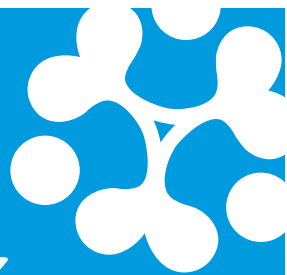


Member Handbook



Health First
COLORADO™
Colorado's Medicaid Program



Dear Member,

Welcome to Health First Colorado, Colorado's Medicaid program. Health First Colorado is public health insurance for Coloradans who qualify. It is funded by the federal government and Colorado state government, and is administered by the Colorado Department of Health Care Policy and Financing. To learn about the Department, visit CO.gov/hcpf.

This Member Handbook explains your Health First Colorado benefits. Use it to learn more about your coverage.

We're here to help. For questions, call the **Health First Colorado Member Contact Center** at **800-221-3943** (State Relay 711) Monday to Friday, 8:00 a.m. to 4:30 p.m. The call is free.

Visit us online anytime at HealthFirstColorado.com.

Thank you,
Kim Bimestefer
Executive Director

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To read more about the topics in this handbook, go to HealthFirstColorado.com. You can also use the **Health First Colorado** app from your cell phone.



Large print or other languages

If you need this handbook in large print, in other formats or languages, read aloud, or need another paper copy, call **303-839-2120** or **888-367-6557** (State Relay 711). Call Monday to Friday, 8 a.m. to 5 p.m. The call is free.

Si usted habla **español**, tenemos a su disposición servicios de asistencia, gratuitos, en su idioma. Llame al **800-221-3943** (State Relay 711).

Nếu bạn nói **Tiếng Việt**, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **800-221-3943** (State Relay 711).

1 Let's get started

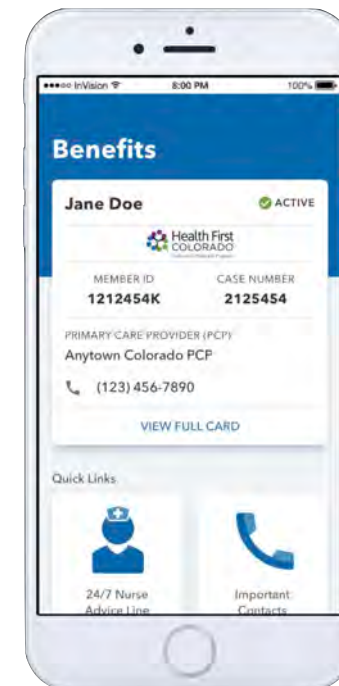
Now you can manage your Health First Colorado benefits on the go with the PEAK website and Health First Colorado app. Both give you easy access to what you need 24 hours a day, every day of the year.

Step 1. Create an account

Go to CO.gov/PEAK. Create a username and password.

Step 2. Manage your health care

If you have a mobile device, download the Health First Colorado app for easy access to tools to manage your health care. The Health First Colorado app is the easiest way to manage your coverage.



Health First Colorado app and PEAK website comparison chart

	Mobile app	PEAK website
Get your member ID card with coverage status	■	■
Find providers	■	■
Learn more about your benefits	■	
Get Health First Colorado updates	■	
Call the Nurse Advice Line, Colorado Crisis Center or smoking QuitLine	■	
Get a ride to your medical services	■	
View and pay monthly premiums and enrollment fees	■	■
Send a paystub	■	■
Update your income or job	■	■
Change your mailing address, phone number, email	■	■
Set your communication preferences	■	■
Add or remove family members	■	■
Enroll your newborn into Health First Colorado	■	■
Chat with a call center representative	■	■
Apply for coverage		■
View your coverage letters		■
Order a medical card		■
Complete your redetermination (renewal)		■
Update expenses and assets for Long-Term Services and Supports program		■

Your Health First Colorado card

Your mobile card:

- Is available right away in the Health First Colorado app
- Is an easy way to show providers your coverage
- Tells you if your coverage is active or inactive. If your coverage is **inactive**, it has stopped and you do not have current benefits. You do not need to reapply. Contact your Eligibility Site. You can also appeal. Read more in **Part 6: Appeals**.

An **Eligibility Site** is a full-service place, like a county office or medical assistance site, where you can apply for and update your Health First Colorado coverage. Find an Eligibility Site near you at CO.gov/apps/maps/hcpf.map.

If you want a paper card, you can print one from CO.gov/PEAK. Or you can ask us to mail you a card. Call the **Health First Colorado Member Contact Center** at **800-221-3943** (State Relay 711) Monday to Friday, 8:00 a.m. to 4:30 p.m. The call is free.

You do **not** need a card to get services. You **do** need your date of birth and either your Social Security number or your Health First Colorado ID Number (Medicaid ID). Your ID Number is a letter followed by 6 numbers.

2 Health care organizations

Health First Colorado covers your health care, including:

- Physical health
- Dental health
- Behavioral health

A **health plan** is a group of doctors, hospitals and other providers who work together to get you the health care you need.

