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

Ambetter from Coordinated Care Corporation : Ambetter Balanced Care 3 (2018)

Coverage Period: 01/01/2018-12/31/2018

Coverage for: Individual/Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, visit

https://ambetter.CoordinatedCareHealth.com/2018-brochures.html, or call 1-877-687-1197 (TTY/TDD: 877-941-9238). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-877-687-1197 (TTY/TDD: 877-941-9238) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$675 individual/\$1,350 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> , primary care, <u>specialist</u> , and <u>urgent care</u> office visits, generic and preferred drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network</u> \$2,450 individual/\$4,900 family. No, for non- <u>network providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums, balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>Find a Provider</u> or call 1- 877-687-1197 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$0 <u>Copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$5 <u>Copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None	
	<u>Preventive care</u> / <u>screening</u> / immunization	No charge	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% Coinsurance	Not covered	Prior authorization required. Failure to obtain prior authorization for any services that requires prior authorization may result in the denial of payment for care that may otherwise be covered.	
	Imaging(CT/PET scans, MRIs)	30% <u>Coinsurance</u>	Not covered	Prior authorization required.	

		What You will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Generic Drugs (Tier 1)	No charge	Not covered	None. Prescription drugs are provided up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.	
If you need drugs to treat your illness or condition More information about <u>prescription</u>	Preferred brand drugs (Tier 2)	Retail: \$25 <u>Copay</u> /prescription; Mail order: \$75 <u>Copay</u> /prescription; <u>deductible</u> does not apply	Not covered	Prior authorization required. Prescription drugs are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.	
drug coverage is available at <u>Preferred</u> <u>Drug List</u> .	Non-preferred brand drugs (Tier 3)	30% <u>Coinsurance</u>	Not covered	Prior authorization required. Prescription drugs are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.	
	Specialty drugs (Tier 4)	30% <u>Coinsurance</u>	Not covered	Prior authorization required. Prescription drugs are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.	
If you have	Facility fee (e.g., ambulatory surgery center)	30% Coinsurance	Not covered	Prior authorization required.	
outpatient surgery	Physician/surgeon fees	30% Coinsurance	Not covered	Prior authorization required.	
	Emergency room care	\$100 <u>Copay</u> before <u>deductible</u>	\$100 <u>Copay</u> before <u>deductible</u>	In- <u>network</u> facilities may provide servics from <u>out-of-network</u> providers. For out-of- <u>network</u> <u>emergency services</u> , you may be responsible for the difference between the <u>provider's</u> billed charges and the <u>plan's allowed amount</u> . (See note on <u>balance billing</u> above this chart.)	
If you need immediate medical attention	Emergency Medical transportation	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	In- <u>network</u> facilities may provide servics from <u>out-of-network</u> providers. For out-of- <u>network</u> <u>emergency services</u> , you may be responsible for the difference between the <u>provider's</u> billed charges and the <u>plan's allowed amount</u> . (See note on <u>balance billing</u> above this chart.)	
	Urgent Care	\$10 <u>Copay</u> /visit: <u>deductible</u> does not	Not covered	None	

apply		

		What You will Pay			
Common Medical Event	Services You May Need Network Provider will pay the lea		Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 <u>Copay</u> per day before <u>deductible</u>	Not covered	Prior authorization required.	
nospilai slay	Physician/surgeon fees	30% Coinsurance	Not covered	Prior authorization required.	
If you need mental health, behavioral health, or substance	Outpatient services	\$0 <u>Copay</u> /office visit; <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other outpatient services	Not covered	Prior authorization required. (PCP and Other Practitioner visits do not require prior authorization)	
abuse services	Inpatient services	\$200 <u>Copay</u> per day before <u>deductible</u>	Not covered	Prior authorization required.	
	Office visits	\$0 <u>Copay</u> /visit;		Prior authorization required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>copayment</u> and/or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
lf you are pregnant	Are pregnant Childbirth/delivery professional services 30% Coinsurance Not covered Childbirth/delivery facility services S200 Copay per day before deductible Not covered	Not covered	Prior authorization required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>copayment</u> and/or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).		
			Not covered	Prior authorization required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>copayment</u> and/or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

