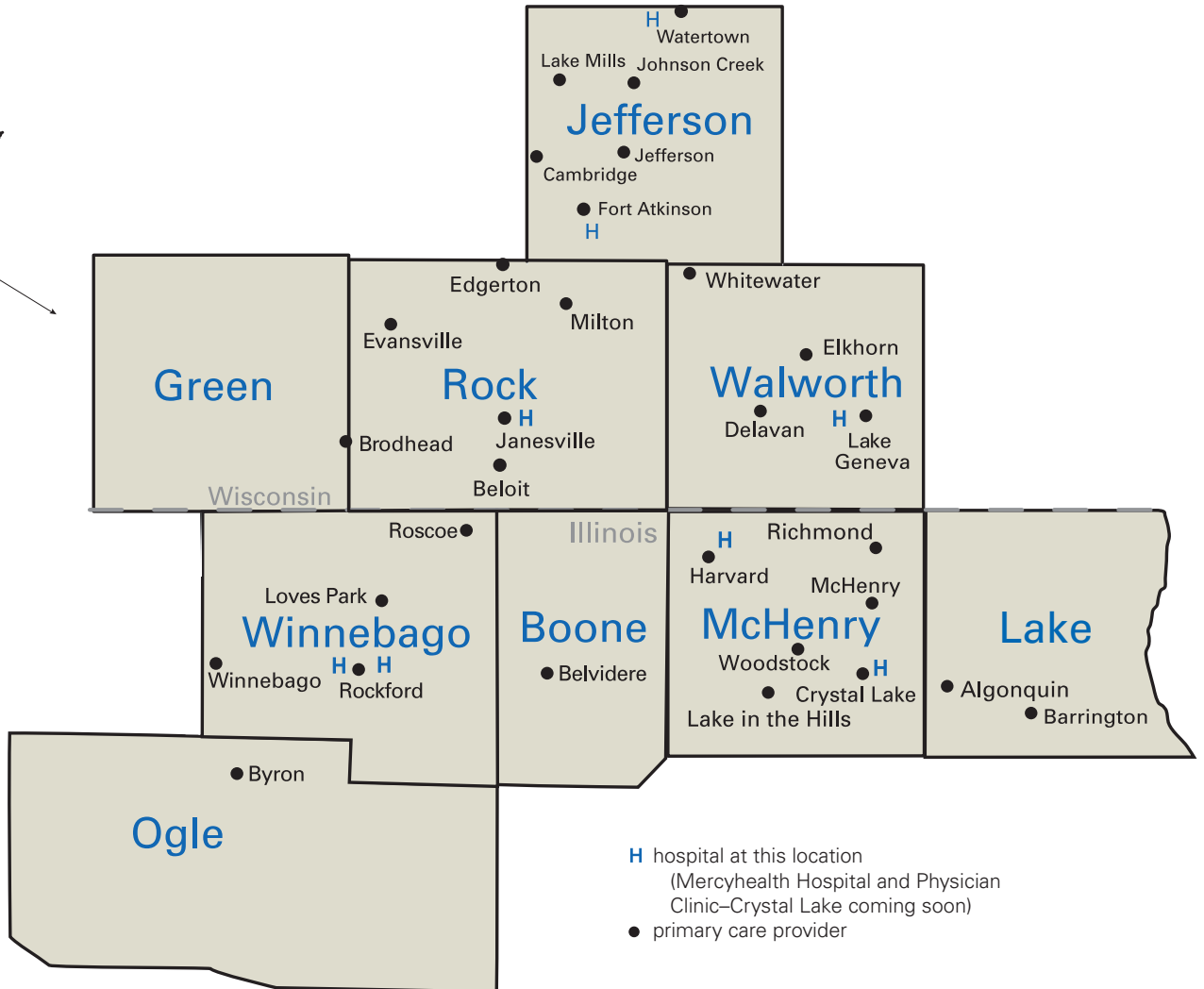
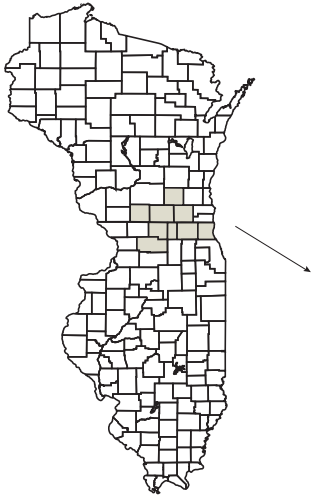
To locate a participating provider, follow these simple steps:

1. Visit [mercycarehealthplans.com](http://mercycarehealthplans.com).
2. Click on the "Find a Doctor/Facility" box on the home page.
3. Select your plan network.
4. Search by location, specialty or name.

A printed copy of our provider directory is also available upon request. Please call MercyCare at the phone numbers listed above.

# MercyCare HMO Provider Area

## Wisconsin and Illinois



# MercyCare HMO network

## WISCONSIN

### GREEN COUNTY

Mercyhealth Brodhead (608) 897-8664

### ROCK COUNTY

Mercyhealth Beloit (608) 363-5500  
 Mercyhealth East (608) 756-7100  
 Mercyhealth Edgerton (608) 884-9431  
 Mercyhealth Evansville (608) 882-5613  
 Mercyhealth Hospital and Trauma Center–Janesville\* (608) 756-6000  
 Mercyhealth Mall Clinic (608) 741-2430  
 Mercyhealth Milton (608) 868-5800  
 Mercyhealth North (608) 314-3600  
 Mercyhealth South (608) 755-7960  
 Mercyhealth Sports Medicine and Rehabilitation–East (608) 756-7107  
 Mercyhealth Sports Medicine and Rehabilitation–Janesville (608) 754-6000  
 Mercyhealth West (608) 756-6800  
 Mercyhealth Women’s Center–Janesville (608) 756-6890

### JEFFERSON COUNTY\*\*

Fort HealthCare Donald Bates, MD (920) 563-8280  
 Fort HealthCare Fort Memorial Hospital\* (920) 568-5000  
 Fort HealthCare Internal Medicine and Pediatrics (920) 563-7711  
 Fort HealthCare Jefferson (920) 674-6000  
 UW Health Fort Atkinson Fort HealthCare Rockwood (920) 674-4141  
 Fort HealthCare Johnson Creek (920) 699-4000  
 UWHP WRMC Johnson Creek Clinic (920) 699-6200  
 Fort HealthCare Lake Mills Clinic (920) 648-8393  
 UWHP WRMC Lake Mills Clinic (920) 648-4518  
 Meade Medical Clinic (920) 261-6500  
 Philip M. Marden, MD, SC (920) 261-3898  
 Turke Family Medicine, SC (920) 261-2020  
 UW Health Partners–Watertown Regional Medical Center\* (920) 261-4210  
 UWHP WRMC Doctors Ct. Clinic (920) 261-4111  
 UWHP WRMC Internal Medicine Clinic (920) 262-9833  
 Watertown Family Practice (920) 261-8500

### WALWORTH COUNTY

Mercyhealth Delavan (262) 728-4301  
 Mercyhealth Elkhorn (262) 741-1400

### WALWORTH COUNTY (continued)

Mercyhealth Lake Geneva (262) 249-0221  
 Mercyhealth Sports Medicine and Rehabilitation Center–Walworth (262) 245-4990  
 Mercyhealth Sports Medicine and Rehabilitation Center–Whitewater (262) 473-0410  
 Mercyhealth Hospital and Medical Center–Walworth\* (262) 245-0535  
 Mercyhealth Whitewater (262) 473-0400

