

Compassionate Care,
Accessible to All,
for a Healthy Community.



**Gold Coast
Health Plan**SM
A Public Entity

2023 MEMBER HANDBOOK

What you need to know
about your benefits

Other languages and formats

Other languages

You can get this Member Handbook and other plan materials in other languages at no cost to you. We provide written translations from qualified translators. Call 1-888-301-1228 (TTY 1-888-310-7347 or 711). The call is toll free. Read this Member Handbook to learn more about health care language assistance services, such as interpreter and translation services.

Other formats

You can get this information in other formats, such as braille, 20-point font large print, audio, and accessible electronic formats at no cost to you. Call 1-888-301-1228 (TTY 1-888-310-7347 or 711). The call is toll free.

Interpreter services

GCHP provides both written and oral interpretation services from a qualified interpreter, on a 24-hour basis, at no cost to you. You do not have to use a family Member or friend as an interpreter. We discourage the use of minors as interpreters, unless it is an emergency. Interpreter, linguistic and cultural services are available at no cost to you. Help is available 24 hours a day, seven days a week. For language help or to get this handbook in a different language or format, call 1-888-301-1228 (TTY/TDD 1-888-310-7347 or 711). The call is toll free.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

English Tagline

ATTENTION: If you need help in your language, call 1-888-301-1228 (TTY: 1-888-310-7347). Aids and services for people with disabilities, like documents in braille and large print, are also available. Call 1-888-301-1228 (TTY: 1-888-310-7347). These services are free of charge.

الشعار بالعربية (Arabic)

يُرجى الانتباه: إذا احتجت إلى المساعدة بلغتك، فاتصل بـ 1-888-301-1228 (TTY: 1-888-310-7347). تتوفر أيضًا المساعدات والخدمات للأشخاص ذوي الإعاقة، مثل المستندات المكتوبة بطريقة بريلا والخط الكبير. اتصل بـ 1-888-301-1228 (TTY: 1-888-310-7347). هذه الخدمات مجانية.

Հայերեն պիտակ (Armenian)

Ուշադրություն: Եթե Ձեզ օգնություն է հարկավոր Ձեր լեզվով, զանգահարեք 1-888-301-1228 (TTY: 1-888-310-7347): Կան նաև օժանդակ միջոցներ ու ծառայություններ հաշմանդամություն ունեցող անձանց համար, օրինակ՝ Բրայլի գրատիպով ու խոշորատառ տպագրված նյութեր: Զանգահարեք 1-888-301-1228 (TTY: 1-888-310-7347): Այդ ծառայություններն անվճար են:

ឃ្លាសម្គាល់ជាភាសាខ្មែរ (Cambodian)

ចំណាំ: បើអ្នក ត្រូវ ការជំនួយ ជាភាសា របស់អ្នក សូម ទូរស័ព្ទទៅលេខ 1-888-301-1228 (TTY: 1-888-310-7347)។ ជំនួយ និង សេវាកម្ម សម្រាប់ ជនពិការ ដូចជាឯកសារសរសេរជាអក្សរធំ សម្រាប់ជនពិការភ្នែក ឬឯកសារសរសេរជាអក្សរពុម្ពធំ ក៏អាចរកបានផងដែរ។ ទូរស័ព្ទមកលេខ 1-888-301-1228 (TTY: 1-888-310-7347)។ សេវាកម្មទាំងនេះមិនគិតថ្លៃឡើយ។

简体中文标语 (Chinese)

请注意：如果您需要以您的母语提供帮助，请致电 1-888-301-1228 (TTY: 1-888-310-7347)。另外还提供针对残疾人士的帮助和服务，例如文盲和需要较大字体阅读，也是方便取用的。请致电 1-888-301-1228 (TTY: 1-888-310-7347)。这些服务都是免费的。



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

مطلب به زبان فارسی (Farsi)

توجه: اگر می‌خواهید به زبان خود کمک دریافت کنید، با 1-888-301-1228 (TTY: 1-888-310-7347) تماس بگیرید. کمک‌ها و خدمات مخصوص افراد دارای معلولیت، مانند نسخه‌های خط بریل و چاپ با حروف بزرگ، نیز موجود است. با 1-888-301-1228 (TTY: 1-888-310-7347) تماس بگیرید. این خدمات رایگان ارائه می‌شوند.

हिंदी टैगलाइन (Hindi)

ध्यान दें: अगर आपको अपनी भाषा में सहायता की आवश्यकता है तो 1-888-301-1228 (TTY: 1-888-310-7347) पर कॉल करें। अशक्तता वाले लोगों के लिए सहायता और सेवाएं, जैसे ब्रेल और बड़े प्रिंट में भी दस्तावेज़ उपलब्ध हैं। 1-888-301-1228 (TTY: 1-888-310-7347) पर कॉल करें। ये सेवाएं नि: शुल्क हैं।

Nqe Lus Hmoob Cob (Hmong)

CEEB TOOM: Yog koj xav tau kev pab txhais koj hom lus hu rau 1-888-301-1228 (TTY: 1-888-310-7347). Muaj cov kev pab txhawb thiab kev pab cuam rau cov neeg xiam oob qhab, xws li puav leej muaj ua cov ntawv su thiab luam tawm ua tus ntawv loj. Hu rau 1-888-301-1228 (TTY: 1-888-310-7347). Cov kev pab cuam no yog pab dawb xwb.

日本語表記 (Japanese)

注意日本語での対応が必要な場合は 1-888-301-1228 (TTY: 1-888-310-7347)へお電話ください。点字の資料や文字の拡大表示など、障がいをお持ちの方のためのサービスも用意しています。1-888-301-1228 (TTY: 1-888-310-7347)へお電話ください。これらのサービスは無料で提供しています。

한국어 태그라인 (Korean)

유의사항: 귀하의 언어로 도움을 받고 싶으시면 1-888-301-1228 (TTY: 1-888-310-7347) 번으로 문의하십시오. 점자나 큰 활자로 된 문서와 같이 장애가 있는 분들을 위한 도움과 서비스도 이용 가능합니다. 1-888-301-1228 (TTY: 1-888-310-7347) 번으로 문의하십시오. 이러한 서비스는 무료로 제공됩니다.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

ແທກໄລພາສາລາວ (Laotian)

ປະກາດ: ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໃຫ້ໂທຫາເບີ
1-888-301-1228 (TTY: 1-888-310-7347).

ຍັງມີຄວາມຊ່ວຍເຫຼືອແລະການບໍລິການສໍາລັບຄົນພິການເຊັ່ນເອກະສານທີ່ເປັນອັກສອນນູນແລະມິໂຕພິມໃຫຍ່ ໃຫ້ໂທຫາເບີ 1-888-301-1228 (TTY: 1-888-310-7347). ການບໍລິການເຫຼົ່ານີ້ບໍ່ຕ້ອງເສຍຄ່າໃຊ້ຈ່າຍໃດໆ.

Mien Tagline (Mien)

LONGC HNYOUV JANGX LONGX OC: Beiv taux meih qiex longc mienh tengx faan benx meih nyei waac nor douc waac daaih lorx taux 1-888-301-1228 (TTY: 1-888-310-7347). Liouh lorx jauv-louc tengx aengx caux nzie gong bun taux ninh mbuo wuaaic fangx mienh, beiv taux longc benx nzangc-pokc bun hlou mbiutc aengx caux aamz mborqv benx domh sou se mbenc nzoih bun longc. Douc waac daaih lorx 1-888-301-1228 (TTY: 1-888-310-7347). Naaiv deix nzie weih gong-bou jauv-louc se benx wang-henh tengx mv zuqc cuotv nyaanh oc.

ਪੰਜਾਬੀ ਟੈਗਲਾਈਨ (Punjabi)

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਾਲ ਕਰੋ 1-888-301-1228 (TTY: 1-888-310-7347). ਅਪਾਹਜ ਲੋਕਾਂ ਲਈ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ, ਜਿਵੇਂ ਕਿ ਬ੍ਰੇਲ ਅਤੇ ਮੋਟੀ ਛਪਾਈ ਵਿੱਚ ਦਸਤਾਵੇਜ਼, ਵੀ ਉਪਲਬਧ ਹਨ। ਕਾਲ ਕਰੋ 1-888-301-1228 (TTY: 1-888-310-7347). ਇਹ ਸੇਵਾਵਾਂ ਮੁਫਤ ਹਨ।

Русский слоган (Russian)

ВНИМАНИЕ! Если вам нужна помощь на вашем родном языке, звоните по номеру 1-888-301-1228 (линия ТТУ: 1-888-310-7347). Также предоставляются средства и услуги для людей с ограниченными возможностями, например документы крупным шрифтом или шрифтом Брайля. Звоните по номеру 1-888-301-1228 (линия ТТУ: 1-888-310-7347). Такие услуги предоставляются бесплатно.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Mensaje en español (Spanish)

ATENCIÓN: Si necesita ayuda en su idioma, llame al 1-888-301-1228 (TTY: 1-888-310-7347). También ofrecemos asistencia y servicios para personas con discapacidades, como documentos en braille y con letras grandes. Llame al 1-888-301-1228 (TTY: 1-888-310-7347). Estos servicios son gratuitos.

Tagalog Tagline (Tagalog)

ATENSIYON: Kung kailangan mo ng tulong sa iyong wika, tumawag sa 1-888-301-1228 (TTY: 1-888-310-7347). Mayroon ding mga tulong at serbisyo para sa mga taong may kapansanan, tulad ng mga dokumento sa braille at malaking print. Tumawag sa 1-888-301-1228 (TTY: 1-888-310-7347). Libre ang mga serbisyonang ito.

แท็กไลน์ภาษาไทย (Thai)

โปรดทราบ: หากคุณต้องการความช่วยเหลือเป็นภาษาของคุณ กรุณาโทรศัพท์ไปที่หมายเลข 1-888-301-1228 (TTY: 1-888-310-7347) นอกจากนี้ ยังพร้อมให้ความช่วยเหลือและบริการต่าง ๆ สำหรับบุคคลที่มีความพิการ เช่น เอกสารต่าง ๆ ที่เป็นอักษรเบรลล์และเอกสารที่พิมพ์ด้วยตัวอักษรขนาดใหญ่ กรุณาโทรศัพท์ไปที่หมายเลข 1-888-301-1228 (TTY: 1-888-310-7347) ไม่มีค่าใช้จ่ายสำหรับบริการเหล่านี้

Примітка українською (Ukrainian)

УВАГА! Якщо вам потрібна допомога вашою рідною мовою, телефонуйте на номер 1-888-301-1228 (TTY: 1-888-310-7347). Люди з обмеженими можливостями також можуть скористатися допоміжними засобами та послугами, наприклад, отримати документи, надруковані шрифтом Брайля та великим шрифтом. Телефонуйте на номер 1-888-301-1228 (TTY: 1-888-310-7347). Ці послуги безкоштовні.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Khẩu hiệu tiếng Việt (Vietnamese)

CHÚ Ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của mình, vui lòng gọi số 1-888-301-1228 (TTY: 1-888-310-7347). Chúng tôi cũng hỗ trợ và cung cấp các dịch vụ dành cho người khuyết tật, như tài liệu bằng chữ nổi Braille và chữ khổ lớn (chữ hoa). Vui lòng gọi số 1-888-301-1228 (TTY: 1-888-310-7347). Các dịch vụ này đều miễn phí.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Welcome to Gold Coast Health Plan!

Thank you for joining Gold Coast Health Plan (GCHP). GCHP is a health plan for people who have Medi-Cal. GCHP works with the State of California to help you get the health care you need.

Member Handbook

This Member Handbook tells you about your coverage under GCHP. Please read it carefully and completely. It will help you understand and use your benefits and services. It also explains your rights and responsibilities as a Member of GCHP. If you have special health needs, be sure to read all sections that apply to you.

This Member Handbook is also called the Combined Evidence of Coverage (EOC) and Disclosure Form. It is a summary of GCHP rules and policies and is based on the contract between GCHP and the State Department of Health Care Services (DHCS). If you would like more information, call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Call 1-888-301-1228 (TTY 1-888-310-7347 or 711) to ask for a copy of the contract between GCHP and DHCS. You may also ask for another copy of the Member Handbook at no cost to you or visit the GCHP website at www.goldcoasthealthplan.org to view the Member Handbook. You may also request, at no cost to you, a copy of the GCHP non-proprietary clinical and administrative policies and procedures, or how to access this information on the GCHP website.

Contact us

GCHP is here to help. If you have questions, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays).

The call is toll free. You can also visit online at any time at www.goldcoasthealthplan.org.

Thank you,
Gold Coast Health Plan
711 E. Daily Drive, Suite 106
Camarillo, CA 93010



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

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Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

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Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

1. Getting started as a Member

How to get help

GCHP wants you to be happy with your health care. If you have any questions or concerns about your care, GCHP wants to hear from you!

Member services

GCHP Member Services is here to help you. GCHP can:

- Answer questions about your health plan and GCHP covered services
- Help you choose or change a primary care provider (PCP)
- Tell you where to get the care you need
- Help you get interpreter services if you do not speak English
- Help you get information in other languages and formats
- Help you get health education materials
- Help you get a new ID card

If you need help, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays). The call is toll free. GCHP must make sure that you wait less than 10 minutes when calling.

You can also visit online at any time at www.goldcoasthealthplan.org.

Who can become a Member

You qualify for GCHP because you qualify for Medi-Cal and live in Ventura County. You can ask questions about qualifying for Medi-Cal at your local county Human Services Agency (HSA) office. Find your local office at www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx. The Ventura County Human Services Agency (HSA) can be reached at 1-888-472-4463. If you use a TTY, call 1-800-735-2922. You may also qualify for Medi-Cal through Social Security because you are receiving SSI/SSP.

Transitional Medi-Cal

Transitional Medi-Cal is also called “Medi-Cal for working people.” You may be able to get Transitional Medi-Cal if you stop getting Medi-Cal because:

- You started earning more money.
- Your family started receiving more child or spousal support.

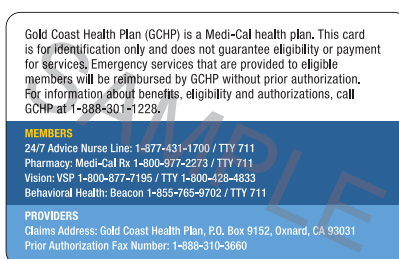
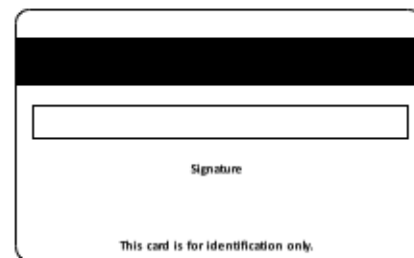
You can ask questions about qualifying for Transitional Medi-Cal at your local county health and human services office at www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx or call Health Care Options at 1-800-430-4263 (TTY 1-800-430-7077 or 711).



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Identification (ID) cards

As a Member of GCHP, you will get a GCHP ID card. You must show your GCHP ID card and your Medi-Cal Benefits Identification Card (BIC), that the State of California sent you, when you get any health care services or prescriptions. You should carry all health cards with you at all times. Here are sample BIC and GCHP ID cards to show you what yours will look like:



If you do not get your GCHP ID card within a few weeks after your enrollment date, or if your card is damaged, lost or stolen, call Member Services right away. GCHP will send you a new card at no cost to you. Call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Reporting a new address and/or telephone number

- If you receive Supplemental Security Income (SSI), call the local Social Security Administration (SSA) office at 1-800-772-1213. If you use a TTY, call 1-800-325-0778.
- All other Members should call the local Human Services Agency (HSA) office at 1-888-472-4463. If you use a TTY, call 1-800-735-2922.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

2. About your health plan

Health plan overview

GCHP is the health plan for people who have Medi-Cal in Ventura County. GCHP works with the State of California to help you get the health care you need.

You may talk with one of the GCHP Member Services representatives to learn more about the health plan and how to make it work for you. Call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

When your coverage starts and ends

When you enroll in GCHP, we will send you an ID card within two weeks after you select a PCP or one is auto assigned to you. You must show your GCHP ID card and your Medi-Cal Benefits Identification Card (BIC) when you get any health care services or prescriptions.

Your Medi-Cal coverage will need to be renewed every year. If your local county office cannot renew your Medi-Cal coverage using electronic sources, the county will send you a Medi-Cal renewal form. Complete this form and return it to your local county human services agency. You can return your information online, in person, or by phone or other electronic means if available in your county.

During your first month as a GCHP Member, you may receive a welcome letter from GCHP along with a list of GCHP providers. This list is called a Provider Directory. If you receive a Provider Directory, you must choose a clinic or doctor from the directory as your PCP. Next, you should notify GCHP Member Services of your choice. You can notify GCHP by calling Member Services at 1-888-301-1228. If you use a TTY/TDD, call 1-888-310-7347 or 711. You can also return your completed PCP Selection Form to GCHP. Members who do not choose a PCP (doctor or clinic) after 30 days will be assigned to one by GCHP.

You will be assigned to the PCP on the first day of the second month that you are a GCHP Member. Until you are assigned to a PCP, you may receive medical care from any GCHP in-area, in-network doctor who is willing to bill GCHP for medically-necessary services. Prior authorization requirements apply even if you are not assigned to a PCP.

There are some GCHP Members who are not assigned to a PCP. They are called Administrative Members. The following are considered Administrative Members:

- Share of Cost (SOC): A Member who has Medi-Cal with an SOC requirement.
- Long-Term Care (LTC): A Member who is residing in a skilled- or intermediate-care nursing facility and has been assigned an LTC aid code.
- Out of Area: A Member who lives outside of GCHP's service area but whose Medi-Cal case remains in Ventura County.
- Other Health Coverage: A Member who has other health insurance that is primary to his / her Medi-Cal coverage. This includes Members with both Medi-Cal and Medicare as well as those with both Medi-Cal



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and commercial insurance. Medi-Cal is the payer of last resort; therefore, GCHP Members with other health coverage must access care through their primary insurance.

- Hospice: If the Medi-Cal enrollment file indicates a Hospice Restricted Services code.
- BCCTP: A Member who has been assigned a Breast and Cervical Cancer Treatment Program aid code.

GCHP ID cards for Administrative Members will indicate “Administrative” as the PCP. If you are an Administrative Member, you can get care from any willing GCHP doctor in Ventura County. If you want to see a doctor outside of the county, you will need to first get approval from GCHP.

GCHP is the health plan for Medi-Cal Members in Ventura County. Find your local office at www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx.

GCHP eligibility may end if any of the following is true:

- You move out of Ventura County.
- You no longer have Medi-Cal.
- You are in jail or prison.

If you lose your GCHP Medi-Cal coverage, you may still be eligible for Fee-for-Service (FFS) Medi-Cal coverage. If you are not sure if you are still covered by GCHP, please call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

How your plan works

GCHP is a managed care health plan contracted with DHCS. GCHP works with doctors, hospitals, and other health care providers in the GCHP service area to give health care to you, the Member. While you are a Member of GCHP, you may be eligible to get some additional services provided through FFS Medi-Cal. These include outpatient prescriptions, non-prescription drugs and some medical supplies through FFS Medi-Cal Rx.

The Member Services Department will tell you how GCHP works, how to get the care you need, how to schedule provider appointments within standard access times, how to request no-cost interpreting services, and how to find out if you qualify for transportation services.

To learn more, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). You can also find Member service information online at www.goldcoasthealthplan.org.

Students who move to a new county or out of California

Emergency services and urgent care (UC) are available to all Medi-Cal enrollees statewide regardless of county of residence. Routine and preventive care are covered only in Ventura County. If you move to a new county in California to attend higher education, including college, GCHP will cover emergency room and UC services in your new county.

You can also receive routine or preventive care in your new county but must notify GCHP. See below for further details.

If you are enrolled in Medi-Cal and are a student in a county that is different from your residence in California, you do not need to apply for Medi-Cal in that county.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

If you temporarily move away from home to be a student in another county in California there are two options available to you. You may:

- Notify your local county social services office that you are temporarily moving to attend an institution of higher education and provide your address in the new county. The county will update the case records with your new address and county code in the State's database. Use this choice if you want to get routine or preventive care in your new county. You may have to change health plans. For questions and to prevent any delay in enrolling in the new health plan, call Health Care Options at 1-800-430-4263 (TTY 1-800-430-7077 or 711).

