SANFORD HEALTH PLAN

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Medicaid Expansion | North Dakota

Coverage Period: Beginning on or after 01/01/2021

Coverage for: Individual | **Plan Type:** HMO | Non-Grandfathered

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call **1-855-305-5060** *(toll-free)* | TTY: **711** *or* visit us at www.sanfordhealthplan.com/nd-medicaid-expansion. For general definitions of common terms, such as **allowed amount, balance billing, copayment (copay), deductible, provider**, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call **1-855-305-5060** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$0**	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes.	This plan covers items and services even if you haven't yet met the deductible amount. There is no deductible for this plan.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Not applicable.	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit?	Balance-billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See **www.sanfordhealthplan.com** or call 1-855-305-5060 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance-billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the network specialist you choose without a referral.

There are no copayments for health care services you get on or after 10/01/2019. All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.
You will pay nothing for covered expenses or supplies furnished directly to you by the Indian Health Service, an Indian Tribe, Tribal Organization, Urban Indian Health, or through a referral under Contract Health Services. This includes copayments.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network provider (You will pay the least)	Out-of-network provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge, including for Federally Qualified Health Centers and Rural Health Clinics	Not covered	None
	Specialist visit	No charge, including for foot care (Podiatrist) and chiropractic care	Not covered	Chiropractor visits include manual manipulation of the spine and extremities. Limited to 20 visits per year.
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if these services you need are preventive. Then check what your plan will pay for. Does not include immunizations for travel.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.hidinc.com/ndmedicaid	Generic drugs	Not covered	Not covered	None. Coverage is through the ND Department of Human Services.
	Brand drugs	Not covered	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced or denied.
	Physician/surgeon fees	No charge	Not covered	None

[* For more information about limitations and exceptions, see the plan or policy document at **www.sanfordhealthplan.com/nd-medicaid-expansion**.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network provider (You will pay the least)	Out-of-network provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	No charge	No charge	None
	Emergency medical transportation	No charge	No charge	
	Urgent care	No charge	No charge	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced or denied.
	Physician/surgeon fees	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	None
	Inpatient services	No charge	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced or denied. For Members ages 21 and older, no coverage at an Institution for Mental Disease (IMD); benefit limited only to certain facilities. For full details, please refer to your Certificate of Coverage.
If you are pregnant	Office visits	No charge	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). This plan does not cover babies.
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	No charge	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network provider (You will pay the least)	Out-of-network provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Limited to 40 visits per calendar year. Preauthorization is required. If you don't get preauthorization, benefits could be reduced or denied.
	Rehabilitation services	No charge	Not covered	Limited to 30 visits per therapy per calendar year for Members 21 and older.
	Habilitation services	No charge	Not covered	Limited to 30 visits per therapy per calendar year for Members 21 and older.
	Skilled nursing care	No charge	Not covered	Limited to 30 days per calendar year. Preauthorization is required. If you don't get preauthorization, benefits could be reduced or denied.
	Durable medical equipment	No charge	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced or denied.
	Hospice services	No charge	Not covered	None.
If you are ages 19 and 20, and need routine dental or eye care	Routine eye exam	No charge	Not covered	Limited to 1 visit per calendar year. Benefit applies until end of month Member turns 21.
	Glasses	No charge	Not covered	Frames limited to 1 item every other year. Lenses or contact lenses limited to 1 item annually. Benefit applies until end of month Member turns 21.
	Routine dental check-up	No charge	Not covered	Limited to four (4) visits per calendar year. Includes diagnostic, preventive, restorative, and endodontic services; periodontics, prosthodontics, oral and maxillofacial surgery, medically necessary orthodontics, and adjunctive general services. Benefit applies until end of month Member turns 21.

[* For more information about limitations and exceptions, see the plan or policy document at **www.sanfordhealthplan.com/nd-medicaid-expansion**.]

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Care provided outside the United States
- Cosmetic surgery
- Dental care (unless for Members ages 19 and 20)
- Hearing aids (unless for Members ages 19 and 20; or for cochlear or bone-anchored implants prescribed by a physician)
- Infertility treatment
- Inpatient Services received at an Institution for Mental Diseases (IMD) (unless for Members ages 19 and 20)
- Long-term care
- Prescriptions filled at a pharmacy not enrolled in North Dakota's Medicaid program
- Room and board at Residential Treatment Facilities for Members ages 21 and older
- Routine eye care (unless for Members ages 19 and 20)
- Services from a provider not enrolled in North Dakota Medicaid
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric Surgery
- Chiropractic Care
- Non-Emergency Medical Transportation
- Private-duty nursing
- Routine foot care (for diabetics only)
- Telehealth / e-visits / video visits

Your Rights to Continue Coverage: North Dakotans who have been denied public assistance benefits or whose benefits are reduced, terminated, discontinued, or suspended may appeal a decision in certain circumstances. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-855-305-5060 *(toll-free)* | TTY: 711.You may also contact North Dakota Medical Services at 1-844-854-4825 *(toll-free)* or TTY: 711. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Sanford Health Plan/Customer Service toll-free at 1-855-305-5060 | TTY: 711 or North Dakota Medical Services at 1-844-854-4825 *(toll-free).* If you would like your coverage to continue while you appeal, you must request this in writing within 10 days of the decision.

Does this plan provide Minimum Essential Coverage? **Yes**. Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? **Yes**. If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services: For free help in a language other than English, call 1-800-752-5863 *(toll-free)* and we will connect you with an interpreter.

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-927-2969 (*toll-free).*

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-752-5863 (*toll-free).*

Chinese (中文): 如果需要中文的帮助， **请拨打这个号码** 1-844-923-3524 (*toll-free).*

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-752-5863 (*toll-free).*

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby*
(9 months of in-network pre-natal care and a hospital delivery)

■ **The plan's overall deductible**	**$0**
■ **Specialist copayment**	**$0**
■ **Hospital (facility) coinsurance**	**0%**
■ **Other coinsurance**	**0%**

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$60**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

■ **The plan's overall deductible**	**$0**
■ **Specialist copayment**	**$0**
■ **Hospital (facility) coinsurance**	**0%**
■ **Other coinsurance**	**0%**

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$60**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

■ **The plan's overall deductible**	**$0**
■ **Specialist copayment**	**$0**
■ **Hospital (facility) coinsurance**	**0%**
■ **Other coinsurance**	**0%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$0**

NOTE: ***This Plan does not cover babies**. This example shows what your costs might be if you had a baby while covered under Medicaid Expansion. If you are pregnant, you may be eligible for other options under traditional Medicaid. Talk to your local Human Services Zone office for more information.