Physical and behavioral organizations

Your regional organization, called a **Regional Accountable Entity (RAE)**, manages your physical and behavioral health care. Your RAE supports a network of providers to make sure you can access care for your body, vision, mental health and substance use in a coordinated way. Every Health First Colorado member belongs to a RAE. Your RAE is on your enrollment letter.

If you have special health care needs and your RAE changes, the RAE will make sure all of your care is continued and coordinated. To learn more, go to: <http://bit.ly/TransitionCare>.

Your RAE also manages your medical care. Contact your RAE to get help managing your care.

RAE	Phone number
Rocky Mountain Health Plans	888-282-8801
Northeast Health Partners	888-502-4190
Colorado Access Denver County	855-267-2095
Health Colorado, Inc	888-502-4186
Colorado Access	855-384-7926
Colorado Community Health Alliance	855-627-4685

Health plans

There are two RAEs that offer health plans for members who live in specific counties.

If you live in:	You may be enrolled in:
Adams, Arapahoe, Denver or Jefferson counties	Denver Health Medicaid Choice 303-602-2116, 800-700-8140 (State Relay 711) denverhealthmedicaid.org
Garfield, Gunnison, Mesa, Montrose, Pitkin, or Rio Blanco counties	Rocky Mountain Health Plans Prime 888-282-8801 (State Relay 711) rmhp.org

For family planning services you can go to any provider, even a non-participating provider.

Health First Colorado Enrollment can help you choose or change your primary care provider (PCP) or health plan. They can also help you find providers that meet your needs. Go to Enroll.HealthFirstColorado.com. Or call **303-839-2120** or **888-367-6557** (State Relay 711). Call Monday to Friday, 8 a.m. to 5 p.m. The call is free.

Dental health plan

Health First Colorado covers your dental services through DentaQuest. DentaQuest providers are available all across Colorado. If you need help choosing or changing your dental provider, call DentaQuest Member Services at **855-225-1729** (State Relay 711). Or go to DentaQuest.com/Colorado or HealthFirstColorado.com/find-doctors.

Other insurance

If you have other insurance and Health First Colorado and you see a provider that takes both, you only pay the Health First Colorado co-pays. To tell us you have other insurance, go to CO.gov/PEAK. If you qualify, we may also pay for some or all of your premiums. To find out more visit MyCOHibi.com or call **855-692-6442** (State Relay 711).

3 Providers and getting care

Your primary care provider (PCP)

Your **primary care provider (PCP)** is a doctor or nurse practitioner who helps you get and stay healthy. Your PCP works with nurses, physician assistants (PAs) and social workers in the clinic or office. You may see them when you visit.

Your PCP is your main contact for all your health care. Your PCP can answer your health questions and help you get the health care you need.

Your PCP will get to know you, your medical history and your health goals. You should see your PCP:

- For physical exams
- For preventive care services
- When you have questions or concerns about your health
- When you are not feeling well and need medical help

Participating providers

It is important that the providers you choose accept Health First Colorado members and are part of the provider network. A **network** is a group of providers that are contracted to give health care services and products to plan members.

If you have Health First Colorado **and** other health insurance, your Health First Colorado providers must also be participating providers in your other insurance's network. **Health insurance** covers your costs for check-ups or if you get sick.

A **non-participating provider** is a provider, facility or supplier that does **not** give health care services and products to plan members. If one of your providers is not a Health First Colorado participating provider, you can ask them to join the network.

Choosing a PCP

We will give you a PCP right away. Your PCP is on your enrollment letter. If you want a different PCP, you can change your PCP at any time. Ask your doctor's office if they take Health First Colorado. Or call **303-839-2120** or **888-367-6557** (State Relay 711), Monday to Friday, 8 a.m. to 5 p.m. The call is free.

If your health plan is Denver Health Medicaid Choice or Rocky Mountain Health Plans Prime, contact them to change your PCP.

Finding participating providers

There are many ways to find a PCP or other providers, such as specialists. A **specialist** is a provider who works in one area of medicine, like a surgeon.

- Search for all types of providers in the mobile app or go to HealthFirstColorado.com/find-doctors
- To find physical health providers, go to [Enroll.healthfirstcolorado.com](https://healthfirstcolorado.com) or call **303-839-2120** or **888-367-6557** (State Relay 711)
- To find dental providers, call DentaQuest's Member Services at **855-225-1729** (State Relay 711)

All Health First Colorado providers and partners 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 what you need.

Getting to your appointment

If you don't have a way to get to and from your health care services and appointments, you may be able to get a free ride. This service, called **Non-Emergent Medical Transportation**, is **not** for emergencies. If you are having an emergency, call **911**.

Call IntelliRide at 855-489-4999 (toll free)(State Relay 711) or go to Gointelliride.com/Colorado.