## ILLINOIS

### BOONE COUNTY

Mercyhealth Belvidere (815) 971-3030

### LAKE COUNTY

Mercyhealth Barrington (847) 381-3000

### MCHENRY COUNTY

Mercyhealth Algonquin (847) 458-5440  
 Mercyhealth Crystal Lake East (815) 455-0850  
 Mercyhealth Crystal Lake South (815) 356-7494  
 Mercyhealth Hospital and Medical Center–Harvard\* (815) 943-5431  
 Mercyhealth Harvard South (815) 943-1122  
 Mercyhealth McHenry (815) 344-4499  
 Mercyhealth Northwest Women’s Group (847) 458-4100  
 Mercyhealth Richmond (815) 678-2121  
 Mercyhealth Woodstock (888) 983-7100

### OGLE COUNTY

Mercyhealth Byron (815) 971-3000

### WINNEBAGO COUNTY

Mercyhealth Alpine (815) 971-2000  
 Mercyhealth Cherry Valley (815) 971-3110  
 Mercyhealth Glenwood (815) 971-4060  
 Mercyhealth Mulford (815) 971-2000  
 Mercyhealth Perryville (815) 971-2000  
 Mercyhealth Physician Clinic–Riverside (815) 971-2000  
 Mercyhealth Physician Clinic–Rockton (815) 971-2000  
 Javon Bea Hospital–Riverside\* (815) 971-7000  
 Javon Bea Hospital–Rockton\* (815) 971-5000  
 Mercyhealth Roscoe (815) 971-2000  
 Mercyhealth Winnebago (815) 971-3200  
 Mercyhealth Women’s Center–Rockford (815) 971-2299

\*Indicates plan hospital

\*\*Where applicable, see your directory for plan providers; Jefferson county providers not included in EPO Network



# 2023 Federal Poverty Guidelines (FPL)

## Understanding income levels and if you qualify for assistance

Federal Poverty Guidelines (FPL) for coverage year 2023							
Household	100%	138%	150%	200%	250%	300%	400%
1	\$13,590	\$18,754	\$20,385	\$27,180	\$33,975	\$40,770	\$54,360
2	\$18,310	\$25,268	\$27,465	\$36,620	\$45,775	\$54,930	\$73,240
3	\$23,030	\$31,781	\$34,545	\$46,060	\$57,575	\$69,090	\$92,120
4	\$27,750	\$38,295	\$41,625	\$55,500	\$69,375	\$83,250	\$111,000
5	\$32,470	\$44,809	\$48,705	\$64,940	\$81,175	\$97,410	\$129,880
6	\$37,190	\$51,322	\$55,785	\$74,380	\$92,975	\$111,570	\$148,760
7	\$41,910	\$57,836	\$62,865	\$83,820	\$104,775	\$125,730	\$167,640
8	\$46,630	\$64,349	\$69,945	\$93,260	\$116,575	\$139,890	\$186,520
9	\$51,350	\$70,863	\$77,025	\$102,700	\$128,375	\$154,050	\$205,400
10	\$56,070	\$77,377	\$84,105	\$112,140	\$140,175	\$168,210	\$224,280
11	\$60,790	\$83,890	\$91,185	\$121,580	\$151,975	\$182,370	\$243,160
12	\$65,510	\$90,404	\$98,265	\$131,020	\$163,775	\$196,530	\$262,040
13	\$70,230	\$96,917	\$105,345	\$140,460	\$175,575	\$210,690	\$280,920
14	\$74,950	\$103,431	\$112,425	\$149,900	\$187,375	\$224,850	\$299,800

### Tax credits and cost share reduction

- If you want to receive tax credit or cost share reduction, you will need to purchase your individual MercyCare plan at [mercyarehealthplans.com](https://mercyarehealthplans.com).
- If you don't qualify or don't want to receive a tax credit, you can purchase directly from MercyCare by calling (608) 314-2508.

# Open Enrollment

## Mark Your Calendar:

### November 1-December 15, 2022 is open enrollment period

- You can compare and select from the different insurance plans that MercyCare Health Plans offers.
- After reviewing your options, you can enroll in a plan that fits your needs and budget.
- You'll also learn if you can get lower costs on your health insurance before you enroll in a plan through Medicaid or the Children's Health Insurance Program (CHIP).
- If you enroll in a MercyCare plan and make your first premium payment, your new health insurance starts January 1, 2023.

## Get coverage in 4 easy steps

1

### • Set up an account.

You'll provide some basic information to get started, such as your name, address and email address.

2

### • Fill out the online application.

You'll provide information about you and your family, such as income, household size, current health coverage information and more. This will help the Marketplace find options that meet your needs.

3

### • Compare your options.

You'll be able to see all the options you qualify for, including private insurance plans and free and low-cost coverage through Medicaid and the Children's Health Insurance Program (CHIP). The Marketplace will tell you if you qualify for lower costs on your monthly premiums and out-of-pocket costs on deductibles, copayments and coinsurance. You'll see details on costs and benefits before you choose a plan.

4

### • Enroll.

After you choose a plan, you can enroll online and decide how you pay your premiums to your insurance company. If you or a member of your family qualify for Medicaid or CHIP, a representative will contact you to enroll. If you have any questions, there's plenty of live and online help along the way.

## HOW TO APPLY FOR MARKETPLACE COVERAGE

- You can apply for health coverage, compare all your options and enroll in a plan in one streamlined application through the Marketplace.
- Visit [mercycare-healthplans.com](https://www.mercycare-healthplans.com) and see the health coverage options available to you. Then you can compare plans side-by-side and choose a plan that meets your needs and fits your budget.

Ready to enroll? Call (608) 314-2508 or apply online at [mercycarehealthplans.com](https://www.mercycarehealthplans.com).

# MercyCare Has a Plan for You

## Health insurance plans tailored to suit your needs

We offer nine individual plans tailored to suit your needs and those of your family. The plans are laid out in metal tiers and detailed on pages 12-17.

Individual health plans offered through the Marketplace are grouped into four metal levels (bronze, silver, gold and platinum) to help you compare plans. All health plans in the Marketplace get a metal designation based on the level of cost-sharing. Cost-sharing refers to the costs that members share when they get medical care, such as a deductible and co-insurance.

Level	Premiums	Out-of-pocket costs	Plan pays*
Gold	Higher	Lower	80%
Silver**	Moderate	Moderate	70%
Bronze	Lower	Higher	60%

\*On average, the plan will pay this percentage of the total cost of the policy's benefits.

\*\*If your income level is between 100% to 250% FPL, you might qualify for cost-sharing subsidies to reduce out-of-pocket costs. You must enroll in the Silver plan for cost-sharing subsidies shown on pages 15-17.

# MercyCare Individual Plans

Gold

Wisconsin and Illinois

MercyCare Individual Gold Plans	MercyCare Gold Standard	MercyCare Gold HDHP (HSA Eligible)
Deductible	\$2,000 Single/\$4,000 Family	\$3,000 Single/\$6,000 Family
Coinsurance	25% coinsurance	0% coinsurance
Primary care office visits	\$30 copay	Deductible, then 0% coinsurance
Specialist office visits	\$60 copay	Deductible, then 0% coinsurance
Maximum out-of-pocket	\$8,700 Single/\$17,400 Family	\$3,000 Single/\$6,000 Family
Preventative services/well child care	No charge	No charge
Diagnostic tests: X-rays, lab/radiology	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Emergency care	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Ambulance services	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Urgent care	\$45 copay	Deductible, then 0% coinsurance
Urgent care non-Mercyhealth	\$45 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	\$30 copay	Deductible, then 0% coinsurance
Durable Medical Equipment (DME)	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Physical, speech, occupational therapy	\$30 copay	Deductible, then 0% coinsurance
Chiropractic	\$30 copay	Deductible, then 0% coinsurance
<b>Prescription Drugs</b>		
Tier 1- Generic	\$15 copay	Deductible, then 0% coinsurance
Tier 2- Preferred brand	\$30 copay	Deductible, then 0% coinsurance
Tier 3- Non-preferred brand and generic	\$60 copay	Deductible, then 0% coinsurance
Tier 4- Specialty	\$250 copay	Deductible, then 0% coinsurance