		What You will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information
	Home health care	30% Coinsurance	Not covered	130 Visit(s) per Year.
lf you need help	Rehabilitation services	30% Coinsurance	Not covered	25 visits combined per year (Inpatient Rehabilitation limited to 30 days per calendar year).
recovering or have other special health needs	Habilitation services	30% Coinsurance	Not covered	25 Outpatient visits per benefit per year. 30 Inpatient days per benefit per year.
neeus	Skilled nursing care	30% Coinsurance	Not covered	60 days per year in a facility.
	Durable medical equipment	30% Coinsurance	Not covered	Prior authorization required.
	Hospice services	30% Coinsurance	Not covered	Respite Care - 14 days per lifetime.
If your child poods	Children's eye exam	\$0 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	1 Visit per Year
If your child needs dental or eye care	Children's glasses	\$0 <u>Copay</u> /item; <u>deductible</u> does not apply	Not covered	1 ltem per Year
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services

Services your Plan Generally Does NOT cover (Check your policy or plan documentation for more information and a list of any other excluded services.)				
Bariatric surgery Cosmetic surgery Dental Care				
Long-term care	Non-emergency care when traveling outside the	•	Private-duty nursing	
	U.S.	•	Routine eye care (Adult)	
Weight loss programs				

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
 Abortion (Not limited based on federal funding) 	Acupuncture (Limited to 12 visits per year. Unlimited visits for chemical dependency treatment)		Chiropractic care (Limited to 10 specialists' visits per year) Hearing aids (Coverage for cochlear implants
			only)
 Infertility treatment (Coverage for the diagnosis of • 	Routine foot care (For diabetes treatment)		

Infertility treatment (Coverage for the diagnosis of
 Routine foot care (For diabetes treatment)
 infertility only)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Consumer Advocacy/SHIBA Office of the Insurance Commissioner, 5000 Capitol Blvd., SE, Turnwater, WA 98501, Phone No. (800) 562-6900 or (360) 725-7080. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, <u>visit www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Consumer Advocacy/SHIBA Office of the Insurance Commissioner, 5000 Capitol Blvd., SE, Turnwater, WA 98501, Phone No. (800) 562-6900 or (360) 725-7080.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the 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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-687-1197, TTY/TDD 1-877-941-9238. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1197, TTY/TDD 1-877-941-9238. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1197, TTY/TDD 1-877-941-9238. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne 1-877-687-1197, TTY/TDD 1-877-941-9238.

-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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage

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

30%

- The <u>plan's</u> overall <u>deductible</u> \$675
 <u>Specialist copayment</u> \$5
 Hospital (facility) <u>copayment</u> \$200
- Other <u>coinsurance</u>

This EXAMPLE even includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery facility Services Diagnostic test (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,800
In this example, Peg would pay:	

Cost Sharing				
Deductibles	\$675			
Copayments	\$200			
Coinsurance	\$300			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$1,235			

Managing Joe's type 2 Diabetes			
(a year of routine in-network care of a well- controlled condition)			
The plan's overall deductible	\$675		
Specialist copayment	\$5		
 Hospital (facility) <u>copayment</u> 	\$200		
• Other <u>coinsurance</u>	30%		
This EXAMPLE even includes services like: Primary care physician office visits (includes disease education)			
Diagnostic tests (blood work)			

Prescription Drugs Durable medical equipment (glucose meter)

Total Example Cost \$7,400

In this example, Joe would pay:

\$675
\$300
\$600
·
\$60
\$1,635

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$675
Specialist copayment	\$5
 Hospital (facility) <u>copayment</u> 	\$200
• Other <u>coinsurance</u>	30%

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

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$675
Copayments	\$20
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,195

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Statement of Non-Discrimination

Ambetter from Coordinated Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter from Coordinated Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Coordinated Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Ambetter from Coordinated Care at 1-877-687-1197 (TTY/TDD 1-877-941-9238).