IntelliRide

by  transdev



Canceling and rescheduling

If you can't make your appointment, call your provider's office right away. Most providers ask you to call 24 hours before your appointment if you have to cancel. Providers cannot charge you a fee if you miss an appointment and do not call in advance. But they might decide not to see you again as a patient. Providers make their own policies about late or missed appointments. Ask your provider about their policy. Ask if you can have a written copy.

Referrals

You may need a referral from your PCP or plan to see other providers, such as specialists. You can call your PCP to find out.

You do not need a referral to see behavioral health, dental or family planning providers.

Second opinions

You have the right to a second opinion. You do not need a referral to see a participating provider for a second opinion about your care.



Advance directives

Advance directives are written instructions to those caring for you that tell them what to do in case you can't make decisions for yourself. They list the type of care you do or do not want if you become so ill or injured that you cannot speak for yourself. Your provider or health plan can tell you more and give you an advance directives form. Or go to cobar.org/For-the-Public/Legal-Brochures/Advance-Medical-Directives.

If you think your provider is not following your advance directive, you can file a complaint at co.gov/pacific/cdphe/health-facilities-complaints.

The **Health First Colorado Nurse Advice Line** gives you free medical information and advice 24 hours a day, every day of the year. Call **800-283-3221** (State Relay 711).

Nurse Advice Line

The **Health First Colorado Nurse Advice Line** gives you free medical information and advice 24 hours a day, every day of the year. Call **800-283-3221** (State Relay 711) to:

- Talk to a nurse who will answer medical questions, give care advice, and help you decide if you should see 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 Nurse Advice Line **cannot** help with clinic appointments or medication refills. Call your provider's office if you need help with these.

Urgent care

Urgent care is for a sickness or injury that needs medical care quickly. If it's not an emergency, but you need medical attention quickly, first call your PCP. Your PCP may see you in their office or help you over the phone. If you're not sure if your symptoms are urgent or you need help deciding, call the free **Nurse Advice Line** at **800-283-3221** (State Relay 711).

Emergencies

An **emergency** is when an illness or injury is so serious that your (or your unborn baby's) health, bodily functions, body organs or body parts may be in danger if you don't get medical care right away. This includes childbirth labor and delivery. If you are not sure it's an emergency, call the **Nurse Advice Line** at **800-283-3221** (State Relay 711).

If you need it, you can get emergency services in any emergency department anywhere in the United States, 24 hours a day, every day of the year. This includes ambulance and emergency room care. If you are having an emergency, call **911**. Or go to the nearest emergency room. You do **not** need pre-approval. **Pre-approval** is getting approval for services before you use them.

You can also get care right after the emergency to help you recover. This is called **post-stabilization services**. The services are covered even if the provider is out of network.

Ready to quit smoking?

Get **free** nicotine patches, gum and counseling. Call **800-QUIT-NOW** (800-784-8669) to find out how. Or go to CoQuitLine.org. It's free!



Co-pays

For some services, you may have a **co-pay**. It is a fixed amount you pay when you get a covered health care service. The co-pay amount depends on the service. There are no co-pays for behavioral health or dental services.

You never have to pay more than the co-pay for covered services. This is true even if you also have other insurance. You do have to pay for services that are not covered. It's the law!

If you cannot pay the co-pay right away, the provider must still see you. You may have to pay the co-pay later.

There is a limit on the co-pays you pay each month. If you or a member of your household pays 5% of your monthly income in co-pays, you do not have co-pays for the rest of that month. You will get a letter when you reach your monthly limit.

These Health First Colorado members do **not** have co-pays:

- Children 18 years old and younger
- Women in the maternity cycle (pregnancy, labor, birth and up to 6 weeks after delivery)
- Members who choose Denver Health Medicaid Choice as their health plan (members who choose Denver Health as their Health First Colorado PCP, except those listed here, will have co-pays)
- Members who live in a nursing home
- Members who get hospice care
- American Indian or Alaska Native members
- Former foster care children ages 18 through 26 for medical services
- Members enrolled in the Breast and Cervical Cancer Program

Health First Colorado pays for services that are program benefits. If you got a bill or collection notice for services you got while you were a Health First Colorado member, here's what to do:

- Check to make sure you were eligible for Health First Colorado on the date you got the service.
- If you were eligible, call the provider's office. Tell them you were eligible for Health First Colorado on the date you got the service. You can also tell the provider to call Health First Colorado Provider Services if they have problems billing.

By federal and state law (Colorado Revised Statutes 25.5-4-301), it is illegal to bill a Health First Colorado member for services that are a benefit of the program. If you cannot resolve a billing problem with your provider, call the **Health First Colorado Member Contact Center** at **800-221-3943** (State Relay 711) Monday to Friday, 8:00 a.m. to 4:30 p.m. The call is free.

Use the Health First Colorado mobile app and take control of your coverage! Make an account at Co.gov/PEAK, and then download the free Health First Colorado app.