OR

- Choose not to change your health plan when you temporarily move to attend college in a different county. You will only be able to access emergency room and urgent care services in the new county for some conditions. To learn more, go to Chapter 3, "How to get care." For routine or preventive health care, you would need to use the GCHP regular network of providers located in the head of the household's county of residence.

If you are leaving California temporarily to be a student in another state and you want to keep your Medi-Cal coverage, contact your eligibility worker at your local county social services office. As long as you are eligible, Medi-Cal will cover emergency services and urgent care in another state. Medi-Cal will also cover emergency care that requires hospitalization in Canada and Mexico if the service is approved and the doctor and hospital meet Medi-Cal rules. Routine and preventive care services, including prescription drugs, are not covered outside of California. If you want Medicaid in another state, you will need to apply in that state. You will not be eligible for Medi-Cal and GCHP will not pay for your health care. Medi-Cal does not cover emergency, urgent or any other health care services outside of the United States, except for Canada and Mexico as noted in Chapter 3.

Continuity of care

Continuity of Care for a non-plan Provider

As a Member of GCHP, you will get your health care from providers in GCHP's network. To find out whether the health care provider is in the GCHP network, please see the Provider Directory located on the GCHP website at www.goldcoasthealthplan.org. If the provider is not listed, they may not be in GCHP's network.

In some cases, you may be able to go to providers who are not in the GCHP network if you have moved from another plan or fee-for-service (FFS) or a provider that was in network is now out-of-network. This is called continuity of care.

Call GCHP and tell us if you need to visit a provider that is out-of-network. We will tell you if you have the right to continuity of care. You may be able to use continuity of care, for up to twelve (12) months, or more in some cases, if all of the following are true:

- You have an ongoing relationship with the non-plan provider, prior to enrollment in GCHP.
- You were seen by the non-plan provider at least once during the twelve (12) months prior to your enrollment with GCHP for a non-emergency visit.
- The non-plan provider is willing to work with GCHP and agrees to GCHP's contractual requirements and payment for services.
- The non-plan provider meets GCHP's professional standards.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711) for more information.

If your providers do not join the GCHP network by the end of twelve (12) months, do not agree to GCHP payment rates or do not meet quality of care requirements, you will need to switch to providers in the GCHP network. Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711) to discuss your options.

Continuity of Care for services

As a Member of GCHP, you will get your Medi-Cal services from providers in GCHP's network. In some cases, you may be able to get continued access to Medi-Cal services. If you are being treated for certain health conditions and the non-plan provider is not willing to continue to provide services or does not agree to GCHP's contractual requirements, payment, or other terms for providing care, then you will not be able to receive continued care from the provider. However, you may be able to keep getting services from a different provider in GCHP's network.

Services GCHP provides for continuity of care include but are not limited to:

- Acute conditions (a medical issue that needs fast attention) – for as long as the condition lasts.
- Chronic physical and behavioral conditions (a health care issue you have for a long time) – for an amount of time required to finish the course of treatment and to arrange for a safe transfer to a new doctor in the GCHP network.
- Pregnancy – during the pregnancy and for up to twelve (12) months after the end of pregnancy.
- Maternal mental health services for up to twelve (12) months from the diagnosis or from the end of pregnancy, whichever is later.
- Care of a newborn child between birth and age 36 months for up to twelve (12) months from the start date of the coverage or the date the provider's contract ends with GCHP.
- Terminal illness (a life-threatening medical issue) – for as long as the illness lasts. Completion of covered services may exceed twelve (12) months from the time the provider stops working with GCHP.
- Performance of a surgery or other medical procedure from a non-plan provider as long as it is covered, medically necessary and is authorized by GCHP as part of a documented course of treatment and has been recommended and documented by the provider – surgery or other medical procedure to take place within 180 days of the provider's contract termination date or 180 days from the effective date of coverage of a new Member.

For other conditions that may qualify, contact GCHP Member Services at 1-888-301-1228.

Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711) for help selecting a contracted provider to continue with your care or if you have any questions or problems in receiving covered services from a provider who is no longer part of GCHP.

GCHP is not required to provide continuity of care for services not covered by Medi-Cal, durable medical equipment, transportation, other ancillary services and carved-out service providers. To learn more about continuity of care and eligibility qualifications, and to hear about all available services, call GCHP Member Services at 1-888-301-1228.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Costs

Member costs

GCHP serves people who qualify for Medi-Cal. In most cases, GCHP Members do not have to pay for covered services, premiums or deductibles. Members enrolled in California Children’s Health Insurance Program (CCHIP) in Santa Clara, San Francisco and San Mateo counties and Members in the Medi-Cal for Families Program may have a monthly premium and copayments. Except for emergency care, urgent care or sensitive care, you must get pre-approval from GCHP before you visit a provider outside the GCHP network. If you do not get pre-approval and you go to a provider outside of the network for care that is not emergency care, urgent care or sensitive care, you may have to pay for care from providers who are out of the network. For a list of covered services, go to “Benefits and services.” You can also find the Provider Directory on the GCHP website at www.goldcoasthealthplan.org.

For Members with long term care and a share of cost

You may have to pay a share of cost each month for your long-term care services. The amount of your share of cost depends on your income and resources. Each month you will pay your own health care bills, including but not limited to Managed Long-Term Support Service (MLTSS) bills, until the amount that you have paid equals your share of cost. After that, your long-term care will be covered by GCHP for that month. You will not be covered by GCHP until you have paid your entire long-term care share of cost for the month.

How a provider gets paid

GCHP pays providers in these ways:

- Capitation payments
 - » GCHP pays some providers a set amount of money every month for each GCHP Member. This is called a capitation payment. GCHP and providers work together to decide on the payment amount.
- Fee-for-service (FFS) payments
 - » Some providers give care to GCHP Members and then send GCHP a bill for the services they provided. This is called a Fee-For-Service (FFS) payment. GCHP and providers work together to decide how much each service costs.

To learn more about how GCHP pays providers, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Newborn and Infant Enrollment

Infants born to mothers who had Medi-Cal coverage at the time of delivery and continue to live in Ventura County may be eligible for GCHP Medi-Cal coverage.

If you recently had a baby and have questions about how to enroll your baby in Medi-Cal, call HSA at 1-888-472-4463. If you use a TTY, call 1-800-735-2922.

If you receive a bill from a health care provider

Covered services are health care services that GCHP is responsible to pay for. If you get a bill for support service fees, copayments, or registration fees for a covered service, do not pay the bill. Call Member Services right away at 1-888-301-1228 (TTY 1-888-310-7347 or 711).



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Asking GCHP to pay you back for expenses

If you paid for services you already received, you may qualify to be reimbursed (paid back). You must meet **all** of the following conditions:

- The service you received is a covered service that GCHP is responsible to pay for. GCHP will not reimburse you for a service that is not covered by either Medi-Cal or GCHP.
- You received the covered service after you became an eligible GCHP Member.
- You ask to be paid back within one year from the date you received the covered service.
- You provide proof that you paid for the covered service, such as a detailed receipt from the provider.
- You received the covered service from a Medi-Cal enrolled provider in GCHP's network. You do not need to meet this condition if you received emergency services, family planning services, or another service that Medi-Cal allows out-of-network providers to perform without pre-approval.
- If the covered service normally requires pre-approval, you provide proof from the provider that shows a medical need for the covered service.
- If you have other health insurance (primary insurance), non-par providers must be willing to bill GCHP as the secondary and accept Medi-Cal rates.
- If services were rendered in Mexico or Canada and services meet the criteria for reimbursement, GCHP will only reimburse up to Medi-Cal allowable rates. This amount may not be the full amount you paid out-of-pocket.

GCHP will tell you of its decision to reimburse you in a letter called a Notice of Action. If you meet all of the above conditions, the Medi-Cal-enrolled provider should pay you back for the full amount you paid. If the GCHP contracted provider refuses to pay you back, GCHP will pay you back for the full amount you paid. GCHP must reimburse you within 45 working days of receipt of the claim. If the provider is enrolled in Medi-Cal but is not in the GCHP network and refuses to pay you back, GCHP will pay you back, but only up to the amount that FFS Medi-Cal would pay. GCHP will pay you back for the full out-of-pocket amount for emergency services, family planning services, or another service that Medi-Cal allows to be provided by out-of-network providers without pre-approval. If you do not meet one of the above conditions, GCHP will not pay you back.

GCHP will not pay you back if:

- You asked for and received services that are not covered by Medi-Cal, such as cosmetic services.
- The service is not a covered service for GCHP.
- You have an unmet Medi-Cal Share of Cost.
- You went to a doctor who does not take Medi-Cal and/or you signed a form that said you want to be seen anyway and you will pay for the services yourself.
- If you have Medicare Part D, copayments for prescriptions covered by your Medicare Part D plan.



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3. How to get care

Getting health care services

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED

You can begin to get health care services on your effective date of enrollment. Always carry your GCHP ID card, Medi-Cal Benefits Identification Card (BIC), and any other health insurance cards you have with you. Never let anyone else use your BIC or GCHP ID card.

New Members with Medi-Cal coverage only must choose a primary care provider (PCP) in the GCHP network. New Members with Medi-Cal and comprehensive other health coverage and Administrative Members do not have to choose a PCP. The GCHP network is a group of doctors, hospitals and other providers who work with GCHP. You must choose a PCP within 30 days from the time you become a Member in GCHP. If you do not choose a PCP, GCHP will choose one for you.

You may choose the same PCP or different PCPs for all family Members in GCHP, as long as the PCP is available. If you have a doctor you want to keep, or you want to find a new PCP, you can look in the Provider Directory. It has a list of all PCPs in the GCHP network. The Provider Directory has other information to help you choose a PCP. If you need a Provider Directory, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). You can also find the Provider Directory on the GCHP website at www.goldcoasthealthplan.org.

If you cannot get the care you need from a participating provider in the GCHP network, your PCP must ask GCHP for approval to send you to an out-of-network provider. This is called a referral. You do not need approval to go to an out-of-network provider to get sensitive services that are described under the heading “Sensitive care” later in this chapter.

Read the rest of this chapter to learn more about PCPs, the Provider Directory and the provider network.

Pharmacy benefits are now administered through the Fee-For-Service (FFS) Medi-Cal Rx program. To learn more, read the “Other Medi-Cal programs and services” section in Chapter 4.

Primary care provider (PCP)

You must choose a PCP within 30 days of enrolling in GCHP. Depending on your age and sex, you may choose a general practitioner, OB/GYN, family practitioner, internist or pediatrician as your primary care provider (PCP). A nurse practitioner (NP), physician assistant (PA) or certified nurse midwife may also act as your PCP. If you choose an NP, PA or certified nurse midwife, you may be assigned a doctor to oversee your care. If you are in both Medicare and Medi-Cal, or if you have comprehensive other health care insurance or are an Administrative Member, you do not have to choose a PCP.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

You can choose an Indian Health Care Provider (IHCP), Federally Qualified Health Center (FQHC) or Rural Health Clinic (RHC) as your PCP. Depending on the type of provider, you may be able to choose one PCP for your entire family who are Members of GCHP, as long as the PCP is available.

Note: American Indians may choose an IHCP as their PCP, even if the IHCP is not in the GCHP network.

If you do not choose a PCP within 30 days of enrollment, GCHP will assign you to a PCP. If you are assigned to a PCP and want to change, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). The change happens the first day of the next month.

Your PCP will:

- Get to know your health history and needs.
- Keep your health records.
- Give you the preventive and routine health care you need.
- Refer (send) you to a specialist if you need one.
- Arrange for hospital care if you need it.

You can look in the Provider Directory to find a PCP in the GCHP network. The Provider Directory has a list of IHCPs, FQHCs and RHCs that work with GCHP.

You can find the GCHP Provider Directory online at www.goldcoasthealthplan.org. Or you can request a Provider Directory to be mailed to you by calling 1-888-301-1228 (TTY 1-888-310-7347 or 711). You can also call to find out if the PCP you want is taking new patients.

Choice of doctors and other providers

You know your health care needs best, so it is best if you choose your PCP.

It is best to stay with one PCP so they can get to know your health care needs. However, if you want to change to a new PCP, you can change anytime. You must choose a PCP who is in the GCHP provider network and is taking new patients.

Your new choice will become your PCP on the first day of the next month after you make the change. To change your PCP, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

GCHP may change your PCP if the PCP is not taking new patients, has left the GCHP network, does not give care to patients your age, or if there are quality concerns with the PCP that are pending resolution. If GCHP needs to change your PCP, GCHP will tell you in writing.

If your PCP changes, you will get a letter and new GCHP Member ID card in the mail. It will have the name of your new PCP. Call Member Services if you have questions about getting a new ID card.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Some things to think about when picking a PCP:

- Does the PCP take care of children?
- Does the PCP work at a clinic I like to use?
- Is the PCP's office close to my home, work or children's school?
- Is the PCP's office near where I live and is it easy to get to the PCP's office?
- Do the doctors and staff speak my language?
- Does the PCP work with a hospital that I like?
- Does the PCP provide the services that I may need?
- Do the PCP's office hours fit my schedule?
- Does the PCP office have wheelchair access?

Initial health assessment (IHA)

GCHP recommends that, as a new Member, you visit your new PCP within the first 120 days for an initial health assessment (IHA). The purpose of the IHA is to help your PCP learn your health care history and needs. Your PCP may ask you some questions about your health history or may ask you to complete a questionnaire. Your PCP will also tell you about health education counseling and classes that may help you.

When you call to schedule your IHA appointment, tell the person who answers the phone that you are a Member of GCHP. Give your GCHP ID number.

Take your BIC and GCHP ID card to your appointment. It is a good idea to take a list of your medications and questions with you to your visit. Be ready to talk with your PCP about your health care needs and concerns.

Be sure to call your PCP's office if you are going to be late or cannot go to your appointment.

If you have questions about IHA, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Routine care

Routine care is regular health care. It includes preventive care, also called wellness or well care. It helps you stay healthy and helps keep you from getting sick. Preventive care includes regular checkups and health education and counseling. Children are able to receive much needed early preventive services like hearing and vision screenings, assessments of developmental process and many more services that are recommended by pediatricians' Bright Futures guidelines (https://downloads.aap.org/AAP/PDF/periodicity_schedule.pdf). In addition to preventive care, routine care also includes care when you are sick. GCHP covers routine care from your PCP.

Your PCP will:

- Give you most of your routine care, including regular checkups, shots, treatment, prescriptions and medical advice.
- Keep your health records.
- Refer (send) you to specialists if needed.
- Order X-rays, mammograms or lab work if you need them.

When you need routine care, you will call your doctor for an appointment. Be sure to call your PCP before you get medical care, unless it is an emergency. For an emergency, call **911** or go to the nearest emergency room.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

To learn more about health care and services your plan covers, and what it does not cover, read “Benefits and services” and “Child and youth well care” in this handbook.

All GCHP providers can use aids and services to communicate with people with disabilities. They can also communicate with you in another language or format. Tell your provider or GCHP what you need.

Provider network

The provider network is the group of doctors, hospitals and other providers that work with GCHP. You will get most of your covered services through the GCHP network.

Note: American Indians may choose an IHCP as their PCP, even if the IHCP is not in the GCHP network.

If your PCP, hospital or other provider has a moral objection to providing you with a covered service, such as family planning or abortion, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). For more about moral objections, read the “Moral objection” section later in this chapter.

If your provider has a moral objection, they can help you find another provider who will give you the services you need. GCHP can also help you find a provider who will perform the service.

In network providers

You will use providers in the GCHP network for most of your health care needs. You will get preventive and routine care from in-network providers. You will also use specialists, hospitals and other providers in the GCHP network. To get a Provider Directory of in-network providers, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). You can also find the Provider Directory online at www.goldcoasthealthplan.org. To get a copy of the Contract Drug List, call Medi-Cal Rx at 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711). Or visit the Medi-Cal Rx website at <https://medi-calrx.dhcs.ca.gov/home/>.

You must get pre-approval (prior authorization) from GCHP before you visit a provider outside of the GCHP network, including inside the GCHP service area, except in the following situations:

- You need emergency services, in which case dial 911 or go to the nearest hospital.
- You are outside the GCHP service area and need urgent care, in which case you can go to any urgent care facility (provider must be willing to bill GCHP).
- You need family planning services, in which case you can go to any Medi-Cal provider without pre-approval.
- You need mental health services, in which case you can go to either an in-network provider or a county mental health plan provider without pre-approval.

If you are not in one of these situations, and you do not get pre-approval and get care from a provider outside of the network, you may have to pay for the care from providers who are out-of-network.

Out-of-network providers who are inside the service area

Out-of-network providers are those that do not have an agreement to work with GCHP. Except for emergency care, you may have to pay for care from providers who are out of the network. If you need covered health



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care services, you may be able to get them out of the network at no cost to you as long as they are medically necessary and not available in the network.

GCHP may approve a referral to an out-of-network provider if the services you need are not available in-network or are located very far from your home. If we give you a referral to an out-of-network provider, we will pay for your care.

For urgent care inside the GCHP service area, you must visit a GCHP network urgent care provider. You do not need pre-approval to get urgent care from an in-network provider. If you do not get pre-approval, you may have to pay for the urgent care you get from out-of-network provider inside the GCHP service area. For more information on emergency care, urgent care and sensitive care services, go to those headings in this chapter.

Note: If you are an American Indian, you can get care at an IHCP outside of our provider network without a referral.

If you need help with out-of-network services, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Outside the service area

If you are outside of the GCHP service area and need care that is not an emergency or urgent, call your PCP right away. Or call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

For emergency care, call **911** or go to the nearest emergency room. GCHP covers out-of-network emergency care. If you travel to Canada or Mexico and need emergency services requiring hospitalization, GCHP will cover your care and may only pay up to Medi-Cal maximum allowable amounts. If you are traveling internationally outside of Canada or Mexico and need emergency services, urgent care, or any health care services GCHP will **not** cover your care.

If you paid for emergency services requiring hospitalization in Canada or Mexico, you can ask GCHP to pay you back. GCHP will review your request.

If you are in another State, including US territories (American Samoa, Guam, Northern Mariana Islands, Puerto Rico and the US Virgin Islands), you are covered for emergency care, but not all hospitals and doctors accept Medicaid (Medicaid is what Medi-Cal is called in other States). If you need emergency care outside of California, tell the hospital or emergency room doctor that you have Medi-Cal and are a GCHP Member as soon as possible. Ask the hospital to make copies of your GCHP ID card. Tell the hospital and the doctors to bill GCHP. If you get a bill for services you received in another State, call GCHP immediately. We will work with the hospital and/or doctor to arrange for GCHP to pay for your care.

If you are outside of California and have an emergency need to fill outpatient prescription drugs, then please have the pharmacy call Medi-Cal Rx at 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711) for assistance.

Note: American Indians may get services at out-of-network IHCPs.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

If you have questions about out-of-network or out-of-service-area care, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). If the office is closed and you want help from a representative, call the 24/7 Advice Nurse Line at 1-805-437-5001 or toll free at 1-877-431-1700. If you use a TTY, call 711.

If you need urgent care out of the GCHP service area, go to the nearest urgent care facility. If you are traveling outside the United States and need urgent care, GCHP will not cover your care. For more information on urgent care, go to the “Urgent care” heading later in this chapter.

Delegated Model MCPs

Selecting Kaiser Permanente as your Health Plan

You may be able to choose Kaiser Permanente (Kaiser) as your PCP if the following conditions are met:

1. You must reside within Kaiser’s service area,
2. You have been a Kaiser Member within the last six months, or
3. A newborn baby has a mother who is a GCHP Member and is assigned to Kaiser as her PCP, or
4. A qualified, immediate family Member is living in the same home as a current Kaiser Member with one of the following qualifiers:
 - » A spouse (including domestic partners)
 - » An unmarried dependent child under 21 years of age
 - » A disabled dependent over 21 years of age (parent or guardian must be the conservator with court-ordered legal power of attorney)
 - » Married / unmarried / stepparents of children under 21 years of age
 - » Foster child or stepchild
 - » Legal Guardian
 - » A grandparent, parent, guardian or other relative who applied for Medi-Cal on behalf of a child under 21 years of age and is eligible to enroll in Kaiser as a qualified family addition based on having the same Medi-Cal case number as the child.

