

**What to do if you have a problem or complaint  
(coverage decisions, appeals, complaints)**

**SECTION 1      Your Part D prescription drugs: How to ask for a coverage decision or make an appeal**

**Section 1.1      This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug**

Your benefits as a member of our plan include coverage for many outpatient prescription drugs. Medicare calls these outpatient prescription drugs “Part D drugs.” You can get these drugs as long as they are included in our plan’s *List of Covered Drugs (Formulary)* and they are medically necessary for you, as determined by your primary care doctor or other provider.

- **This section is about your Part D drugs only.** To keep things simple, we generally say “drug” in the rest of this section, instead of repeating “covered outpatient prescription drug” or “Part D drug” every time.
- For details about what we mean by Part D drugs, the *List of Covered Drugs*, rules and restrictions on coverage, and cost information, refer to your Evidence of Coverage.

**Part D coverage decisions and appeals**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs.

<b>Legal Terms</b>	A coverage decision is often called an “ <b>initial determination</b> ” or “initial decision.” When the coverage decision is about your Part D drugs, the initial determination is called a “ <b>coverage determination.</b> ”
--------------------	--

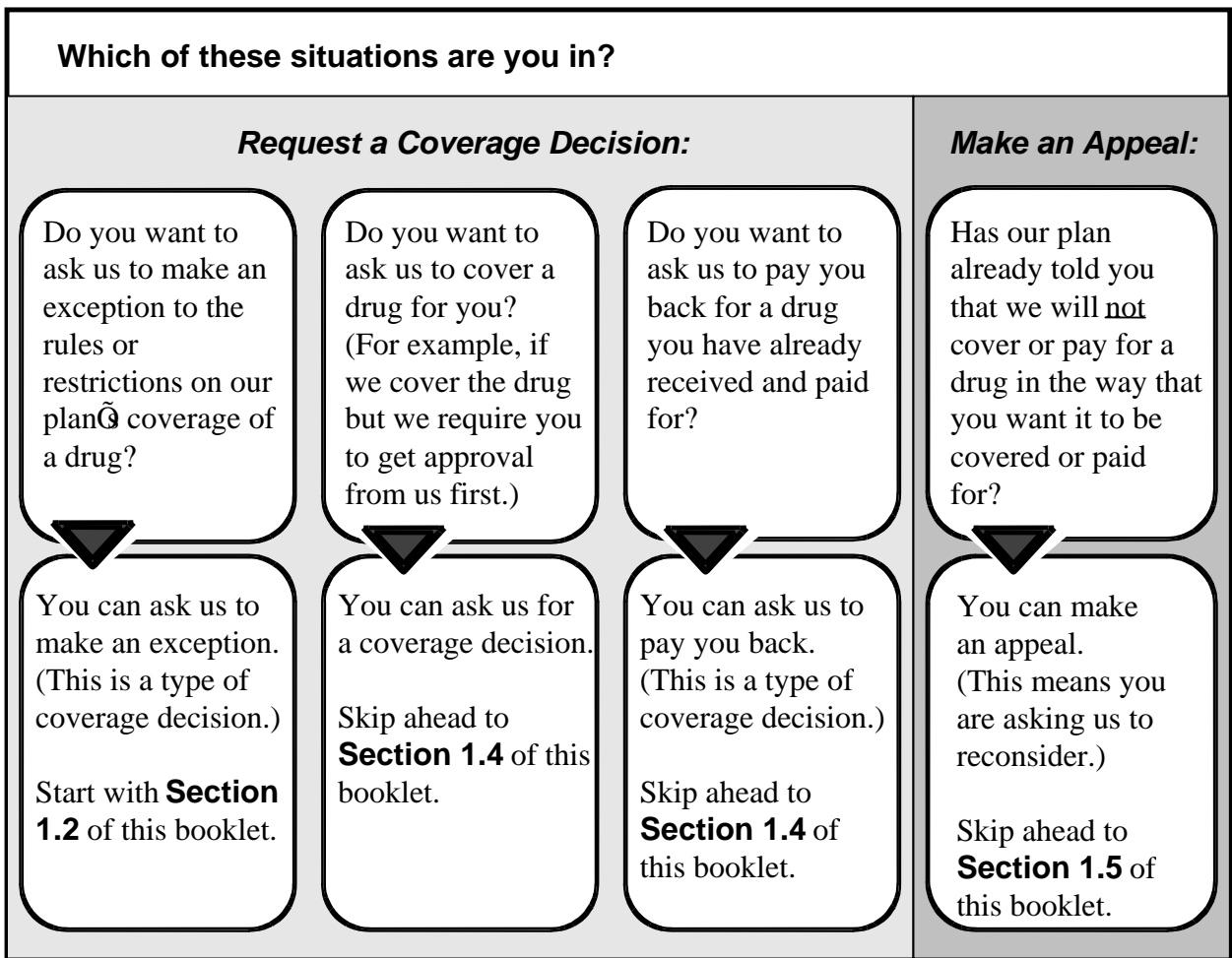
Here are examples of coverage decisions you ask us to make about your Part D drugs:

