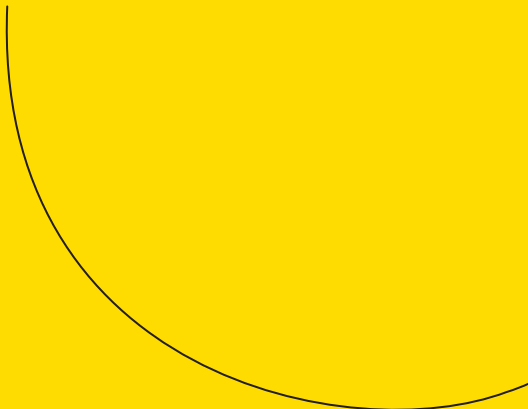




2025

Welcome to MetroPlusHealth Essential Plan Member Guide

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Welcome to
MetroPlusHealth



Thank you for choosing Essential Plan with MetroPlusHealth

As President and CEO of MetroPlusHealth, I want to welcome you to our plan. This guide will help you get started. It outlines how your plan and MetroPlusHealth membership works. I hope it answers any questions you may have.

We are always here to help. You can reach us in several ways:



Visit us online **metroplus.org**



Call us at **855.809.4073 (TTY: 711)**,
Monday – Friday, 8am – 6pm; Saturday, 9am – 5pm



Visit us in-person **metroplus.org/in-your-community/locations/**

Enclosed is your new MetroPlusHealth identification (ID) card, which also contains important details about your coverage. It's important to always carry your ID card with you for quick access to your coverage information. Additionally, you can access your ID card via the member portal. Please review the details on the card and then securely place it in your wallet.

Thank you again for joining MetroPlusHealth. We're proud to have you as a member, and we look forward to serving you.



Sincerely,

Talya Schwartz, MD
President & Chief Executive Officer
MetroPlusHealth



Getting started is easy



Carry your ID card

Check your new ID card. If you have any questions or need to make changes, please call Member Services at **855.809.4073**, **TTY: 711**. Keep the card with you at all times.



Download our app

Our secure member portal and app allows you to manage your plan. You can find a doctor, get a virtual ID card, order a replacement ID card, get your health rewards, and more through your member portal at **members.metroplus.org**. It's quick and easy to do! You can find the MetroPlusHealth app on Apple® or Google Play™.



Find a doctor

View our full list of participating doctors. Look for one that meets your needs, using the Find a Doctor tool at **metroplus.org/members/find-a-doctor**.



For all details and other important information visit **metroplus.org**



Tip: Visit your Primary Care Physician (PCP) within the first 90 days of joining MetroPlusHealth and you may earn points for our Member Rewards Program. Visit **metroplus.org/member-rewards** for details.

Choosing an in-network doctor

It is important for you to have a PCP. Getting regular care is important to physical and mental health. Your PCP may suggest and direct other doctors or specialists.

When choosing your PCP, make sure to use our provider network. If you visit a doctor who is not in our network, we can't cover your care. Call to double-check that the provider is still in the network. Also check if the PCP accepts new patients. Use our Find a Doctor tool at **metroplus.org/members/find-a-doctor** to find an in-network doctor.

To change your PCP



Call Member Services at **855.809.4073 (TTY: 711)**



Make the change on our website at **members.metroplus.org**

Visiting your doctor

When seeing your PCP (or any doctor) for the first time, prepare for the visit

- ✓ Gather medical records from past doctors
- ✓ Bring the names and phone numbers of your other doctors
- ✓ Make sure you have your MetroPlusHealth ID card with you
- ✓ Bring the ID for any other health coverage you may have
- ✓ Bring a list of any drugs you take
- ✓ Bring the phone number of your pharmacy
- ✓ Write down any questions or concerns you have in advance
- ✓ Let your doctor know about any changes in your health or drugs



Do you have questions about your dental plan or drug benefits?



For dental benefits, call DentaQuest at **844.831.9097** (TTY: 800.466.7566)



For drug benefits, call **800.466.7566** (TTY: 711)

Save on prescriptions



✓ Generic

✓ Brand

✓ Specialty

You have drug coverage as part of your MetroPlusHealth plan. But you can save more by working with your doctor.

Always get drugs from your plan's drug list (known as a formulary). Only fill prescriptions at pharmacies in the MetroPlusHealth network.



You can check out your formulary and network pharmacies on our website

metroplus.org/members/pharmacy

Managing your plan



What you can do on our website

- ✓ Get digital member ID cards or ask for replacement cards*
- ✓ Get information about your plan
- ✓ Find in-network doctors and facilities
- ✓ Find forms and see important plan documents
- ✓ Find tools to help you live in a healthy way
- ✓ Pay your monthly premium (if you have one) online
- ✓ Connect with doctors from your phone, tablet, or computer

Set up your online account on our member portal while keeping your personal information safe and secure.



