# Ambetter Balanced Care 11 + Vision + Adult Dental

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.

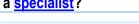
This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit https://Ambetter.NHhealthyfamilies.com/2022-brochures.html, or call 1-844-265-1278 (TTY/TDD 1-855-742-0123). For general definitions of common terms, such as allowed amount, balance 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) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$6,000 individual / \$12,000 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 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> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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> : \$8,500 individual / \$17,000 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 <a href="https://Ambetter.NHhealthyfamilies.com/findadoc">https://Ambetter.NHhealthyfamilies.com/findadoc</a> or call 1-844-265-1278 (TTY/TDD 1-855-742-0123) for a list of <a href="network providers">network providers</a> .	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.

Coverage Period: 01/01/2022 – 12/31/2022

Coverage for: Individual/Family | Plan Type: EPO

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.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
16	Primary care visit to treat an injury or illness	No charge	\$30 Copay / visit; deductible does not apply	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full, deductible does not apply. Cost sharing waived at non-IHCP with IHCP referral.
If you visit a health care provider's office or clinic	Specialist visit	No charge	\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
office of cliffic	Preventive care/screening/ immunization	Preventive No charge No charge; deductibe does not apply	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. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have a test	Diagnostic test (x-ray, blood work)	No charge	\$30 Copay / test; deductible does not apply for laboratory & professional services 40% Coinsurance for x-ray & diagnostic imaging 40% 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 will result in a denial of benefits. See your policy for more details. Cost sharing waived at non-IHCP with IHCP referral.

### SBC-75841NH0100011-03-2022

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Imaging (CT/PET scans, MRIs)	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need drugs to treat your illness or condition More information	Generic drugs (Tier 1)	No charge	Preferred Generic Retail: \$5 <u>Copay</u> / prescription; <u>deductible</u> does not apply Generic Retail: \$20 <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 cost-sharing amount. FDA approved and over-the-counter contraceptives are not subject to cost-share. Cost sharing waived at non-IHCP with IHCP referral.
about prescription drug coverage is available at	Preferred brand drugs (Tier 2)	No charge	Retail: \$55 Copay / prescription; deductible 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 cost-sharing amount. FDA approved and over-the-
https://Ambette r.NHhealthyfam ilies.com/2022f	Non-preferred brand drugs (Tier 3)	No charge	Retail: 50% Coinsurance	Not covered	counter contraceptives are not subject to cost-share. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
ormulary.	Specialty drugs (Tier 4)	No charge	Retail: 50% 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. FDA approved and over-the-counter contraceptives are not subject to cost-share. Cost sharing waived at non-IHCP with IHCP referral.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
surgery	Physician/surge on fees	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Emergency room care	No charge	40% Coinsurance	40% Coinsurance	Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.

SBC-75841NH0100011-03-2022

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/EOC/2022/75841NH010.pdf</u>.

		What You Will Pay			
Common Medical Event	Core Provider Non-IHCP In-		Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need immediate medical	Emergency medical transportation	No charge	40% Coinsurance	40% Coinsurance	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. Cost sharing waived at non-IHCP with IHCP referral.
attention	Urgent care	No charge	\$60 Copay / visit; deductible does not apply	\$60 Copay / visit; deductible does not apply	Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you have a	Facility fee (e.g., hospital room)	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
hospital stay	Physician/surge on fees	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need mental health, behavioral health, or	Outpatient services	No charge	\$30 Copay/Office Visit (deductible does not apply); 40% Coinsurance for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization). Cost sharing waived at non-IHCP with IHCP referral.
substance abuse services	Inpatient services	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you are pregnant	Office visits	No charge	\$30 <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. <a href="Cost-sharing">Cost-sharing</a> does not apply for <a href="preventive services">preventive services</a> , such as routine pre-natal and post-natal <a href="Screenings">screenings</a> . Depending on the type of services, <a href="Coinsurance">coinsurance</a> , <a href="deductible">deductible</a> or <a href="Copayment">copayment</a> may apply. <a href="Maternity">Maternity</a> care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <a href="Cost sharing">Cost sharing</a> waived at non-IHCP with IHCP <a href="referral">referral</a> .
	Childbirth/deliver y professional services	No charge	40% Coinsurance	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