# MercyCare Individual Plans

Silver

Wisconsin and Illinois

MercyCare Individual Silver Plans	MercyCare Silver Option A	MercyCare HMO Silver Standard	MercyCare Silver HDHP (HSA Eligible)
Deductible	\$6,500 Single/\$13,000 Family	\$5,800 Single/\$11,600 Family	\$5,400 Single/\$10,800 Family
Coinsurance	40% coinsurance	40% coinsurance	0% coinsurance
Primary care office visits	\$50 copay	\$40 copay	Deductible, then 0% coinsurance
Specialist office visits	\$100 copay	\$80 copay	Deductible, then 0% coinsurance
Maximum out-of-pocket	\$9,100 Single/\$18,200 Family	\$8,900 Single/\$17,800 Family	\$5,400 Single/\$10,800 Family
Preventative services/well child care	No charge	No charge	No charge
Diagnostic tests: X-rays, lab/radiology	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Emergency care	\$300 copay	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Ambulance services	No charge	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Urgent care	\$100 copay	\$60 copay	Deductible, then 0% coinsurance
Urgent care non-Mercyhealth	\$100 copay	\$60 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	\$50 copay	\$40 copay	Deductible, then 0% coinsurance
Durable Medical Equipment (DME)	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Physical, speech, occupational therapy	\$50 copay	\$40 copay	Deductible, then 0% coinsurance
Chiropractic	\$50 copay	\$40 copay	Deductible, then 0% coinsurance
<b>Prescription Drugs</b>			
Tier 1- Generic	\$20 copay	\$20 copay	Deductible, then 0% coinsurance
Tier 2- Preferred brand	\$50 copay	\$40 copay	Deductible, then 0% coinsurance
Tier 3- Non-preferred brand and generic	\$100 copay	Deductible, then \$80 copay	Deductible, then 0% coinsurance
Tier 4- Specialty	\$500 copay	Deductible, then \$350 copay	Deductible, then 0% coinsurance

# MercyCare Individual Plans

Bronze

Wisconsin and Illinois

MercyCare Individual Bronze Plans	MercyCare Bronze Option A	MercyCare Bronze Standard Expanded	MercyCare Bronze HDHP
Deductible	\$6,500 Single/\$13,000 Family	\$7,500 Single/\$15,000 Family	\$9,100 Single/\$18,200 Family
Coinsurance	40% coinsurance	50% coinsurance	0% coinsurance
Primary care office visits	Deductible, then 40% coinsurance	\$50 copay	Deductible, then 0% coinsurance
Specialist office visits	Deductible, then 40% coinsurance	\$100 copay	Deductible, then 0% coinsurance
Maximum out-of-pocket	\$8,550 Single/\$17,100 Family	\$9,000 Single/\$18,000 Family	\$9,100 Single/\$18,200 Family
Preventative services/well child care	No charge	No charge	No charge
Diagnostic tests: X-rays, lab/radiology	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Emergency care	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Ambulance services	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Urgent care	Deductible, then 40% coinsurance	\$75 copay	Deductible, then 0% coinsurance
Urgent care non-Mercyhealth	Deductible, then 40% coinsurance	\$75 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	Deductible, then 40% coinsurance	\$50 copay	Deductible, then 0% coinsurance
Durable Medical Equipment (DME)	Deductible, then 40% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Physical, speech, occupational therapy	Deductible, then 40% coinsurance	\$50 copay	Deductible, then 0% coinsurance
Chiropractic	Deductible, then 40% coinsurance	\$50 copay	Deductible, then 0% coinsurance
<b>Prescription Drugs</b>			
Tier 1- Generic	\$30 copay	\$25 copay	Deductible, then 0% coinsurance
Tier 2- Preferred brand	\$125 copay	Deductible, then \$50 copay	Deductible, then 0% coinsurance
Tier 3- Non-preferred brand and generic	\$250 copay	Deductible, then \$100 copay	Deductible, then 0% coinsurance
Tier 4- Specialty	\$500 copay	Deductible, then \$500 copay	Deductible, then 0% coinsurance

# MercyCare Individual Plans

Silver Cost Share Reduction

Wisconsin and Illinois

MercyCare Individual Silver Cost Share Reduction Plans	MercyCare Silver Option A 100%-150% FPL	MercyCare Silver Standard 100%-150% FPL	MercyCare Silver HDHP 100%-150% FPL
Deductible	\$0 Single/\$0 Family	\$0 Single/\$0 Family	\$500 Single/\$1,000 Family
Coinsurance	0% coinsurance	25% coinsurance	0% coinsurance
Primary care office visits	\$15 copay	\$0 copay	Deductible, then 0% coinsurance
Specialist office visits	\$30 copay	\$10 copay	Deductible, then 0% coinsurance
Maximum out-of-pocket	\$1,250 Single/\$2,500 Family	\$1,700 Single/\$3,400 Family	\$500 Single/\$1,000 Family
Preventative services/well child care	No charge	No charge	No charge
Diagnostic tests: X-rays, lab/radiology	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Emergency care	\$200 copay	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Ambulance services	No charge	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Urgent care	\$35 copay	\$5 copay	Deductible, then 0% coinsurance
Urgent care non-Mercyhealth	\$35 copay	\$5 copay	Deductible, then 0% coinsurance
Mental health inpatient	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	\$15 copay	\$0 copay	Deductible, then 0% coinsurance
Durable Medical Equipment (DME)	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Physical, speech, occupational therapy	\$15 copay	\$0 copay	Deductible, then 0% coinsurance
Chiropractic	\$15 copay	\$0 copay	Deductible, then 0% coinsurance
<b>Prescription Drugs</b>			
Tier 1- Generic	\$10 copay	\$0 copay	Deductible, then 0% coinsurance
Tier 2- Preferred brand	\$25 copay	\$15 copay	Deductible, then 0% coinsurance
Tier 3- Non-preferred brand and generic	\$50 copay	\$50 copay	Deductible, then 0% coinsurance
Tier 4- Specialty	\$150 copay	\$150 copay	Deductible, then 0% coinsurance

# MercyCare Individual Plans

Silver Cost Share Reduction

Wisconsin and Illinois

MercyCare Individual Silver Cost Share Reduction Plans	MercyCare Silver Option A 151%-200% FPL	MercyCare Silver Standard 151%-200% FPL	MercyCare Silver HDHP 151%-200% FPL
Deductible	\$750 Single/\$1,500 Family	\$800 Single/\$1,600 Family	\$1,500 Single/\$3,000 Family
Coinsurance	20% coinsurance	30% coinsurance	0% coinsurance
Primary care office visits	\$25 copay	\$20 copay	Deductible, then 0% coinsurance
Specialist office visits	\$50 copay	\$40 copay	Deductible, then 0% coinsurance
Maximum out-of-pocket	\$2,700 Single/\$5,400 Family	\$3,000 Single/\$6,000 Family	\$1,500 Single/\$3,000 Family
Preventative services/well child care	No charge	No charge	No charge
Diagnostic tests: X-rays, lab/radiology	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Emergency care	\$250 copay	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Ambulance services	No charge	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Urgent care	\$60 copay	\$30 copay	Deductible, then 0% coinsurance
Urgent care non-Mercyhealth	\$60 copay	\$30 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	\$25 copay	\$20 copay	Deductible, then 0% coinsurance
Durable Medical Equipment (DME)	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Physical, speech, occupational therapy	\$25 copay	\$20 copay	Deductible, then 0% coinsurance
Chiropractic	\$25 copay	\$20 copay	Deductible, then 0% coinsurance
<b>Prescription Drugs</b>			
Tier 1- Generic	\$20 copay	\$10 copay	Deductible, then 0% coinsurance
Tier 2- Preferred brand	\$40 copay	\$20 copay	Deductible, then 0% coinsurance
Tier 3- Non-preferred brand and generic	\$60 copay	Deductible, then \$60 copay	Deductible, then 0% coinsurance
Tier 4- Specialty	\$250 copay	Deductible, then \$250 copay	Deductible, then 0% coinsurance