To select Kaiser as your PCP, please fill out the PCP Selection Form and provide the requested information for processing. If you do not meet Kaiser’s criteria for enrollment, GCHP will notify you and you will need to select another PCP from the GCHP directory. If Kaiser accepts your enrollment request, Kaiser will send you a welcome packet with information on your benefits along with an ID card. Kaiser provides all medical, vision and some behavioral health services. You will not receive an ID card from GCHP.

You cannot select Kaiser as your PCP if you are an Administrative Member.

Selecting AmericasHealth Plan as your Health Plan

You can participate in the pilot program with AmericasHealth Plan (AHP) if you are a full benefits Member. AHP provides medical, vision and some behavioral health services. AHP will coordinate all your medical care needs.

To select AmericasHealth Plan, please fill out and sign the consent form that was mailed to you along with the postage paid return envelope. You can also find the form under Member resources at www.goldcoasthealthplan.org.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

The form can be mailed to:

Gold Coast Health Plan
P.O. Box 9153
Oxnard, CA 93031

The assignment to AHP will be effective the first day of the next month. AHP will send you a Member welcome packet along with an ID card. You can opt out of this pilot program at any time by calling GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Doctors

You will choose your doctor to be your primary care provider (PCP) from the GCHP Provider Directory. The doctor you choose must be an in-network provider. To get a copy of the GCHP Provider Directory, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). Or find it online at www.goldcoasthealthplan.org.

If you are choosing a new doctor, you should also call to make sure the PCP you want is taking new patients.

If you had a doctor before you were a Member of GCHP, and that doctor is not part of the GCHP network, you may be able to keep that doctor for a limited time. This is called continuity of care. You can read more about continuity of care in this handbook. To learn more, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

If you need a specialist, your PCP will refer you to a specialist in the GCHP network. Some specialists do not require a referral. For more information on referrals, go to the “Referrals” heading later in this chapter.

Remember, if you do not choose a PCP, GCHP will choose one for you, unless you have comprehensive other health coverage in addition to Medi-Cal or if you are an Administrative Member. You know your health care needs best, so it is best if you choose. If you are in both Medicare and Medi-Cal, or if you have other health care insurance, you do not have to choose a PCP.

If you want to change your PCP, you must choose a PCP from the GCHP Provider Directory. Be sure the PCP is taking new patients. To change your PCP, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Hospitals

In an emergency, call **911** or go to the nearest hospital.

If it is not an emergency and you need hospital care, your PCP will decide which hospital you go to. You will need to go to a hospital that your PCP uses and is in the GCHP provider network. The hospitals in the GCHP network are listed in the Provider Directory.

Women’s health specialists

You may go to a women’s health specialist within GCHP’s network for covered care necessary to provide women’s routine and preventive health care services. You do not need a referral from your PCP to get these services. For help finding a women’s health specialist, you can call 1-888-301-1228 (TTY 1-888-310-7347 or 711). You may also call the 24/7 Advice Nurse Line at 1-805-437-5001. The toll-free number is 1-877-431-1700. If you use TTY, call 711.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Provider Directory

The GCHP Provider Directory lists providers that participate in the GCHP network. The network is the group of providers that work with GCHP.

The GCHP Provider Directory lists hospitals, PCPs, specialists, nurse practitioners, nurse midwives, physician assistants, family planning providers, Federally Qualified Health Centers (FQHCs), outpatient mental health providers, managed long-term services and supports (MLTSS), Freestanding Birth Centers (FBCs), Indian Health Care Providers (IHCPs) and Rural Health Clinics (RHCs).

The Provider Directory has GCHP in-network provider names, specialties, addresses, phone numbers, business hours and languages spoken. It tells if the provider is taking new patients. It also gives the level of physical accessibility for the building, such as parking, ramps, stairs with handrails, and restrooms with wide doors and grab bars. If you want information about a doctor's education, training, and board certification, please call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

You can find the online Provider Directory at www.goldcoasthealthplan.org.

If you need a printed Provider Directory, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

You can find a list of pharmacies that work with Medi-Cal Rx in the Medi-Cal Rx Pharmacy Directory at <https://medi-calrx.dhcs.ca.gov/home/>. You can also find a pharmacy near you by calling Medi-Cal Rx at 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711).

Timely access to care

Your in-network provider must offer you an appointment within the time frames listed below.

Sometimes waiting longer for care is not a problem. Your provider may give you a longer wait time if it would not be harmful to your health. It must be noted in your record that a longer wait time will not be harmful to your health.

Appointment Type	You Should Be Able to Get an Appointment Within:
Urgent care appointments that do not require pre-approval (prior authorization)	48 hours
Urgent care appointments that do require pre-approval (prior authorization)	96 hours
Non-urgent (routine) primary care appointments	10 business days
Non-urgent (routine) specialist care appointments	15 business days
Non-urgent (routine) mental health provider (non-doctor) care appointments	10 business days
Non-urgent (routine) mental health provider (non-doctor) follow-up care appointments	10 business days of last appointment



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Appointment Type	You Should Be Able to Get an Appointment Within:
Non-urgent (routine) appointments for ancillary (supporting) services for the diagnosis or treatment of injury, illness or other health condition	15 business days

Other wait time standards	You should be able to get connected within:
Member services telephone wait times during normal business hours	10 minutes
Telephone wait times for Nurse Advice Line	30 seconds average speed to answer (non-clinical), and 30 minutes call-back from nurse

Travel time or distance to care

GCHP must follow travel time or distance standards for your care. Those standards help to make sure you can get care without having to travel too long or too far from where you live. Travel time or distance standards depend on the county you live in.

If GCHP is not able to provide care to you within these travel time or distance standards, DHCS may approve a different standard, called an alternative access standard. For GCHP's time or distance standards for where you live, visit www.goldcoasthealthplan.org. Or call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

If you need care from a provider and that provider is located far from where you live, call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). They can help you find care with a provider located closer to you. If GCHP cannot find care for you with a closer provider, you can ask GCHP to arrange transportation for you to go to your provider, even if that provider is located far from where you live. If you need help with pharmacy providers, please call Medi-Cal Rx at 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711).

It is considered far if you cannot get to that provider within the GCHP's travel time or distance standards for your county, regardless of any alternative access standard GCHP may use for your ZIP Code.

Appointments

When you need health care:

- Call your PCP.
- Have your GCHP ID number ready on the call.
- Leave a message with your name and phone number if the office is closed.
- Take your BIC and GCHP ID card to your appointment.
- Ask for transportation to your appointment, if needed.
- Ask for language assistance or interpreting services, before your appointment to have the services at the time of your visit, if needed.
- Be on time for your appointment, arriving a few minutes early to sign in, fill out forms and answer any questions your PCP may have.
- Call right away if you cannot keep your appointment or will be late.
- Have your questions and medication information ready in case you need them.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

If you have an emergency, call **911** or go to the nearest emergency room.

Getting to your appointment

If you don't have a way to get to and from your appointments for covered services, we can help arrange transportation for you. This service, called medical transportation, is not for emergencies. If you are having an emergency, call **911**. Medical transportation is available for services and appointments that are not related to emergency services and may be available at no cost to you.

Go to the section "Transportation benefits for situations that are not emergencies" for more information.

Canceling and rescheduling

If you can't make your appointment, call your provider's office right away. Most doctors ask you to call 24 hours (one business day) before your appointment if you have to cancel. If you miss repeated appointments, your doctor may not want to have you as a patient anymore.

Payment

You do **not** have to pay for covered services. In most cases, you will not get a bill from a provider. You must show your GCHP ID card and your Medi-Cal BIC when you get any health care services or prescriptions, so your provider knows who to bill. You may get an Explanation of Benefits (EOB) or a statement from a provider. EOBs and statements are not bills.

If you do get a bill, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). If you get a bill for prescriptions, call Medi-Cal Rx at 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711). Or visit the Medi-Cal Rx website at <https://medi-calrx.dhcs.ca.gov/home/>. Tell GCHP the amount charged, the date of service and the reason for the bill. You are **not** responsible to pay a provider for any amount owed by GCHP for any covered service. You must get pre-approval (prior authorization) from GCHP before you visit a provider outside the GCHP network, including inside the GCHP service area, except in the following situations:

- You need emergency services, in which case dial 911 or go to the nearest hospital.
- You need family planning services or services related to testing for sexually transmitted infections, in which case you can go to any Medi-Cal provider without pre-approval.
- You need mental health services, in which case you can go to either an in-network provider or a county mental health plan provider without pre-approval (except for psychological testing and BHT, for which authorization is required).

If you do not get pre-approval, you may have to pay for care from providers who are not in the network. If you need covered health care services, you may be able to get them at an out-of-network provider at no cost to you, as long as they are medically necessary, not available in the network and pre-approved by GCHP. For more information about emergency care, urgent care, and sensitive services, go to those headings in this chapter.

If you get a bill or are asked to pay a co-pay that you think you did not have to pay, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). If you pay the bill, you can call GCHP and request reimbursement. You will need to tell GCHP in writing why you had to pay for the item or service. GCHP will review your reimbursement request and decide if you can get money back. For questions, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

If you receive services in the Veterans Affairs system or non-covered or unauthorized services received outside of California, you may be responsible for payment.

GCHP will not pay you back if:

- The services are not covered by Medi-Cal such as cosmetic services.
- You have an unmet Medi-Cal Share of Cost.
- You went to a doctor who does not take Medi-Cal and/or you signed a form that said you want to be seen anyway and you will pay for the services yourself.
- You asked to be paid back for co-pays for prescriptions covered by your Medicare Part D plan.

Referrals

Your PCP or another specialist will provide you a referral to visit a specialist within the time frame listed in the “Timely access to care” section of this handbook if you need one. A specialist is a doctor who has extra education in one area of medicine. Your PCP will work with you to choose a specialist. Your PCP’s office can help you set up a time to go to the specialist.

Other services that might need a referral include in-office procedures, X-rays, and lab work.

Your PCP may give you a form to take to the specialist. The specialist will fill out the form and send it back to your PCP. The specialist will treat you for as long as they think you need treatment.

If you have a health problem that needs special medical care for a long time, you may need a standing referral. This means you can go to the same specialist more than once without getting a referral each time.

If you have trouble getting a standing referral or want a copy of the GCHP referral policy, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

You do not need a referral for:

- PCP visits
- Obstetrics/Gynecology (OB/GYN) visits
- Urgent or emergency care visits
- Adult sensitive services, such as sexual assault care
- Family planning services (to learn more, call Office of Family Planning Information and Referral Service at 1-800-942-1054)
- HIV testing and counseling (12 years or older)
- Sexually transmitted infection services (12 years or older)
- Chiropractic services (a referral may be required when provided by out-of-network FQHCs, RHCs and IHCPs)
- Initial mental health assessment
- Podiatry services
- Eligible dental services

Minors can also get certain outpatient mental health services, sensitive services and substance use disorder



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

services without parent’s consent. For more information read “Minor consent services” and “Substance use disorder treatment services” in this handbook.

**Ready to quit smoking? Call English: 1-800-300-8086 or Spanish: 1-800-600-8191 to find out how.
Or go to www.kickitca.org.**

Pre-approval (prior authorization)

For some types of care, your PCP or specialist will need to ask GCHP for permission before you get the care. This is called asking for prior authorization, prior approval, or pre-approval. It means that GCHP must make sure that the care is medically necessary or needed.

Medically Necessary services are reasonable and necessary to protect your life, keep you from becoming seriously ill or disabled, or reduce severe pain from a diagnosed disease, illness or injury. For Members under the age of 21, Medi-Cal services includes care that is medically necessary to fix or help relieve a physical or mental illness or condition.

The following services always need pre-approval (prior authorization), even if you get them from a provider in the GCHP network:

- Hospitalization, if not an emergency.
- Services out of the GCHP service area, if not an emergency or urgent.
- Outpatient surgery.
- Long-term care or skilled nursing services at a nursing facility.
- Specialized treatments, imaging, testing, and procedures.
- Medical transportation services when it is not an emergency. Emergency ambulance services do not require pre-approval.

Under Health and Safety Code Section 1367.01(h)(1), GCHP will decide routine pre-approvals (prior authorizations) within five working days of when GCHP gets the information reasonably needed to decide.

For requests in which a provider indicates or GCHP determines that following the standard timeframe could seriously endanger your life or health or ability to attain, maintain, or regain maximum function, GCHP will make an expedited (fast) pre-approval (prior authorization) decision. GCHP will give you notice as quickly as your health condition requires and no later than 72 hours after getting the request for services.

Pre-approval (prior authorization) requests are reviewed by clinical or medical staff, such as doctors, nurses and pharmacists.

GCHP does not pay the reviewers to deny coverage or services. If GCHP does not approve the request, GCHP will send you a Notice of Action (NOA) letter. The NOA letter will tell you how to file an appeal if you do not agree with the decision.

GCHP will contact you if GCHP needs more information or more time to review your request.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

You never need pre-approval (prior authorization) for emergency care, even if it is out of the network and out of your service area. This includes labor and delivery if you are pregnant. You do not need pre-approval for certain sensitive care services. To learn more about sensitive care services, go to “Sensitive care” later in this chapter.

For questions about pre-approval (prior authorization), call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Second opinions

You might want a second opinion about care your provider says you need or about your diagnosis or treatment plan. For example, you may want a second opinion if you are not sure you need a prescribed treatment or surgery, or you have tried to follow a treatment plan and it has not worked.

If you want to get a second opinion, we will refer you to a qualified network provider who can give you a second opinion. For help choosing a provider, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

GCHP will pay for a second opinion if you or your network provider asks for it, and you get the second opinion from a network provider. You do not need permission from GCHP to get a second opinion from a network provider. However, if you need a referral, your network provider can help you get a referral for a second opinion if you need one.

If there is no provider in the GCHP network to give you a second opinion, GCHP will pay for a second opinion from an out-of-network provider. GCHP will tell you within five business days if the provider you choose for a second opinion is approved. If you have a chronic, severe or serious illness, or face an immediate and serious threat to your health, including, but not limited to, loss of life, limb, or major body part or bodily function, GCHP will tell you in writing within 72 hours.

If GCHP denies your request for a second opinion, you may file a grievance. To learn more about grievances, go to the “Complaints” heading in the Chapter titled “Reporting and Solving Problems” in this handbook.

Sensitive care

Minor consent services

If you are under age 18, you can receive some services without a parent or guardian’s permission. These services are called minor consent services.

You may get the following services without your parent or guardian’s permission:

- Sexual assault services, including outpatient mental health care
- Pregnancy
- Family planning and birth control
- Abortion services

If you are 12 years old or older, you may also get these services without your parent or guardian’s permission:

- Outpatient mental health care for:
 - » Sexual assault
 - » Incest



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

- » Physical assault
- » Child abuse
- » When you have thoughts of hurting yourself or others
- HIV/AIDS prevention, testing, and treatment
- Sexually transmitted infections prevention, testing, and treatment
- Substance use disorder treatment
 - » For more information go to “Substance use disorder treatment services” in this handbook.

For pregnancy testing, family planning services, birth control services, or services for sexually transmitted infections, the doctor or clinic does not have to be part of the GCHP network. You can choose any Medi-Cal provider and go to them for these services without a referral or pre-approval (prior authorization). For minor consent services that are not specialty mental health services, you can go to an in-network provider without a referral and without pre-approval. Your PCP does not have to refer you and you do not need to get pre-approval from GCHP to get minor consent services that are covered under this Member Handbook.

Minor consent services that are specialty mental health services are not covered under this Member Handbook. Specialty mental health services are covered by the county mental health plan for the county where you live.

Minors can talk to a representative in private about their health concerns by calling the 24/7 Advice Nurse Line at 1-805-437-5001 or toll free at 1-877-431-1700. If you use TTY/TTD, call 711.

GCHP will not send information about getting sensitive services to parents or guardians. Please refer to the “Notice of Privacy Practices” section for information about how to request for confidential communications related to sensitive services.

Adult sensitive care services

As an adult (18 years or older), you may not want to go to your PCP for certain sensitive or private care. If so, you may choose any doctor or clinic for the following types of care:

- Family planning and birth control (including sterilization for adults 21 and older)
- Pregnancy testing and counseling
- HIV/AIDS prevention and testing
- Sexually transmitted infections prevention, testing and treatment
- Sexual assault care
- Outpatient abortion services

The doctor or clinic does not have to be part of the GCHP network. You can choose any Medi-Cal provider and go to them without a referral or pre-approval (prior authorization) for these services. Services from an out-of-network provider not related to sensitive care may not be covered. For help finding a doctor or clinic giving these services, or for help getting to these services (including transportation), you can call 1-888-301-1228 (TTY 1-888-310-7347 or 711). You may also call the 24/7 Advice Nurse Line at 1-805-437-5001 or toll free at 1-877-431-1700.

GCHP will not send information about getting sensitive services to other household members. Please refer to the “Notice of Privacy Practices” section for information about how to request for confidential communications related to sensitive services.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Moral objection

Some providers have a moral objection to some covered services. This means they have a right to **not** offer some covered services if they morally disagree with the services. If your provider has a moral objection, they will help you find another provider for the needed services. GCHP can also work with you to find a provider.

Some hospitals and other providers do not provide one or more of the following services that may be covered under your plan contract and that you or your family member might need:

- Family planning.
- Contraceptive services, including emergency contraception.
- Sterilization, including tubal ligation at the time of labor and delivery.
- Infertility treatments.
- Abortion.

You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association, or clinic, or call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) to ensure that you can obtain the health care services that you need.

These services are available and GCHP must ensure you or your family member sees a provider or is admitted to a hospital that will perform the covered services. Call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) if you have questions or need help finding a provider.

Urgent care

Urgent care is **not** for an emergency or life-threatening condition. It is for services you need to prevent serious damage to your health from a sudden illness, injury or complication of a condition you already have. Most urgent care appointments do not need pre-approval (prior authorization) and are available within 48 hours of your request for an appointment. If the urgent care services you need require a pre-approval, you will be offered an appointment within 96 hours of your request.

For urgent care, call your PCP. If you cannot reach your PCP, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). Or you can call the 24/7 Advice Nurse Line at 1-805-437-5001 or toll free at 1-877-431-1700. If you use TTY/TTD, call 711, to learn the level of care that is best for you.

If you need urgent care out of the area, go to the nearest urgent care facility.

Urgent care needs could be:

- Cold
- Sore throat
- Fever
- Ear pain
- Sprained muscle
- Maternity services



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

You must get urgent care services from an in-network provider when you are inside GCHP's service area. You do not need pre-approval (prior authorization) for urgent care from in-network providers inside GCHP's service area. If you are outside the GCHP service area, but inside the U.S., you do not need pre-approval to get urgent care. Go to the nearest urgent care facility. Medi-Cal does not cover urgent care services outside the U.S. If you are traveling outside the U.S. and need urgent care, we will not cover your care.

If you need mental health urgent care, call your county mental health plan or Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). You may call your county mental health plan at 1-866-998-2243 or your GCHP Behavioral Health Organization any time, 24 hours a day, seven days a week. To find all counties' toll-free telephone numbers online, visit <http://www.dhcs.ca.gov/individuals/Pages/MHPContactList.aspx>.

Your urgent care provider might give you medication as part of your urgent care visit. If you get medications as part of your visit, GCHP will cover the medications as part of your covered urgent care. If your urgent care provider gives you a prescription to take to a pharmacy, the Medi-Cal Rx program will cover the medications. To learn more about Medi-Cal Rx, go to the "Prescription drugs covered by Medi-Cal Rx" heading in the section "Other Medi-Cal programs and services" in Chapter 4.

Emergency care

For emergency care, call **911** or go to the nearest emergency room (ER). For emergency care, you do **not** need pre-approval (prior authorization) from GCHP.

Inside the U.S., including any U.S. Territories, you have the right to use any hospital or other setting for emergency care.

Outside the U.S., only emergency services requiring hospitalization in Canada and Mexico are covered. Emergency care and other care in other countries are not covered.

