Coverage Period: 01/01/2023 – 12/31/2023 Coverage for: Individual/Family | Plan Type: HMO

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

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <a href="https://ambetter.pshpgeorgia.com/2023-brochures.html">https://ambetter.pshpgeorgia.com/2023-brochures.html</a>, or call 1-877-687-1180 (TTY/TDD 1-877-941-9231). 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 1-877-687-1180 (TTY/TDD 1-877-941-9231) 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 \$6,900 individual / \$13,800 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. <u>Preventive care</u> services, children's eye exam and glasses 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 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 deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$6,900 individual / \$13,800 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 does not 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.pshpgeorgia.com/">https://ambetter.pshpgeorgia.com/</a> <a href="mailto:findadoc">findadoc</a> or call 1-877-687-1180 (TTY/TDD 1-877-941-9231) for a list of <a href="mailto: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.
Do you need a referral to see a specialist?	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.

			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
	Primary care visit to treat an injury or illness	No charge	No charge	Not covered	Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you visit a health care provider's office	Specialist visit	No charge	No charge	Not covered	Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
or clinic	Preventive care/screening/immunization	No charge	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	No charge	No charge for laboratory & professional services	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.
			No charge for x-ray & diagnostic imaging		
		No charge for laboratory & professional services and x-ray & diagnostic imaging at other places of service		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.	
	Imaging (CT/PET scans, MRIs)	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
	Generic drugs (Tier 1)	No charge	Preferred Generic Retail: No charge	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90

			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
If you need drugs to		pay monosco	Generic Retail: No charge		days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
treat your illness or condition  More information about	Preferred brand drugs (Tier 2)	No charge	Retail: No charge	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90
prescription drug coverage is available at https://ambetter.pshp	Non-preferred brand drugs (Tier 3)	No charge	Retail: No charge	Not covered	days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
georgia.com/2023form ulary.	Specialty drugs (Tier 4)	No charge	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. Cost sharing waived at non-IHCP with IHCP referral.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	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	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
	Emergency room care	No charge	No charge	No charge	Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	No charge	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <a href="mailto:network">network</a> ground/water ambulance <a href="mailto:provider">provider</a> , you may be subject to <a href="mailto:balance billing">balance billing</a> . <a href="mailto:Cost sharing">Cost sharing</a> waived at non-IHCP with IHCP <a href="mailto:referral">referral</a> .
	Urgent care	No charge	No charge	Not covered	Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.

			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
	Physician/surgeon fees	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral	Outpatient services	No charge	No charge; No charge for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and other practitioner visits do not require prior authorization).  Cost sharing waived at non-IHCP with IHCP referral.
health, or substance abuse services	Inpatient services	No charge	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	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	No charge	Not covered	Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or
	Childbirth/delivery facility services	No charge	No charge	Not covered	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.
If you need help recovering or have	Home health care	No charge	No charge	Not covered	Prior authorization may be required. Limited to 120 visits per year. Cost sharing waived at non-IHCP with IHCP referral.
other special health needs	Rehabilitation services	No charge	Outpatient: No charge	Not covered	Outpatient: Prior authorization may be required. Limited to a combined maximum of 40 visits per

		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
			Inpatient: No charge		year for chiropractic care, speech therapy, physical therapy and occupational therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
	Habilitation services	No charge	Outpatient: No charge Inpatient: No charge	Not covered	Outpatient: Prior authorization may be required. Limited to a combined maximum of 40 visits per year for chiropractic, speech therapy, physical therapy and occupational therapy. Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered no limit. Cost sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No charge	No charge	Not covered	Prior authorization may be required. Limited to 60 days per year. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	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	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	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.
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.