# MercyCare Individual Plans

Silver Cost Share Reduction

Wisconsin and Illinois

MercyCare Individual Silver Cost Share Reduction Plans	MercyCare Silver Option A 201%-250% FPL	MercyCare Silver Standard 201%-250% FPL	MercyCare Silver HDHP 201%-250% FPL (HSA Eligible)
Deductible	\$6,500 Single/\$13,000 Family	\$5,700 Single/\$11,400 Family	\$4,200 Single/\$8,400 Family
Coinsurance	40% coinsurance	40% coinsurance	0% coinsurance
Primary care office visits	\$50 copay	\$30 copay	Deductible, then 0% coinsurance
Specialist office visits	\$100 copay	\$60 copay	Deductible, then 0% coinsurance
Maximum out-of-pocket	\$7,250 Single/\$14,500 Family	\$7,200 single/\$14,400 family	\$4,200 Single/\$8,400 Family
Preventative services/well child care	No charge	No charge	No charge
Diagnostic tests: X-rays, lab/radiology	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Emergency care	\$300 copay	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Ambulance services	No charge	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Urgent care	\$100 copay	\$45 copay	Deductible, then 0% coinsurance
Urgent care non-Mercyhealth	\$100 copay	\$45 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	\$50 copay	\$30 copay	Deductible, then 0% coinsurance
Durable Medical Equipment (DME)	Deductible, then 40% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Physical, speech, occupational therapy	\$50 copay	\$30 copay	Deductible, then 0% coinsurance
Chiropractic	\$50 copay	\$30 copay	Deductible, then 0% coinsurance
<b>Prescription Drugs</b>			
Tier 1- Generic	\$20 copay	\$20 copay	Deductible, then 0% coinsurance
Tier 2- Preferred brand	\$50 copay	\$40 copay	Deductible, then 0% coinsurance
Tier 3- Non-preferred brand and generic	\$100 copay	Deductible, then \$80 copay	Deductible, then 0% coinsurance
Tier 4- Specialty	\$500 copay	Deductible, then \$350 copay	Deductible, then 0% coinsurance

# Frequently Asked Questions

## Why should I have health insurance?

No one plans to get sick or hurt, but most people need medical care at some point. MercyCare's individual plans cover many of your expected and unexpected health care costs, and protect you from very high expenses. Health insurance is a contract between you and MercyCare. You buy a plan that best meets your needs, and MercyCare pays part of your medical costs when you get sick or hurt. There are other important benefits of health insurance. MercyCare's individual plans provide free preventive care, vaccinations, screenings and check-ups. We also provide prescription drug coverage.

## Can I keep my doctor?

If you currently see a Mercyhealth doctor, you can continue to see him/her by choosing a MercyCare plan. Please note that different plans have different networks and providers. Networks include health care providers that a plan contracts with to take care of the plan's members. Depending on the type of policy you buy, care may be covered only when you get it from a network provider. When comparing MercyCare plans in the Marketplace, you will see a link to the list of providers in each plan's network.

## What if I have a pre-existing condition?

Whether you need health coverage or have it already, the health care law offers new rights and protections that make coverage fairer and easier to understand. Essential health benefits for pre-existing medical conditions are covered under all Marketplace plans. No insurer can reject you, charge you more, or refuse to pay for essential health benefits for any medical condition you had before your coverage started. MercyCare plans do not contain exclusions for any pre-existing conditions.

## What is the health insurance marketplace?

Also called the Exchange, the Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your MercyCare options and enroll. When you use the Marketplace, you'll fill out an application and find out if you can get lower costs on your monthly premiums for private MercyCare plans. You'll find out if you qualify for lower out-of-

pocket costs through Medicaid or the Children's Health Insurance Program.

## What do essential health benefits include?

- Ambulatory patient services (outpatient care without a hospital stay)
- Emergency services
- Hospitalization
- Maternity and newborn care (care before and after your baby is born)
- Mental health and substance use disorder services, including behavioral health treatment (counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

These benefits are minimum requirements for all MercyCare plans.

## How do I find out if I qualify for assistance?

When you buy health insurance coverage in the Marketplace, you may be able to get a premium tax credit that lowers what you pay in monthly premiums. This will depend on your 2021 household size and income. You can apply part or all of this tax credit each month to your premium payments. The Marketplace will send your tax credit directly to your insurance company, so you pay less for your premiums each month. The Federal Poverty Level (FPL) is the measure of income level issued annually by the Department of Health and Human Services. Federal poverty levels are used to determine your eligibility for certain programs and benefits. If your 2021 income falls within the following ranges you'll generally qualify for a premium tax credit. The lower your income is within these ranges, the bigger your credit. To see the ranges turn to page 9. Call a MercyCare sales representative at (608) 314-2508 to see if you qualify for additional premium assistance.

# Hospitals, Emergency and Urgent Care

## Hospitals

Javon Bea Hospital–Riverside  
8201 East Riverside Blvd.  
Rockford, IL  
(815) 971-7000

Javon Bea Hospital–Rockton  
2400 N. Rockton Ave.  
Rockford, IL  
(815) 971-5000

Mercyhealth Hospital and  
Medical Center–Harvard  
901 Grant St.  
Harvard, IL  
(815) 943-5431

Mercyhealth Hospital and  
Medical Center–Walworth  
N2950 State Rd. 67  
Lake Geneva, WI  
(262) 245-2230

Mercyhealth Hospital  
and Trauma Center–Janesville  
1000 Mineral Point Ave.  
Janesville, WI  
(608) 756-6000

Fort Memorial Hospital  
611 Sherman Ave. East  
Fort Atkinson, WI  
(920) 568-5000

Watertown Memorial Hospital  
125 Hospital Dr.  
Watertown, WI  
(920) 261-4210

## Emergency Care

Javon Bea Hospital–Riverside  
8201 East Riverside Blvd.  
Rockford, IL  
(815) 971-7000

Javon Bea Hospital–Rockton  
2400 N. Rockton Ave.  
Rockford, IL  
(815) 971-5000

Mercyhealth Hospital and  
Medical Center–Harvard  
901 Grant St.  
Harvard, IL  
(815) 943-5431

Mercyhealth Hospital  
and Trauma Center  
Emergency North  
3400 Deerfield Dr.  
Janesville, WI  
(608) 314-3605

Mercyhealth Hospital  
and Trauma Center–Janesville  
1000 Mineral Point Ave.  
Janesville, WI  
(608) 756-6000

Mercyhealth Hospital and  
Medical Center–Walworth  
N2950 State Rd. 67  
Lake Geneva, WI  
(262) 245-2230

Fort Memorial Hospital  
611 Sherman Ave. East  
Fort Atkinson, WI  
(920) 568-5000

Watertown Memorial Hospital  
125 Hospital Dr.  
Watertown, WI  
(920) 261-4210

## Urgent Care

Mercyhealth East  
3524 E. Milwaukee St.  
Janesville, WI  
(608) 756-8484 **InQuicker**

Mercyhealth McHenry  
3922 Mercy Dr.  
McHenry, IL  
(815) 578-2020 **InQuicker**

Mercyhealth North  
3400 Deerfield Dr.  
Janesville, WI  
(608) 314-3605

Mercyhealth Perryville  
3401 N. Perryville Rd.  
Rockford, IL  
(815) 971-8000 **InQuicker**

Mercyhealth Roscoe  
5000 Prairie Rose Dr.  
Roscoe, IL  
(815) 971-3450

Mercyhealth Hospital and  
Medical Center–Walworth  
N2950 State Rd. 67  
Lake Geneva, WI  
(262) 245-2230

Mercyhealth Woodstock  
2000 Lake Ave.  
Woodstock, IL  
(815) 337-1544 **InQuicker**

Fort HealthCare Lake Mills  
200 E. Tyrannena Park Rd.  
Lake Mills, WI  
(920) 648-3113

Fort Memorial Hospital  
611 Sherman Ave. East  
Fort Atkinson, WI  
(920) 568-5000

Watertown Memorial Hospital  
125 Hospital Dr.  
Watertown, WI  
(920) 261-4210

**InQuicker** Skip the waiting room!  
Visit [mercyinquicker.org](http://mercyinquicker.org) to reserve  
your spot at a participating facility.