- You ask us to make an exception, including:
  - Asking us to cover a Part D drug that is not on the plan’s *List of Covered Drugs*
  - Asking us to waive a restriction on the plan’s coverage for a drug (such as limits on the amount of the drug you can get)

- Asking to pay a lower cost-sharing amount for a covered non-preferred drug
- You ask us whether a drug is covered for you and whether you satisfy any applicable coverage rules. (For example, when your drug is on the plan’s *List of Covered Drugs* but we require you to get approval from us before we will cover it for you.)
- You ask us to pay for a prescription drug you already bought. This is a request for a coverage decision about payment.

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal. Use this guide to help you determine which part has information for your situation:



<b>Section 1.2</b>	<b>What is an exception?</b>
--------------------	------------------------------

If a drug is not covered in the way you would like it to be covered, you can ask the plan to make an “exception.” An exception is a type of coverage decision. Similar to other types of coverage decisions, if we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. We will then consider your request. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

**1. Covering a Part D drug for you that is not on our plan’s *List of Covered Drugs (Formulary)*.** (We call it the “Drug List” for short.)

<b>Legal Terms</b>	Asking for coverage of a drug that is not on the Drug List is sometimes called asking for a “ <b>formulary exception.</b> ”
--------------------	---

- If we agree to make an exception and cover a drug that is not on the Drug List, you will need to pay the cost-sharing amount that applies to all of our drugs. You cannot ask for an exception to the copayment or co-insurance amount we require you to pay for the drug.
- You cannot ask for coverage of any “excluded drugs” or other non-Part D drugs which Medicare does not cover. (For more information about excluded drugs, refer to your Evidence of Coverage.)

**2. Removing a restriction on the plan’s coverage for a covered drug.** There are extra rules or restrictions that apply to certain drugs on the plan’s *List of Covered Drugs* (for more information, refer to your Evidence of Coverage).

<b>Legal Terms</b>	Asking for removal of a restriction on coverage for a drug is sometimes called asking for a “ <b>formulary exception.</b> ”
--------------------	---

- The extra rules and restrictions on coverage for certain drugs include:
  - *Getting plan approval in advance* before we will agree to cover the drug for you. (This is sometimes called “prior authorization.”)
  - *Being required to try a different drug first* before we will agree to cover the drug you are asking for. (This is sometimes called “step therapy.”)
  - *Quantity limits.* For some drugs, there are restrictions on the amount of the drug you can have.

- If our plan agrees to make an exception and waive a restriction for you, you can ask for an exception to the copayment or co-insurance amount we require you to pay for the drug.

**3. Changing coverage of a drug to a lower cost-sharing tier.** Every drug on the plan’s Drug List is in one of 4 cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug.

<b>Legal Terms</b>	Asking to pay a lower preferred price for a covered non-preferred drug is sometimes called asking for a <b>“tiering exception.”</b>
--------------------	---

- If your drug is in the non-preferred brand tier you can ask us to cover it at the cost-sharing amount that applies to drugs in the preferred brand tier. This would lower your share of the cost for the drug.
- You cannot ask us to change the cost-sharing tier for any drug in tier 4, Specialty Drugs.

<b>Section 1.3</b>	<b>Important things to know about asking for exceptions</b>
--------------------	---

**Your doctor must tell us the medical reasons**

Your doctor or other prescriber must give us a written statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our Drug List includes more than one drug for treating a particular condition. These different possibilities are called “alternative” drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception.

**Our plan can say yes or no to your request**

- If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request for an exception, you can ask for a review of our decision by making an appeal. Section 1.5 tells how to make an appeal if we say no.

The next section tells you how to ask for a coverage decision, including an exception.