Co-pay chart

Service type	Service	Co-pay
Inpatient hospital services	Needs pre-approval.	\$10 per day up to half of the Medicaid cost for the first day of care in the hospital
Outpatient hospital services	Care at a hospital when you do not stay overnight Care in the emergency room when it is not an emergency	\$4 each outpatient hospital visit Emergency room is \$6 each visit
PCP and specialist services	Care you get from your PCP or specialists outside of a hospital	\$2 each visit
Clinic services	Visit to a health center or clinic	\$2 each day of service
Laboratory services	Blood tests and other lab work	\$1 each day of service
Radiology services	X-rays	\$1 each day of service Dental X-rays do not have co-pays
Prescription drugs or services (each prescription or refill)	Medications	\$3 each prescription Same co-pays for a 100-day supply by mail

Premiums

Some members pay Health First Colorado a premium (monthly cost for coverage). Members in the Children with Disabilities Buy-In Program or the Working Adults with Disabilities Program have monthly premiums.

Estate recovery

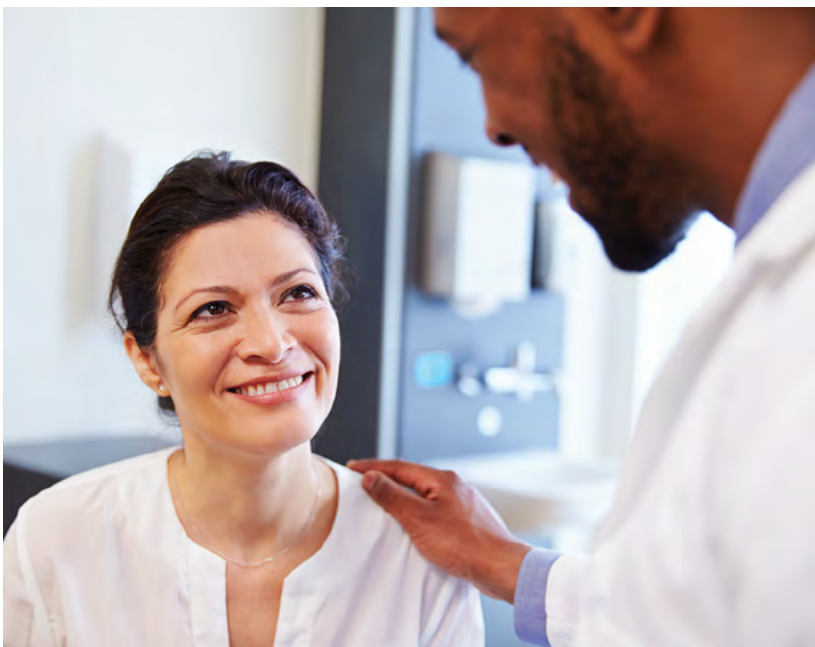
Estate recovery is for special cases when a member dies in a nursing home or assisted living facility or is over age 55 at death. In those cases, Health First Colorado may recover some of the costs of care from the member's estate. You may want to tell family members about estate recovery. To learn more about estate recovery, contact your county.

4 Benefits and services

Health First Colorado coverage gives you 3 kinds of basic benefits:

1. Physical health benefits
2. Dental benefits
3. Behavioral health benefits

Any medically necessary service to treat any physical, dental or behavioral diagnosis is covered when you get the service from a participating provider. You may need pre-approval before getting some services. Your provider gets pre-approval from Health First Colorado.



Medically necessary services include any program, product or service that is delivered in the most appropriate setting required by the member's condition and does not cost more than other equally effective treatment choices.

It includes services that will (or are reasonably expected to) prevent, diagnose, cure, correct or improve the following and are provided in a manner consistent with accepted standards of medical practice:

- Pain and suffering
- Physical, mental, cognitive or developmental effects of an illness, injury or disability

For EPSDT rules, see 10 CCR 2505-10, Section 8.280.4.E.

These services may also include treatment that is observation only.

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

Members 20 years old and younger get extra benefits and services. Read **Part 5: Child and youth well care** for more information.

Members who have a disability may get Long-Term Services and Supports.

Physical health benefits

Basic physical health benefits are listed below. To see a full list, go to [HealthFirstColorado.com/benefits-services](https://www.healthfirstcolorado.com/benefits-services).

Benefits with a star (*) may need pre-approval.

- Acute (short-term treatment) home health therapies and services
- Allergy testing and injections
- Ambulance services for an emergency
- Transportation to your appointments and services
- Audiology
- Durable medical equipment (DME)* (see definition)
- Emergency room visits
- Family planning office visits and counseling (you can go to a non-participating provider)
- Habilitative services and devices* (see definition)
- Rehabilitation services and devices (see definition)
- Home health care* (see definition)
- Hospice care (see definition)
- Inpatient medical and surgical care*
- Lab and radiology*
- Long-term home health therapies and services*
- Outpatient hospital services
- Outpatient surgery*
- PCP visits
- Pediatric services, including oral and vision care
- Prescription drugs*
- Private duty nursing*
- Skilled nursing services (see definition)
- Specialist visits
- Telemedicine
- Urgent care
- Vision services*
- Women's health services

Durable medical equipment (DME) — Reusable medical equipment used when there is a medical need for the treatment or therapy for an illness or physical condition. Examples include oxygen, wheelchairs, walkers and some bathroom or bedroom safety equipment.