Visit to sign up

members.metroplus.org

*Once you sign up for your online account, check that we have your correct information (mailing address, e-mail, telephone number, and mobile number). You can make changes on our member portal. When you share your e-mail or mobile number with us, you can also get plan materials through our website.

While you are on our website, check out our Member Rewards Program page at **metroplus.org/member-rewards**



Learn about:



How the Member Rewards Program works



How to complete activities to earn rewards



How to register, track your rewards, and shop at thousands of retail locations using your rewards credit card



How to get support from Reward Services



Other ways to keep yourself in good health



Costs and your coverage



MetroPlusHealth members need to follow certain rules to get health care. First, always see doctors in our network (for nonemergencies).*

Use our Find a Doctor tool at **metroplus.org/members/find-a-doctor** to find an in-network doctor.

Network providers cannot charge you for covered services. Example: A provider sends us a bill for \$300 and we pay \$200. They cannot send you a bill for the rest of it. If you go to an unapproved out-of-network provider, you will get billed for those services.

*If we do not have a specialist in our network who can give the care you need, call us. We will get you that care from outside our network.

As a member of our plan, you can get great medical care

- ✓ Regular check-ups and office visits with your own PCP
- ✓ Well-baby and well-child care visits
- ✓ Lab tests and X-rays
- ✓ Gym reimbursement
- ✓ Home care
- ✓ Referrals to specialists in our network, including behavioral health providers
- ✓ Hospital care
- ✓ Physical therapy
- ✓ Speech therapy
- ✓ Occupational therapy



For more information about your care, see your member materials.

If you purchased additional benefits, such as adult dental or vision coverage, information about the benefits is included in your *Certificate of Coverage*. (Go to **metroplus.org/plans/individual-family**)

If you did not select these optional benefits, you may be eligible to choose them when you renew your coverage.

There is no out-of-pocket cost for preventive care!



Know where to go for medical care

Virtual Express Care (Telehealth) - \$0

If you do not feel well, you can stay at home. You can get care 24 hours a day, seven days a week. Get care from a doctor with your smart phone, tablet, or computer for common illnesses like:

✓ Colds, coughs, and the flu

✓ Allergies

✓ Rashes

✓ Behavioral health (Mental health and substance use disorder (SUD))

You can learn more or set up Virtual Express Care on our website at **metroplus.org/members/virtual-visit-telehealth** or just scan this code:



Office Visit

Your PCP can do most of what a telehealth or an urgent care center does. So, see your PCP promptly for a pressing problem. If you do get care somewhere else, set up an appointment for a follow-up or a general examination. Your PCP is the best option for many types of care, such as:

✓ Drug refills

✓ Getting shots (flu shots, etc.)

✓ Managing long-term illnesses

✓ Quitting smoking

✓ Creating a healthier lifestyle plan

✓ Regular checkups and physical exams

Call 911 in a medical emergency. Do not try to drive.

Urgent Care

When it's not a life-or-death situation but it requires fast attention, urgent care centers are a quick and convenient option. Go to **metroplus.org** for a complete list of network urgent care providers. MetroPlusHealth members can get urgent care throughout New York City to help with:

✓ A sudden illness

✓ An injury

✓ An illness that needs urgent care

✓ A condition that does not need an emergency room visit

Urgent care doesn't replace your relationship with your PCP. Your doctor needs to know everything that's going on with your health. Urgent care treats problems like:

Cuts, wounds

Nausea/vomiting, diarrhea

Migraines/headaches

New urinary problems

Sprains and muscle strains

Minor bone fractures/
dislocations

Minor burns

Allergic reactions and
allergy attacks

Colds, fevers, the flu

Sore throat

Strep throat

Bronchitis

Asthma attack

Possible exposure to HIV

Most urgent care centers can also perform routine tests and procedures, like blood tests and X-rays.

Call 911 in a medical emergency. Do not try to drive.

Emergency Room

Go to the closest hospital emergency room (ER), or call 911 in an extreme situation:

✓ It is life-threatening

✓ You cannot function

✓ You are in unbearable pain

Typical conditions that require an ER include:

Coughing or vomiting blood

Uncontrolled bleeding from a wound

Fractured or broken bones sticking out of the skin

Blurry vision/sudden changes in sight

Poisoning

Major burns

Serious chest pain

Heart palpitations

Serious stomach pain

Slurred speech

Fainting, dizziness

Loss of balance

Sudden confusion

Serious shortness of breath or trouble breathing that does not stop

You may want to go to the hospital where you see your PCP or where your PCP works.

Call 911 in a medical emergency. Do not try to drive.

More than just a health plan



We do much more than cover medical costs. From day one, members have access to these services.