			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)	LIIIIIalions, exceptions, & other important
	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
- Bariatric surgery
- Cosmetic surgery

- Dental care (Adult)
- Hearing aids
- 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)

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

- Chiropractic care (Limited to a combined maximum of 40 visits per year for chiropractic care, speech therapy, physical therapy and occupational therapy.)
- Infertility treatment (Limited to coverage for the diagnosis of infertility only)
- Routine foot care

 Weight loss programs (4 Visits per year for nutritional counseling)

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 Peach State Health Plan at 1-877-687-1180 (TTY/TDD 1-877-941-9231); Georgia Office of Insurance and Safety Fire Commissioner, Two Martin Luther King, Jr. Drive, West Tower, Suite 716, Atlanta, Georgia 30334, Phone No. 1-404-656-2070 or 1-800-656-2298.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/">https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</a>. 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="https://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: Georgia Office of Insurance and Safety Fire Commissioner, Two Martin Luther King, Jr. Drive, West Tower, Suite 716, Atlanta, Georgia 30334, Phone No. 1-404-656-2070 or 1-800-656-2298.

## 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 1-877-687-1180 (TTY/TDD 1-877-941-9231).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1180 (TTY/TDD 1-877-941-9231).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1180 (TTY/TDD 1-877-941-9231).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-687-1180 (TTY/TDD 1-877-941-9231).

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>	\$6,900
■ Specialist coinsurance	0%

■ Hospital (facility) <u>coinsurance</u> 0%

Other <u>coinsurance</u>

#### 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)

## In this example, Peg would pay:

	•
Cost Sharin	g
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't cove	ered
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 <u>plan's</u> overall <u>deductible</u>	\$6,900
■ Specialist coinsurance	0%

■ Hospital (facility) coinsurance

■ Other <u>coinsurance</u>

0%

#### 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
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### In this example, Joe would pay:

Cost Sharing				
\$0				
\$0				
\$0				
What isn't covered				
\$0				
\$(				

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$6,900
■ <u>Specialist</u> <u>coinsurance</u>	0%
■ Hospital (facility) coinsurance	0%

Other coinsurance

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

0%

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

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
	·

### In this example, Mia would pay:

Cost Sharin	g
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't cove	ered
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.

0%



	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Peach State Health Plan, tiene derecho a
Spanish:	obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1180 (TTY 1-877-941-9231).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Peach State Health Plan, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-687-1180 (TTY 1-877-941-9231).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Peach State Health Plan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1180 (TTY 1-877-941-9231) 로 전화하십시오.
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Peach State Health Plan 方面的問題,您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-877-687-1180 (TTY 1-877-941-9231)。
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Peach State Health Plan વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-687-1180 (TTY 1-877-941- 9231) ઉપર કૉલ કરો.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Peach State Health Plan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1180 (TTY 1-877-941-9231).
Amharic:	እርስዎ ወይም እርሰዎ የሚርዱት ሰው ስለ Ambetter from Peach State Health Plan ባብር ተያቄ ካለዎት ያለምንም ወጪ በቋንቋዎ ድጋፍ እንዲሁም መረጃ የጣባኘት መብት አለዎት፣ ፣ አስተርጓሚ ለማነጋገር በ 1-877-687-1180 (TTY 1-877-941-9231) ይደውሉ፤ ፤
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Peach State Health Plan 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 1-877-687-1180 (TTY 1-877-941-9231) पर कॉल करें।
French Creole:	Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from Peach State Health Plan, 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 1-877-687-1180 (TTY 1-877-941-9231).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Peach State Health Plan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1180 (ТТҮ 1-877-941-9231).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Peach State Health Plan، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1180-877-681 (3231-947-947).
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Peach State Health Plan, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-687-1180 (TTY 1-877-941-9231).
Persian:	اگر شما، یا کسی که به او کمک می کنید سؤالی در مورد Ambetter from Peach State Health Plan دارید، از این حق برخوردارید که کمک و اطلاعات را بصورت رایگان به زبان خود دریافت کنید. برای صحبت کردن با مترجم با شماره 1180-687-681-941-9231 (TTY) تماس بگیرید.
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Peach State Health Plan hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-687-1180 (TTY 1-877-941-9231) an.
Japanese:	Ambetter from Peach State Health Plan について何かご質問がございましたらご連絡ください。 ご希望の言語によるサポートや情報を無料でご提供いたします。 通訳が必要な場合は、1-877-687-1180 (TTY 1-877-941-9231)までお電話ください。

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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>.