Habilitative services and devices — Outpatient physical, occupational and speech therapies and devices that help you keep, learn or improve skills and functioning for daily living. These services are covered for children and youth ages 20 and younger and for some adults. They always require pre-approval. Talk to your provider to find out if you qualify.

Home health care — Hospital or nursing facility services given in your home for an illness or injury.

Hospice care — Care that focuses on comfort and support for people in the end stage of life.

Rehabilitation services and devices — Physical, occupational and speech therapies and devices that you need for a short time to help you recover from a serious injury, illness or surgery.

Skilled nursing services — Health care services you need that can only be provided or supervised by a registered nurse or other licensed professional. A doctor must order skilled nursing services. Services may be to improve or keep current health or to stop health from getting worse.



Vision benefits

Vision services are a physical health benefit. Basic vision benefits are listed below. To see a full list, go to HealthFirstColorado.com/benefits-services.

Vision benefit	Ages 20 and younger	Ages 21 and older
Eye exams	Covered	Covered
Glasses	Covered	Covered after eye surgery only
Glasses repair or replacement	Covered	Not covered
Contact lenses	Pre-approval needed	Covered after eye surgery only
Contact lens replacement	Covered	Not covered
Ocular prosthetics (artificial eyes)	Pre-approval needed	Pre-approval needed
Low vision aids	Covered	Covered after eye surgery only

Prescription drug benefit

Prescription drugs are medicines or drugs your doctor prescribes (orders) for you. They treat a condition or illness. Basic prescription drug benefits are listed below. Prescription drugs need your provider’s approval. Talk to your provider about which prescription drugs are covered. Or go to CO.gov/HCPF/medicaid-pharmacy-benefits. Benefits with a star (*) may need pre-approval.

- Brand name and generic drugs*
- Contraceptives and emergency contraceptives*

You can get up to a 100-day supply of maintenance medicines (drugs for chronic conditions). Find a participating local or out-of-state Health First Colorado pharmacy at HealthFirstColorado.com/fi. Talk to your provider about getting a prescription for a 100-day supply by mail or at your local pharmacy. That way, you only pay one co-pay for the 100-day supply.

Dental benefits

Basic dental benefits are listed below. Members ages 21 and older are covered for services totaling up to \$1,500 between July 1 and June 30 of each year. To learn more, call DentaQuest Member Services at **855-225-1729** (State Relay 711). Or go to DentaQuest.com/Colorado. Benefits with a star (*) may need pre-approval.

- Complete dentures*
- Complex dental services*
- Diagnostic and preventive services
- Emergency dental care
- Partial dentures*
- Restorative and other basic services

To learn about dental benefits for members ages 20 and younger, see page 27.

Behavioral health benefits

Basic mental health and substance use care benefits are listed below. Benefits with a star (*) may need pre-approval.

- Alcohol and drug: screening counseling, group counseling by a provider, targeted case management*
- Behavioral health assessment*
- Emergency and crisis services
- Inpatient psychiatric hospital services for a mental health diagnosis*
- Medication-assisted treatment*
- Outpatient day treatment, non-residential*
- Pharmacologic management of a patient's medication*
- Psychotherapy: family, group or individual*
- School-based mental health services*
- Social ambulatory detoxification*

If you have a mental health or substance use crisis, or you or someone you know is thinking of suicide, and you cannot reach your provider, call **Colorado Crisis Services** at **844-493-TALK** (844-493-8255) (State Relay 711). Or text TALK to 38255*. You can call or text 24 hours a day, every day of the year.

For questions about benefits, visit our website at HealthFirstColorado.com/benefits-services. You can also call the **Health First Colorado Member Contact Center** at **800-221-3943** (State Relay 711) Monday to Friday, 8:00 a.m. to 4:30 p.m. The call is free.

5 Child and youth well care

Health First Colorado automatically gives child and youth members ages 20 and younger special health care services. This makes sure they get the right preventive, dental, mental health, developmental and specialty services.

Members ages 20 and younger may have different co-pays depending on their age and the type of service:

- Members ages 18 and younger do not have co-pays
- Members ages 19 and 20 may have a co-pay for some services

Children in the county Department of Social/Human Services custody have these same benefits and co-pays.

For members ages 20 and younger, any medically necessary service to treat any physical, dental or mental diagnosis is covered. Covered services include:

- Well-child visits and teen check-ups
- Developmental evaluations
- Behavioral evaluations and therapies
- Immunizations (shots)
- Lab tests, including lead poisoning testing
- Health and preventive education
- Vision services
- Dental services
- Hearing services

These services are called Early and Periodic Screening, Diagnostic and Treatment (EPSDT). A service may be covered even if it is not a Health First Colorado benefit or has service limits. Your provider must ask Health First Colorado for the medically necessary service. Health First Colorado will read the medical necessity request and approve or deny it. You must still see licensed participating providers and get needed pre-approvals.

