# Ambetter from Western Sky Community Care:

**Ambetter Gold Secure Care 5** 

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 <a href="https://ambetter.westernskycommunitycare.com/2022-brochures.html">https://ambetter.westernskycommunitycare.com/2022-brochures.html</a>, or call 1-833-945-2029 (TTY 711). 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-945-2029 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:		
What is the overall deductible?	\$1,450 individual / \$2,900 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 deductible?	Yes. Preventive care services, primary care, specialist, and urgent care office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs are covered before you meet your deductible.	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 services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .		
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.		
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$6,300 individual / \$12,600 family. Not applicable for <u>out-of-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> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.		
Will you pay less if you use a <u>network provider</u> ?	Yes. See Ambetter from Western Sky Community Care network at https://ambetter.westernskycommunitycare.com/findadoc or	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 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.		

	call 1-833-945-2029 (TTY 711) for a list of network providers.	
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



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

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Important Information
	Primary care visit to treat an injury or illness	\$15 Copay / visit; deductible does not apply	(You will pay the most)  Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full, deductible does not apply.
If you visit a health care provider's office	Specialist visit	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.
or clinic	Preventive care/screening/ immunization	No charge; deductible does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$15 Copay / test; deductible does not apply for laboratory & professional services  20% Coinsurance for x- ray & diagnostic imaging  20% Coinsurance for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.  Failure to obtain prior authorization for any service that requires prior authorization may result in a denial of benefits. See your policy for more details.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/39006NM001.pdf</u>.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need drugs to treat your illness or condition  More information about prescription drug	Generic drugs (Tier 1)	Preferred Generic Retail: \$5 <u>Copay</u> / prescription; <u>deductible</u> does not apply Generic Retail: \$15 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.  Mail orders are subject to 2.5x retail costsharing amount. Insulin or medically necessary alternative will not exceed a total of twenty-five dollars (\$25.00) per thirty-day supply. Payments made for deductibles or cost sharing by a third party, such as a drug manufacturer coupon, will not be counted towards your deductible or maximum-out-of-pocket costs. Note: Certain prescription drugs for preventive care, the treatment of mental illness, behavioral health, or substance abuse disorders will be covered at No Charge to you, when obtained from a participating pharmacy. See your plan's covered drug list for details.  Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.
coverage is available at https://ambetter.westernskycommunitycare.com/2022formulary.	Preferred brand drugs (Tier 2)	Retail: \$30 Copay / prescription; deductible does not apply	Not covered	
	Non-preferred brand drugs (Tier 3)	Retail: 30% Coinsurance	Not covered	Mail orders are subject to 2.5x retail cost-sharing amount. Insulin or medically necessary alternative will not exceed a total of twenty-five dollars (\$25.00) per thirty-day supply. Payments made for deductibles or cost sharing by a third party, such as a drug manufacturer coupon, will not be counted towards your deductible or maximum-out-of-pocket costs. Note: Certain prescription drugs for preventive care, the treatment of mental illness, behavioral health, or substance abuse disorders will be covered at No Charge to you, when obtained from a participating

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/39006NM001.pdf</u>.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				pharmacy. See your <u>plan</u> 's covered drug list for details.
	Specialty drugs (Tier 4)	Retail: 30% Coinsurance	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. Insulin or medically necessary alternative will not exceed a total of twenty-five dollars (\$25.00) per thirty-day supply. Payments made for deductibles or cost sharing by a third party, such as a drug manufacturer coupon, will not be counted towards your deductible or maximum-out-of-pocket costs. Note: Certain prescription drugs for preventive care, the treatment of mental illness, behavioral health, or substance abuse disorders will be covered at No Charge to you, when obtained from a participating pharmacy. See your plan's covered drug list for details.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Emergency room care	20% Coinsurance	20% Coinsurance	Covered No Limit.
If you need immediate medical attention	Emergency medical transportation	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	Covered No Limit. Note: Prior authorization is not required for emergency transport. However, all non-emergent transport requires prior authorization. For emergency care received out-of-network, you should not be balance-billed by the provider, if you are, please contact Member Services.
	<u>Urgent care</u>	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	Covered No Limit.

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/39006NM001.pdf</u>.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you have a hospital	Facility fee (e.g., hospital room)	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral	Outpatient services	No charge; deductible does not apply	Not covered	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization).
health, or substance abuse services	Inpatient services	No charge; deductible does not apply	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	\$15 <u>Copay</u> / visit; <u>deductible</u> does not apply	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).
	Childbirth/delivery professional services	20% Coinsurance	Not covered	Prior authorization may be required. Cost- sharing does not apply for preventive
	Childbirth/delivery facility services	20% Coinsurance	Not covered	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).
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	Not covered	Prior authorization may be required. Limited to 100 days per year.
	Rehabilitation services	\$15 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Covered No Limit.
	Habilitation services	\$15 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Covered No Limit.

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/39006NM001.pdf</u>.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Skilled nursing care	20% Coinsurance	Not covered	Prior authorization may be required. Limited to 60 days per year.
	Durable medical equipment	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Hospice services	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If your shild woods	Children's eye exam	No charge; deductible does not apply	Not covered	Limited to 1 visit per year.
If your child needs dental or eye care	Children's glasses	No charge; deductible does not apply	Not covered	Limited to 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 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)
- Cosmetic surgery
- Dental care
- Infertility Treatment (Limited to services for <u>diagnostic tests</u> to find the cause of infertility. Services to treat the underlying medical conditions that cause infertility are covered (e.g., endometriosis, obstructed fallopian tubes, and hormone deficiency).)
- Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Routine eye care (Adult)
- Weight loss programs (Dietary evaluations and counseling for the medical management of morbid obesity and obesity. Prescription drugs medically necessary for the treatment of obesity and morbid obesity are also covered.)

