



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) 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.HomeStateHealth.com/2021-brochures.html>, or call 1-855-650-3789 (TTY/TDD 1-877-250-6113). 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 1-855-650-3789 (TTY/TDD 1-877-250-6113) to request a copy

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible ? | \$0 | See the Common Medical Events chart below for your costs for services this plan covers. |
| Are there services covered before you meet your deductible ? | Yes. | This plan covers items and services even if you haven't yet met the deductible amount |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | Not Applicable. | This plan does not have an out-of-pocket limit on your expenses. |
| What is not included in the out-of-pocket limit ? | Not Applicable. | This plan does not have an out-of-pocket limit on your expenses. |
| Will you pay less if you use a network provider ? | Yes. See Find a Provider or call 1-855-650-3789 (TTY/TDD 1-877-250-6113) for a list of network providers . | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist ? | No. | You can see the specialist you choose without a referral . |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|--|--|--|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | Not covered | Virtual Visits from Ambetter Health covered at \$0, providers covered in full. Cost sharing waived at non-IHCP with IHCP referral . |
| | Specialist visit | No charge | Not covered | Cost sharing waived at non-IHCP with IHCP referral . |
| | Preventive care/screening/immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Cost sharing waived at non-IHCP with IHCP referral . |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge | Not covered | Prior authorization may be required. Covered No Limit. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details. Cost sharing waived at non-IHCP with IHCP referral . |
| | Imaging (CT/PET scans, MRIs) | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral . |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Preferred Drug List . | Generic drugs (Tier 1) | Retail: No charge | Not covered | Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Cost sharing waived at non-IHCP with IHCP referral . |
| | Preferred brand drugs (Tier 2) | Retail: No charge | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Cost sharing waived at non-IHCP with IHCP referral . |
| | Non-preferred brand drugs (Tier 3) | Retail: No charge | Not covered | Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Cost sharing waived at non-IHCP with IHCP referral . |
| | Specialty drugs (Tier 4) | Retail: No charge | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|--|--|--|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Provider (You will pay the most) | |
| | | | | Cost sharing waived at non-IHCP with IHCP referral. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| | Physician/surgeon fees | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you need immediate medical attention | Emergency room care | No charge | No charge | Cost sharing waived at non-IHCP with IHCP referral. |
| | Emergency medical transportation | No charge | No charge | Cost sharing waived at non-IHCP with IHCP referral. |
| | Urgent care | No charge | Not covered | Cost sharing waived at non-IHCP with IHCP referral. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| | Physician/surgeon fees | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|---|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Provider (You will pay the most) | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge / Office Visit; No charge for all other outpatient services | Not covered | Prior authorization may be required. Note: Services (excluding emergency services) rendered by an out-of- network provider are not covered under this plan , with the exception of two (2) sessions per year for diagnosis/assessment by a licensed mental health provider . (PCP and other practitioner visits do not require prior authorization). Cost sharing waived at non-IHCP with IHCP referral . |
| | Inpatient services | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral . |
| If you are pregnant | Office visits | No charge | Not covered | Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services , such as routine pre-natal and post-natal screenings. Depending on the type of services, coinsurance , deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP with IHCP referral . |
| | Childbirth/delivery professional services | No charge | Not covered | Prior authorization may be required. Cost-sharing does not apply for preventive services . Depending on the type of services, copayment , coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP with IHCP referral . |
| | Childbirth/delivery facility services | No charge | Not covered | Prior authorization may be required. Cost-sharing does not apply for preventive services . Depending on the type of services, copayment , coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP with IHCP referral . |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|--|--|---|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Provider (You will pay the most) | |
| If you need help recovering or have other special health needs | Home health care | No charge | Not covered | Prior authorization may be required. Limited to 100 visits per year. Cost sharing waived at non-IHCP with IHCP referral . |
| | Rehabilitation services | No charge | Not covered | Prior authorization may be required. Limited to 20 visits per year per therapy (occupational and physical therapy); no limit applies for speech therapy or pulmonary therapy; limited to 36 visits per year for cardiac therapy. Cost sharing waived at non-IHCP with IHCP referral . |
| | Habilitation services | No charge | Not covered | Prior authorization may be required. Limited to 20 visits per year per therapy (occupational and physical therapy); no limit applies for speech therapy or pulmonary therapy; limited to 36 visits per year for cardiac therapy. Cost sharing waived at non-IHCP with IHCP referral . |
| | Skilled nursing care | No charge | Not covered | Prior authorization may be required. Limited to 150 days per year. Cost sharing waived at non-IHCP with IHCP referral . |
| | Durable medical equipment | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral . |
| | Hospice services | No charge | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral . |
| If your child needs dental or eye care | Children's eye exam | No charge | Not covered | Limited to 1 visit per year. Cost sharing waived at non-IHCP with IHCP referral . |
| | Children's glasses | No charge | Not covered | Limited to 1 item per year. Cost sharing waived at non-IHCP with IHCP referral . |
| | 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](#) document for more information and a list of any other [excluded services](#).)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Long-term care
- Non-emergency care when traveling outside the 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.)

