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

Ambetter from New Hampshire Healthy Families : Ambetter Secure Care 1 (2018) with 3 Free PCP Visits

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

Coverage for: Individual/Family | Plan Type: EPO



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.NHHealthyFamilies.com/2018-brochures.html, or call 1-844-265-1278 (TTY/TDD 1-855-742-0123). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-844-265-1278 (TTY/TDD 1-855-742-0123). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-844-265-1278 (TTY/TDD 1-855-742-0123) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,000 individual/\$2,000 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> and generic 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 <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . 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?	Yes, \$500 individual/\$1,000 family for <u>prescription drug coverage</u> . There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network provider</u> \$6,350 individual/\$12,700 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- 844-265-1278 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	
If you visit a health care provider's office	Primary care visit to treat an injury or illness	20% <u>Coinsurance</u>	Not covered	3 free visits per person, 4th visit and after subject to <u>Deductible</u> and <u>Coinsurance</u> . Your 3 free visits apply only to the <u>provider's</u> fee for the evaluation and management service. All other eligible services are subject to <u>Deductible</u> and <u>Coinsurance</u> . The 3 free office visits can include a combination of PCP, Other Practitioner, Mental/Behavioral and Substance Abuse Disorder office visits.	
or clinic	<u>Specialist</u> visit	20% <u>Coinsurance</u>	Not covered	Prior authorization required. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for details	
	Preventive care/ screening/ 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)	20% Coinsurance	Not covered	Prior authorization required.	
	Imaging(CT/PET scans, MRIs)	20% Coinsurance	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)	Retail: \$10 <u>Copay</u> /prescription; Mail order: \$30 <u>Copay</u> /prescription; <u>deductible</u> does not apply	Not covered	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	Preferred brand drugs (Tier 2)	Retail: \$25 <u>Copay</u> /prescription; Mail order: \$75 <u>Copay</u> /prescription; Subject to Rx <u>deductible</u>	Not covered	Prior authorization required. \$500 individual/\$1,000 family Rx drug <u>deductible</u> for preferred brand, non- preferred brand and <u>specialty drugs</u> . <u>Prescription</u> <u>drugs</u> 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.	
about <u>prescription</u> <u>drug coverage</u> is available at <u>Preferred</u> <u>Drug List</u> .	Non-preferred brand drugs (Tier 3)	Retail: \$75 <u>Copay</u> /prescription; Mail order: \$225 <u>Copay</u> /prescription; Subject to Rx <u>deductible</u>	Not covered	Prior authorization required. \$500 individual/\$1,000 family Rx drug <u>deductible</u> for preferred brand, non- preferred brand and <u>specialty drugs</u> . <u>Prescription</u> <u>drugs</u> 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.	
	<u>Specialty drugs</u> (Tier 4)	30% <u>Coinsurance;</u> Subject to Rx <u>deductible</u>	Not covered	Prior authorization required. \$500 individual/\$1,000 family Rx drug <u>deductible</u> for preferred brand, non- preferred brand and <u>specialty drugs</u> . <u>Prescription</u> <u>drugs</u> 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)	20% Coinsurance	Not covered	Prior authorization required.	
outpatient surgery	Physician/surgeon fees	20% Coinsurance	Not covered	Prior authorization required.	
If you need	Emergency room care	\$250 <u>Copay</u> /visit	\$250 <u>Copay</u> /visit	None	
immediate medical attention	Emergency Medical transportation	20% Coinsurance	20% Coinsurance	None	
attention	<u>Urgent Care</u>	20% Coinsurance	Not covered	None	

		What You	u 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		
If you have a	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u>	Not covered	Prior authorization required.		
hospital stay	Physician/surgeon fees	20% Coinsurance	Not covered	Prior authorization required.		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Prior authorization required. (PCP and Ot Practitioner visits do not require prior authorization). 3 free visits per person, 4t after subject to <u>Deductible</u> and <u>Coinsurar</u> 3 free visits apply only to the <u>provider's</u> evaluation and management service. All eligible services are subject to <u>Deductible</u> Coinsurance. The 3 free office visits can combination of PCP, Other Practitioner, Mental/Behavioral and Substance Abuse		authorization). 3 free visits per person, 4th visit and after subject to <u>Deductible</u> and <u>Coinsurance</u> . Your 3 free visits apply only to the <u>provider's</u> fee for the evaluation and management service. All other eligible services are subject to <u>Deductible</u> and <u>Coinsurance</u> . The 3 free office visits can include a		
	Inpatient services	20% Coinsurance	Not covered	Prior authorization required.		
	Office visits	20% <u>Coinsurance</u>	Not covered	Prior authorization required, except office visits. Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance, copayment and/or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).		
If you are pregnant	Childbirth/delivery professional services	20% <u>Coinsurance</u>	Not covered	Prior authorization required, except office visits. Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance, copayment and/or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).		
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	Not covered	Prior authorization required, except office visits. Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance, copayment and/or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e.		

ultrasound).