<b>Section 1.4</b>	<b>Step-by-step: How to ask for a coverage decision, including an exception</b>
--------------------	---

**Step 1: You ask our plan to make a coverage decision about the drug(s) or payment you need.** If your health requires a quick response, you must ask us to make a “fast decision.” **You cannot ask for a fast decision if you are asking us to pay you back for a drug you already bought.**

*What to do*

- **Request the type of coverage decision you want.** Start by: calling, writing, or faxing our plan to make your request. You, your representative, or your doctor (or other prescriber) can do this. For the details, refer to your Evidence of Coverage and look for the section called, *How to contact our plan when you are asking for a coverage decision about your Part D prescription drugs*. Or if you are asking us to pay you back for a drug, go to the section called, *Where to send a request that asks us to pay for our share of the cost for medical care or a drug you have received*.
- **You or your doctor or someone else who is acting on your behalf** can ask for a coverage decision. Your Evidence of Coverage explains how you can give written permission to someone else to act as your representative. You can also have a lawyer act on your behalf.
- **If you want to ask our plan to pay you back for a drug**, start by reading your Evidence of Coverage, which describes the situations in which you may need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- **If you are requesting an exception, provide the “doctor’s statement.”** Your doctor or other prescriber must give us the medical reasons for the drug exception you are requesting. (We call this the “doctor’s statement.”) Your doctor or other prescriber can fax or mail the statement to our plan. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing the signed statement. See Sections 1.2 and 1.3 for more information about exception requests.

*If your health requires it, ask us to give you a “fast decision”*

<b>Legal Terms</b>	A “fast decision” is called an “ <b>expedited decision.</b> ”
--------------------	---

- When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. A standard decision means we will give you an answer within 72 hours after we receive your doctor’s statement. A fast decision means we will answer within 24 hours.
- **To get a fast decision, you must meet two requirements:**

- You can get a fast decision only if you are asking for a *drug you have not yet received*. (You cannot get a fast decision if you are asking us to pay you back for a drug you are already bought.)
- You can get a fast decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor or other prescriber tells us that your health requires a “fast decision,” we will automatically agree to give you a fast decision.**
- If you ask for a fast decision on your own (without your doctor’s or other prescriber’s support), our plan will decide whether your health requires that we give you a fast decision.
  - If we decide that your medical condition does not meet the requirements for a fast decision, we will send you a letter that says so (and we will use the standard deadlines instead).
  - This letter will tell you that if your doctor or other prescriber asks for the fast decision, we will automatically give a fast decision.
  - The letter will also tell how you can file a complaint about our decision to give you a standard decision instead of the fast decision you requested. It tells how to file a “fast” complaint, which means you would get our answer to your complaint within 24 hours. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, see Section 2 of this booklet.)

## **Step 2: Our plan considers your request and we give you our answer.**

### *Deadlines for a “fast” coverage decision*

- If we are using the fast deadlines, we must give you our answer **within 24 hours**.
  - Generally, this means within 24 hours after we receive your request. If you are requesting an exception, we will give you our answer within 24 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent outside organization. Later in this section, we tell about this review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

*Deadlines for a “standard” coverage decision*

- If we are using the standard deadlines, we must give you our answer **within 72 hours**.
  - Generally, this means within 72 hours after we receive your request. If you are requesting an exception, we will give you our answer within 72 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we tell about this review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested –**
  - If we approve your request for coverage, we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor’s statement supporting your request.
  - If we approve your request to pay you back for a drug you already bought, we are also required to **send payment to you within 30 calendar days** after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

**Step 3: If we say no to your coverage request, you decide if you want to make an appeal.**

- If our plan says no, you have the right to request an appeal. Requesting an appeal means asking us to reconsider – and possibly change – the decision we made.