Emergency care is for life-threatening medical conditions. This care is for an illness or injury that a prudent (reasonable) layperson (not a health care professional) with average knowledge of health and medicine could expect that, if you don't get care right away, you would place your health (or your unborn baby's health) in serious danger, or you risk serious harm to your body functions, body organ or body part. Examples may include, but are not limited to:

- Active labor
- Broken bone
- Severe pain
- Chest pain
- Trouble breathing
- Severe burn
- Drug overdose
- Fainting
- Severe bleeding
- Psychiatric emergency conditions, such as severe depression or suicidal thoughts (may be covered by county mental health plans)



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Do not go to the ER for routine care or care that is not needed right away. You should get routine care from your PCP, who knows you best. If you are not sure if your medical condition is an emergency, call your PCP. You may also call the 24/7 Advice Nurse Line at 1-805-437-5001 or toll free at 1-877-431-1700.

If you need emergency care away from home, go to the nearest emergency room (ER), even if it is not in the GCHP network. If you go to an ER, ask them to call GCHP. You or the hospital to which you were admitted should call GCHP within 24 hours after you get emergency care. If you are traveling outside the U.S., other than to Canada or Mexico, and need emergency care, GCHP will **not** cover your care.

If you need emergency transportation, call **911**. You do not need to ask your PCP or GCHP first before you go to the ER.

If you need care in an out-of-network hospital after your emergency (post-stabilization care), the hospital will call GCHP.

Remember: Do not call **911** unless it is an emergency. Get emergency care only for an emergency, not for routine care or a minor illness like a cold or sore throat. If it is an emergency, call **911** or go to the nearest emergency room.

**GCHP's Advice Nurse Line gives you free medical information and advice
24 hours a day, every day of the year. Call 1-805-437-5001 or toll free at 1-877-431-1700 (TTY 711).**

24/7 Advice Nurse Line

GCHP's 24/7 Advice Nurse Line gives you free medical information and advice 24 hours a day, every day of the year. Call 1-805-437-5001 or toll free at 1-877-431-1700 (TTY 711) to:

- Talk to a nurse who will answer medical questions, give care advice, and help you decide if you should visit a provider right away.
- Get help with medical conditions such as diabetes or asthma, including advice about what kind of provider may be right for your condition.

The 24/7 Advice Nurse Line **cannot** help with clinic appointments or medication refills. Call your provider's office if you need help with these.

Advance directives

An advance health directive is a legal form. You can list on the form the health care you want in case you cannot talk or make decisions later on. You can list what care you do **not** want. You can name someone, such as a spouse, to make decisions for your health care if you cannot.

You can get an advance directive form at pharmacies, hospitals, law offices and doctors' offices. You may have to pay for the form. You can also find and download a free form online. You can ask your family, PCP or someone you trust to help you fill out the form.



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You have the right to have your advance directive placed in your medical records. You have the right to change or cancel your advance directive at any time.

You have the right to learn about changes to advance directive laws. GCHP will tell you about changes to the State law no longer than 90 days after the change.

You can call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) for more information.

Organ and tissue donation

You can help save lives by becoming an organ or tissue donor. If you are between 15 and 18 years old, you can become a donor with the written consent of your parent or guardian. You can change your mind about being an organ donor at any time. If you want to learn more about organ or tissue donation, talk to your PCP. You can also visit the United States Department of Health and Human Services website at www.organdonor.gov.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

4. Benefits and services

What your health plan covers

This chapter explains your covered services as a Member of GCHP. Your covered services are free as long as they are medically necessary and provided by a network provider. You must ask us for pre-approval (prior authorization) if the care is out-of-network except for certain sensitive services and emergency care. Your health plan may cover medically necessary services from an out-of-network provider. But you must ask GCHP for pre-approval (prior authorization) for this. Medically necessary services are reasonable and necessary to protect your life, keep you from becoming seriously ill or disabled, or reduces severe pain from a diagnosed disease, illness or injury. For Members under the age of 21, Medi-Cal services include care that is medically necessary to fix or help relieve a physical or mental illness or condition. For more details on your covered services, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Members under 21 years old get extra benefits and services. Read Chapter 5: Child and youth well care for more information.

Some of the basic health benefits GCHP offers are listed below. Benefits with a star (*) may need pre-approval.

- Acupuncture
- Acute (short-term treatment) home health therapies and services
- Adult immunizations (shots)
- Allergy testing and injections
- Ambulance services for an emergency
- Anesthesiologist services
- Asthma prevention
- Audiology*
- Behavioral health treatments*
- Biomarker testing
- Cardiac rehabilitation
- Chiropractic services*
- Chemotherapy & Radiation therapy
- Cognitive health assessments
- Community health worker services
- Dental services - limited (performed by medical professional / PCP in a medical office)
- Dialysis / hemodialysis services
- Doula services
- Durable medical equipment (DME)*
- Dyadic care services
- Emergency room visits
- Enteral and parenteral nutrition*
- Family planning office visits and counseling (you can go to a non-participating provider)
- Family therapy
- Habilitative services and devices*
- Hearing aids
- Home health care*
- Hospice care*
- Inpatient medical and surgical care*
- Lab and radiology*
- Long-term home health therapies and services*
- Maternity and newborn care
- Major organ transplant*
- Occupational therapy*
- Orthotics / prostheses*
- Ostomy and urological supplies
- Outpatient hospital services
- Outpatient mental health services
- Outpatient surgery*
- Palliative care
- PCP visits
- Pediatric services
- Physical therapy*



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- Podiatry services*
- Pulmonary rehabilitation
- Rapid Whole Genome Sequencing
- Rehabilitation services and devices*
- Skilled nursing services
- Specialist visits
- Speech therapy*
- Surgical services
- Telemedicine / Telehealth
- Transgender services*
- Urgent care
- Vision services*
- Women's health services

Definitions and descriptions of covered services can be found in Chapter 8, "Important numbers and words to know."

Medically necessary services are reasonable and necessary to protect your life, keep you from becoming seriously ill or disabled, or reduce severe pain from a diagnosed disease, illness or injury.

Medically necessary services include those services that are necessary for age-appropriate growth and development, or to attain, maintain, or regain functional capacity.

For Members under 21 years of age, a service is medically necessary if it is necessary to correct or ameliorate defects and physical and mental illnesses or conditions under the federal Early and Periodic Screening, Diagnostic and Treatment (EPSDT) benefit. This includes care that is necessary to fix or help relieve a physical or mental illness or condition or maintain the Member's condition to keep it from getting worse.

Medically necessary services do not include:

- Treatments that are untested or still being tested.
- Services or items not generally accepted as effective.
- Services outside the normal course and length of treatment or services that don't have clinical guidelines.
- Services for caregiver or provider convenience.

GCHP will coordinate with other programs to ensure that you receive all medically necessary services, even if those services are covered by another program and not GCHP.

Medically necessary services include covered services that are reasonable and necessary to:

- Protect life;
- Prevent significant illness or significant disability;
- Alleviate severe pain;
- Achieve age-appropriate growth and development; and
- Attain, maintain, and regain functional capacity.



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For Members less than 21 years of age, medically necessary services include all covered services, identified above, and any other necessary health care, diagnostic services, treatment, and other measures to correct or ameliorate defects and physical and mental illnesses and conditions, as required by the federal Early and Periodic Screening, Diagnostic and Treatment (EPSDT) benefit.

EPSDT provides a broad range of prevention, diagnostic, and treatment services for low-income infants, children and adolescents under age 21. The EPSDT benefit is more robust than the benefit for adults and is designed to assure that children receive early detection and care, so that health problems are averted or diagnosed and treated as early as possible. The goal of EPSDT is to assure that individual children get the health care they need when they need it – the right care to the right child at the right time in the right setting.

GCHP will coordinate with other programs to ensure that you receive all medically necessary services, even if those services are covered by another program and not GCHP.

Medi-Cal benefits covered by GCHP

Outpatient (ambulatory) services

Adult Immunizations

You can get adult immunizations (shots) from a network provider without pre-approval (prior authorization). GCHP covers those shots recommended by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), including shots you need when you travel.

You can also get some adult immunization (shots) services in a pharmacy through Medi-Cal Rx. To learn more about the Medi-Cal Rx program, read the Other Medi-Cal programs and services section in this chapter.

Allergy care

GCHP covers allergy testing and treatment, including allergy desensitization, hypo-sensitization or immunotherapy.

Anesthesiologist services

GCHP covers anesthesia services that are medically necessary when you get outpatient care. This may include anesthesia for dental procedures when provided by an anesthesiologist, that may require pre-approval (prior authorization).

Chiropractic services

GCHP covers chiropractic services, limited to the treatment of the spine by manual manipulation. Chiropractic services are limited to two services per month in combination with acupuncture, audiology, occupational therapy and speech therapy services (limits do not apply to children under age 21). GCHP may pre-approve other services as medically necessary.

The following Members are eligible for chiropractic services:

- Children under 21 years of age.
- Pregnant women through the end of the month that includes 60 days following the end of a pregnancy.
- Residents in a skilled nursing facility, intermediate care facility, or subacute care facility.



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- All Members when services are provided at county hospital outpatient departments, outpatient clinics, FQHCs or RHCs that are in GCHP's network. Not all FQHCs, RHCs or county hospitals offer outpatient chiropractic services.

Cognitive health assessments

GCHP covers an annual brief cognitive health assessment for Members who are 65 years of age or older, and are otherwise not eligible for a similar assessment as part of an annual wellness visit under the Medicare Program. A cognitive health assessment looks for signs of Alzheimer's disease or dementia.

Community health worker services

GCHP covers community health worker (CHW) services for individuals when recommended by a physician or other licensed practitioner to prevent disease, disability, and other health conditions or their progression; prolong life; and promote physical and mental health and efficiency. Services may include:

- Health education and training, including control and prevention of chronic or infectious diseases; behavioral, perinatal and oral health conditions; and injury prevention
- Health promotion and coaching, including goal setting and creating action plans to address disease prevention and management

Dialysis and hemodialysis services

GCHP covers dialysis treatments. GCHP also covers hemodialysis (chronic dialysis) services.

Medi-Cal coverage does not include:

- Comfort, convenience, or luxury equipment, supplies and features
- Non-medical items, such as generators or accessories to make home dialysis equipment portable for travel

Doula services

GCHP covers doula services to include personal support to pregnant individuals and families throughout pregnancy, labor, and the postpartum period.

Dyadic care services

GCHP covers dyadic care services for Members and their caregivers that are medically necessary.

Family Therapy

GCHP covers family therapy when medically necessary and composed of at least two family members.

Examples of family therapy include but not limited to:

- Child-parent psychotherapy (ages 0 through 5)
- Parent child interactive therapy (ages 2 through 12)
- Cognitive-behavioral couple therapy (adults)



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Outpatient surgery

GCHP covers outpatient surgical procedures. Those needed for diagnostic purposes, procedures considered to be elective, and specified outpatient medical or dental procedures must have pre-approval (prior authorization).

Physician services

GCHP covers physician services that are medically necessary.

Podiatry (foot) services

GCHP covers podiatry services as medically necessary for diagnosis and medical, surgical, mechanical, manipulative and electrical treatment of the human foot. This includes the ankle and tendons that insert into the foot and the nonsurgical treatment of the muscles and tendons of the leg controlling the functions of the foot.

Treatment therapies

GCHP covers different treatment therapies, including:

- Chemotherapy
- Radiation therapy

Maternity and newborn care

GCHP covers these maternity and newborn care services:

- Breastfeeding education and aids
- Delivery and postpartum care
- Breast pumps and supplies
- Prenatal care
- Birthing center services
- Certified Nurse Midwife (CNM)
- Licensed Midwife (LM)
- Diagnosis of fetal genetic disorders and counseling
- Newborn care services

Telehealth services

Telehealth is a way of getting services without being in the same physical location as your provider. Telehealth may involve having a live conversation with your provider. Or telehealth may involve sharing information with your provider without a live conversation. You can receive many services through telehealth. However, telehealth may not be available for all covered services. You can contact your provider to learn which types of services may be available through telehealth. It is important that both you and your provider agree that the use of telehealth for a particular service is appropriate for you. You have the right to in-person services and are not required to use telehealth even if your provider agrees that it is appropriate for you.

Mental health services**Outpatient mental health services**

GCHP covers a Member for an initial mental health assessment without needing pre-approval (prior authorization). You may get a mental health assessment at any time from a licensed mental health provider in the GCHP network without a referral.



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Your PCP or mental health provider may make a referral for additional mental health screening to a specialist within the GCHP network to determine your level of impairment. If your mental health screening results determine you are in mild or moderate distress or have impairment of mental, emotional or behavioral functioning, GCHP can provide mental health services for you. GCHP covers mental health services such as:

- Individual and group mental health evaluation and treatment (psychotherapy)
- Psychological testing when clinically indicated to evaluate a mental health condition
- Development of cognitive skills to improve attention, memory and problem solving
- Outpatient services for the purposes of monitoring medication therapy
- Outpatient laboratory, medications that are not already covered under the Medi-Cal Rx Contract Drug List (<https://medi-calrx.dhcs.ca.gov/home/>), supplies and supplements
- Psychiatric consultation
- Family Therapy

For help finding more information on mental health services provided by GCHP, call Beacon Health Options at 1-855-765-9702 (TTY 1-800-735-2929 or 711).

If your PCP or mental health provider cannot provide you treatment for a mental health disorder available in the GCHP network and within the times listed above in the “Timely access to care” section, GCHP will cover and help you arrange out-of-network services.

If your mental health screening results determine you may have a higher level of impairment and need specialty mental health services (SMHS), your PCP or your mental health provider will refer you to the county mental health plan to get an assessment and help you connect with the next step in the process.

To learn more, read “Other Medi-Cal programs and services” section in this handbook.

Emergency services

Inpatient and outpatient services needed to treat a medical emergency

GCHP covers all services that are needed to treat a medical emergency that happens in the U.S. (including territories such as Puerto Rico, U.S. Virgin Islands, etc.). GCHP also covers emergency care that requires hospitalization in Canada or Mexico. A medical emergency is a medical condition with severe pain or serious injury. The condition is so serious that, if it does not get immediate medical attention, a prudent layperson could expect it to result in:

- Serious risk to your health; **or**
- Serious harm to bodily functions; **or**
- Serious dysfunction of any bodily organ or part; **or**
- In the case of a pregnant person in active labor, meaning labor at a time when either of the following would occur:
 - » There is not enough time to safely transfer you to another hospital before delivery.
 - » The transfer may pose a threat to your health or safety or to that of your unborn child.

If a hospital emergency room gives you up to a 72-hour supply of an outpatient prescription drug as part of your treatment, the prescription drug will be covered as part of your covered Emergency Services. If a hospital



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emergency room provider gives you a prescription that you have to take to an outpatient pharmacy to be filled, Medi-Cal Rx will be responsible for the coverage of that prescription.

If a pharmacist at an outpatient pharmacy gives you an emergency supply of a medication, that emergency supply will be covered by Medi-Cal Rx and not GCHP. Have the pharmacy call Medi-Cal Rx at 1-800-977-2273 if they need help in giving you an emergency medication supply.

Emergency transportation services

GCHP covers ambulance services to help you get to the nearest place of care in emergency situations. This means that your condition is serious enough that other ways of getting to a place of care could risk your health or life. No services are covered outside the U.S., except for emergency services that require you to be in the hospital in Canada or Mexico. If you receive emergency ambulance services in Canada and Mexico and you are not hospitalized during that episode of care, your ambulance services will not be covered by GCHP.

Hospice and palliative care

GCHP covers hospice care and palliative care for children and adults, which help reduce physical, emotional, social and spiritual discomforts. Adults 21 years of age or older may not receive both hospice care and palliative care services at the same time.

Hospice care

Hospice care is a benefit that services terminally ill Members. Hospice care requires the Member to have a life expectancy of six months or less. It is an intervention that focuses mainly on pain and symptom management rather than on a cure to prolong life.

Hospice care includes:

- Nursing services
- Physical, occupational or speech services
- Medical social services
- Home health aide and homemaker services
- Medical supplies and appliances
- Some drugs and biological services (some may be available through FFS Medi-Cal Rx)
- Counselling services
- Continuous nursing services on a 24-hour basis during periods of crisis and as necessary to maintain the terminally ill Member at home
- Inpatient respite care for up to five consecutive days at a time in a hospital, skilled nursing facility or hospice facility
- Short-term inpatient care for pain control or symptom management in a hospital, skilled nursing facility or hospice facility

Palliative care

Palliative care is patient and family-centered care that improves quality of life by anticipating, preventing and treating suffering. Palliative care does not require the Member to have a life expectancy of six months or less.

Palliative care may be provided at the same time as curative care.



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Palliative care includes:

- Advance care planning
- Palliative care assessment and consultation
- Plan of care including all authorized palliative and curative care
- Plan of care team including, but not limited to:
 - » Doctor of medicine or osteopathy
 - » Physician assistant
 - » Registered nurse
 - » Licensed vocational nurse or nurse practitioner
 - » Social worker
 - » Chaplain
- Care coordination
- Pain and symptom management
- Mental health and medical social services

Adults who are 21 years of age or older cannot receive both palliative care and hospice care at the same time. If you are getting palliative care and meet the eligibility for hospice care, you can ask to change to hospice care at any time.

Hospitalization

Anesthesiologist services

GCHP covers medically necessary anesthesiologist services during covered hospital stays. An anesthesiologist is a provider who specializes in giving patients anesthesia. Anesthesia is a type of medicine used during some medical or dental procedures.

Inpatient hospital services

GCHP covers medically necessary inpatient hospital care when you are admitted to the hospital.

Rapid Whole Genome Sequencing

Rapid Whole Genome Sequencing (rWGS) is a covered benefit for any Medi-Cal Member who is one year of age or younger and is getting inpatient hospital services in an intensive care unit. It includes individual sequencing, trio sequencing for a parent or parents and their baby, and ultra-rapid sequencing. rWGS is a new way to diagnose conditions in time to affect ICU care of children one year of age or younger. If your child is eligible for California Children's Services (CCS), CCS may cover the hospital stay and the rWGS.

Surgical services

GCHP covers medically necessary surgeries performed in a hospital.

The Postpartum Care Extension Program

The Postpartum Care Extension Program provides extended coverage for Medi-Cal Members during both the pregnancy and after pregnancy.

The Postpartum Care Extension Program extends coverage by GCHP for up to 12 months after the end of the pregnancy regardless of income, citizenship, or immigration status and no additional action is needed.



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Rehabilitative and habilitative (therapy) services and devices

This benefit includes services and devices to help people with injuries, disabilities or chronic conditions to gain or recover mental and physical skills.

We cover rehabilitative and habilitative services described in this section if all of the following requirements are met:

- The services are medically necessary.
- The services are to address a health condition.
- The services are to help you keep, learn, or improve skills and functioning for daily living.
- You receive the services at an in-network facility, unless an in-network doctor determines that it is medically necessary for you to receive the services in another location, or an in-network facility is not available to treat your health condition.

The plan covers:

Acupuncture

GCHP covers acupuncture services to prevent, modify or alleviate the perception of severe, persistent chronic pain resulting from a generally recognized medical condition.

Audiology (hearing)

GCHP covers audiology services. Outpatient audiology is limited to two services per month. GCHP may pre-approve (prior authorize) additional services as medically necessary.

Behavioral health treatments

GCHP covers behavioral health treatment (BHT) services for Members under 21 years of age through the Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) benefit. BHT includes services and treatment programs, such as applied behavior analysis and evidence-based behavior intervention programs that develop or restore, to the maximum extent practicable, the functioning of an individual under 21 years of age.

BHT services teach skills using behavioral observation and reinforcement, or through prompting to teach each step of a targeted behavior. BHT services are based on reliable evidence and are not experimental. Examples of BHT services include behavioral interventions, cognitive behavioral intervention packages, comprehensive behavioral treatment and applied behavioral analysis.

BHT services must be medically necessary, prescribed by a licensed doctor or psychologist, approved by the plan, and provided in a way that follows the approved treatment plan.

Cardiac rehabilitation

GCHP covers inpatient and outpatient cardiac rehabilitative services.