# Know Where to Go

## *Emergency or Urgent Care*

### Emergency

- ✓ Abdominal pain
- ✓ Confusion, change in thought process
- ✓ Change in vision
- ✓ Chest pain
- ✓ Head injury
- ✓ Severe allergic reaction
- ✓ Painful urination with fever or back pain
- ✓ Severe allergic reactions
- ✓ Severe bleeding, multiple injuries
- ✓ Severe shortness of breath, difficulty breathing
- ✓ Vomiting blood
- ✓ Psychiatric care
- ✓ CT scan or ultrasound imaging
- ✓ Pregnancy
- ✓ Nausea, vomiting, diarrhea, constipation
- ✓ Severe pain of any kind

or

### Urgent Care

- ✓ Broken bone
- ✓ Cut needing stitching, puncture wound
- ✓ Ear pain
- ✓ Headache
- ✓ Minor eye irritation
- ✓ Minor neck or back pain
- ✓ Minor or small burn
- ✓ Sinus trouble, runny nose, sore/strep throat, cough
- ✓ Skin rash, itch or sunburn
- ✓ Sprain, pulled muscle
- ✓ Suture removal, wound check
- ✓ X-ray
- ✓ Urinary discomfort

For a suspected heart attack or stroke, or if you have a life-threatening emergency, **call 911**.

# Mercyhealth Specialty Services

## Available to MercyCare Members

### A

Acupuncture *WI*  
 Advance Care Planning *WI/IL*  
 Advanced Sports Training *WI/IL*  
 Aesthetician (skin care) Services *WI*  
 ALS Multidisciplinary Clinic *IL*  
 Allergy/Immunology *WI/IL*  
 Alzheimer's/Dementia Care *IL*  
 Anesthesiology *WI/IL*  
 Anticoagulation Services *WI/IL*  
 Aquatic Therapy *WI/IL*  
 Athletic Training *WI/IL*  
 Audiology *WI/IL*  
 Autism Services *WI/IL*

### B

Bariatric Center *IL*  
 Behavioral Health *WI/IL*  
 Birthing Centers *WI/IL*  
 Brain and Spine Care *WI/IL*  
 Breast Care Services *WI/IL*

### C

Cancer Care *WI/IL*  
 Cardiac Rehabilitation *WI/IL*  
 Cardiology *WI/IL*  
 Cardiothoracic Surgery *WI/IL*  
 Child Development and Behavior Specialists *IL*  
 Chiropractic Care *WI/IL*  
 Clinical Health and Rehabilitation Psychology *WI/IL*  
 Community Support Services *WI/IL*  
 Complementary Medicine *WI/IL*  
 Concussion Management *WI*  
 Cosmetic Surgery *WI/IL*  
 Counseling Psychology *WI/IL*  
 Critical Care (intensive care) *WI/IL*

### D

da Vinci® Robotic-Assisted Surgery *WI/IL*  
 Dermatology *WI/IL*  
 Detoxification Services *WI*  
 Diabetes Education *WI/IL*  
 Dialysis *WI/IL*  
 Dietitian Services *WI/IL*

### E

Ear, Nose and Throat Care *WI/IL*  
 Eclipse Sports Performance Program *WI*  
 Electrophysiology *WI/IL*  
 Emergency Medicine *WI/IL*  
 Employee Assistance Program (EAP) *WI*  
 Endocrinology *WI/IL*  
 Eye Care *WI/IL*

### F

Family Medicine *WI/IL*  
 Family Medicine and Obstetrics *WI/IL*

### G

Gastroenterology *WI/IL*  
 General Surgery *WI/IL*  
 Geriatrics (senior adult health care) *WI/IL*  
 Glasses and Contacts *WI/IL*  
 Gynecology *WI/IL*

### H

Hand Care and Surgery *WI/IL*  
 Hearing Care and Hearing Aids *WI/IL*  
 Heart and Chest Surgery *WI/IL*

Heart and Vascular Care *WI/IL*

Heart Failure Clinic *WI/IL*  
 Heart Rhythm Disorders *WI/IL*  
 Hematology *WI/IL*  
 Home Health *WI/IL*  
 Hospice *WI/IL*  
 Hospitalist Services *WI/IL*

### I

Immunology *WI/IL*  
 Industrial Rehabilitation *WI*  
 Infectious Disease *WI*  
 Inpatient Rehabilitation Therapy Services *WI/IL*  
 Internal Medicine *WI/IL*

### L

Laboratory Services *WI/IL*  
 Lactation Clinics *WI/IL*  
 Lasik Vision Correction Surgery *WI/IL*  
 Lung Care *WI/IL*  
 Lymphedema Treatment *WI/IL*

### M

Massage Therapy *WI/IL*  
 Maternal-Fetal Medicine (MFM) *WI/IL*  
 Maternity/Birthing Care *WI/IL*  
 Meals on Wheels *WI/IL*  
 Medical Equipment and Supplies *WI/IL*  
 Medical Genetics *WI/IL*  
 Medical Oncology *WI/IL*  
 Memory Care *WI/IL*  
 Men's Health *WI/IL*  
 Mental Health Services *WI/IL*  
 Midwife Services *IL*  
 Mohs Surgery (for skin cancer) *WI/IL*

### N

Neonatology *IL*  
 Nephrology *WI/IL*  
 Neuro-Oncology *WI*  
 Neuroendovascular Services *IL*  
 Neurology *WI/IL*  
 Neuropsychology *WI*  
 Neurosurgery *WI*  
 NICU – Neonatal Intensive Care Unit *IL*  
 Nuclear Medicine *WI/IL*  
 Nursing Homes (short- and long-term skilled nursing care) *WI/IL*  
 Nutrition Services *WI/IL*

### O

Obstetrics *WI/IL*  
 Obstetric Hospitalists *IL*  
 Occupational Therapy *WI/IL*  
 Oncology *WI/IL*  
 Ophthalmology *WI/IL*  
 Optometry *WI/IL*  
 Orthopedic Care and Surgery *WI/IL*  
 Orthotics and Prosthetics *WI/IL*  
 Osteoporosis Center *IL*  
 Otolaryngology (ear, nose, throat) *WI/IL*  
 Outpatient/Ambulatory Surgery *WI/IL*

### P

Pain Management *WI/IL*  
 Palliative Care/Inpatient *WI/IL*  
 Pathology *WI/IL*  
 Pediatric Allergy *IL*  
 Pediatric Anesthesiology *IL*  
 Pediatric Cardiology *IL*