		What You	u 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	20% Coinsurance	Not covered	Prior authorization required.	
If you need belo	Rehabilitation services	20% Coinsurance	Not covered	Prior authorization required. 20 visits per year per therapy (OT, ST and PT).	
If you need help recovering or have other special health	Habilitation services	20% Coinsurance	Not covered	Prior authorization required. 20 visits per year per therapy (OT, ST and PT).	
needs	Skilled nursing care	20% Coinsurance	Not covered	Prior authorization required. 100 days per year in a facility.	
	Durable medical equipment	20% Coinsurance	Not covered	Prior authorization required.	
	Hospice services	20% <u>Coinsurance</u>	Not covered	Prior authorization required.	
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 Item 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.)				
•	Abortion (Except in cases of rape, incest, or Acupuncture Cosmetic surgery				
	when the life of the mother is endangered)	•	Dental Care •	•	Long-term care
•	Non-emergency care when traveling outside the	•	Private-duty nursing	•	Routine eye care (Adult)
	U.S.	•	Weight loss programs		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
Bariatric surgery Chiropractic care (Limited to 12 specialists visits Hearing aids			
	per year) Infertility treatment (See policy for cover	age	
details)			

• Routine foot care (Related to diabetes treatment)

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: New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 800-852-3416. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <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: New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 800-852-3416.

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 1-844-265-1278, TTY/TDD 1-855-742-0123. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-265-1278, TTY/TDD 1-855-742-0123. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-265-1278, TTY/TDD 1-855-742-0123. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne 1-844-265-1278, TTY/TDD 1-855-742-0123.

-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 b	baby
-------------------	------

(9 months of in-network pre-natal care and a hospital delivery)

20%

- The <u>plan's</u> overall <u>deductible</u> \$1,000
 <u>Specialist coinsurance</u> 20%
 Hospital (facility) <u>coinsurance</u> 20%
- 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	\$1,000
Copayments	\$40
Coinsurance	\$2,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,600

•	•			
Managing Joe's type 2 Diabetes				
a year of routine in-network) controlled condition				
The plan's overall deductible	\$1,000			
 <u>Specialist</u> coinsurance 	20%			
 Hospital (facility) <u>coinsurance</u> 	20%			
 Other <u>coinsurance</u> 	20%			
This EXAMPLE even includes s Primary care physician office visi disease education) Diagnostic tests (blood work) Prescription Drugs	ts (includes			
Durable medical equipment (gluc	sose meter)			
	ψι,τυυ			

In this example, Joe would pay:

\$1,500
\$600
\$600
\$60
\$2,760

Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$1,000
 <u>Specialist</u> <u>coinsurance</u> 	20%
 Hospital (facility) <u>coinsurance</u> 	20%
• Other <u>coinsurance</u>	20%

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
--------------------	---------

In this example, Mia would pay:

Cost Sharing		
Deductibles	\$1,000	
Copayments	\$0	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,400	

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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

Statement of Non-Discrimination

Ambetter from NH Healthy Families 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 NH Healthy Families does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from NH Healthy Families:

- 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 NH Healthy Families at 1-844-265-1278 (TTY/TDD 1-855-742-0123).

If you believe that Ambetter from NH Healthy Families 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: NH Healthy Families Appeal Department, 2 Executive Park Drive, Bedford, NH 03110, 1-844-265-1278 (TTY/TDD 1-855-742-0123), Fax 1-855-702-7343. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from NH Healthy Families 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://corportal.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://corportal.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.

AMB16-NH-C-00208

Ambetter from NH Healthy Families is underwritten by Celtic Insurance Company. © 2016 NH Healthy Families. All rights reserved.



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de NH Healthy Families, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from NH Healthy Families, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from NH Healthy Families 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 1-844-265-1278 (TTY/TDD 1-855-742-0123)。	
Nepali:	यदि तपाईं वा तपाईले मद्दत गरिरहनुभएको कोही व्यक्तिसँग Ambetter from NH Healthy Families सम्बन्धी कुनै प्रश्नहरू भएको खण्डमा तपाईहरूसँग आफ्नै भाषामा निःशुल्क मद्दत र जानकारी प्राप्त गर्ने अधिकार छ। दोभाषेसँग कुरा गर्नका लागि 1-844-265-1278 (TTY/TDD 1-855-742-0123) नम्बरमा कल गर्नुहोस्।	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from NH Healthy Families, 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 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from NH Healthy Families, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Greek:	Εάν εσείς ή κάποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter from NH Healthy Families, έχετε το δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Arabic:	ا كان لنزك أو لدى شخص تساعده أسئلة حول Ambetter from NH Healthy Families، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ /TTY/TDD 1-855-742-0123) 1-844-265-127	
Serbo- Croatian:	Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from NH Healthy Families, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Indonesian:	Jika Anda, atau orang yang Anda bantu, memiliki pertanyaan tentang Ambetter from NH Healthy Families, Anda berhak mendapatkan bantuan dan informasi dalam bahasa Anda tanpa dikenakan biaya. Untuk berbicara dengan juru bicara, hubungi 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from NH Healthy Families 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-265-1278 (TTY/TDD 1-855-742-0123) 로 전화하십시오.	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from NH Healthy Families вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
French Creole:	Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from NH Healthy Families, ou gen tout dwa pou w jwenn èd ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Bantu:	Niba wowe cyangwa undi muntu wese uri gufasha yaba afite ikibazo kijyanye na Ambetter from NH Healthy Families, ufite uburenganzira bwo guhabwa amakuru mu rurimi wunva utishyuye. Kugira ngo uvugane n'umusobanuzi, Hamagara 1-844-265-1278 (TTY/TDD 1-855-742-0123).	
Polish:	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from NH Healthy Families, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-844-265-1278 (TTY/TDD 1-855-742-0123).	

AMB16-NH-C-00076

Ambetter from NH Healthy Families is underwritten by Celtic Insurance Company. © 2016 NH Healthy Families. All rights reserved.