Well-child check-ups

Well-child check-ups are more complete than sports physicals. They make sure your child or teen is growing up healthy. The provider can identify physical, dental and behavioral health risks early and correct, reduce or control health problems. Your child also gets needed shots and screenings at the right ages.

Your child should get well-child 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 old

Well-child check-ups include:

- A complete history and head-to-toe physical exam
- Age-appropriate shots (Colorado follows the American Academy of Pediatrics Bright Futures Periodicity schedule)
- Lab tests, including lead poisoning testing
- Health education
- Vision and hearing screening
- Oral health screening
- Behavioral health assessment

Lead poisoning testing

All children enrolled in Health First Colorado must get lead poisoning testing at 12 and 24 months or between the ages of 36 and 72 months if they were not tested earlier.

Dental check-ups

By age 1, or when your child gets a first tooth, your child needs dental health check-ups and cleanings every 6 months.

Your child can get dental services such as:

- Office visits
- Teeth cleanings
- Fluoride treatment
- Dental sealants
- Space maintainers
- Oral examinations
- X-rays
- Dental fillings
- Crowns
- Oral surgery procedures
- Extractions
- Root canal treatment
- Gum treatment
- Dentures (false teeth)

Help getting child and youth well care services

Family Health Coordinators help members ages 20 and younger and pregnant women get the services they need. Your Family Health Coordinator can:

- Tell you about the services
- Find providers
- Make appointments for you
- Connect you to other community services or programs such as food banks, housing agencies, child care, Head Start, Health Care Program for Children with Special Needs (HCP), and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

Family Health Coordinators **cannot**:

- Decide or approve benefits or coverage
- Help you apply for or get Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP) or Cash Assistance

To apply for any of the programs listed above, go to CO.gov/PEAK.

To find your local Family Health Coordinator, go to HealthFirstColorado.com/fhc. Or call **844-511-KIDS (5437)**.

Mental health

If it appears your child needs residential treatment, call your Regional Accountable Entity (RAE) for an assessment. The Child Mental Health Treatment Act says your child must be assessed and you must get a decision on treatment in a timely way. If you don't like the decision, you can appeal (see **Part 6: Appeals**).

If you lose your Health First Colorado coverage and cannot afford needed mental health treatment, call the Office of Behavioral Health at **303-866-7400** (State Relay 711). The Child Mental Health Treatment Act may be able to help.



6 Appeals (if you disagree with a decision)

You have a right to file an **appeal**. You can appeal if you disagree with your **eligibility** (coverage) decision. You can also appeal any decision about services. You must appeal within **60 days** of the date on your Notice of Action.

If you disagree with a **coverage** decision, you may ask your Eligibility Site for an **informal meeting**. You must ask within **60 days** from the date on your Notice of Action. At the same time, you can also file an **appeal** or ask for an **expedited appeal (rush appeal)**. You must appeal within **60 days** from the date on your Notice of Action.

You can **appeal a service** decision within **60 days** if:

- A service you get is set to be reduced, suspended or stopped
- A type or level of service you requested is denied or limited
- You are not given notice of a service decision or a reply to your complaint
- You are not given notice of a service decision or a reply to your complaint within required times
- Your request to get behavioral health care outside your Regional Accountable Entity (RAE) network is denied, and you live in a rural area where there are no providers in your RAE
- Payment for your health services is denied

Filing an appeal cannot cause you to lose coverage. That's the law!

Notice of Action / Notice of Adverse Benefit Determination

For any decision that affects your Health First Colorado coverage or services, you will get a letter. The letter is called a **Notice of Action** or a **Notice of Adverse Benefit Determination**. It tells you what our decision is, why we made the decision, and how to appeal if you disagree.

Filing an appeal

If you disagree with a Health First Colorado coverage or service decision, you must appeal within **60 days** of the date on the Notice of Action or Notice of Adverse Benefit Determination letter.

To start your appeal, follow the directions on the Notice of Action or Notice of Adverse Benefit Determination. The notice may say you can tell your Eligibility Site or health plan that you disagree with the decision. Or it may say you can send a Letter of Appeal to the Office of Administrative Courts. Be sure to follow the directions on your letter.

When you appeal, you can ask your health plan for a complete copy of your file. It will include your medical records plus other documents and records that will be considered in the appeal process. Your health plan will send the file copy free of charge.

Getting help with an appeal

You have the right to speak for yourself at your appeal. Or you may choose someone to help you. Anyone can help you file an appeal. If you want someone to represent you or get information about your case, you must approve their help in writing. They can be a provider, an advocate, a lawyer, a family member or any other person you trust.