Durable medical equipment (DME)

GCHP covers the purchase or rental of DME supplies, equipment and other services with a prescription from a doctor, physician assistants, nurse practitioners, and clinical nurse specialists. Prescribed DME items may be



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covered as medically necessary to preserve bodily functions essential to activities of daily living or to prevent major physical disability.

Generally, GCHP does not cover the following:

- Comfort, convenience or luxury equipment, features and supplies, except for retail-grade breast pumps as described under “Breast pumps and supplies” under the heading “Maternity and newborn care in this chapter
- Items not intended for maintaining normal activities of daily living, such as exercise equipment (including devices intended to provide additional support for recreational or sports activities)
- Hygiene equipment, except when medically necessary for a Member under 21 years of age
- Nonmedical items, such as sauna baths or elevators
- Modifications to your home or car
- Devices for testing blood or other body substances (however diabetes blood glucose monitors, continuous glucose monitors, test strips and lancets are covered by Medi-Cal Rx)
- Electronic monitors of the heart or lungs except infant apnea monitors
- Repair or replacement of equipment due to loss, theft, or misuse, except when medically necessary for a Member under 21 years of age
- Other items not generally used primarily for health care

However, in some cases, these items may be approved with prior authorization (pre-approval) submitted by your doctor.

Enteral and parenteral nutrition

These methods of delivering nutrition to the body are used when a medical condition prevents you from eating food normally. Enteral nutrition formulas and parenteral nutrition products may be covered through Medi-Cal Rx, when medically necessary. GCHP may cover enteral and parenteral pumps and tubing, when medically necessary.

Hearing aids

GCHP covers hearing aids if you are tested for hearing loss, the hearing aids are medically necessary, and have a prescription from your doctor. Coverage is limited to the lowest cost aid that meets your medical needs. GCHP will cover one hearing aid unless an aid for each ear is needed for results significantly better than you can get with one aid.

Hearing aids for Members under 21 years of age: State law requires children who need hearing aid to be referred to the California Children’s Services (CCS) program to determine if the child is eligible for CCS. If the child is eligible for CCS, CCS will cover the costs for medically necessary hearing aids. If the child is not eligible for CCS, we will cover medically necessary hearing aids as part of Medi-Cal coverage.

Hearing aids for Members 21 years of age and older: Under Medi-Cal, GCHP covers the following for each covered hearing aid:

- Ear molds needed for fitting
- One standard battery package
- Visits to make sure the aid is working right



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- Visits for cleaning and fitting your hearing aid
- Repair of your hearing aid

Under Medi-Cal, GCHP will cover a replacement hearing aid if:

- Your hearing loss is such that your current hearing aid is not able to correct it.
- Your hearing aid is lost, stolen, or broken and cannot be fixed and it was not your fault. You must give us a note that tells us how this happened.

For adults 21 years of age and older, Medi-Cal does not include:

- Replacement hearing aid batteries

Home health services

GCHP covers health services provided in your home, when prescribed by your doctor and found to be medically necessary.

Home health services are limited to services that Medi-Cal covers such as:

- Part-time skilled nursing care
- Part-time home health aide
- Skilled physical, occupational and speech therapy
- Medical social services
- Medical supplies

Medical supplies, equipment and appliances

GCHP covers medical supplies that are prescribed by doctor, physician assistants, nurse practitioners, and clinical nurse specialists. Some medical supplies are covered through FFS Medi-Cal Rx and not GCHP.

Medi-Cal coverage does not include the following:

- Common household items including, but not limited to:
 - » Adhesive tape (all types)
 - » Rubbing alcohol
 - » Cosmetics
 - » Cotton balls and swabs
 - » Dusting powders
 - » Tissue wipes
 - » Witch hazel
- Common household remedies including, but not limited to:
 - » White petrolatum
 - » Dry skin oils and lotions
 - » Talc and talc combination products
 - » Oxidizing agents such as hydrogen peroxide
 - » Carbamide peroxide and sodium perborate
- Non-prescription shampoos



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- Topical preparations that contain benzoic and salicylic acid ointment, salicylic acid cream, ointment or liquid and zinc oxide paste
- Other items not generally used primarily for health care and which are regularly and primarily used by persons who do not have a specific medical need for them.

Occupational therapy

GCHP covers medically necessary occupational therapy services, including occupational therapy evaluation, treatment planning, treatment, instruction and consultative services.

Orthotics / prostheses

GCHP covers orthotic and prosthetic devices and services that are medically necessary and prescribed by your doctor, podiatrist, dentist, or non-physician medical provider. This includes implanted hearing devices, breast prosthesis/mastectomy bras, compression burn garments and prosthetics to restore function or replace a body part, or to support a weakened or deformed body part.

Ostomy and urological supplies

GCHP covers ostomy bags, urinary catheters, draining bags, irrigation supplies and adhesives. This does not include supplies that are for comfort, convenience or luxury equipment or features.

Physical therapy

GCHP covers medically necessary physical therapy services, including physical therapy evaluation, treatment planning, treatment, instruction, consultative services and application of topical medications.

Pulmonary rehabilitation

GCHP covers pulmonary rehabilitation that is medically necessary and prescribed by a doctor.

Skilled nursing facility services

GCHP covers skilled nursing facility services as medically necessary if you are disabled and need a high level of care. These services include room and board in a licensed facility with skilled nursing care on a 24-hour per day basis.

Speech therapy

GCHP covers speech therapy that is medically necessary. Speech therapy requires pre-approval (prior authorization).

Transgender services

GCHP covers transgender services (gender-affirming services) as a benefit when they are medically necessary or when the services meet the criteria for reconstructive surgery.

Clinical trials

GCHP covers routine patient care costs for patients accepted into Phase I, Phase II, Phase III or Phase IV clinical trials if it is related to the prevention, detection or treatment of cancer or other life-threatening conditions and if the study meets all requirements under Health and Safety Code 1370.6(d)(1). Medi-Cal Rx, a Medi-Cal FFS program, covers most outpatient prescription drugs. Read the “Outpatient prescription drugs” section later in this chapter for more information.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Laboratory and radiology services

GCHP covers outpatient and inpatient laboratory and X-ray services when medically necessary. Various advanced imaging procedures, such as CT scans, MRI and PET scans, are covered based on medical necessity.

Preventive and wellness services and chronic disease management

The plan covers:

- Advisory Committee for Immunization Practices recommended vaccines
- Family planning services
- American Academy of Pediatrics Bright Futures recommendations (https://downloads.aap.org/AAP/PDF/periodicity_schedule.pdf)
- Asthma prevention services
- Preventive services for women recommended by the American College of Obstetricians and Gynecologists
- Help to quit smoking or vaping, also called smoking cessation services
- United States Preventive Services Task Force Grade A and B recommended preventive services

Family planning services are provided to Members of childbearing age to enable them to determine the number and spacing of children. These services include all methods of birth control approved by the FDA. GCHP's PCP and OB/GYN specialists are available for family planning services.

For family planning services, you may also choose a Medi-Cal doctor or clinic not connected with GCHP without having to get pre-approval (prior authorization) from GCHP. Services from an out-of-network provider not related to family planning may not be covered. To learn more, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Read Chapter 5: "Child and youth well care," for preventive care information for youth 20 years old and younger.

Diabetes Prevention Program

The Diabetes Prevention Program (DPP) is an evidence-based lifestyle change program. This 12-month program is focused on lifestyle changes and designed to prevent or delay the onset of type 2 diabetes among individuals diagnosed with prediabetes. Members who meet the criteria may qualify for a second year. The program provides education and group support. Techniques include, but are not limited to:

- Providing a peer coach
- Teaching self-monitoring and problem solving
- Providing encouragement and feedback
- Providing informational materials to support goals
- Tracking routine weigh-ins to help accomplish goals

Members must meet program eligibility requirements to join DPP. To learn more about the program and eligibility, call the Health Education Department at 1-805-437-5718, Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays), or email HealthEducation@goldchp.org. If you use TTY, call 1-888-310-7347.

Reconstructive services

GCHP covers surgery to correct or repair abnormal structures of the body to improve or create a normal appearance to the extent possible. Abnormal structures of the body are those caused by congenital defects,



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developmental abnormalities, trauma, infection, tumors, disease, or breast reconstruction after a mastectomy. Some limitations and exceptions may apply.

Substance use disorder screening services

The plan covers:

- Alcohol misuse screenings and illicit-drug screenings

Go to “Substance use disorder treatment services” later in this chapter for treatment coverage through the county.

Vision benefits

The plan covers:

- Routine eye exam once every 24 months; Additional or more frequent eye exams are covered if medically necessary for Members, such as those with diabetes.
- Eyeglasses (frames and lenses) once every 24 months, when you have a valid prescription.
- Replacement eyeglasses within 24 months if you have a change in prescription or your eyeglasses are lost, stolen, or broken (and cannot be fixed), and it was not your fault. You must give us a note that tells us how your eyeglasses were lost, stolen, or broken.
- Low vision devices for those with vision impairment that is not correctable by standard glasses, contact lenses, medicine, or surgery that interferes with a person’s ability to perform everyday activities (i.e., age-related macular degeneration).
- Medically necessary Contact Lenses
- Contact lens testing and contact lenses may be covered if the use of eyeglasses is not possible due to eye disease or condition (i.e., missing an ear). Medical conditions that qualify for special contact lenses include, but are not limited to, aniridia, aphakia, and keratoconus.

If you lose / break your glasses, your prescription changes before you are eligible for new glasses / lenses, or want to know more about coverage limits, contact Vision Service Plan (VSP) at 1-800-877-7195, (TTY: 1-800-428-4833).

Transportation benefits for situations that are not emergencies

You are entitled to medical transportation if you have medical needs that do not allow you to use a car, bus or taxi to your appointments. Medical transportation can be provided for covered services and Medi-Cal covered pharmacy appointments. If you need medical transportation, you can request this by speaking to your doctor, dentist, podiatrist, or mental health or substance use disorder provider. Your provider will decide the correct type of transportation to meet your needs. If they find that you need medical transportation, they will prescribe it by completing a form and submit it to GCHP. Once approved, the approval is good for 12 months depending on the medical need. Additionally, there are no limits for how many rides you can get. Your doctor will need to reassess your medical need for medical transportation and re-approve every 12 months.

Medical transportation is an ambulance, litter van, wheelchair van or air transport. GCHP allows the lowest cost medical transportation for your medical needs when you need a ride to your appointment. That means, for example, if you can physically or medically be transported by a wheelchair van, GCHP will not pay for



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an ambulance. You are only entitled to air transport if your medical condition makes any form of ground transportation impossible.

Medical transportation must be used when:

- It is physically or medically needed as determined with a written authorization by a doctor or other provider because you are not able to physically or medically able to use a bus, taxi, car or van to get to your appointment.
- You need help from the driver to and from your residence, vehicle or place of treatment due to a physical or mental disability.

To ask for medical transportation that your doctor has prescribed for non-urgent (routine) appointments, please call Ventura Transit Systems (VTS) at 1-855-628-7433 (TTY 711) at least two business days (Monday-Friday) before your appointment. For urgent appointments, please call as soon as possible. Please have your Member ID card ready when you call.

Limits of medical transportation: GCHP provides the lowest cost medical transportation that meets your medical needs to the closest provider from your home where an appointment is available. Medical transportation will not be provided if the service is not covered by Medi-Cal. If the appointment type is covered by Medi-Cal but not through the health plan, GCHP will help you schedule your transportation. A list of covered services is in this Member Handbook. Transportation is not covered outside of the network or service area unless pre-authorized by GCHP. For more information or to ask for medical transportation, please call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) or Ventura Transit Systems (VTS) at 1-855-628-7433 (TTY 711).

Cost to Member: There is no cost when transportation is arranged by GCHP.

To request and schedule urgent and non-urgent medical transportation, and receive status updates on medical rides, contact VTS at 1-855-628-7433 (TTY 711). If you are experiencing barriers with transportation services, you may contact the GCHP transportation liaison at 1-888-301-1228 (TTY 1-888-310-7347 or 711). The GCHP transportation liaison can help you request and schedule urgent and non-urgent medical transportation and receive status updates on your medical rides.

How to get non-medical transportation

Your benefits include getting a ride to your appointments when the appointment is for a Medi-Cal covered service and you do not have any access to transportation. You can get a ride, at no cost to you, when you have tried all other ways to get transportation and are:

- Traveling to and from an appointment for a Medi-Cal service authorized by your provider; or
- Picking up prescriptions and medical supplies

GCHP allows you to use a car, taxi, bus or other public / private way of getting to your medical appointment for Medi-Cal-covered services. GCHP will cover the lowest cost of non-medical transportation type that meets your needs. Sometimes, GCHP can give reimbursement for rides in a private vehicle that you arrange. This must be approved by GCHP before you get the ride, and you must tell us why you cannot get a ride other ways, like the bus. You can tell GCHP by calling, by emailing, or in person. You cannot drive yourself and be reimbursed.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Mileage reimbursement requires all of the following:

- The driver's license of the driver.
- The vehicle registration of the driver.
- Proof of car insurance for the driver.

To request a ride for services, call Ventura Transit Systems (VTS) at 1-855-628-7433 (TTY 711) at least two business days (Monday-Friday) before your appointment or call as soon as you can when you have an urgent appointment. Please have your Member ID card ready when you call.

Note: American Indians may contact their local Indian Health Clinic to request non-medical transportation.

Limits of non-medical transportation: GCHP provides the lowest cost non-medical transportation that meets your needs to the closest provider from your home where an appointment is available. Members cannot drive themselves or be reimbursed directly. For more information, please call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) or Ventura Transit Systems (VTS) at 1-855-628-7433 (TTY 711).

Non-medical transportation does not apply if:

- An ambulance, litter van, wheelchair van, or other form of medical transportation is medically needed to get to a Medi-Cal covered service.
- You need assistance from the driver to and from the residence, vehicle or place of treatment due to a physical or medical condition.
- You are in a wheelchair and are unable to move in and out of the vehicle without help from the driver.
- The service is not covered by Medi-Cal.

Cost to Member: There is no cost for non-medical transportation.

Travel expenses: In certain instances, GCHP may cover travel expenses such as meals, hotel stays, and other related expenses if you have to travel for doctor's appointments that are not available near your home. This can also be covered for an accompanying attendant and a major organ transplant donor, if applicable. You need to request pre-approval (prior authorization) for these services by contacting GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) or Ventura Transit Systems (VTS) at 1-855-628-7433 (TTY 711).

Other GCHP covered benefits and programs

Health Education

GCHP offers health education resources and information as a benefit to you. Members receive a newsletter, "Winning Health," in English and Spanish. The newsletter is mailed to you and contains various health education options of interest to you and your family. Members may also request health education materials directly from the Health Education Department by calling 1-805-437-5718, Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays). If you use TTY, call 1-888-310-7347, or email HealthEducation@goldchp.org.

Smoking Cessation

For free nicotine products and other tobacco cessation medications to help you quit smoking or vaping, contact Medi-Cal Rx at 1-800-977-2273, 24 hours a day, seven days a week. If you use TTY, call 711. To receive these



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

products, talk with your doctor about the best method for you. Members can also call Kick It California at 1-800-300-8086 or visit www.kickitca.org.

Breastfeeding

GCHP covers maternity and newborn care services. Breastfeeding has many benefits for you and your baby. Breastmilk provides all the nourishment your baby needs. If you would like more information about breastfeeding and breast pumps, please contact your provider and/or GCHP's Member Services Department at 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Chronic Disease Self-Management Program

GCHP offers the Chronic Disease Self-Management Program (CDSMP) to its Members. CDSMP is an evidence-based program developed by Stanford University Education Research Center. CDSMP is a six-week class series (once a week for six weeks), which helps Members with a chronic condition live a healthier life. Members who complete the course can improve their health behaviors, improve health status and decrease their days in the hospital. There is no cost to join CDSMP.

CDSMP activities and tools include:

- Problem-solving
- Decision-making
- Action-Planning
- Understanding emotions
- Healthy eating
- Physical activity
- And more

To enroll in CDSMP or for more information about health education programs, materials or other health promotion services, call the Health Education Department at 1-805-437-5718, Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays). If you use TTY/TDD, call 1-888-310-7347. You can also contact the department by sending an email to HealthEducation@goldchp.org. Members may also visit the GCHP Health Education website at www.goldcoasthealthplan.org/health-resources/health-education.

Cultural and Linguistic Services

GCHP knows the importance of being able to communicate with your doctor so you can understand your health. GCHP offers interpreting, translation, alternative formats, and appropriate auxiliary aids and services upon request at no cost to you.

It is important to use qualified interpreters at your medical and behavioral health visits. This also includes telehealth visits. GCHP strongly discourages the use of family or friends – mainly children – as interpreters.

GCHP offers these language assistance services:

- Sign language interpreter
- In-person interpreter
- Telephone interpreter



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

- Translation (written)
- Alternative formats such as Braille, audio, large print and accessible electronic formats and auxiliary aids

GCHP's Cultural and Linguistic Services is here to help you. For more information or to get language assistance services, call 1-805-437-5603, Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays). If you use a TTY, call 1-888-310-7347. Or email CulturalLinguistics@goldchp.org.

Long-term care services and supports

GCHP covers these long-term care benefits for Members who qualify:

- Long-term care facility services as approved by GCHP
- Skilled nursing facility services as approved by GCHP

If you qualify for long-term care services, GCHP will make sure you are placed in a health care facility that provides the level of care most appropriate to your medical needs.

If you have questions about long-term care services, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Basic care management

GCHP will help coordinate and managed your health care needs and services at no cost to you. GCHP will coordinate your health care services to help ensure that you receive all medically necessary services, including prescription drugs, and behavioral health care services, even if those services are covered by another program and not GCHP. This includes care coordination across settings, such as if you need hospitalization and are discharged to your home or a skilled nursing facility.

If you have questions or concerns about your health or the health of your child, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Care management

GCHP offers services to help you coordinate your health care needs at no cost to you by offering care management services. The Care Management team at GCHP is made up of registered nurses and social workers that are ready to assist you with:

- Understanding and managing your benefits.
- Communicating with your doctors.
- Establishing a medical home.
- Learning about community resources that may be available to you.
- Setting goals and making plans for improving your health.
- A new diagnosis that is causing you concern.
- Learning about your condition.
- Problems with your pregnancy.
- Organ transplant questions.
- Managing multiple medications.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

If you have questions or concerns about your health or the health of your child, call 1-888-301-1228 (TTY 1-888-310-7347 or 711) or call Care Management at 1-805-437-5656.

Enhanced Care Management

GCHP covers Enhanced Care Management (ECM) services for Members with highly complex needs. ECM is a benefit that provides extra services to help you get the care you need to stay healthy. It coordinates the care you get from different doctors. ECM helps coordinate primary care, acute care, behavioral health, developmental, oral health, community-based long-term services and supports (LTSS), and referrals to available community resources.

If you qualify, you may be contacted about ECM services. You can also call GCHP to find out if and when you can receive ECM. Or talk to your health care provider who can find out if you qualify for ECM and when and how you can receive it.

Covered ECM services

If you qualify for ECM, you will have your own care team, including a Lead Care Manager. This person will talk to you and your doctors, specialists, pharmacists, case managers, social services providers and others to make sure everyone works together to get you the care you need. A Lead Care Manager can also help you find and apply for other services in your community. ECM includes:

- Outreach and engagement.
- Comprehensive assessment and care management.
- Enhanced coordination of care.
- Health promotion.
- Comprehensive transitional care.
- Member and family support services.
- Coordination and referral to community and social supports.

To find out if ECM may be right for you, talk to your GCHP representative or health care provider. You may also call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) or call Care Management at 1-805-437-5656.

Cost to Member

There is no cost to the Member for ECM services.

Community Supports

Community Supports may be available under your Individualized Care Plan. Community Supports are medically appropriate and cost-effective alternative services or settings to those covered under the Medi-Cal State Plan. These services are optional for Members to receive. If you qualify, these services may help you live more independently. They do not replace benefits that you already get under Medi-Cal. Examples of Community Supports that GCHP plans to offer include: medically-supportive food / meals or medically-tailored meals, help for you or your caregiver, or shower grab bars and ramps. GCHP must include a short description of each available service, specifying the eligible population(s), limitations if applicable and information on how to access the service. If you need help or would like to find out what Community Supports may be available for you, call 1-888-301-1228 (TTY 1-888-310-7347 or 711), Care Management at 1-805-437-5656, or call your health care provider.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Major Organ Transplant

Transplants for children under age 21

State law requires children who need transplants to be referred to the California Children's Services (CCS) program to decide if the child is eligible for CCS. If the child is eligible for CCS, CCS will cover the costs for the transplant and related services. If the child is not eligible for CCS, then GCHP will refer the child to a qualified transplant center for evaluation. If the transplant center confirms the transplant would be needed and safe, GCHP will cover the transplant and related services.