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://api.centene.com/eoc/2022/39006NM001.pdf">https://api.centene.com/eoc/2022/39006NM001.pdf</a>.

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (Limited to 20 visits per year. Note: Acupuncture limits do not apply when services are provided for habilitative or rehabilitative purposes.)
- Bariatric surgery (Only covered if <u>medically</u> necessary treatment for morbid obesity.)
- Chiropractic care (Limited to 20 visits per year. Note: Chiropractic limits do not apply when services are provided for habilitative or rehabilitative purposes.)
- Hearing aids (Limited to 1 hearing aid per ear every 3 years.)
- Routine foot care (Coverage is limited to diabetes care or other significant peripheral neuropathies.)

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 Western Sky Community Care at 1-833-945-2029 (TTY 711); Office of Superintendent of Insurance, PO Box 1689, Santa Fe, NM 87504-1689, Phone No. (855) 427-5674. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Marketplace"><u>Health Insurance</u></a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.beWellnm.com">www.beWellnm.com</a> or call 1-833-862-3935.

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 on how 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: Office of Superintendent of Insurance, PO Box 1689, Santa Fe, NM 87504-1689, Phone No. (855) 427-5674. Additionally, a consumer assistance program can help you file your appeal. Contact (855) 427-5674

## 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? Not Applicable.

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 1-833-945-2029 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-945-2029 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-945-2029 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-945-2029 (TTY 711).

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,450
■ <u>Specialist</u> <u>copayment</u>	\$35
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### 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

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,450
■ Specialist copayment	\$35
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
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# Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,450
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■ Specialist copayment \$35

■ Hospital (facility) <u>coinsurance</u> 20%

■ Other <u>coinsurance</u> 20%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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### In this example, Peg would pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$1,450	
<u>Copayments</u>	\$300	
Coinsurance	\$1,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,310	

# In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$800	
<u>Copayments</u>	\$800	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,620	

# In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,450	
<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$50	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,700	



**Spanish:** Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Western Sky Community Care, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-945-2029 (TTY/TDD 711)

Navajo: Din4 k'ehj7y1n7[ti'go ata' hane' n1 h0l= d00 naaltsoos t'11 Din4 k'ehj7bee bik'e'ashch9go nich'8 1dooln7[go bee haz'3 a[d0' 1ko d77t'11 1t'4 t'11 j77k'e k0t'4ego nich'8 22'1t'4. Koj8 h0lne' 1-833-945-2029 (TTY/TDD 711)

**Vietnamese:** Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Western Sky Community 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 1-833-945-2029 (TTY/TDD 711)

**German:** Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Western Sky Community 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 1-833-945-2029 (TTY/TDD 711)an.

**Chinese:** 如果您,或是您正在協助的對象,有關於 Ambetter from Western Sky Community 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 1-833-945-2029 (TTY/TDD 711)。

إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Western Sky Community Care ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية باختك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ . (TTY/TDD 711) -833-945-2029 (TTY/TDD 711) ،

**Korean:** 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Western Sky Community Care에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는1-833-945-2029 (TTY/TDD 711) 로 전화하십시오.

**Tagalog:** Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Western Sky Community Care, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-945-2029 (TTY/TDD 711).

**Japanese:** Ambetter from Western Sky Community 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、1-833-945-2029 (TTY/TDD 711).までお電話ください。

**French:** Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Western Sky Community Care, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-945-2029 (TTY/TDD 711)

Italian: Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from Western Sky Community Care, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-833-945-2029 (TTY/TDD 711).

**Russian:** В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Western Sky Community Care вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-945-2029 (TTY/TDD 711).

Hindi: आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Western Sky Community Care के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-833-945-2029 (TTY/TDD 711) पर कॉल करें।

Persian: از این حق برخوردارید که کمک و اطلاعاتAmbetter from Western Sky Community Care اگر شما، یا کسی که به او کمک می کنید سؤالی در مورد ارید، از این حق برخوردارید که کمک و اطلاعات 833-945-2029 (TTY/TDD 711) و ایگان به زبان خود دریافت کنید. برای صحبت کردن با مترجم با شماره

Thai: หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from Western Sky Community Care ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ดิดต่อที่หมายเลข 1-833-945-2029 (TTY/TDD 711).

#### Statement of Non-Discrimination

Ambetter from Western Sky Community 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 Western Sky Community Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Western Sky Community 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 Western Sky Community Care at 1-833-945-2029 (TTY 711).

If you believe that Ambetter from Western Sky Community 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: [Ambetter from Western Sky Community Care, Attn: Appeals and Grievances, PO Box 10341 Van Nuys CA 91410, at 1-833-945-2029 (TTY 711), Fax 1-833-886-7956. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from Western Sky Community 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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.

Managed Health Care Bureau
Office of Superintendent of Insurance
1120 Paseo De Peralta, Santa Fe, NM 87501
Tel: 1-505-827-3811

Toll Free: 1-855-427-5674 www.osi.state.nm.us

To complete the online Consumer Complaint Form or to download the form in English or in Spanish, visit https://www.nmag.gov/consumer-complaint-instructions.aspx.

State of New Mexico Office of the Attorney General 408 Galisteo Street Villagra Building Sante Fe, NM 87501 Toll Free (844) 255-9210 Phone: (505) 490-4060 Fax: (505) 490-4883