<b>Section 1.5</b>	<b>Step-by-step: How to make a Level 1 Appeal</b> (how to ask for a review of a coverage decision made by our plan)
--------------------	--

<b>Legal Terms</b>	<p>When you start the appeals process by making an appeal, it is called the “first level of appeal” or a “Level 1 Appeal.”</p> <p>An appeal to the plan about a Part D drug coverage decision is called a plan “<b>redetermination.</b>”</p>
--------------------	--

**Step 1: You contact our plan and make your Level 1 Appeal.** If your health requires a quick response, you must ask for a **“fast appeal.”**

*What to do*

- **To start your appeal, you (or your representative or your doctor or other prescriber) must contact our plan.**
  - For details on how to reach us by phone, fax, mail, or in person for any purpose related to your appeal, refer to your Evidence of Coverage.
- **Make your appeal in writing by submitting a signed request.** You may also ask for an appeal by calling us at the phone number shown in your Evidence of Coverage.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal.
- **You can ask for a copy of the information in your appeal and add more information.**
  - You have the right to ask us for a copy of the information regarding your appeal. We are allowed to charge a fee for copying and sending this information to you.
  - If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

*If your health requires it, ask for a “fast appeal”*

<b>Legal Terms</b>	A “fast appeal” is also called an <b>“expedited appeal.”</b>
--------------------	--

- If you are appealing a decision our plan made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a “fast appeal.”
- The requirements for getting a “fast appeal” are the same as those for getting a “fast decision” in Section 1.4 of this booklet.

**Step 2: Our plan considers your appeal and we give you our answer.**

- When our plan is reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see if we were being fair and following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

*Deadlines for a “fast” appeal*

- If we are using the fast deadlines, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires it.
  - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Later in this section, we tell about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 72 hours.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how to appeal our decision.

#### *Deadlines for a “standard” appeal*

- If we are using the standard deadlines, we must give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
  - If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Later in this section, we tell about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested –**
  - If we approve a request for coverage, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but **no later than 7 calendar days** after we receive your appeal.
  - If we approve a request to pay you back for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive your appeal request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how to appeal our decision.

#### **Step 3: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.**

- If our plan says no to your appeal, you then choose whether to accept this decision or continue by making another appeal.
  - If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process (see below).

<b>Section 1.6</b>	<b>Step-by-step: How to make a Level 2 Appeal</b>
--------------------	---

If our plan says no to your appeal, you then choose whether to accept this decision or continue by making another appeal. If you decide to go on to a Level 2 Appeal, the **Independent Review Organization** reviews the decision our plan made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

<b>Legal Terms</b>	The formal name for the “Independent Review Organization” is the <b>“Independent Review Entity.”</b> It is sometimes called the <b>“IRE.”</b>
--------------------	---

**Step 1: To make a Level 2 Appeal, you must contact the Independent Review Organization and ask for a review of your case.**

- If our plan says no to your Level 1 Appeal, the written notice we send you will include **instructions on how to make a Level 2 Appeal** with the Independent Review Organization. These instructions will tell who can make this Level 2 Appeal, what deadlines you must follow, and how to reach the review organization.
- When you make an appeal to the Independent Review Organization, we will send the information we have about your appeal to this organization. This information is called your “case file.” **You have the right to ask us for a copy of your case file.** We are allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the Independent Review Organization additional information to support your appeal.

**Step 2: The Independent Review Organization does a review of your appeal and gives you an answer.**

- **The Independent Review Organization is an outside, independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to review our decisions about your Part D benefits with our plan.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal. The organization will tell you its decision in writing and explain the reasons for it.

*Deadlines for “fast” appeal at Level 2*

- If your health requires it, ask the Independent Review Organization for a “fast appeal.”

- If the review organization agrees to give you a “fast appeal,” the review organization must give you an answer to your Level 2 Appeal **within 72 hours** after it receives your appeal request.
- **If the Independent Review Organization says yes to part or all of what you requested,** we must provide the drug coverage that was approved by the review organization **within 24 hours** after we receive the decision from the review organization.

*Deadlines for “standard” appeal at Level 2*

- If you have a standard appeal at Level 2, the review organization must give you an answer to your Level 2 Appeal **within 7 calendar days** after it receives your appeal.
- **If the Independent Review Organization says yes to part or all of what you requested –**
  - If the Independent Review Organization approves a request for coverage, we must **provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.
  - If the Independent Review Organization approves a request to pay you back for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive the decision from the review organization.

**SECTION 2      How to make a complaint about quality of care, waiting times, customer service, or other concerns**

**Section 2.1      What kinds of problems are handled by the complaint process?**

This section explains how to use the process for making complaints. The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. Here are examples of the kinds of problems handled by the complaint process.

**If you have any of these kinds of problems, you can “make a complaint”**

**Quality of your medical care**

- Are you unhappy with the quality of the care you have received (including care in the hospital)?

**Respecting you privacy**

- Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?