Transplants for adults 21 years of age and older

If your doctor decides you may need a major organ transplant, GCHP will refer you to a qualified transplant center for an evaluation. If the transplant center confirms a transplant is needed and safe for your medical condition, GCHP will cover the transplant and other related services.

The following major organ transplants covered by GCHP include but are not limited to:

- Bone marrow
- Heart
- Heart / Lung
- Kidney
- Kidney / Pancreas
- Liver
- Liver / Small bowel
- Lung
- Pancreas
- Small bowel

Transportation and travel expenses

You may be able to receive transportation, meals, lodging and other costs such as parking, tolls, etc. if you or your family needs assistance to get to a medical appointment related to a CCS-eligible condition and there is no other available resource. You should call GCHP and request approval (authorization) before you pay out of pocket for transportation meals and lodging since GCHP does provide non-medical and non-emergency medical transportation as noted in benefits and services. If your transportation or travel expenses are determined to be necessary and GCHP verifies that you attempted to get transportation through GCHP, you can receive reimbursement. GCHP must reimburse you within 60 calendar days of you submitting the required receipts and documentation for transportation expenses.

Institutional long-term care

GCHP covers long-term care services that are medically necessary. To learn more, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Other Medi-Cal programs and services

Other services you can get through Fee-For-Service (FFS) Medi-Cal or other Medi-Cal programs

Sometimes GCHP does not cover services, but you can still get them through FFS Medi-Cal or other Medi-Cal programs. GCHP will coordinate with other programs to ensure that you receive all medically necessary services, even if those services are covered by another program and not GCHP. This section lists some of these services. To learn more, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Outpatient prescription drugs

Prescription drugs covered by Medi-Cal Rx

Prescription drugs given by a pharmacy are covered by Medi-Cal Rx, a Medi-Cal FFS program. Some drugs given by a provider in an office or clinic may be covered by GCHP. Your provider can prescribe you drugs that are on the Medi-Cal Rx Contract Drugs List.

Sometimes, a drug is needed and is not on the Contract Drug List. These drugs will need to be approved before they can be filled at the pharmacy. Medi-Cal Rx will review and decide these requests within 24 hours.

- A pharmacist at your outpatient pharmacy may give you a 72-hour emergency supply if they think you need it. Medi-Cal Rx will pay for the emergency medication supply given by an outpatient pharmacy.
- Medi-Cal Rx may say no to a non-emergency request. If they say no, they will send you a letter to tell you why. They will tell you what your choices are. Go to the “Complaints” section in Chapter 6 Reporting and solving problems for more information.

To find out if a drug is on the Contract Drug List or to get a copy of the Contract Drug List, call Medi-Cal Rx at 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711), visit the Medi-Cal Rx website at <https://medi-calrx.dhcs.ca.gov/home/>.

Pharmacies

If you are filling or refilling a prescription, you must get your prescribed drugs from a pharmacy that works with Medi-Cal Rx. You can find a list of pharmacies that work with Medi-Cal Rx in the Medi-Cal Rx Pharmacy Directory at <https://medi-calrx.dhcs.ca.gov/home/>. You can also find a pharmacy near you or a pharmacy that can mail your prescription to you by calling Medi-Cal Rx at 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711).

Once you choose a pharmacy, take your prescription to the pharmacy. Your provider may also send it to the pharmacy for you. Give the pharmacy your prescription with your Medi-Cal Benefits Identification Card (BIC). Make sure the pharmacy knows about all medications you are taking and any allergies you have. If you have any questions about your prescription, make sure you ask the pharmacist.

Members may also receive transportation services from GCHP to get to pharmacies. To learn more about transportation services, read “Transportation benefits for situations that are not emergencies” in this handbook.

Specialty mental health services

Some mental health services are provided by county mental health plans instead of GCHP. These include specialty mental health services (SMHS) for Medi-Cal Members who meet criteria for SMHS. SMHS may include these outpatient, residential and inpatient services:



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Outpatient services:

- Mental health services
- Medication support services
- Day treatment intensive services
- Day rehabilitation services
- Crisis intervention services
- Crisis stabilization services
- Targeted case management services
- Therapeutic behavioral services (covered for Members under 21 years of age)
- Intensive care coordination (ICC) (covered for Members under 21 years of age)
- Intensive home-based services (IHBS) (covered for Members under 21 years of age)
- Therapeutic foster care (TFC) (covered for Members under 21 years of age)

Residential services:

- Adult residential treatment services
- Crisis residential treatment services

Inpatient services:

- Acute psychiatric inpatient hospital services
- Psychiatric inpatient hospital professional services
- Psychiatric health facility services

To learn more about specialty mental health services, the county mental health plan provides, you can call your county mental health plan. To find all counties' toll-free telephone numbers online, visit <https://www.dhcs.ca.gov/individuals/Pages/MHPContactList.aspx>. If GCHP determines that you will need services from the county mental health plan, GCHP will help you connect with the county mental health plan services.

Substance use disorder treatment services

The county provides substance use disorder services to Medi-Cal Members who meet criteria for these services. Members who are identified for substance use disorder treatment services are referred to their county department for treatment. To find all counties' telephone numbers online, visit http://www.dhcs.ca.gov/individuals/Pages/SUD_County_Access_Lines.aspx.

Dental services

Medi-Cal Dental Program is the same as Fee-for-Service (FFS) Medi-Cal for your dental services. Before you get dental services, you must show your BIC to the dental provider and make sure the provider takes FFS Dental.

Medi-Cal Dental covers some dental services, including:

- Diagnostic and preventive dental hygiene (such as examinations, X-rays and teeth cleanings)
- Emergency services for pain control
- Tooth extractions
- Fillings
- Root canal treatments (anterior / posterior)
- Complete and partial dentures
- Orthodontics for children who qualify
- Crowns (prefabricated / laboratory)
- Scaling and root planing
- Topical fluoride



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

If you have questions or want to learn more about dental services, call the Medi-Cal Dental Program at 1-800-322-6384 (TTY 1-800-735-2922 or 711). You may also visit the Medi-Cal Dental Program website at <https://www.dental.dhcs.ca.gov> or <https://smilecalifornia.org/>.

California Children's Services (CCS)

CCS is a Medi-Cal program that treats children under 21 years of age with certain health conditions, diseases or chronic health problems and who meet the CCS program rules. If GCHP or your PCP believes your child has a CCS-eligible condition, they will be referred to the CCS county program to be assessed for eligibility.

County CCS program staff will decide if your child qualifies for CCS services. GCHP does not decide CCS eligibility. If your child qualifies to get this type of care, CCS providers will treat him or her for the CCS-eligible condition. GCHP will continue to cover the types of service that do not have to do with the CCS condition such as physicals, vaccines and well-child checkups.

GCHP does not cover services provided by the CCS program. For CCS to cover these services, CCS must approve the provider, services and equipment.

CCS does not cover all health conditions. CCS covers most health conditions that physically disable or that need to be treated with medicines, surgery or rehabilitation (rehab). CCS covers children with health conditions such as:

- Congenital heart disease
- Cancers
- Tumors
- Hemophilia
- Sickle cell anemia
- Thyroid problems
- Diabetes
- Serious chronic kidney problems
- Liver disease
- Intestinal disease
- Cleft lip / palate
- Severely crooked teeth
- Spina bifida
- Hearing loss
- Cataracts
- Cerebral palsy
- Seizures under certain circumstances
- Rheumatoid arthritis
- Muscular dystrophy
- AIDS
- Severe head, brain or spinal cord injuries
- Severe burns

Medi-Cal pays for CCS services. If your child is not eligible for CCS program services, they will keep getting medically necessary care from GCHP.

To learn more about CCS, you can visit the CCS web page at <https://www.dhcs.ca.gov/services/ccs>. Or call 1-888-301-1228 (TTY 1-888-310-7347 or 711).



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Services you cannot get through GCHP or Medi-Cal

There are some services that neither GCHP nor Medi-Cal will cover, including, but not limited to:

- In vitro fertilization (IVF), including but not limited to infertility studies or procedures to diagnose or treat infertility
- Fertility preservation
- Experimental services
- Home modifications
- Vehicle modifications
- Cosmetic surgery

GCHP may cover a non-benefit if medical necessity is established. Your provider must submit a Prior Authorization to GCHP with the reasons why the non-benefit is medically needed.

To learn more, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

5. Child and youth well care

Child and youth Members under 21 years of age can get special health services as soon as they are enrolled. This makes sure they get the right preventive, dental, mental health and developmental and specialty services. This chapter explains these services.

Pediatric services (Children under age 21)

Members under 21 years of age are covered for needed care. The following list includes medically necessary services to treat or ameliorate defects and physical or mental diagnoses. Covered services include but are not limited to the list below:

- Well-child visits and teen check-ups (important visits children need)
- Immunizations (shots)
- Behavioral health assessment and treatment
- Mental health evaluation and treatment, including individual, group and family psychotherapy (specialty mental health services are covered by the county)
- Lab tests, including blood lead poisoning screening
- Health and preventive education
- Vision services
- Dental services (covered under Medi-Cal Dental)
- Hearing services (covered by CCS for children who qualify. GCHP will cover services for children who do not qualify for CCS)

These services are called Early and Periodic Screening, Diagnostic and Treatment (EPSDT) services. EPSDT services that are recommended by pediatricians' Bright Futures guidelines (https://downloads.aap.org/AAP/PDF/periodicity_schedule.pdf) to help you or your child stay healthy are covered at no cost to you.

Well-child health check-ups and preventive care

Preventive care includes regular health check-ups, screenings to help your doctor find problems early, and counseling services to detect illnesses, diseases, or medical conditions before they cause problems. Regular check-ups help you or your child's doctor look for any problems. Problems can include medical, dental, vision, hearing, mental health, and any substance use (drug) disorders. GCHP covers check-ups to screen for problems (including blood lead level assessment) any time there is a need for them, even if it is not during your or your child's regular check-up.

Preventive care also includes shots you or your child need. GCHP must make sure that all enrolled children get needed shots at the time of any health care visit. Preventive care services and screenings are available at no cost and without pre-approval (prior authorization).



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Your child should get check-ups at these ages:

- 2-4 days after birth
- 1 month
- 2 months
- 4 months
- 6 months
- 9 months
- 12 months
- 15 months
- 18 months
- 24 months
- 30 months
- Once a year from 3 to 20 years of age

Well-child health check-ups include:

- A complete history and head-to-toe physical exam
- Age-appropriate shots (California follows the American Academy of Pediatrics Bright Futures Periodicity schedule https://downloads.aap.org/AAP/PDF/periodicity_schedule.pdf)
- Lab tests, including blood lead poisoning screening
- Health education
- Vision and hearing screening
- Oral health screening
- Behavioral health assessment

When a physical problem or mental health issue is found during a check-up or screening, there may be care that can fix or help the problem. If the care is medically necessary and GCHP is responsible for paying for the care, then GCHP covers the care at no cost to you. These services include:

- Doctor, nurse practitioner and hospital care
- Shots to keep you healthy
- Physical, speech / language and occupational therapies
- Home health services, which could be medical equipment, supplies and appliances
- Treatment for vision problems, including eyeglasses
- Treatment for hearing problems, including hearing aids when they are not covered by CCS
- Behavioral Health Treatment for autism spectrum disorders and other developmental disabilities
- Case management and health education
- Reconstructive surgery, which is surgery to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease to improve function or create a normal appearance

Blood lead poisoning screening

All children enrolled in GCHP should get blood lead poisoning screening at 12 and 24 months or between the ages of 36 and 72 months if they were not tested earlier.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Help getting child and youth well care services

GCHP will help Members under 21 years old and their families get the services they need. A GCHP care coordinator can:

- Tell you about available services.
- Help find network providers or out-of-network providers, when needed.
- Help make appointments.
- Arrange medical transportation so children can get to their appointments.
- Help coordinate care for services that are available through FFS Medi-Cal, such as:
 - » Treatment and rehabilitative services for mental health and substance use disorders.
 - » Treatment for dental issues, including orthodontics.

Other services you can get through Fee-For-Service (FFS) Medi-Cal or other programs

Dental check-ups

Keep your baby's gums clean by gently wiping the gums with a washcloth every day. At about 4 to 6 months of age, "teething" will begin as the baby teeth start to come in. You should make an appointment for your child's first dental visit as soon as their first tooth comes in or by their first birthday, whichever comes first.

The following Medi-Cal dental services are free or low-cost services for:

Babies ages 1 to 4

- Baby's first dental visit
- Baby's first dental exam
- Dental exams (every six months; every three months from birth to age 3)
- X-rays
- Teeth cleaning (every six months)
- Fluoride varnish (every six months)
- Fillings
- Tooth removal
- Emergency services
- Outpatient services
- *Sedation (if medically necessary)

Kids ages 5-12

- Dental exams (every six months)
- X-rays
- Fluoride varnish (every six months)
- Teeth cleaning (every six months)
- Molar sealants
- Fillings
- Root canals
- Emergency services
- Outpatient services
- *Sedation (if medically necessary)

Kids ages 13-20

- Dental exams (every six months)
- X-rays
- Fluoride varnish (every six months)
- Teeth cleaning (every six months)
- Orthodontics (braces) for those who qualify
- Fillings
- Crowns
- Root canals
- Tooth removal
- Emergency services
- Outpatient services
- Sedation (if medically necessary)



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

*Sedation and general anesthesia should be considered when it is documented why local anesthesia is not appropriate or contraindicated, and the dental treatment is pre-approved or does not need pre-approval (prior authorization).

Contraindications include, but are not limited to:

- Physical, behavioral, developmental or emotional condition that prohibits the patient from responding to the provider's attempts to perform treatment.
- Extensive restorative or surgical procedures.
- An uncooperative child.
- An acute infection at an injection site.
- Failure of a local anesthetic to control pain.

If you have questions or want to learn more about dental services, call the Medi-Cal Dental Program at 1-800-322-6384 (TTY 1-800-735-2922 or 711). You may also visit the Medi-Cal Dental Program website at <https://smilecalifornia.org/>.

Additional preventive education referral services

If you are worried that your child is having a hard time taking part and learning at school, talk to your child's Primary Care Provider, teachers or administrators at the school. In addition to your medical benefits covered by GCHP, there are services that the school must provide to help your child learn and not fall behind.

Examples of services that may be provided to help your child learn include:

- Speech and Language Services
- Psychological Services
- Physical Therapy
- Occupational Therapy
- Assistive Technology
- Social Work Services
- Counseling Services
- School Nurse Services
- Transportation to and from school

These services are provided by and paid for by the California Department of Education. Together with your child's doctors and teachers, you can make a custom plan that will best help your child.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

6. Reporting and solving problems

There are two ways to report and solve problems:

- A **complaint** (or **grievance**) is when you have a problem with GCHP or a provider, or with the health care or treatment you got from a provider
- An **appeal** is when you don't agree with GCHP's decision to change your services or to not cover them

You have the right to file grievances and appeals with GCHP to tell us about your problem. This does not take away any of your legal rights and remedies. We will not discriminate or retaliate against you for complaining to us. Letting us know about your problem will help us improve care for all Members.

You should always contact GCHP first to let us know about your problem. Call us Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays) at 1-888-301-1228 (TTY 1-888-310-7347 or 711). Tell us about your problem.

The California Department of Health Care Services (DHCS) Medi-Cal Managed Care Ombudsman can also help. They can help if you have problems joining, changing or leaving a health plan. They can also help if you moved and are having trouble getting your Medi-Cal transferred to your new county. You can call the Ombudsman Monday through Friday, between 8:00 a.m. and 5:00 p.m. at 1-888-452-8609.

You can also file a grievance with your county eligibility office about your Medi-Cal eligibility. If you are not sure who you can file your grievance with, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

To report incorrect information about your additional health insurance, please call Medi-Cal Monday through Friday, between 8 a.m. and 5 p.m. at 1-800-541-5555.

Complaints

A complaint (or grievance) is when you have a problem or are unhappy with the services you are receiving from GCHP or a provider. There is no time limit to file a complaint. You can file a complaint with GCHP at any time by phone or in writing.

- **By phone:** Call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays). Give your health plan ID number, your name and the reason for your complaint.
- **By mail:** Call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) and ask to have a form sent to you. When you get the form, fill it out. Be sure to include your name, health plan ID number and the reason for your complaint. Tell us what happened and how we can help you.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Mail the form to:
 Gold Coast Health Plan
 Attn: Grievance and Appeals
 P.O. Box 9176
 Oxnard, CA 93031

Your doctor's office will have complaint forms available.

- **Online:** Visit the GCHP website. Go to www.goldcoasthealthplan.org.

If you need help filing your complaint, GCHP can help you. We can give you free language services. Call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Within 5 calendar days of getting your complaint, we will send you a letter telling you we got it. Within 30 days, we will send you another letter that tells you how we resolved your problem. If you call GCHP about a grievance that is not about health care coverage, medical necessity, or experimental or investigational treatment, and your grievance is resolved by the end of the next business day, you may not get a letter.

If you have an urgent matter involving a serious health concern, GCHP will start an expedited (fast) review and provide you with a decision within 72 hours. To ask for an expedited review, call us at 1-888-301-1228 (TTY 1-888-310-7347 or 711). Within 72 hours of receiving your complaint, we will make a decision about how we will handle your complaint and whether we will expedite your complaint. If we determine that we will not expedite your complaint, we will let you know that we will resolve your complaint within 30 days.

Complaints related to Medi-Cal Rx pharmacy benefits are not subject to the GCHP grievance process. Members can submit complaints about Medi-Cal Rx pharmacy benefits by calling 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711) or going to <https://medi-calrx.dhcs.ca.gov/home/>. However, complaints related to pharmacy benefits not subject to Medi-Cal Rx need to be sent to GCHP for review.

Appeals

An appeal is different from a complaint. An appeal is a request for us to review and change a decision we made about your service(s). If we sent you a Notice of Action (NOA) letter telling you that we are denying, delaying, changing or ending a service(s), and you do not agree with our decision, you can ask us for an appeal. Your PCP or other provider can also ask us for an appeal for you with your written permission.

You must ask for an appeal within 60 days from the date on the NOA you got from us. If we decided to reduce, suspend, or stop a service(s) you are getting now, you can continue getting that service(s) while you wait for your appeal to be decided. This is called Aid Paid Pending. To receive Aid Paid Pending, you must ask us for an appeal within 10 days from the date on the NOA or before the date we said your service(s) will stop, whichever is later. When you request an appeal under these circumstances, the service(s) will continue.

You can file an appeal by phone or in writing:

- **By phone:** Call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays). Give your name, health plan ID number and the service you are appealing.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

- **By mail:** Call GCHP at 1-888-301-1228 (TTY 1-888-310-7347 or 711) and ask to have a form sent to you. When you get the form, fill it out. Be sure to include your name, health plan ID number and the service you are appealing.

Mail the form to:
Gold Coast Health Plan
Attn: Grievance and Appeals
P. O. Box 9176
Oxnard, CA 93031

Your doctor's office will have appeal forms available.

- **Online:** Visit the GCHP website. Go to www.goldcoasthealthplan.org.

If you need help asking for an appeal or with Aid Paid Pending, we can help you. We can give you free language services. Call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Within five days of getting your appeal, we will send you a letter telling you we got it. Within 30 days, we will tell you our appeal decision and send you a Notice of Appeal Resolution (NAR) letter. If we do not provide you with our appeal decision within 30 days, you can request a State hearing.

If you or your doctor wants us to make a fast decision because the time it takes to decide your appeal would put your life, health or ability to function in danger, you can ask for an expedited (fast) review. To ask for an expedited review, call 1-888-301-1228 (TTY 1-888-310-7347 or 711). We will make a decision within 72 hours of receiving your appeal.