Here are some places where you may get help:

If you are appealing the decision for:	You can get help from:
Health First Colorado eligibility or coverage	<p>Your Eligibility Site listed on your Notice of Action</p> <p>For instructions: Office of Administrative Courts Public Benefits Resources at CO.gov/pacific/oac/public-benefits</p> <p>Colorado Legal Services Phone: 303-837-1313</p>
The level or type of service	<p>Your health plan listed on your Notice of Action or Notice of Adverse Benefit Determination</p> <p>Ombudsman for Health First Colorado Managed Care (RAEs or dental health plans) Phone: 303-830-3560 or 877-435-7123 (State Relay 711) Email: help123@maximus.com</p> <p>For instructions: Office of Administrative Courts Public Benefits Resources at CO.gov/pacific/oac/public-benefits</p>

After you appeal to your health plan

After you appeal, you will get a letter within 2 business days. The letter will say that your health plan received your appeal. The letter may also ask for more information. You can call your health plan to ask for more time to get the information they need.

In most cases, you will get a decision within 10 business days from when your health plan received your letter. If you don't agree with the decision they made about your appeal, you can ask for a State Fair Hearing. If your health

plan does not follow the timelines in this section, you may ask for a State Fair Hearing, even if your appeal hasn't been decided yet.

Asking for an expedited (rush) appeal

If you think that waiting for a decision on your health plan or coverage appeal would seriously affect your life or health, you may ask for an expedited (rush) appeal. Your health plan or the Department of Health Care Policy and Financing will decide

if you can get an expedited appeal.

For appeals about level or type of service:

- The organization receiving your appeal will decide if you can get an expedited appeal for level or type of service appeals.
- They will send you a letter within 2 business days if they deny your expedited appeal request.
- If they deny your expedited appeal request:
 - » The health plan will send their appeal decision within 10 business days
 - » The Department will send your appeal to the Office of Administrative Courts to be heard as a State Fair Hearing
- If they approve your expedited appeal request, the Department will call you to set up a hearing. After your hearing, the Department will give you a decision within 3 business days after the Department receives your request.

For appeals about eligibility or coverage:

- The Department of Health Care Policy and Financing will decide if you can get an expedited appeal for eligibility and coverage appeals.
- The Department will tell you within 3 business days if your expedited appeal request is approved or denied.

- If the Department denies your expedited appeal request, your appeal will still be heard as a State Fair Hearing.
- If the Department approves your expedited appeal request, the Department will call you to set up a hearing. After your hearing, the Department will give you a decision within 7 business days after the Department receives your request.

State Fair Hearing

A State Fair Hearing is a court hearing with an Administrative Law Judge.

If you don't agree with the appeal decision your **health plan** made, you can ask for a State Fair Hearing. To ask for a State Fair Hearing, you have to wait until you get a decision from your health plan about your appeal. You must ask for a State Fair Hearing within **120 days** from when you receive the appeal decision from your health plan.

For all other appeals, you must ask for a State Fair Hearing within **60 days** from the date on your Notice of Action letter.

You must send your request in writing and sign it. Send your request to:

Office of Administrative Courts

1525 Sherman Street, 4th Floor

Denver, CO 80203

Phone: 303-866-2000

Fax: 303-866-5909

The Office of Administrative Courts will send you a letter about the hearing. They will give you a hearing date. Before and during the hearing you or the person you choose can give information to support your case. The Judge will make an Initial Decision. The Department of Health Care Policy and Financing will review the Judge's decision and issue a Final Agency Decision.

Keeping Health First Colorado coverage or services during an appeal

If the Office of Administrative Courts receives your request for an appeal, then your coverage will continue.

If you send a request **after** your coverage ends, you can ask the Office of Administrative Courts to continue your coverage. Your coverage may be continued if the Office of Administrative Courts receives your appeal within 10 days after the date of your Notice of Action letter and if your coverage is listed under Section 8.057.5.D.

7 Complaints

You have a right to complain. This may also be called a grievance. You can **complain** about anything except a decision about your coverage or services. For example, you can complain if you are unhappy with your service or think you were treated unfairly. You cannot lose your coverage for filing a complaint. That's the law!

If your complaint is about your provider, you can always **talk to your provider**. You can make a complaint to your health plan any time.

How to file a complaint with your health plan

If you have a complaint, you can file it at any time. You or the person you choose to help you can complain in person, by phone, by mail or by email. You must include your name, Medicaid ID, address and phone number.

You can get help by calling your Regional Accountable Entity (RAE) or DentaQuest. Or call the Ombudsman for Health First Colorado Managed Care at **303-830-3560** or **877-435-7123** (State Relay 711). Or email help123@maximus.com.

RAE	Phone number
Rocky Mountain Health Plans	888-282-8801
Northeast Health Partners	888-502-4189
Colorado Access Denver County	855-267-2095
Health Colorado, Inc	888-502-4185
Colorado Access	855-384-7926
Colorado Community Health Alliance	855-627-4685

After you file a complaint with your health plan

Your health plan will send you a letter within 2 business days to tell you they got your complaint. Someone who was **not** involved in your situation will review your complaint. They will work with you to solve the problem. They may contact you or the person you chose to help you. Within 15 business days, they will send another letter. The letter will tell you what they decided.