- Chiropractic care (Limited to 26 visits per year. Visits in excess of 26 require prior authorization.)
- Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year.)
- Hearing aids (Limited to 1 item per ear per year.)
- Infertility treatment (Covered Services include [diagnostic tests](#) to find the cause of infertility and services to treat the underlying medical conditions that cause infertility.)
- Private-duty nursing (Limited to 82 visits per year.)
- Routine eye care (Adult-visit & one item per year. Dollar limits apply.)
- Routine foot care (Coverage is limited to diabetes care 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: Ambetter from Home State Health at 1-855-650-3789 (TTY/TDD 1-877-250-6113); Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126. 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 [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126. Additionally, a consumer assistance program can help you file your [appeal](#). Contact 800-726-7390.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet 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 1-855-650-3789 (TTY/TDD 1-877-250-6113).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-650-3789 (TTY/TDD 1-877-250-6113).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-650-3789 (TTY/TDD 1-877-250-6113).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-650-3789 (TTY/TDD 1-877-250-6113).

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

Peg is Having a Baby

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

| | |
|---|-----|
| ■ The plan's overall deductible | \$0 |
| ■ Specialist copayment | \$0 |
| ■ Hospital (facility) copayment | \$0 |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

| | |
|--------------------|----------|
| Total Example Cost | \$12,700 |
|--------------------|----------|

In this example, Peg would pay:

| Cost Sharing | |
|-----------------------------|------|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$60 |

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

| | |
|---|-----|
| ■ The plan's overall deductible | \$0 |
| ■ Specialist copayment | \$0 |
| ■ Hospital (facility) copayment | \$0 |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

| | |
|--------------------|---------|
| Total Example Cost | \$5,600 |
|--------------------|---------|

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------|------|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$20 |

Mia's Simple Fracture

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

| | |
|---|-----|
| ■ The plan's overall deductible | \$0 |
| ■ Specialist copayment | \$0 |
| ■ Hospital (facility) copayment | \$0 |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic tests](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

| | |
|--------------------|---------|
| Total Example Cost | \$2,800 |
|--------------------|---------|

In this example, Mia would pay:

| Cost Sharing | |
|-----------------------------|-----|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$0 |

| | |
|----------------------------|--|
| Spanish: | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Home State Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-650-3789 (TTY: 711). |
| Chinese: | 如果您，或是您正在協助的對象，有關於 Ambetter from Home State Health 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 1-855-650-3789 (TTY: 711)。 |
| Vietnamese: | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Home State Health, 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 1-855-650-3789 (TTY: 711). |
| Serbo-Croatian: | Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from Home State Health, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-855-650-3789 (TTY: 711). |
| German: | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Home State Health 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 1-855-650-3789 (TTY: 711) an. |
| Arabic: | إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from Home State Health، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. لتتحدث مع مترجم اتصل بـ 1-855-650-3789 (TTY: 711). |
| Korean: | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Home State Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-650-3789 (TTY: 711) 로 전화하십시오. |
| Russian: | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Home State Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-855-650-3789 (TTY: 711). |
| French: | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Home State Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-855-650-3789 (TTY: 711). |
| Tagalog: | Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Ambetter from Home State Health, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-650-3789 (TTY: 711). |
| Pennsylvania Dutch: | Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from Home State Health, dann hosht du's recht fa hilf greeya adda may aus finna diveyya in dei shprohch un's kosht nix. Fa shvetza mitt ebbah diveyya, kaw! 1-855-650-3789 (TTY: 711). |
| Persian: | اگر شما، یا کسی که به او کمک می کنید سؤالی در مورد Ambetter from Home State Health دارید، از این حق برخوردارید که کمک و اطلاعات را بصورت رایگان به زبان خود دریافت کنید. برای صحبت کردن با مترجم با شماره 1-855-650-3789 (TTY: 711) تماس بگیرید. |
| Cushite: | Yoo sii ykn namaa gargaaraa jirtuu wa'ee Ambetter from Home State Health irra gaaffi qabaatan ta'ee gargaarsaa fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana wajjin dubadhuu, 1-855-650-3789 irra bilbilli (TTY: 711). |
| Portuguese: | Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Home State Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-855-650-3789 (TTY: 711). |
| Amharic: | እርስዎ ወይም እርስዎ የሚርዳች ሰው ስለ Ambetter from Home State Health ጥያቄ ስያዩ ያለውንም ወይም በቋንቋዎ ቋንቋ እንዲሁም መረጃ የሚገኝበት መብት አለዎት። ለስተረጓጊ ለማግኘት በ 1-855-650-3789 (TTY: 711) ይደውሉ። |

Statement of Non-Discrimination

Ambetter from Home State Health 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 Home State Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Home State Health:

- 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 Home State Health at 1-855-650-3789 (TTY: 711).

If you believe that Ambetter from Home State Health 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: Grievance/Appeals Home State Health, 11720 Borman Drive, Maryland Heights, MO 63146, 1-855-650-3789 (TTY: 711), Fax, 1-855-805-9812. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Home State Health 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, 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>.