Pediatric Child Abuse *IL*  
 Pediatric Developmental Therapy *IL*  
 Pediatric Endocrinology *IL*  
 Pediatric Gastroenterology *WI/IL*  
 Pediatric Genetics *IL*  
 Pediatric Hematology *IL*  
 Pediatric Hospitalists *IL*  
 Pediatric Occupational Therapy *IL*  
 Pediatric Ophthalmology *IL*  
 Pediatric Orthopedics *IL*  
 Pediatric Physical Therapy *IL*  
 Pediatric Pulmonology *IL*  
 Pediatric Radiology *IL*  
 Pediatric Speech-Language Pathology *IL*  
 Pediatric Sports Medicine *IL*  
 Pediatric Surgery *IL*  
 Pediatric Urology *IL*  
 Pediatrics *WI/IL*  
 Pharmacies *WI/IL*  
 Physical Medicine and Rehabilitation *WI/IL*  
 Physical Therapy *WI/IL*  
 Plastic Surgery, Cosmetic/Reconstructive *WI/IL*  
 Podiatry *WI/IL*  
 Prehospital and Emergency Services Center *WI/IL*  
 Psychiatric and Detoxification Inpatient Service *WI*  
 Psychiatry/Adolescent *WI/IL*  
 Psychiatry/Adult *WI/IL*  
 Psychiatry/Child *WI/IL*  
 Pulmonary (lung) Rehabilitation *WI/IL*  
 Pulmonology *WI/IL*

### R

Radiation Oncology *WI/IL*  
 Radiology *WI/IL*  
 Regional Perinatal Center *IL*  
 Rheumatology *WI/IL*

### S

Safe Connect Personal Emergency Response System *WI/IL*  
 Senior Adult (55+) Support Services *WI/IL*  
 Sleep Medicine *WI/IL*  
 Small Baby Unit *IL*  
 Speech Therapy *WI/IL*  
 Spine Care *WI/IL*  
 Sports Medicine and Rehabilitation *WI/IL*  
 Sports Training *WI/IL*  
 Stroke Care *WI/IL*  
 Support Groups *WI/IL*

### T

Traditional Chinese Medicine *WI*  
 Trauma Care *WI/IL*

### U

Urgent Care *WI/IL*  
 Urology *WI/IL*

### V

Vascular (blood vessel) Surgery *WI/IL*  
 Vein Clinic *IL*

### W

Weight Management *WI/IL*  
 Women's Health Services *WI/IL*  
 Wound Care *WI/IL*

# Covered Preventive Services

## Individual and Commercial Group Plans

MercyCare Health Plans wants to insure you live well. One of the many ways we do this is by offering our members access to preventive services that are covered at 100%—regardless of co-payment, coinsurance or health plan deductible. Under the Affordable Care Act, all insurers are required to offer at no cost preventive services for adults and children. Some exceptions may apply. If you have any questions about these covered preventive screenings, call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL). This list is a brief summary of preventive care coverage. Please visit [healthcare.gov/coverage/preventive-care-benefits/](http://healthcare.gov/coverage/preventive-care-benefits/) for the most current list of preventive services available to our members.

### Covered preventive services for adults

**Abdominal aortic aneurysm** one-time screening for men of specified ages who have ever smoked

**Alcohol misuse screening and counseling**

**Aspirin** use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk

**Blood pressure screening**

**Cholesterol screening** for adults of certain ages or at higher risk

**Colorectal cancer screening** for adults 45-49 years. The USPSTF recommends screening for colorectal cancer in all adults aged 50 to 75 years. (A recommendation) The USPSTF recommends screening for colorectal cancer in adults aged 45 to 49 years. (B recommendation) The USPSTF recommends that clinicians selectively offer screening for colorectal cancer in adults aged 76 to 85 years.

**Depression screening**

**Diabetes (Type 2) screening** for adults 35 to 70 years who are overweight or obese

**Diet counseling** for adults at higher risk for chronic disease

**Falls prevention** (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting

**Hepatitis B screening** for people at high risk, including people from countries with 2% or more Hepatitis B prevalence, and US-born people not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence.

**Hepatitis C screening** for adults age 18 to 79 years

**HIV screening** for everyone age 15 to 65, and other ages at increased risk

**PrEP (pre-exposure prophylaxis) HIV prevention medication** for HIV-negative adults at high risk for getting HIV through sex or injection drug use

**Immunizations** for adults — doses, recommended ages, and recommended populations vary:

- Chickenpox (Varicella)
- Diphtheria
- Flu (influenza)
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Measles
- Meningococcal
- Mumps
- Whooping Cough (Pertussis)
- Pneumococcal
- Rubella
- Shingles
- Tetanus

**Lung cancer screening** for adults 50 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years

**Obesity screening and counseling**

**Sexually transmitted infection (STI) prevention counseling** for adults at higher risk

**Statin preventive medication** for adults 40 to 75 at high risk

**Syphilis screening** for adults at higher risk

**Tobacco use screening** for all adults and cessation interventions for tobacco users

**Tuberculosis screening** for certain adults without symptoms at high risk

**Unhealthy drug use screening (Grade B)** for age 18 and older: asking questions about unhealthy drug use, not testing of specimens

# Covered Preventive Services

## Individual and Commercial Group Plans

### Covered preventive services for women

**Breastfeeding support and counseling** from trained providers, and access to breastfeeding supplies, for pregnant and nursing women

**Birth control:** Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt “religious employers.” Learn more about contraceptive coverage.

**Folic acid supplements** for women who may become pregnant

**Gestational diabetes screening** for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes

**Gonorrhea screening** for all women at higher risk

**Hepatitis B screening** for pregnant women at their first prenatal visit

**Maternal depression screening** for mothers at well-baby visits (PDF, 1.5 MB)

**Preeclampsia prevention and screening** for pregnant women with high blood pressure

**Rh incompatibility screening** for all pregnant women and follow-up testing for women at higher risk

**Syphilis screening**

**Expanded tobacco intervention and counseling** for pregnant tobacco users

**Urinary tract or other infection screening**

**Get more information about services for pregnant women from [HealthFinder.gov](https://www.healthfinder.gov)**

### Other covered preventive services for women

**Bone density screening** for all women over age 65 or women age 64 and younger that have gone through menopause

**Breast cancer genetic test counseling (BRCA)** for women at higher risk

**Breast cancer mammography screenings**

- **Every 2 years for women 50 and over**
- **As recommended by a provider for women 40 to 49 or women at higher risk for breast cancer**

**Breast cancer chemoprevention counseling** for women at higher risk

**Cervical cancer screening**

**Pap test (also called a Pap smear)** for women age 21 to 65

**Chlamydia infection screening** for younger women and other women at higher risk

**Diabetes screening** for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before

**Domestic and interpersonal violence screening and counseling** for all women

**Gonorrhea screening** for all women at higher risk

**HIV screening and counseling** for everyone age 15 to 65, and other ages at increased risk

**PrEP (pre-exposure prophylaxis) HIV prevention medication** for HIV-negative women at high risk for getting HIV through sex or injection drug use

**Sexually transmitted infections counseling** for sexually active women

**Tobacco use screening and interventions**

**Urinary incontinence screening** for women yearly

**Well-woman visits** to get recommended services for all women

# Covered Preventive Services

## Individual and Commercial Group Plans

Preventive care includes health services like screenings, check-ups and patient counseling that are used to prevent illnesses, disease and other health problems, or to detect illness at an early stage when treatment is likely to work best. Getting recommended preventive services and making healthy lifestyle choices are key steps to good health and well-being. This list is a brief summary of preventive care coverage. Visit [healthcare.gov/coverage/preventive-care-benefits/](http://healthcare.gov/coverage/preventive-care-benefits/) for the most current list of preventive services available to our members. Some exceptions may apply. If you have any questions about these covered preventive screenings, please call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL).