If you believe that Ambetter from Coordinated Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Grievances Coordinator Coordinated Care, 1145 Broadway, Suite 300, Tacoma, WA 98402, 1-877-687-1197 (TTY/TDD 1-877-941-9238), Fax 1-855-218-0588. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from Coordinated Care is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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Spanish:	Si usted, o alguien a quien esta ayudando, tiene preguntas acerca de Ambetter de Coordinated Care, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para habíar con un interprete, llame al 1-877-687-1197 (TTY/TDD 1-877-941-9238).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Coordinated Care 方面的問題。您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-877-687-1197 (TTY/TDD 1-877-941-9238)。
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Coordinated Care, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-687-1197 (TTY/TDD 1-877-941-9238).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Coordinated Care 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1197(TTY/TDD 1-877-941-9238)로 전화하십시오.
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Coordinated Care вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1197 (TTY/TDD 1-877-941-9238).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Coordinated Care, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1197 (TTY/TDD 1-877-941-9238).
Ukrainian:	В разі виникнення у вас або особи, якій ви допомагаєте, будь-яких запитань щодо програми страхування Ambetter from Coordinated Care ви маєте право отримати безкоштовну допомогу та інформацію на своїй рідній мові. Щоб поговорити з перекладачем, зателефонуйте за номером 1-877-687-1197 (TTY/TDD 1-877-941-9238).
Mon-Khmer, Cambodian:	ប្រសិនលោកអ្នកឬ នរណាម្នាក់នៃឈម្នកកំពុងតែជួយមានបញ្ហាអំពី Ambetter from Coordinated Care អ្នកមានសិទ្ធិទទួលបានជំនួយនិងព័ត៌មានជាកាសាលោកអ្នកដោយឥតតិឥន្ធ។ សូមនិយាយទៅកាន់អ្នកបកប្រែតាមលេខ1-877-687-1197 (TTY/TDD 1-877-941-9238)
Japanese:	Ambetter from Coordinated Care について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。通訳が必要な場合は、1-877-687-1197 (TTY/TDD 1-877-941-9238)までお 電話ください。
Amharic:	እርስዎ ወይም እርሰዎ የሚርዱት ሰው ስለ Ambetter from Coordinated Care ግብር ጥያቄ ካለዎት ያለምንም ወጪ በቋንቋዎ ድጋፍ እንዲሁም መረጃ የማግኝት መብት አለዎት፤ ፤ አስተርጓሚ ለማኑጋገር በ 1-877-687-1197 (TTY/TDD 1-877-941-9238) ይደውሎ፤ ፤
Cushite:	Yoo sii ykn namaa gargaaraa jirtuu wa'ee Ambetter from Coordinated Care (Kuununsaa Qindeeffamaa) irra gaaffi qabaatan ta'ee gargaarsaa fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana wajiin dubadhuu,1-877-687-1197 irra bilbilli (TTY/TDD 1-877-941-9238).
Arabic:	إذا كان لنيك أو لدى شخص تساعده أسئلة حول Ambetter from Coordinated Care، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. التحدث مع مترجم اتصل بـ 1-877-687-1197 (TTY/TDD 1-877-941-923).
Punjabi:	ਜੇ ਤੁਹਾਡੇ, ਜਾਂ ਤੁਹਾਡੀ ਮਦਦ ਲੈ ਰਹੇ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ ਮਨ ਵਿਚ Ambetter from Coordinated Care ਦੇ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ. ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਮੁਫਤ ਮਦਦ ਲੈਣ ਦਾ ਪੂਰਾ ਹੱਕ ਹੈ। ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ 1-877-687-1197 (TTY/TDD 1-877-941-9238)'ਤੇ ਕਾਲ ਕਰੋ।
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Coordinated Care hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-687-1197 (TTY/TDD 1-877-941-9238) an.
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Coordinated Care, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-877-687-1197 (TTY/TDD 1-877-941-9238).

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