What to do if you do not agree with an appeal decision

If you requested an appeal and got an NAR letter telling you we did not change our decision, or you never got an NAR letter and it has been past 30 days, you can:

- Ask for a **State hearing** from the California Department of Social Services (CDSS), and a judge will review your case.

You will not have to pay for a State hearing.

Complaints and appeals related to Medi-Cal Rx pharmacy benefits are not handled by GCHP. You can submit complaints and appeals about Medi-Cal Rx pharmacy benefits by calling 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711).

State hearings

A State hearing is a meeting with people from the California Department of Social Services (CDSS). A judge will help to resolve your problem or tell you that we made the correct decision. You have the right to ask for a State hearing if you have already asked for an appeal with us and you are still not happy with our decision, or if you did not get a decision on your appeal after 30 days.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

You must ask for a State hearing within 120 days from the date on our NAR letter. However, if we gave you Aid Paid Pending during your appeal, and you want it to continue until there is a decision on your State hearing, you must ask for a State hearing within 10 days of our NAR letter, or before the date we said your service(s) will stop, whichever is later. If you need help making sure Aid Paid Pending will continue until there is a final decision on your State hearing, contact GCHP Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays) by calling 1-888-301-1228 (TTY 1-888-310-7347 or 711). Your PCP can ask for a State hearing for you with your written permission.

Sometimes you can ask for a State hearing without completing our appeal process.

For example, you can request a State hearing without having to complete our appeal process, if we did not notify you correctly or on time about your service(s). This is called Deemed Exhaustion. Here are some examples of Deemed Exhaustion:

- GCHP did not make a NOA letter available to you in your preferred language.
- GCHP made a mistake that affects any of your rights.
- GCHP did not give you a NOA letter.
- GCHP made a mistake in our NAR letter.
- GCHP did not decide your appeal within 30 days. We decided your case was urgent, but did not respond to your appeal within 72 hours.

You can ask for a State hearing by phone or mail.

- **By phone:** Call the CDSS Public Response Unit at 1-800-952-5253 (TTY 1-800-952-8349 or 711).
- **By mail:** Fill out the form provided with your appeals resolution notice. Send it to:

California Department of Social Services
 State Hearings Division
 P.O. Box 944243, MS 09-17-37
 Sacramento, CA 94244-2430

If you need help asking for a State hearing, we can help you. We can give you free language services. Call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

At the hearing, you will give your side. We will give our side. It could take up to 90 days for the judge to decide your case. GCHP must follow what the judge decides.

If you want the CDSS to make a fast decision because the time it takes to have a State hearing would put your life, health or ability to function fully in danger, you or your PCP can contact the CDSS and ask for an expedited (fast) State hearing. CDSS must make a decision no later than three business days after it gets your complete case file from GCHP.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Fraud, waste and abuse

If you suspect that a provider or a person who gets Medi-Cal has committed fraud, waste or abuse, it is your right to report it by calling the confidential toll-free number 1-800-822-6222 or submitting a complaint online at www.dhcs.ca.gov/.

Provider fraud, waste and abuse includes:

- Falsifying medical records.
- Prescribing more medication than is medically necessary.
- Giving more health care services than medically necessary.
- Billing for services that were not given.
- Billing for professional services when the professional did not perform the service .
- Offering free or discounted items and services to Members in an effort to influence which provider is selected by the Member.
- Changing Member's primary care physician without the knowledge of the Member.

Fraud, waste and abuse by a person who gets benefits includes, but is not limited to:

- Lending, selling or giving a health plan ID card or Medi-Cal Benefits Identification Card (BIC) to someone else.
- Getting similar or the same treatments or medicines from more than one provider.
- Going to an emergency room when it is not an emergency.
- Using someone else's Social Security number or health plan ID number.
- Taking medical and non-medical transportation rides for non-healthcare related services, for services not covered by Medi-Cal, or when you do not have a medical appointment or prescriptions to pick up.

To report fraud, waste and abuse, write down the name, address and ID number of the person who committed the fraud, waste or abuse. Give as much information as you can about the person, such as the phone number or the specialty if it is a provider. Give the dates of the events and a summary of exactly what happened.

Send your report to:

Gold Coast Health Plan
Attn: Compliance Officer – Fraud Investigation
711 E. Daily Drive, Suite 106
Camarillo, CA 93010



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

7. Rights and Responsibilities

As a Member of Gold Coast Health Plan (GCHP), you have certain rights and responsibilities. This chapter explains these rights and responsibilities. This chapter also includes legal notices that you have a right to as a Member of GCHP.

Your rights

These are your rights as a Member of GCHP:

- To be treated with respect and dignity, giving due consideration to your right to privacy and the need to maintain confidentiality of your medical information.
- To be provided with information about the plan and its services, including covered services, practitioners, and Member rights and responsibilities.
- To receive fully translated written Member information in your preferred language, including all grievance and appeals notices.
- To make recommendations about GCHP's Member rights and responsibilities policy.
- To be able to choose a primary care provider within GCHP's network.
- To have timely access to network providers.
- To participate in decision making with providers regarding your own health care, including the right to refuse treatment.
- To voice grievances, either verbally or in writing, about the organization or the care you got.
- To know the medical reason for GCHP's decision to deny, delay, terminate or change a request for medical care.
- To get care coordination.
- To ask for an appeal of decisions to deny, defer or limit services or benefits.
- To get no-cost interpreting services for your language.
- To get free legal help at your local legal aid office or other groups.
- To formulate advance directives.
- To ask for a State hearing if a service or benefit is denied and you have already filed an appeal with GCHP and are still not happy with the decision, or if you did not get a decision on your appeal after 30 days, including information on the circumstances under which an expedited hearing is possible.
- To access minor consent services.
- To get no-cost written Member information, including alternative formats (such as Braille, large print, audio and accessible electronic formats), as well as auxiliary aids and services upon request and in a timely fashion appropriate for the format being requested and in accordance with Welfare & Institutions Code Section 14182 (b)(12).
- To be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience or retaliation.
- To truthfully discuss information on available treatment options and alternatives, presented in a manner appropriate to your condition and ability to understand, regardless of cost or coverage.
- To have access to and get a copy of your medical records, and request that they be amended or corrected, as specified in 45 Code of Federal Regulations §164.524 and 164.526.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

- Freedom to exercise these rights without adversely affecting how you are treated by GCHP, your providers or the State.
- To have access to family planning services, Freestanding Birth Centers, Federally Qualified Health Centers, Indian Health Clinics, midwifery services, Rural Health Centers, sexually transmitted infection services and emergency services outside GCHP's network pursuant to the federal law.
- To have privacy and your medical information kept confidential.
- To timely medical appointments.
- To get a second opinion for your diagnosis or treatment plan.
- To have an adult represent you with GCHP, once GCHP receives and validates the appropriate permissions from you.

Your responsibilities

GCHP Members have these responsibilities:

- Carefully read the GCHP Member Handbook and other materials you may receive to understand how to use your benefits and what steps to follow when you need care.
- Always show your GCHP Member identification card and any other active health insurance cards you may have when getting services.
- Notify GCHP Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711), if your GCHP Member identification card is lost or stolen to request a copy.
- Promptly let the Medi-Cal eligibility office and GCHP know of any changes to your name, address, phone number and other health care coverage. If you get Supplemental Security Income (SSI), call the Social Security Administration (SSA) office to make changes. All agencies need to have your correct information.
- Select a Primary Care Provider (PCP) within the first 30 days of being a GCHP Member.
- Notify GCHP Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711) if you want to change your PCP.
- Make an appointment with your PCP within the first 120 days of being a GCHP Member for a health evaluation.
- Treat GCHP staff, health care provider(s) and their staff in a respectful and courteous way.
- Be on time for your appointments and inform your doctor's office if you must cancel or reschedule and do so at least 24 business hours in advance.
- Tell your medical provider about all of your medical condition(s), health care needs and any medications you are taking to get the best care plan for you.
- Follow the care plan and orders for care that you have agreed upon with your doctor.
- Ask your provider questions if you do not understand something.
- Contact your doctor if you have problems with the care plan.
- Call your doctor first when you need health care.
- Use the emergency room only in cases of an emergency or as directed by your doctor.
- Follow-up with your PCP after getting care at an emergency facility or urgent care center.
- Talk to your doctor about things you can do to improve your health. Take part in health care programs that keep you healthy.
- Request interpreter services at least five working days before a scheduled appointment.
- Call your doctor or pharmacy at least three days before you run out of medicine.
- Pay for your monthly Share of Cost (if you have one) and for Medi-Cal non-covered services.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

- Report fraud, waste and abuse to GCHP. You can do this without giving your name by calling GCHP's hotline at 1-866-672-2615, 24 hours a day, seven days a week.
- Call GCHP Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711), if you do not know how to use your benefits or if you have any problems with services needed or received.
- Call your doctor and GCHP's Cultural and Linguistic Services at 1-805-437-5603 or 1-805-437-5624 at least 24 hours in advance if you need to cancel a scheduled interpreter request. If you use a TTY, call 1-888-310-7347.

Notice of non-discrimination

Discrimination is against the law. GCHP follows State and federal civil rights laws. GCHP does not unlawfully discriminate, exclude people or treat them differently because of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity or sexual orientation.

GCHP provides:

- Free aids and services to people with disabilities to help them communicate better, such as:
 - » Qualified sign language interpreters
 - » Written information in other formats including alternative format requests such as Braille, audio format, large print (no less than 20 point Arial font), and accessible electronic formats, such as a data CD, as well as requests for other auxiliary aids and services that may be appropriate.
- 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, contact GCHP Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays) by calling 1-888-301-1228. If you cannot hear or speak well, please call 1-888-310-7347. Upon request, this document can be made available to you in braille, large print, audiocassette, or electronic form. To obtain a copy in one of these alternative formats and/or other auxiliary aids and services:

Call:
Gold Coast Health Plan
1-888-301-1228
If you cannot hear or speak well,
call 1-888-310-7347 or 711.

Or write to:
Gold Coast Health Plan
Attn: Member Services
711 E. Daily Drive, Suite 106
Camarillo, CA 93010

How to file a grievance

If you believe that GCHP has failed to provide these services or unlawfully discriminated in another way on the basis of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity or sexual orientation, you can file a grievance with GCHP's Grievance and Appeals Department. You can file a grievance in writing, in person, or by phone:

- **By phone:** Contact GCHP Monday through Friday from 8 a.m. to 5 p.m. (excluding holidays) by calling 1-888-301-1228. Or, if you cannot hear or speak well, please call 1-888-310-7347 or 711 to use the



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

California Relay Service.

- **In writing:** Fill out a complaint form or write a letter and send it to:
Attn: Grievance and Appeals
P. O. Box 9176
Oxnard, CA 93031
- **In person:** Visit your doctor's office or GCHP and say you want to file a grievance.
- **Electronically:** Visit GCHP's website at www.goldcoasthealthplan.org.

Office of Civil Rights – California Department of Health Care Services

You can also file a civil rights complaint with the California Department of Health Care Services, Office of Civil Rights by phone, in writing or electronically:

- **By phone:** Call 916-440-7370. If you cannot speak or hear well, please call 711 (Telecommunications Relay Service).
- **In writing:** Fill out a complaint form or send a letter to:

Deputy Director, Office of Civil Rights
Department of Health Care Services
Office of Civil Rights
P.O. Box 997413, MS 0009
Sacramento, CA 95899-7413

Complaint forms are available at http://www.dhcs.ca.gov/Pages/Language_Access.aspx.

- **Electronically:** Send an email to CivilRights@dhcs.ca.gov

Office of Civil Rights – U.S. Department of Health and Human Services

If you believe you have been discriminated against on the basis of race, color, national origin, age, disability or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by phone, in writing or electronically:

- **By phone:** Call 1-800-368-1019. If you cannot speak or hear well, please call TTY 1-800-537-7697 or 711 to use the California Relay Service.
- **In writing:** Fill out a complaint form or send a letter to:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

- **Electronically:** Visit the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/cp>.

Ways to get involved as a Member

GCHP wants to hear from you. Each quarter, GCHP has meetings to talk about what is working well and how GCHP can improve. Members are invited to attend. Come to a meeting!

Community Advisory Committee (CAC)

GCHP has a group called the Community Advisory Committee (CAC). This group is made up of agencies, groups and Medi-Cal beneficiaries who represent GCHP's Members. You can join this group if you would like. The group talks about how to improve GCHP policies and is responsible for:

- Reviewing policies and programs.
- Making recommendations to GCHP.
- Providing GCHP with information about important issues affecting Members.

If you would like to be a part of this group, call 1-888-301-1228 (TTY 1-888-310-7347 or 711).

Notice of privacy practices

A statement describing GCHP policies and procedures for preserving the confidentiality of medical records is available and will be furnished to you upon request.

Members who may consent to receive sensitive services are not required to obtain any other Member's authorization to receive sensitive services or to submit a claim for sensitive services. GCHP will direct communications regarding sensitive services to a Member's alternate designated mailing address, email address, or telephone number or, in the absence of a designation, in the name of the Member at the address or telephone number on file. GCHP will not disclose medical information related to sensitive services to any other Member without written authorization from the Member receiving care. GCHP will accommodate requests for confidential communication in the form and format requested, if it is readily producible in the requested form and format, or at alternative locations. A Member's request for confidential communications related to sensitive services will be valid until the Member revokes the request or submits a new request for confidential communications.

All confidential communication requests must be made in writing, using the Confidential Communications Request Form or another applicable written request that provides the necessary information to be considered a request for confidential communication.

Privacy and you

Your health information is personal and private. GCHP must keep your health information private and notify you if that privacy information has been breached. GCHP gets information about you when you become a Member. Your doctors, clinics, labs, and hospitals send information to GCHP when they ask GCHP to approve and pay for your health care. GCHP must give you a notice informing you of how your health information is kept private.

GCHP is required by law to maintain the privacy of your health information. GCHP is required to inform you of its legal duties and privacy practices where your protected health information (PHI) is concerned.



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GCHP agrees to follow the terms of this Notice of Privacy Practices. GCHP also has the right to change the terms of this notice if it becomes necessary, and to make the new notice effective for all health information GCHP maintains. If GCHP needs to make any changes, you will be provided with an updated copy of this notice mailed to you at your recorded address. If you received this notice electronically, you have the right to request a paper copy at any time.

How does GCHP use and disclose my health information?

In order to manage your health benefits effectively, GCHP stores health-related records about you, including your claims history, health plan enrollment information, case management records, and prior authorizations for health services. GCHP uses this information and discloses it to others for the following purposes:

- **Treatment:** GCHP uses and discloses your health information to coordinate your health care. It is disclosed to hospitals, clinics, physicians and other health care providers to enable them to provide health care services to you. For example, GCHP maintains your health information in paper and electronic form and allows health care providers to have online access to it to provide treatment to you.
- **Payment:** GCHP uses and discloses your health information to make payments for health care services you receive, including determining your eligibility for benefits, and your provider's eligibility for payment. For example, GCHP informs providers that you are a Member and tells them your eligible benefits.
- **Health Care Operations:** GCHP uses and discloses your health information as necessary to enable GCHP to operate. For example, GCHP uses Members' claims information for internal financial accounting activities and quality assurance purposes.

GCHP also discloses health information to contractors and agents who assist in these functions. However, a confidentiality agreement is obtained before GCHP makes such disclosures for payment or operational purposes. For example, companies that provide or maintain GCHP's computer services may have access to computerized health information in the course of providing services.

Why is GCHP contacting me?

GCHP may contact you to provide appointment reminders or information about treatment options available to you. GCHP may also contact you about other health-related services and programs that may interest you.

Can my health information ever be released without my permission?

Yes, GCHP may disclose your protected health information (PHI) without your authorization to government agencies and private individuals and organizations in a variety of circumstances in which GCHP is required or authorized by law to do so. The general kinds of disclosures GCHP may be required or allowed to make without your authorization include, but are not limited to:

- Disclosures that are required by State or federal law.
- For judicial and administrative proceedings, such as lawsuits.
- To law enforcement agencies.
- To coroners and medical examiners.
- If you are an inmate of a correctional institution or under the custody of a law enforcement official, GCHP may release health information about you to the institution or official.



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- To a school, about a Member who is a student or prospective student of the school, if: (1) the information that is disclosed is limited to proof of immunization; (2) the school is required by the State or other law to have such proof of immunization prior to admitting the Member; and (3) there is documented agreement by the Member or the Member's guardian.

Are there instances when my PHI is not released?

Your health information may be subject to restrictions that may limit or prevent some uses or disclosures. For example, there are special restrictions on the disclosure of health information relating to HIV/AIDS status, genetic information, mental health treatment, developmental disabilities, and drug and alcohol abuse treatment. GCHP complies with these restrictions in the use of your health information.

GCHP will not permit other uses and disclosures of your health information without your written permission or authorization.

Your Individual Rights

What rights do I have as a GCHP Member? As a GCHP Member you have the right to:

- Ask GCHP to restrict certain uses and disclosures of your health information. GCHP is not required to agree to any restrictions requested by its Members unless the request is solely for a health care item or service for which you or another person other than GCHP has paid for the service(s) out of pocket.
- Protect your privacy. You have the right to receive confidential communications from GCHP at a particular phone number, P.O. Box, or some other address that you specify to GCHP.
- See and copy any of your health records that GCHP maintains. We must receive your request in writing. We will respond to your request within 30 days. If your records are stored in another location, please allow 60 days for GCHP to respond to your request. GCHP may charge a fee to cover the cost of copying your records. Under certain circumstances, GCHP may deny your request. If your request is denied, GCHP will tell you the reason why in writing. You have the right to appeal the denial.
- Request that GCHP amend your records if you feel they are wrong. GCHP may deny your request under certain circumstances. If your request is denied, you have the right to submit a statement for inclusion in the record.
- Receive a report of non-routine disclosures that GCHP has made of your health information, up to six years prior from the date of your request (but not earlier than April 14, 2003). There are some exceptions. For example, GCHP does not maintain records of disclosures made with your authorization; disclosures made for the purposes of health care treatment, determining payment for health services, or conducting the health plan operations of GCHP; disclosures made to you; and certain other disclosures.
- If you received this notice electronically, you have the right to request a paper copy at any time.

How do I exercise these rights?

You can exercise any of your rights by sending a written request to GCHP's privacy official at the address below. To facilitate processing of your request, GCHP encourages you to use a request form, which you can obtain below or by calling GCHP at the telephone number below. You can also obtain a complete statement of your rights, including the procedures for responding to requests to exercise your rights, by calling or writing to the privacy official at the address below.



Call Member Services at 1-888-301-1228 (TTY 1-888-310-7347 or 711). GCHP is here Monday through Friday from 8 a.m. to 5 p.m. The call is toll free. Visit online at www.goldcoasthealthplan.org.

How do I file a complaint if my privacy rights are violated?

As a Member, you have the right to file a complaint with GCHP's privacy official. You must provide specific, written information to support your complaint. You may also file a complaint with the Health and Human Services (HHS) secretary.

GCHP will not retaliate against you in any way for filing a complaint. Filing a complaint will not adversely affect the quality of health care services you receive as a GCHP Member.

Contact GCHP at:

Privacy Official: Gold Coast Health Plan
 Mailing address: 711 E. Daily Drive, Suite 106, Camarillo, CA 93010
 Compliance Hotline: 1-866-672-2615; if you use a TTY 1-888-310-7347 or 711

California's Department of Health Care Services:

Privacy Officer
 c/o Legal Services Office
 1501 Capitol Ave., MS-4721
 Sacramento, CA 95814
 P.O. Box 997413
 Sacramento, CA 95899-7413
 Voice Phone 1-916-445-4646

Contact the Secretary of United States Departments of Health and Human Services at:

Office for Civil Rights
 Attn: Regional Manager
 90 7th Street, Suite 4-100
 San Francisco, CA 94103
 Voice Phone 1-800-368-1019
 FAX 1-202-619-3818
 TTY 1-800-537-7697

Notice about laws

Many laws apply to this Member Handbook. These laws may affect your rights and responsibilities even if the laws are not included or explained in this handbook. The main laws that apply to this handbook are State and federal laws about the Medi-Cal program. Other federal and State laws may apply too.