**Disrespect, poor customer service, or other negative behaviors**

- Has someone been rude or disrespectful to you?
- Are you unhappy with how our Member Services has dealt with you?
- Do you feel you are being encouraged to leave our plan?

**Waiting times**

- Are you having trouble getting an appointment, or waiting too long to get it?
- Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by Member Services or other staff at our plan?
- Examples include waiting too long on the phone, in the waiting room, in the exam room, or when getting a prescription.

**Cleanliness**

- Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor’s office?

**Information you get from our plan**

- Do you believe we have not given you a notice that we are required to give?
- Do you think written information we have given you is hard to understand?

*The next page has more examples of possible reasons for making a complaint*

**Possible complaints  
(continued)**

**These types of complaints are all related to the *timeliness* of our actions related to coverage decisions and appeals**

The process of asking for a coverage decision and making appeals is explained in Section 1 of this booklet. If you are asking for a decision or making an appeal, you use that process, not the complaint process.

However, if you have already asked for a coverage decision or made an appeal, and you think that our plan is not responding quickly enough, you can also make a complaint about our slowness. Here are examples:

- If you have asked us to give you a “fast response” for a coverage decision or appeal, and we have said we will not, you can make a complaint.
- If you believe our plan is not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint.
- When a coverage decision we made is reviewed and our plan is told that we must cover or reimburse you for certain medical services or drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint.
- When our plan does not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.

**Section 2.2      The formal name for “making a complaint” is “filing a grievance”**

<b>Legal Terms</b>	<ul style="list-style-type: none"> <li>• What this section calls a “<b>complaint</b>” is also called a “<b>grievance.</b>”</li> <li>• Another term for “<b>making a complaint</b>” is “<b>filing a grievance.</b>”</li> <li>• Another way to say “<b>using the process for complaints</b>” is “<b>using the process for filing a grievance.</b>”</li> </ul>
--------------------	---

<b>Section 2.3</b>	<b>Step-by-step: Making a complaint</b>
--------------------	---

**Step 1: Contact us promptly – either by phone or in writing.**

Usually, calling Member Services is the first step. If there is anything else you need to do, Member Services will let you know. 1-866-321-3947 (TTY 1-800-735-2962) November 15, 2009 to March 1, 2010 from 8 a.m. to 8 p.m. 7 days a week and March 2, 2010 to November 14, 2010 from 8 a.m. to 8 p.m. Monday through Friday.

**If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** If you do this, it means that we will use our *formal procedure* for answering grievances. Here's how it works:

Send a letter to our Grievance Unit. America's 1st Choice Health Plans, Inc. Attn: Grievance Unit, P.O. Box 210459, Columbia, SC 29221, Or you can fax a letter to: (803) 748-4534.

In your letter, please inform us of your grievance. Please include the date of the incident being grieved about and names of any Plan or Provider representatives you have communicated with already, if possible. Once we receive your letter, we will reply with an acknowledgement letter within 5 business days of receipt of your written grievance.

We will notify you of our resolution regarding your grievance as quickly as your case requires based on your health status, but no later than 30 calendar days after receiving your complaint. You can start a grievance that you want resolved faster than the standard grievance. In certain cases, if related to an expedited coverage decision denial or expedited appeal denial, you have the right to ask for a "fast grievance" meaning we will answer your grievance within 24 hours.

- **Whether you call or write, you should contact Member Services right away.** The complaint must be made within 60 days after you had the problem you want to complain about.
- **If you are making a complaint because we denied your request for a "fast response" to a coverage decision or appeal, we will automatically give you a "fast" complaint.** If you have a "fast" complaint, it means we will give you an answer within 24 hours.

<b>Legal Terms</b>	What this section calls a " <b>fast complaint</b> " is also called a " <b>fast grievance.</b> "
--------------------	---

**Step 2: We look into your complaint and give you our answer.**

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.
- **Most complaints are answered in 30 days, but we may take up to 44 days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more days (44 days total) to answer your complaint.
- **If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will let you know. Our response will include our reasons for this answer.

<b>Section 2.4</b>	<b>You can also make complaints about quality of care to the Quality Improvement Organization</b>
--------------------	---

You can make your complaint about the quality of care you received to our plan by using the step-by-step process outlined above.

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization (*without* making the complaint to our plan). To find the name, address, and phone number of the Quality Improvement Organization in your state, look in your Evidence of Coverage. If you make a complaint to this organization, we will work together with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to our plan and also to the Quality Improvement Organization.