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/deliver y facility services	No charge	40% Coinsurance	Not covered	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.
	Home health care	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.  Cost sharing waived at non-IHCP with IHCP referral.
If you need	Rehabilitation services	No charge	Outpatient: 40% Coinsurance; Inpatient: 40% Coinsurance	Not covered	Prior authorization may be required. Outpatient rehabilitation services are limited to 20 visits per year per therapy (Occupational Therapy, Physical Therapy and Speech Therapy). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Prior authorization may be required. Inpatient Rehabilitation is covered and has no limit. Cost sharing waived at non-IHCP with IHCP referral
help recovering or have other special health needs	Habilitation services	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Habilitation Services are limited to 20 visits per year per therapy (Occupational Therapy, Physical Therapy and Speech Therapy). Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis. Cost sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Limited to 100 days per year in a facility. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Hospice services	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If your child	Children's eye exam	No charge	No charge; deductible does not apply	Not covered	Limited to 1 visit per year. Cost sharing waived at non-IHCP with IHCP referral.
needs dental or eye care	Children's glasses	No charge	No charge; deductible does not apply	Not covered	Limited to 1 item per year. Cost sharing waived at non-IHCP with IHCP referral.

# SBC-75841NH0100011-03-2022

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's dental check-up	Not covered	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
- Cosmetic surgery
- Dental care (Children)

- Infertility treatment (Limited to services for diagnostic tests 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
- 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 (<u>Medically necessary</u> for the treatment of diseases and ailments caused by or resulting from obesity or morbid obesity.)
- Chiropractic care (Limited to 12 visits per year)
- Dental care (Adult-visit & item limits apply per year.
   \$1,000 annual dollar limit per year.)
- Hearing aids (Benefits are available for one hearing aid per ear each time a hearing aid prescription changes.)
- Routine eye care (Adult-one visit & one item per year. Dollar limits apply.)
- 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: Ambetter from New Hampshire Healthy Families at 1-844-265-1278 (TTY/TDD 1-855-742-0123); 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 <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 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: 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.

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 1-844-265-1278 (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 <u>plan</u> 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> \$6,000
---

■ <u>Specialist copayment</u> \$60

■ Hospital (facility) coinsurance 40%

■ Other coinsurance 40%

### 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				
<u>Deductibles</u>	\$0			
Copayments	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$0			
The total Peg would pay is	\$0			

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

	The I	olan's	overall	deductible	\$6,000
--	-------	--------	---------	------------	---------

■ Specialist copayment \$60

■ Hospital (facility) coinsurance 40%

■ Other coinsurance 40%

### This EXAMPLE event includes services like:

<u>Primary care physician</u> 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					
<u>Deductibles</u>	\$0				
<u>Copayments</u>	\$0				
<u>Coinsurance</u>	\$0				
What isn't covered					
Limits or exclusions	\$0				
The total Joe would pay is	\$0				

# Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$6,000
---------------------------------	---------

■ Specialist copayment \$60

■ Hospital (facility) coinsurance 40%

■ Other coinsurance 40%

### 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

### In this example, Mia would pay:

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

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.