1

Member Portal

You can do so much on our website:

- ✓ Ask for forms or other materials
- ✓ View and print your member ID card
- ✓ Find providers and pharmacies, change doctors

2

Virtual Express Care (Telehealth)

You can learn more or set up Virtual Express Care on our website at metroplus.org/members/virtual-visit-telehealth or just scan this code:



3

Care Management

Our Care Management Program can help you stay healthy. Get support when you need it the most. We work with you and your doctor so you can get all the extra help you need. We help with struggles you may have and can refer you to the right resources.

- ✓ Peer programs
- ✓ Social services for long-lasting conditions
- ✓ Community events

4

Member Newsletters

Our quarterly newsletters give you news and tips on how to stay healthy and take care of yourself. Find them online at **metroplus.org/members/member-newsletters**.

5

Good4You Health Library

This library covers thousands of health and wellness topics. **[Healthlibrary.metroplus.org](https://healthlibrary.metroplus.org)** is a one-stop shopping center for in-depth medical information, including healthy recipes, videos, and even a signs (of disease or sickness) tracker.

6

Member Rewards

Our Member Rewards Program helps members to participate in activities to boost health, quality of life, and well-being. As you finish an activity, you earn reward points. Registered members receive a MetroPlus Rewards Card that will be loaded with reward dollars as you complete certain healthy activities. You can use your card to shop for items you want or need at thousands of locations throughout New York City.



How to use your plan resources

Provider Directory

Our *Provider Directory* lists all providers in our network. Find their names, locations, specialties, and languages they speak. We want you to find the right doctor when you need one.

Online

Visit our site for member services:

- ✓ Find a doctor interactive tool
- ✓ Download or view Provider Directory
- ✓ View your Qualified Health Plan
- ✓ Download or view your member materials



metroplus.org

Phone

Member Services can help you find a provider, or answer any questions you may have. They can also send a paper copy of the Provider Directory free of charge. Please call:



855.809.4073
(TTY: 711)

Certificate of Coverage (your member benefits handbook)

Your *Certificate of Coverage* contains important information about your covered services and how your plan works.



Online

Visit **metroplus.org** and click on “Plans,” then select your plan. All of your materials are available on the plan page. You can download or view your member materials.



Phone

Member Services: Call us at **855.809.4073 (TTY: 711)**. Our Member Services staff can answer any questions you may have, or mail you a paper copy of your plan information free of charge.



Member Guide

This *Member Guide* has important information. Find out about how your plan works and the basics of your covered services.

Glossary

Terms to know

Claim: A request for payment to you or your doctor for covered services or items provided to you.

Coinsurance: Your share of the costs of a covered service, shown as a percentage. For example, if a service costs \$100 and your coinsurance is 20%, you would pay \$20. MetroPlusHealth pays the rest of the cost.

Copay: The amount you pay for a covered service. The amount can vary based on the type of service.

Cost Sharing/Out-of-Pocket Costs: Your share of costs for covered services. Includes deductibles, copays, and coinsurance.

Deductible: An amount you could owe during your plan year for covered services before MetroPlusHealth begins to pay. For example, if your deductible is \$500, you pay the first \$500 of covered health care costs. Not everything you pay, such as your premium or costs of non-covered services, counts towards your deductible. For some covered services, MetroPlusHealth does not require your deductible to first be met before it will cover the costs.

Explanation of Benefits (EOB): An EOB will be mailed to you after you receive health care (such as a visit to the doctor). The EOB includes what services you received, the costs, and what MetroPlusHealth paid. An EOB is not a bill.

Network: All doctors, hospitals, and other health care providers that work with MetroPlusHealth. You must use the network for all nonemergency care.

Premium: The amount that must be paid for certain types of insurance to keep your health insurance active.

Primary Care Provider (PCP): A doctor or provider who gives, directs, or helps you get health care.

MetroPlusHealth is in your neighborhood

- ✓ Health fairs
- ✓ Back-to-school carnivals
- ✓ Holiday events
- ✓ Turkey and toy giveaways

Have questions?

Visit a community office to speak with MetroPlusHealth staff. Get the care you need in person.

MetroPlus Health Plan, Inc.
50 Water Street, 7th fl.
New York, NY 10004

 **metroplus.org**

 **855.809.4073 (TTY: 711)**

Visit us for more information:

metroplus.org/in-your-community/locations

To learn more about applying for health insurance, including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit **nystateofhealth.ny.gov** or call **855.355.5777**.



✓ **MetroPlusHealth**

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ATTENTION: Language assistance services and other aids, free of charge, are available to you. Call 1-800-303-9626 (TTY: 711).
ATENCIÓN: Dispone de servicios de asistencia lingüística y otras ayudas, gratis. Llame al 1-800-303-9626 (TTY: 711). 请注意: 您可以免费获得语言协助服务和其他辅助服务。请致电 1-800-303-9626 (TTY: 711)。

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