### Covered preventive services for children

**Alcohol, tobacco, and drug use assessments** for adolescents

**Autism screening** for children at 18 and 24 months

**Behavioral assessments** for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years

**Bilirubin concentration screening** for newborns

**Blood pressure screening** for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years

**Blood screening** for newborns

**Depression screening** for adolescents beginning routinely at age 12

**Developmental screening** for children under age 3

**Dyslipidemia screening** for all children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders

**Fluoride supplements** for children without fluoride in their water source

**Fluoride varnish** for all infants and children as soon as teeth are present

**Gonorrhea preventive medication** for the eyes of all newborns

**Hearing screening** for all newborns; and regular screenings for children and adolescents as recommended by their provider

**Height, weight and body mass index (BMI) measurements** taken regularly for all children

**Hematocrit or hemoglobin screening** for all children

**Hemoglobinopathies or sickle cell screening** for newborns

**Hepatitis B screening** for adolescents at higher risk

**HIV screening** for adolescents at higher risk

**Hypothyroidism screening** for newborns

**PrEP (pre-exposure prophylaxis) HIV prevention medication** for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use

**Immunizations** for children from birth to age 18; doses, recommended ages, and recommended populations vary:

- Chickenpox (Varicella)
- Diphtheria, tetanus, and pertussis (DTaP)
- Haemophilus influenzae type b
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Inactivated Poliovirus
- Influenza (flu shot)
- Measles
- Meningococcal
- Mumps
- Pneumococcal
- Rubella
- Rotavirus

**Lead screening** for children at risk of exposure

**Obesity screening and counseling**

**Oral health risk assessment** for young children from 6 months to 6 years

**Phenylketonuria (PKU) screening** for newborns

**Prevention and cessation of tobacco use** in children and adolescents: primary care interventions (Grade B)

**Sexually transmitted infection (STI) prevention counseling and screening** for adolescents at higher risk

**Tuberculin testing** for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years

**Vision screening** for all children

**Well-baby and well-child visits**



# Specialty Pharmacy Program

## Prescription list

Actemra  
Afinitor  
Aranesp  
Aubagio  
Avonex  
Budesonide (Entocort) EC  
Capecitabine (Xeloda)  
Cimzia  
Cosentyx  
Dificid  
Elmiron  
Enbrel  
Enoxaparin (Lovenox)  
Epogen  
Extavia  
Forteo  
Genotropin  
Gilenya  
Glatiramer (Copaxone)  
Humira  
Imatinib (Gleevec)  
Isotretinoin (Accutane)  
Kevzara  
Neulasta  
Orencia  
Otezla  
Praluent  
Procrit  
Pulmozyme  
Rebif  
Repatha  
Riluzole (Rilutek)  
Sensipar  
Simponi  
Tacrolimus (Prograf)  
Temozolomide (Temodar)  
TOBI  
Vancomycin (Vancocin)  
Xeljanz  
Xifaxan  
Zarxio

MercyCare uses Mercyhealth pharmacies, which are categorized as specialty pharmacies. Only these specialty pharmacies are used to dispense the select medications listed at left.

Some medications require prior authorization from MercyCare. After the request has been received and approved, MercyCare members are required to select a Mercyhealth pharmacy to obtain the prescribed medication. For more information, call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL).

Although every attempt is made to ensure this listing is current, those drugs included or excluded are subject to change at any time. Call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL) to confirm the medications you are taking still apply.

## Frequently asked questions

### When should I re-order my prescription(s)?

Re-order when you have 10 to 14 days of medication remaining.

### How do I pay for my order?

You may pay by credit card or flexible spending card. Checks and money orders are accepted for in-store pick-ups only.

### Where can I learn more about my medication?

Significant information pertaining to the use of your medication, possible side effects and instructions, are enclosed in each package.

Call (608) 755-8700 or (877) 597-6627 for further assistance.

# Member Resources

## **Prescription formulary**

Pharmaceutical management procedures and our formulary are available online at [mercycareshealthplans.com](http://mercycareshealthplans.com). You can find this information by selecting the “Current Members” tab and clicking on “Pharmacy and Prescriptions.” If you would like a paper copy, call MercyCare’s Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL).

## **Plan documents**

Access your current benefit plan documents by visiting [mercycareshealthplans.com](http://mercycareshealthplans.com) and selecting My Plan Documents in the Interactive Center. You will be asked to enter your group number, which you can find on your Member ID card. This is a safe, simple and secure way to access your insurance information online. Plan documents include:

- Certificate of Coverage (COC)
- Schedule of Benefits/Drug Rider
- SBC (Schedule of Benefits and Coverage)

## **Member handbook**

This member handbook includes information about:

- Choosing practitioners and scheduling appointments
- Utilization management procedures
- Case management programs

If you would like a paper copy of your COC or member handbook, call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL).

# Pharmacy Locations

## Mercyhealth Pharmacy–East

(608) 754-5194

3524 E. Milwaukee St., Janesville, WI

Drive-up service available

## Mercyhealth Pharmacy–Mall

(608) 754-0286

1010 N. Washington St., Janesville, WI

## Mercyhealth Pharmacy–Milton

(608) 868-6777

725 S. Janesville St., Milton, WI

## Mercyhealth Pharmacy–Riverside

(815) 971-1100

8201 E. Riverside Blvd., Ste. 1022, Rockford, IL

## Mercyhealth Pharmacy–Walworth

(262) 245-2319

Hwys. 50 and 67, Lake Geneva, WI

## Mercyhealth Pharmacy–West

(608) 741-6980

1000 Mineral Point Ave., Janesville, WI

## Mercyhealth Pharmacy–Woodstock

(815) 337-4116

2000 Lake Ave., Woodstock, IL

Pick up your prescription on your way home with [Mercyhealth Pharmacy Express](#):

- Visit [pharmacy.mercyhealthsystem.org](http://pharmacy.mercyhealthsystem.org).
- Choose the Mercyhealth pharmacy where your prescription is located.
- Enter your prescription number.
- Pick up your prescription on your way home.

Or, call (877) 597-6627 to use our convenient Mercyhealth Mail Order Pharmacy and have your prescriptions delivered by mail.

# Eyewear Discount

**Save 20%\* on your eyeglasses every day at any of these Mercyhealth Vision Center locations:**

**Mercyhealth Vision Center–East**

3524 E. Milwaukee St.  
Janesville, WI  
(608) 756-7110

**Mercyhealth Vision Center–Mall**

1010 N. Washington St.  
Janesville, WI  
(608) 741-6794

**Mercyhealth Vision Center–Walworth**

Hwys. 50 and 67  
Lake Geneva, WI  
(262) 245-2208

\*Cannot be combined with any other offer or insurance.

# Notice of Privacy Practices

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

MercyCare is required by law to maintain the privacy of your health information and to provide you with notice of its legal duties and privacy practices with respect to your health information. If you have questions about any part of this notice or if you want more information about the privacy practices at MercyCare, please contact the Privacy Officer at MercyCare Health Plans, PO Box 550, Janesville, WI 53547-0550, (608) 752-3431.

## **How MercyCare may use or disclose your health information**

The following categories describe the ways that MercyCare may use and disclose your health information. For each category of uses and disclosures, we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all the ways we are permitted to use and disclose information will fall within one of the categories.

**Payment Functions.** We may use or disclose health information about you to determine eligibility for plan benefits, obtain premiums, facilitate payment for the treatment and services you receive from health care providers, determine plan responsibility for benefits, and to coordinate benefits. Health information may be shared with other government programs such as Medicare, Medicaid, or private insurance to manage your benefits and payments. For example, payment functions may include reviewing the medical necessity of health care service, determining whether a particular treatment is experimental or investigational, or determining whether a treatment is covered under your plan.