Spanish: Si usted, o alguien a quien està ayutando, liene perguntas acerca de Ambetter de NH Healthy Families, liene derecho a obtener ayuda e información en su idioma sin costo alguno. Pera había 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 gratulisment d'aide et d'informations dans votre langue. Pour parlet a un interprete, appelez le 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Chinese:   \$\frac{\text{arg.c}}{\text{arg.c}}\$\frac{\text{arg.c}}{\text{arg.c}}\$\frac{\text{arg.c}}{\text{arg.c}}\$\frac{\text{arg.c}}{\text{arg.c}}\$\frac{\text{arg.c}}{\text{arg.c}}\$\frac{\text{arg.c}}{\text{arg.c}}\$\frac{\text{arg.c}}{\text{arg.c}}\$\frac{\text{arg.c}}{\text{arg.c}}\$\text{arg.c} \text{arg.c} ar		
French:	Spanish:	ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-265-1278
Repali: 如果要與一位翻譯與酬語,或辨單語 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Repali: यदि तपाई वा तपाईल मदि गौराइलुमाणको कोई। व्यक्तिसँग Ambetter from NH Healthy Families सम्बन्धी कुने प्रश्नेत्वर आपको खण्डमा तपाईलसँग आपको आपचा निर्मुख्य मदि वा तपाईल में आप निर्मुख्य निर्मुख्य महिन्न प्रश्ने अपको खण्डमा तपाईलसँग आपको आपचा निर्मुख्य मदिन द जानकारी प्राप्त गर्ने अधिकार छ। दोशास्त्रेसँग कुरा गर्नका वाणि 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Rev oval, 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 a seem custos. Para falar com um intérprete, ligue para 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Greek: 2004 Edv actig n kámoiog moi pongódra, éxtra apuntação cyatiká με την Ambetter from NH Healthy Families, éxtra το δικαίωμα να ζητήσετε (TTY/TDD 1-855-742-0123).  Arabic: 3485 Ague a managament a compositor of pongódra, éxtra apuntação qualque a quem você está ajudando, tem perguntas sobre o Ambetter from NH Healthy Families, éxtra το δικαίωμα να ζητήσετε (TTY/TDD 1-855-742-0123).  Arabic: 3485 Ague a managament a compositor of pongódra, éxtra apuntação qualque a quem você está ajudando, tem perguntas sobre o Ambetter from NH Healthy Families, éxtra το δικαίωμα να ζητήσετε (TTY/TDD 1-855-742-0123).  Arabic: 3485 Ague a managament a puem você está ajudando, tem perguntas sobre o Ambetter from NH Healthy Families, éxtra το δικαίωμα να ζητήσετε γα δικαίω πίσης το βοηθέτα και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνία, καλέστε το 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Arabic: 3485 Ague a managament a compositor of γλώσσα σας, χωρίς χρέωση, Για να μιλήσετε με διερμηνία, καλέστε το 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Jika Anda, atau orang yang Anda bantu, memiliki pertanyaan tentang Ambetter from NH Healthy Families, Anda berhak mendapatkan bahana Anda tan informasi dalam bahasa Anda tanpa dikenakan biaya. Untuk berbicara dengan juru bicara, hubungi 1-844-265-1278 (TTY/TDD 1-855-742-0123)	French:	de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-844-265-1278
Nepali: ব্যক্তিকর্মী সাদের নিঃমুক্ত সর্বা ব সান্দর্কার সামান নিঃমুক্ত সর্বা ব সান্দর্কার মুর্বা সান্দর্কার স্বার্থিকার হয় ব সান্দর্কার স্থা স্থানক নালি 1-844-265-1278 (TTY/TDD 1-855-742-0123) নম্বর্মনা করা ব্যক্তিবার স্থান স্থান ব সান্দর্কার নালি স্থান স	Chinese:	
Vietnamese: 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).  Se você, ou aliguima 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).  Edv εσείς ἡ κόποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter from NH Healthy Families, έχετε το δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Arabic: Ακο VI, ili neko kome pomažete, imate pitanja u vezi Ambetter from NH Healthy Families imate pravo na besplatnu pomoć i informaciju na sopstvonom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Jika Anda, atau orang yang Anda bantu, memiliki pertanyaan tentang Ambetter from NH Healthy Families. Anda berhak mendapatikan 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).  Quê 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from NH Healthy Families oil 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부탁없이 인을 수 있는 권리가 있습니다. 그렇게 동역사일 얘기하기 위해서는 1-844-265-1278 (TTY/TDD 1-855-742-0123).  B σηνιάε σοσμικινοιενική να βαι ότι με με γιανία, κοτορομγ βια Ιοπονορομτο ο πορορομτικό τα ρεφορινικοί, ποσορομτικό πορεφορινικοί, ποσορομτικό πορεφορινικό με ποσορομτικό πορεφορινικό ποσορομτικό τα ρεφορινικοί, ποσορομτικό πορεφορινικό, ποσορομτικό πορεφορινικό, ποσορομτικό πορεφορινικό, ποσορομτικό σε da kendômasyon nan lang mamman w san sa pa koute w anyen. Pou w pale avek yon entepriet, sonnen nimewo 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Niba wowe cyangwa undi muntu wase uri gufasha yaba affite ikibazo kijyanye na Ambetter from NH Healthy Families, udite uburenganzira bwo guhabwa amakuru mu rurimi wurna utishyuye. Kugira ngo uvu	Nepali:	तपाईहरूसँग आफ्नै भाषामा निःशुल्क मद्दत र जानकारी प्राप्त गर्ने अधिकार छ। दोभाषेसँग कुरा गर्नका लागि 1-844-265-1278