Notice about Medi-Cal as a payer of last resort, other health coverage and tort recovery

The Medi-Cal program complies with State and federal laws and regulations relating to the legal liability of third parties for health care services to Members. GCHP will take all reasonable measures to ensure that the Medi-Cal program is the payer of last resort.

Medi-Cal Members may have other health coverage (OHC), also referred to as private health insurance. As a condition of Medi-Cal eligibility, you must apply for and/or retain any available OHC when there is no cost to you.

Federal and State laws require Medi-Cal Members to report OHC and any changes to an existing OHC. If you do not report OHC promptly, you may have to repay DHCS for any benefits paid erroneously. Submit your OHC online at <http://dhcs.ca.gov/OHC>. If you do not have access to the internet, OHC can be reported to your health plan, or by calling 1-800-541-5555 (TTY 1-800-430-7077 or 711; inside California), or 1-916-636-1980 (outside California). DHCS has the right and responsibility to collect for covered Medi-Cal services for which Medi-Cal is not the first payer. For example, if you are injured in a car accident or at work, auto or workers' compensation insurance may have to pay first, or reimburse Medi-Cal.



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If you are injured, and another party is liable for your injury, you or your legal representative must notify DHCS within 30 days of filing a legal action or a claim. Submit your notification online:

- Personal Injury Program at <http://dhcs.ca.gov/PI>
- Workers Compensation Recovery Program at <http://dhcs.ca.gov/WC>

To learn more, call 1-916-445-9891.

Notice about estate recovery

The Medi-Cal program must seek repayment from estates of certain deceased Members for Medi-Cal benefits received on or after their 55th birthday. Repayment includes fee-for-service and managed care premiums and capitation payments for nursing facility services, home and community-based services, and related hospital and prescription drug services received when the Member was in inpatient in a nursing facility or was receiving home and community-based services. Repayment cannot exceed the value of a Member's probated estate.

To learn more, go to the DHCS estate recovery website at <http://dhcs.ca.gov/er> or call 1-916-650-0590.

Notice of Action

GCHP will send you a Notice of Action (NOA) letter any time GCHP denies, delays, terminates, or modifies a request for health care services. If you disagree with the plan's decision, you can always file an appeal with GCHP. Go to the Appeals section above for important information on filing your appeal. When GCHP sends you a NOA it will inform you of all rights you have if you disagree with a decision we made.

Contents in Notices

If GCHP bases denials, delays, terminations, or changes in whole or in part on medical necessity, your NOA must contain the following:

- A statement of the action GCHP intends to take.
- A clear and concise explanation of the reasons for GCHP's decision.
- How GCHP came to their decision. This should include the criteria GCHP used.
- The medical reasons for the decision. GCHP must clearly state how the Member's condition does not meet the criteria or guidelines.

Translations

GCHP is required to fully translate and provide written Member information in common preferred languages, including all grievance and appeals notices.

The fully translated notice must include the medical reason for GCHP's decision to reduce, suspend, or stop a request for health care services.

If your preferred language is not available, the GCHP is required to offer verbal assistance in your preferred language so that you can understand the information you receive.



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8. Important numbers and words to know

Important phone numbers

- GCHP Member Services Department: 1-888-301-1228 (TTY 1-888-310-7347 or 711)
- GCHP Cultural and Linguistic Services, language assistance services: 1-805-437-5603; 1-805-437-5624 (TTY 1-888-310-7347 or 711)
- Medi-Cal Rx: 1-800-977-2273 (TTY 1-800-977-2273 and press 5 or 711)
- 24-Hour Advice Nurse Line: 1-805-437-5001 or toll free at 1-877-431-1700. (TTY 711)
- Beacon Health Options, behavioral health services: 1-855-765-9702 (TTY/TDD 1-800-735-2929 or 711)
- Vision Service Plan (VSP), vision services: 1-800-877-7195 (1-800-428-4833)
- Medi-Cal Dental, dental services: 1-800-322-6384
- Ventura Transit System (VTS), transportation services: 1-855-628-7433
- Ventura County Behavioral Health (VCBH): 1-866-998-2243
- Human Services Agency (HSA): 1-888-472-4463 (TTY/TDD 1-888-735-2922)
- Social Security Administration / Medicare: 1-800-772-1213 (TTY/TDD 1-800-325-0778)
- AmericasHealth Plan (AHP): 1-800-633-3313 (TTY 711)
- California Relay Services: 711

Words to know

Active labor: The period of time when a woman is in the three stages of giving birth and either cannot be safely transferred in time to another hospital before delivery or a transfer may harm the health and safety of the woman or unborn child.

Acute: A medical condition that is sudden requires fast medical attention and does not last a long time.

American Indian: An individual, defined at title 25 of the U.S.C. sections 1603(13), 1603(28), 1679(a) or who has been determined eligible, as an Indian, pursuant to 42 C.F.R. 136.12 or Title V of the Indian Health Care Improvement Act, to receive health care services from Indian health care providers (Indian Health Service, an Indian Tribe, Tribal Organization, or Urban Indian Organization—I/T/U) or through referral under Contract Health Services.

Appeal: A Member's request for GCHP to review and change a decision made about coverage for a requested service.

Benefits: Health care services and drugs covered under this health plan.

California Children's Services (CCS): A Medi-Cal program that provides services for children up to 21 years of age with certain diseases and health problems.



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California Health and Disability Prevention (CHDP): A public health program that reimburses public and private health care providers for early health assessments to detect or prevent disease and disabilities in children and youth. The program helps children and youth access regular health care. Your PCP can provide CHDP services.

Case manager: Registered nurses or social workers who can help you understand major health problems and arrange care with your providers.

Certified Nurse Midwife (CNM): An individual licensed as a Registered Nurse and certified as a nurse midwife by the California Board of Registered Nursing. A certified nurse midwife is permitted to attend cases of normal childbirth.

Chiropractor: A provider who treats the spine by means of manual manipulation.

Chronic condition: A disease or other medical problem that cannot be completely cured or that gets worse over time or that must be treated so you do not get worse.

Clinic: A facility that Members can select as a primary care provider (PCP). It can be either a Federally Qualified Health Center (FQHC), community clinic, Rural Health Clinic (RHC), Indian Health Care Provider (IHCP) or other primary care facility.

Community-based adult services (CBAS): Outpatient, facility-based services for skilled nursing care, social services, therapies, personal care, family and caregiver training and support, nutrition services, transportation, and other services for Members who qualify.

Complaint: A Member's verbal or written expression of dissatisfaction about a service covered by Medi-Cal, GCHP, county mental health plan, or a Medi-Cal provider.

Continuity of care: The ability of a plan Member to keep getting Medi-Cal services from their existing out-of-network provider for up to 12 months, if the provider and GCHP agree.

Contract Drugs List (CDL): The approved drug list for Medi-Cal Rx from which your provider may order covered drugs you need.

Coordination of Benefits (COB): The process of determining which insurance coverage (Medi-Cal, Medicare, commercial insurance or other) has primary treatment and payment responsibilities for Members with more than one type of health insurance coverage.

County Organized Health System (COHS): A local agency created by a county board of supervisors to contract with the Medi-Cal program. You are automatically enrolled in a COHS plan if you meet enrollment rules. Enrolled recipients choose their health care provider from among all COHS providers.

Copayment: A payment you make, generally at the time of service, in addition to the insurer's payment.



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Coverage (covered services): Medi-Cal services for which GCHP is responsible for payment. Covered services are subject to the terms, conditions, limitations, and exclusions of the Medi-Cal contract and as listed in this Evidence of Coverage (EOC) and any amendments.

DHCS: The California Department of Health Care Services. This is the State office that oversees the Medi-Cal program.

DMHC: The California Department of Managed Health Care. This is the State office that oversees managed care health plans.

Durable medical equipment (DME): Equipment that is medically necessary and ordered by your doctor or other provider. GCHP decides whether to rent or buy DME. Rental costs must not be more than the cost to buy.

Early and periodic screening, diagnostic, and treatment (EPSDT): EPSDT services are a benefit for Medi-Cal Members under 21 years of age to help keep them healthy. Members must get the right health check-ups for their age and appropriate screenings to find health problems and treat illnesses early as well as any treatment to take care of or help the conditions that may be found in the check-ups.

Emergency medical condition: A medical or mental condition with such severe symptoms, such as active labor (go to definition above) or severe pain, that someone with a prudent layperson's knowledge of health and medicine could reasonably believe that not getting immediate medical care could:

- Place your health or the health of your unborn baby in serious danger
- Cause impairment to a body function
- Cause a body part or organ to not work right

Emergency room care: An exam performed by a doctor (or staff under direction of a doctor as allowed by law) to find out if an emergency medical condition exists. Medically necessary services needed to make you clinically stable within the capabilities of the facility.

Emergency medical transportation: Transportation in an ambulance or emergency vehicle to an emergency room to get emergency medical care.

Enrollee: A person who is a Member of a health plan and gets services through the plan.

Established patient: A patient who has an existing relationship with a provider and has seen that provider within a specified amount of time established by GCHP.

Excluded services: Services that are not covered by the California Medi-Cal Program.

Experimental treatment: Drugs, equipment, procedures or services that are in a testing phase with laboratory and/or animal studies prior to testing in humans. Experimental services are not undergoing a clinical investigation.

Family planning services: Services to prevent or delay pregnancy.



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Federally Qualified Health Center (FQHC): A health center in an area that does not have many health care providers. You can get primary and preventive care at an FQHC.

Fee-For-Service (FFS) Medi-Cal: Sometimes your Medi-Cal plan does not cover services, but you can still get them through Medi-Cal FFS, such as many pharmacy services through FFS Medi-Cal Rx.

Follow-up care: Regular doctor care to check a patient's progress after a hospitalization or during a course of treatment.

Fraud: An intentional act to deceive or misrepresent by a person who knows the deception could result in some unauthorized benefit for the person or someone else.

Freestanding Birth Centers (FBCs): Health facilities where childbirth is planned to occur away from the pregnant woman's residence that are licensed or otherwise approved by the State to provide prenatal labor and delivery or postpartum care and other ambulatory services that are included in the plan. These facilities are not hospitals.

Grievance: A Member's verbal or written expression of dissatisfaction about GCHP, a provider, or the services provided. A complaint filed with GCHP about a network provider is an example of a grievance.

Habilitation services and devices: Health care services that help you keep, learn or improve skills and functioning for daily living.

Health care providers: Doctors and specialists such as surgeons, doctors who treat cancer or doctors who treat special parts of the body, and who work with GCHP or are in the GCHP network. GCHP network providers must have a license to practice in California and give you a service GCHP covers.

You usually need a referral from your PCP to go to a specialist. Your PCP must get pre-approval from GCHP before you get care from the specialist.

You do **not** need a referral from your PCP for some types of service, such as family planning, emergency care, OB/GYN care or sensitive services.

Health insurance: Insurance coverage that pays for medical and surgical expenses by repaying the insured for expenses from illness or injury or paying the care provider directly.

Home health care: Skilled nursing care and other services given at home.

Home health care providers: Providers who give you skilled nursing care and other services at home.

Hospice: Care to reduce physical, emotional, social and spiritual discomforts for a Member with a terminal illness. Hospice care is available when the Member has a life expectancy of six months or less.

Hospital: A place where you get inpatient and outpatient care from doctors and nurses.



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Hospitalization: Admission to a hospital for treatment as an inpatient.

Hospital outpatient care: Medical or surgical care performed at a hospital without admission as an inpatient.

Indian Health Care Provider (IHCP): A health care program operated by the Indian Health Service (IHS), an Indian Tribe, Tribal Organization or Urban Indian Organization (I/T/U) as those terms are defined in Section 4 of the Indian Health Care Improvement Act (25 U.S.C. section 1603).

Inpatient care: When you have to stay the night in a hospital or other place for the medical care you need.

Investigational treatment: A treatment drug, biological product or device that has successfully completed phase one of a clinical investigation approved by the FDA but that has not been approved for general use by the FDA and remains under investigation in an FDA approved clinical investigation.

Long-term care: Care in a facility for longer than the month of admission.

Managed care plan: A Medi-Cal plan that uses only certain doctors, specialists, clinics, pharmacies and hospitals for Medi-Cal recipients enrolled in that plan. GCHP is a managed care plan.

Medi-Cal Rx: An FFS Medi-Cal pharmacy benefit service known as “Medi-Cal Rx” that provides pharmacy benefits and services, including prescription drugs and some medical supplies to all Medi-Cal beneficiaries.

Medical home: A model of care that will provide better health care quality, improve self-management by Members of their own care and reduce avoidable costs over time.

Medical transportation: Transportation when you cannot get to a covered medical appointment and/or to pick up prescriptions by car, bus, train or taxi and your provider prescribes it for you. GCHP pays for the lowest cost transportation for your medical needs when you need a ride to your appointment.

Medically necessary (or medical necessity): Medically necessary care are important services that are reasonable and protect life. This care is needed to keep patients from getting seriously ill or disabled. This care reduces severe pain by treating the disease, illness or injury. For Members under 21 years of age, Medi-Cal medically necessary services includes care that is medically necessary to fix or help a physical or mental illness or condition, including substance use disorders, as set forth in Section 1396d(r) of Title 42 of the United States Code.

Medicare: The federal health insurance program for people 65 years of age or older, certain younger people with disabilities, and people with end-stage renal disease (permanent kidney failure that requires dialysis or a transplant, sometimes called ESRD).

Member: Any eligible Medi-Cal Member enrolled with GCHP who is entitled to get covered services.

Mental health services provider: Licensed individuals who provide mental health and behavioral health services to patients.



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Midwifery services: Prenatal, intrapartum, and postpartum care, including family planning care for the mother and immediate care for the newborn, provided by certified nurse midwives (CNM) and licensed midwives (LM).

Network: A group of doctors, clinics, hospitals and other providers contracted with GCHP to provide care.

Network provider (or in-network provider): Go to “Participating provider.”

Non-covered service: A service that GCHP does not cover.

Non-medical transportation: Transportation when traveling to and from an appointment for a Medi-Cal covered service authorized by your provider and when picking up prescriptions and medical supplies.

Non-participating provider: A provider not in the GCHP network.

Other health coverage (OHC): Other health coverage (OHC) refers to private health insurance and service payers other than Medi-Cal. Services may include medical, dental, vision, pharmacy and/or Medicare supplemental plans (Part C & D).

Orthotic device: A device used as a support or brace affixed externally to the body to support or correct an acutely injured or diseased body part and that is medically necessary for the medical recovery of the Member.

Out-of-area services: Services while a Member is anywhere outside of the service area.

Out-of-network provider: A provider who is not part of the GCHP network.

Outpatient care: When you do not have to stay the night in a hospital or other place for the medical care you need.

Outpatient mental health services: Outpatient services for Members with mild to moderate mental health conditions including:

- Individual or group mental health evaluation and treatment (psychotherapy).
- Psychological testing when clinically indicated to evaluate a mental health condition.
- Outpatient services for the purposes of monitoring medication therapy.
- Psychiatric consultation.
- Outpatient laboratory, supplies and supplements.

Palliative care: Care to reduce physical, emotional, social and spiritual discomforts for a Member with a serious illness. Palliative care does not require the Member to have a life expectancy of six months or less.

Participating hospital: A licensed hospital that has a contract with GCHP to provide services to Members at the time a Member gets care. The covered services that some participating hospitals may offer to Members are limited by GCHP’s utilization review and quality assurance policies or GCHP’s contract with the hospital.



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Participating provider (or participating doctor): A doctor, hospital or other licensed health care professional or licensed health facility, including sub-acute facilities that have a contract with GCHP to offer covered services to Members at the time a Member gets care.

Physician services: Services given by a person licensed under State law to practice medicine or osteopathy, not including services offered by doctors while you are admitted in a hospital that are charged in the hospital bill.

Plan: Go to “Managed care plan.”

Post-stabilization services: Covered services related to an emergency medical condition that are provided after a Member is stabilized to maintain the stabilized condition. Post-stabilization care services are covered and paid for. Out-of-network hospitals may need pre-approval.

Pre-approval (or prior authorization): Your PCP or other providers must get approval from GCHP before you get certain services. GCHP will only approve the services you need. GCHP will not approve services by non-participating providers if GCHP believes you can get comparable or more appropriate services through GCHP providers. A referral is not an approval. You must get approval from GCHP.

Prescription drug coverage: Coverage for medications prescribed by a provider.

Prescription drugs: A drug that legally requires an order from a licensed provider to be dispensed.

Primary care: Go to “Routine care.”

Primary care provider (PCP): The licensed provider you have for most of your health care. Your PCP helps you get the care you need. Some care needs to be approved first, unless:

- You have an emergency.
- You need OB/GYN care.
- You need sensitive services.
- You need family planning services / birth control.

Your PCP can be a:

- General practitioner
- Internist
- Pediatrician
- Family practitioner
- OB/GYN
- Indian Health Care Provider (IHCP)
- Federally Qualified Health Center (FQHC)
- Rural Health Clinic (RHC)
- Nurse practitioner
- Physician assistant
- Clinic



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Prior authorization (pre-approval): Your PCP or other providers must get approval from GCHP before you get certain services. GCHP will only approve the services you need. GCHP will not approve services by non-participating providers if GCHP believes you can get comparable or more appropriate services through GCHP providers. A referral is not an approval. You must get approval from GCHP.

Prosthetic device: An artificial device attached to the body to replace a missing body part.

Provider Directory: A list of providers in the GCHP network.

Psychiatric emergency medical condition: A mental disorder in which the symptoms are serious or severe enough to cause an immediate danger to yourself or others or you are immediately unable to provide for or use food, shelter or clothing due to the mental disorder.

Public health services: Health services targeted at the population as a whole. These include, among others, health situation analysis, health surveillance, health promotion, prevention services, infectious disease control, environmental protection and sanitation, disaster preparedness and response, and occupational health.

Qualified provider: Doctor qualified in the area of practice appropriate to treat your condition.

Reconstructive surgery: Surgery to correct or repair abnormal structures of the body to improve function or create a normal appearance to the extent possible. Abnormal structures of the body are those caused by a congenital defect, developmental abnormalities, trauma, infection, tumors or disease.

Referral: When your PCP says you can get care from another provider. Some covered care services require a referral and pre-approval (prior authorization).

Rehabilitative and habilitative therapy services and devices: Services and devices to help people with injuries, disabilities, or chronic conditions to gain or recover mental and physical skills.

Routine care: Medically necessary services and preventive care, well child visits, or care such as routine follow-up care. The goal of routine care is to prevent health problems.

Rural Health Clinic (RHC): A health center in an area that does not have many health care providers. You can get primary and preventive care at an RHC.

Sensitive services: Services related to mental or behavioral health, sexual and reproductive health, family planning, sexually transmitted infections (STIs), HIV/AIDS, sexual assault, abortions, substance use disorder, gender affirming care and intimate partner violence.

Serious illness: A disease or condition that must be treated and could result in death.

Service area: The geographic area GCHP serves. This includes Ventura County.

Skilled nursing care: Covered services provided by licensed nurses, technicians and/or therapists during a stay in a skilled nursing facility or in a Member's home.



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Skilled nursing facility: A place that gives 24-hour-a-day nursing care that only trained health professionals may give.

Specialist (or specialty doctor): A doctor who treats certain types of health care problems. For example, an orthopedic surgeon treats broken bones; an allergist treats allergies; and a cardiologist treats heart problems. In most cases, you will need a referral from your PCP to go to a specialist.

Specialty mental health services: Services for Members who have mental health services needs that are a higher level of impairment than mild to moderate.

Terminal illness: A medical condition that cannot be reversed and will most likely cause death within one year or less if the disease follows its natural course.

Tort recovery: When benefits are provided or will be provided to a Medi-Cal Member because of an injury for which another party is liable, DHCS recovers the reasonable value of benefits provided to the Member for that injury.

Triage (or screening): The evaluation of your health by a doctor or nurse who is trained to screen for the purpose of determining the urgency of your need for care.

Urgent care (or urgent services): Services provided to treat a non-emergency illness, injury or condition that requires medical care. You can get urgent care from an out-of-network provider, if in-network providers are temporarily not available or accessible.



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