**Health Care Operations.** We may use and disclose health information about you to carry out necessary insurance-related activities. For example, such activities may include underwriting, premium rating and other activities relating to plan coverage; conducting quality assessment and improvement activities; submitting claims for reinsurance and stop-loss coverage; conducting or arranging for medical review, legal services, audit services and fraud and abuse detection programs; and business planning, management and general administration.

**Treatment.** We may use or disclose your health information to a physician or other health care provider to treat you. For example, a doctor prescribing a medication may need to know if you have diabetes or heart disease and what medications you are currently taking, as this might affect what he or she can prescribe. We may use and disclose medical information to tell you about or recommend possible treatment options or alternatives that may be of interest to you.

**Required by Law.** As required by law, we may use and disclose your health information. For example, we may disclose medical information when required by a court order in a litigation proceeding.

**Public Health.** Information may be reported to a public health authority or other appropriate government authority authorized by law to collect or receive information for purposes related to: preventing or controlling disease, injury or disability; reporting child abuse or neglect; reporting

domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications; and reporting disease or infection exposure.

**Health Oversight Activities.** We may disclose your health information to health agencies during the course of audits, investigations, inspections, licensure and other proceedings related to oversight of the health care system.

**Judicial and Administrative Proceedings.** We may disclose your health information in the course of any administrative or judicial proceeding.

**Law Enforcement.** We may disclose your health information to a law enforcement official for purposes such as identifying or locating a suspect, fugitive, material witness or missing person, complying with a court order or subpoena and other law enforcement purposes.

**Public Safety.** We may disclose your health information to appropriate persons in order to prevent or lessen a serious and imminent threat to the health or safety of a particular person or the general public.

**National Security.** We may disclose your health information for military, prisoner, and national security.

**Worker's Compensation.** We may disclose your health information as necessary to comply with worker's compensation or similar laws.

**Marketing.** We may contact you to give you information about health-related benefits and services that may be of interest to you. If we receive compensation from a third party for providing you with information about other products or services (other than drug refill reminders or generic drug availability), we will obtain your authorization to share information with this third party.

**Disclosures to Plan Sponsors.** We may disclose your health information to the sponsor of your group health plan, for purposes of administering benefits under the plan. If you have a group health plan, your employer is the plan sponsor.

**Fundraising.** You have the right to opt out of receiving fundraising communications. MercyCare does not conduct fundraising activities. If MercyCare ever did disclose your health information for the purposes of fundraising, you would receive an opt-out notice before each such communication explaining how to opt out.

## **When MercyCare may not use or disclose your health information**

**Written Authorization.** Except as described in this Notice of Privacy Practices, we will not use or disclose your health information without written authorization from you. If you do authorize us to use or disclose your health information for another purpose, you may revoke your authorization in writing at any time. If you revoke your authorization, we will no longer be able to use or disclose health information about you for the reasons covered by your written authorization, though we will be unable to take back any disclosures we have already made with your permission.

- Your authorization is necessary for most uses and disclosures of psychotherapy notes.
- Your authorization is necessary for any disclosure of health information in which the health plan receives compensation.

# Notice of Privacy Practices *continued*

## Genetic Information and Underwriting Activities.

MercyCare is prohibited from using or disclosing genetic information for underwriting purposes, including determination of benefit eligibility. If we obtain any health information for underwriting purposes and the policy or contract of health insurance or health benefits is not written with us or not issued by us, we will not use or disclose that health information for any other purpose, except as required by law.

**Applicability of More Stringent State Law.** Some of the uses and disclosures described in this notice may be limited in certain cases by applicable State laws that are more stringent than Federal laws, including disclosures related to mental health and substance abuse, developmental disability, alcohol and other drug abuse (AODA), and HIV testing.

## Statement of Your Health Information Rights

**Right to Request Restrictions.** You have the right to request restrictions on certain uses and disclosures of your health information. MercyCare is not required to agree to the restrictions that you request. If you would like to make a request for restrictions, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. We will let you know if we can comply with the restriction or not.

## Right to Request Confidential Communications.

You have the right to receive your health information through a reasonable alternative means or at an alternative location. To request confidential communications, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. We are not required to agree to your request.

**Right to Inspect and Copy.** You have the right to inspect and receive an electronic or paper copy of health information about you that may be used to make decisions about your plan benefits. To inspect and copy such information, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. If you request a copy of the information, we may charge you a reasonable fee to cover expenses associated with your request.

**Right to Request Amendment.** You have a right to request that MercyCare amend your health information that you believe is incorrect or incomplete. We are not required to change your health information and if your request is denied, we will provide you with information about our denial and how you can disagree with the denial. To request an amendment, you must make your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. You must also provide a reason for your request.

**Right to Accounting of Disclosures.** You have the right to receive a list of "accounting of disclosures" of your health information made by us in the past six years, except that we do not have to account for disclosures made for purposes of payment functions or health care operations, or made to you. To request this accounting of disclosures, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. MercyCare will provide one list per 12 month period free of charge; we may charge you for additional lists.

**Right to a Copy.** You have a right to receive an electronic or paper copy of this Notice of Privacy Practices at any time. To obtain a paper copy of this Notice, send your written request to MercyCare Customer Service Coordinator, PO Box 550, Janesville, WI 53547-0550. You may also obtain a copy of this Notice at our website, [mercycarehealthplans.com](http://mercycarehealthplans.com).

**Right to be Notified of a Breach.** You will be notified in the event of a breach of your unsecured health information. If you would like to have a more detailed explanation of these rights or if you would like to exercise one or more of these rights, contact MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550, (608) 752-3431.

**Changes to this Notice and Distribution.** MercyCare reserves the right to amend this Notice of Privacy Practices at any time

in the future and to make the new Notice provisions effective for all health information that it maintains.

As your health plan, we will provide a copy of our notice upon your enrollment to the plan and will remind you at least every three years where to find our notice and how to obtain a copy of the notice if you would like to receive one. If we have more than one Notice of Privacy Practices, we will provide you with the Notice that pertains to you. The notice is provided to the named subscriber insured on the plan and will pertain to the insured and dependents named under this insured. As a health plan that maintains a website describing our customer service and benefits, we also post to our website the most recent Notice of Privacy Practices which will describe how your health information may be used and disclosed as well as the rights you have to your health information. If our Notice has a material change, we will post information regarding this change to the website for you to review. In addition, following the date of the material change, we will include a description of the change that occurred and information on how to obtain a copy of the revised Notice in our annual mailing to all individuals then covered by the plan.

## Complaints

Complaints about this Notice of Privacy Practices or about how we handle your health information should be directed to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550.

MercyCare will not retaliate against you in any way for filing a complaint. All complaints to MercyCare must be submitted in writing. If you believe your privacy rights have been violated, you may file a complaint with the Secretary of the Department of Health and Human Service at [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/) or call (800) 368-1019.

## Discrimination is Against the Law

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

MercyCare provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats.

MercyCare provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Civil Rights Coordinator April Hays, Director of Compliance and Audit, 580 N. Washington St, Janesville, WI 53548, Telephone: (800) 895-2421, TTY (800) 947-3529, fax: (608) 752-3751 or email [ahays@mhemail.org](mailto:ahays@mhemail.org).

If you believe that MercyCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator Chrisann Lemery. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator Chrisann Lemery is available to help you.

You can also file a civil rights complaint with the US 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: US Department of Health and Human Services, 200 Independence Ave. SW., Room 509F, HHH Building, Washington, DC 20201, (800) 368-1019, (800) 537-7697 (TDD).

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

For a this translation in different languages, please see page 23.

# Questions and Notes

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Live well.  
We'll insure you do.™



PO Box 550  
Janesville, WI 53547  
WI (800) 895-2421  
IL (877) 908-6027  
[mercycarehealthplans.com](http://mercycarehealthplans.com)