Portuguese: 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).  Beautiful District (TTY/TDD 1-855-742-0123).  Beautiful District (TTY/TDD 1-855-742-0123).  Arabic: "(ΤΤΥ/ΤDD 1-855-742-0123) (ΤΤΥ/ΤDD 1-855-742-	Vietnamese:	thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-265-1278
Greek: 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: // (TTY/TDD 1-855-742-0123) 1-844-265-1278 (με με μ	Portuguese:	obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-265-1278
Serbo- Serbo- 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).  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).  We 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.  B 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).  Si оштелт, оцьуел уол толи м ар ede, gen kesyon пои ta renmen роze sou Ambetter from NH Healthy Families, ou gen tout dwa pou w jwenn èd ak enfomasyon 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).  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).  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	Greek:	βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-844-265-1278 (TTY/TDD 1-855-
Croatian:na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-844-265-1278 (ТТҮ/ТDD 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 (ТТҮ/ТDD 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 (ТТУ/ТDD 1-855-742-0123) 로 전화하십시오.B 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 (ТТУ/ТDD 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 enfomasyon 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:Families, macie prawo poprosić o bezplatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod	Arabic:	·
Indonesian: 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).  Weightail This Mark Indonesian: Dengan Januara dengan juru bicara, hubungi 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Weightail This Mark Indonesian: Dengan Januara dengan juru bicara, hubungi 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Be chiyae 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).  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).  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).  Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from NH Healthy Families, macie prawo poprosić o bezplatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod		
Korean: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 AmbetterRussian: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	Indonesian:	bantuan dan informasi dalam bahasa Anda tanpa dikenakan biaya. Untuk berbicara dengan juru bicara, hubungi
Russian: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 (ТТҮ/ТDD 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).Miba 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 HealthyFamilies, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod	Korean:	정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-265-1278
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).  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).  Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from NH Healthy  Polish: Families, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod	Russian:	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).
Creole:  1-844-265-1278 (TTY/TDD 1-855-742-0123).  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).  Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from NH Healthy  Polish: Families, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod	French	
Bantu: uburenganzira bwo guhabwa amakuru mu rurimi wunva utishyuye. Kugira ngo uvugane n'umusobanuzi, Hamagara 1-844-265-1278 (TTY/TDD 1-855-742-0123).  Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from NH Healthy  Polish: Families, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod	Creole:	1-844-265-1278 (TTY/TDD 1-855-742-0123).
Polish: Families, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod	Bantu:	uburenganzira bwo guhabwa amakuru mu rurimi wunva utishyuye. Kugira ngo uvugane n'umusobanuzi, Hamagara
	Polish:	Families, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod

#### 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 1855-742-0123).

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 Appeals Department, 2 Executive Park Drive, Bedford, NH 03110, 1-844-265-1278 (TTY/TDD 1-855-742-0123), Fax 1-877-851-3992. 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 <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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.