Second reviews

If you do not agree with the answer you get from your plan, you may be able to ask for a second review of your complaint.

You can ask for a second review by contacting:

Colorado Department of Health Care Policy and Financing

Medicaid Managed Care Contract Manager
1570 Grant Street, Denver, CO 80203
Phone: 303-866-4623
Email: hcpf_mcos@state.co.us

If you ask for a second review of your complaint, the Department will work with you and send you a letter about their review. This decision is final.

How to file a complaint about access to behavioral health care

Your health plan is subject to the Mental Health Parity Addiction Equity Act of 2008, ensuring you have as much access to behavioral health care as you do physical health care. Any denial, restriction, or withholding of behavioral health services could be a violation of that law.

File a complaint with the Behavioral Health Ombudsman Office of Colorado if you think your behavioral health coverage is less than your physical health coverage.

Rights and responsibilities

You can make a complaint by contacting:

**Behavioral Health Ombudsman
Office of Colorado**

Phone: 303-866-2789

Email: ombuds@bhoco.org

Website: bhoco.org

A representative of the Ombudsman Office will call or reply to you. You can also ask your behavioral health provider or guardian/legal representative to file a complaint for you.

As a member of Health First Colorado you have rights and responsibilities.

Your rights

You have the right to:

1. Get the information in this handbook and about your coverage, plans, benefits and services
2. Be treated with respect and consideration for your privacy and dignity
3. Get information in a way you can easily understand
4. Get information from your provider about treatment choices for your health condition
5. Be involved in all decisions about your health care and say “no” to any treatment offered
6. Not be secluded or restrained as a punishment or to make things easier for your provider
7. Ask for and get a copy of your medical records and ask that they be changed or corrected
8. Get quality health care services in a timely and coordinated way
9. Use your rights without fear of being treated poorly
10. Any other rights guaranteed by law
11. Be free from discrimination based on race, color, ethnic or national origin, ancestry, age, sex, gender, sexual orientation, gender identity and expression, religion, creed, political beliefs, disability or health status
12. Ask your health plan for help if your provider does not offer a service you need because of moral or religious reasons

Your responsibilities

You have the responsibility to:

1. Understand your rights
2. Follow this handbook
3. Treat other members, your providers and staff with respect
4. Choose a primary care provider and go to [Enroll](#). [HealthFirstColorado.com](#). Or call **303-839-2120** or **888-367-6557** (State Relay 711) if you want to see a different provider
5. Pay for services you get that are not covered by Health First Colorado
6. Tell your provider and Health First Colorado if you have any changes to your family, income, jobs, other insurance or address. Tell us within 10 days of the change.
7. Ask questions when you do not understand or want to learn more
8. Tell your provider information they need to care for you, such as your symptoms
9. Take medications as prescribed and tell your provider about side effects or if your medications are not helping
10. Invite people who will be helpful and supportive to you to be included in your treatment
11. Report suspected member or provider fraud or abuse to Member Fraud at 844-475-0444 or Provider Fraud at 855-375-2500. Or go to [CO.gov/HCPF/how-report-suspected-fraud](#).

Nondiscrimination policy

The Colorado Department of Health Care Policy and Financing runs Health First Colorado (Colorado's Medicaid program). The Department does not discriminate on the basis of race, color, ethnic or national origin, ancestry, age, sex, gender, sexual orientation, gender identity and expression, religion, creed, political beliefs or disability in any of its programs, services and activities. For more information about this policy, to request free disability and/or language aids and services, or to file a discrimination complaint, contact:

504/ADA Coordinator

1570 Grant Street

Denver, CO 80203

Phone: 303-866-6010 (State Relay 711)

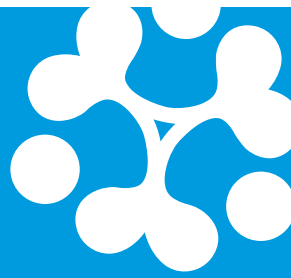
Fax: 303-866-2828

Email: hcpf504ada@state.co.us

Complaints can also be filed with the U.S. Department of Health and Human Services Office for Civil Rights at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

Get involved!

Get involved! Health First Colorado's Member Experience Advisory Council helps us have person- and family-centered business practices, policies and partnerships. To learn more or to get involved, go to [CO.gov/hcpf/meac](#) or email feedback@healthfirstcolorado.com.



We're here to help

For questions, call the **Health First Colorado Member Contact Center** at **800-221-3943** (State Relay 711) Monday to Friday, 8:00 a.m. to 4:30 p.m.

Si usted habla **español**, tenemos a su disposición servicios de asistencia, gratuitos, en su idioma. Llame al **800-221-3943** (State Relay 711).

Nếu bạn nói **Tiếng Việt**, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **800-221-3943** (State Relay 711).



To read more about the topics in this handbook, go to HealthFirstColorado.com. You can also use the **Health First Colorado** app from your cell phone or tablet