Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Ambetter from MHS

Gold 202: Standard Gold Off Exchange Plan

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit

https://ambetter.mhsindiana.com/2023-brochures.html, or call 1-877-687-1182 (TTY/TDD 1-800-743-3333). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-877-687-1182 (TTY/TDD 1-800-743-3333). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-877-687-1182 (TTY/TDD 1-800-743-3333) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$2,000 individual / \$4,000 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care services</u> , primary care, <u>specialist</u> , and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, X-ray, generic and preferred brand drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <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> : \$6,000 individual / \$12,000 family. Not applicable for <u>out-of-network</u> <u>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 https://ambetter.mhsindiana.com/fi ndadoc or call 1-877-687-1182 (TTY/TDD 1-800-743-3333) for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Common			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
16	Primary care visit to treat an injury or illness	\$25 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does no apply.
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.
or clinic	Preventive care/screening/ immunization	No charge; <u>deductible</u> 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.
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	 \$25 <u>Copay</u> / test; <u>deductible</u> does not apply for laboratory & professional services \$60 <u>Copay</u> / test; <u>deductible</u> does not apply for x-ray & diagnostic imaging 20% <u>Coinsurance</u> for laboratory & professional services and x-ray & diagnostic imaging at other places of service 	Not covered	Prior authorization may be required. Covere No Limit. Other places of service may includ 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.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	Not covered	Prior authorization may be required. Covere No Limit.

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	
If you need drugs to treat your illness or condition More information about	Generic drugs (Tier 1)	Preferred Generic Retail: \$5 <u>Copay</u> / prescription; <u>deductible</u> does not apply Generic Retail: \$25 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
prescription drug coverage is available at https://ambetter.mhsin	Preferred brand drugs (Tier 2)	Retail: \$50 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order.	
diana.com/2023formul ary	Non-preferred brand drugs (Tier 3)	Retail: 30% Coinsurance	Not covered	Mail orders are subject to 2.5x retail <u>cost-</u> sharing amount.	
	Specialty drugs (Tier 4)	Retail: 30% Coinsurance	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 30 days through mail order.	
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. If you receive service from an out of <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance</u> <u>billing</u> .	
	Urgent care	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
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.	

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	
lf you need mental health, behavioral health, or substance	Outpatient services	\$25 <u>Copay</u> / office visit; <u>deductible</u> does not apply; 20% <u>Coinsurance</u> 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).	
abuse services	Inpatient services	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you are pregnant	Office visits	\$25 Copay / visit; deductible does not applyNot coveredPrior authorization no within the standard tir regulation, but may be services. Cost-sharing preventive services, s and post-natal screen type of services, coint copayment may apply include tests and service		Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	20% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>	
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	Not covered	<u>services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	20% Coinsurance	Not covered	Prior authorization may be required. Limited to 100 visits per year.	
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: 20% <u>Coinsurance</u> Inpatient: 20% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Limited to 60 combined visits per year (20 visits each for outpatient physical, speech and occupational therapy); limited to 20 visits per year for pulmonary rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.	

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other	
Medical Event	Services You May Need		Out-of-Network Provider (You will pay the most)	Important Information	
				Inpatient: Prior authorization may be required. Limited to 60 days per year (includes day rehabilitation therapy services provided on an outpatient basis). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.	
	Habilitation services	Outpatient: 20% <u>Coinsurance</u> Inpatient: 20% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Limited to 60 combined visits per year (20 visits each for outpatient physical, speech 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. Limited to 60 days per year (includes day rehabilitation therapy services provided on an outpatient basis). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.	
	Skilled nursing care	20% Coinsurance	Not covered	Prior authorization may be required. Limited to 90 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. Respite Care covered as part of <u>hospice services</u> only.	
If your child needs	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year.	
dental or eye care	Children's glasses	No charge; <u>deductible</u> 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 (Ch	neck your policy or <u>plan</u> document for more informa	tion and a list of any other <u>excluded services</u> .)		
 Abortion (unless the abortion is permitted under Indiana Code 16-34-2-1, or as required by applicable law) 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. Routine eye care (Adult) Weight loss programs 		
Other Covered Services (Limitations may apply to	Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
 Chiropractic care (Limited to 12 visits per year) 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).) 	 Private-duty nursing (Must be provided as part of home health care; limited to 82 visits per year.) Routine foot care 	F		

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 MHS at 1-877-687-1182 (TTY/TDD 1-800-743-3333); Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis, IN, 46204, Phone No. 1-317 232-2385 or 1-800 622-4461.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information 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: Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis, IN, 46204, Phone No. 1-317 232-2385 or 1-800 622-4461.

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 1-877-687-1182 (TTY/TDD 1-800-743-3333). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1182 (TTY/TDD 1-800-743-3333). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-877-687-1182 (TTY/TDD 1-800-743-3333). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-687-1182 (TTY/TDD 1-800-743-3333).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a I (9 months of in-network pre-natal delivery)		Managing Joe's Typ (a year of routine in-network car condition)		Mia's Simple F (in-network emergency room vi	
The plan's overall deductible	\$2,000	The <u>plan's</u> overall <u>deductib</u>	<u>le</u> \$2,000	The plan's overall deductib	<mark>)le</mark> \$2,00
Specialist copayment	\$50	Specialist copayment	\$50	Specialist copayment	\$5
Hospital (facility) coinsurance	20%	Hospital (facility) coinsurar	<u>ice</u> 20%	Hospital (facility) coinsuration	<u>nce</u> 20
Other <u>coinsurance</u>	20%	Other <u>coinsurance</u>	20%	Other <u>coinsurance</u>	20
This EXAMPLE event includes services like:Specialistoffice visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood work)Specialist visit (anesthesia)		This EXAMPLE event includes <u>Primary care physician</u> office vis disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glu	its (including	This EXAMPLE event includes Emergency room care (including Diagnostic tests (x-ray) Durable medical equipment (cru Rehabilitation services (physical	g medical supplies) ıtches)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,80

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2,000
<u>Copayments</u>	\$500
Coinsurance	\$1,300
What isn't covere	əd
Limits or exclusions	\$60
The total Peg would pay is	\$3,860

in uns example	, oue would pay	•
	Cost Sharing	1
Doductibles		

In this example, loe would nave

The total Joe would pay is	\$2,020
Limits or exclusions	\$20
What isn't cove	ered
<u>Coinsurance</u>	\$0
<u>Copayments</u>	\$1,200
<u>Deductibles</u>	\$800

\$2,800

\$2,000

\$50 20%

20%

In this example, Mia would pay:

Cost Shari	ng
Deductibles	\$2,000
<u>Copayments</u>	\$300
Coinsurance	\$70
What isn't cov	vered
Limits or exclusions	\$0
The total Mia would pay is	\$2,370



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de MHS, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1182 (TTY 1-800-743-3333).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333)。
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333) an.
Pennsylvania Dutch:	Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from MHS, dann hosht du's recht fa hilf greeya adda may aus finna diveyya in dei shprohch un's kosht nix. Fa shvetza mitt ebbah diveyya, kawl 1-877-687-1182 (TTY 1-800-743- 3333).
Burmese:	သင် သို့မဟုတ် သင်မှကူညီနေသူတစ်ဦးဦးတွင် Ambetter from MHS အကြောင်း မေးစရာများရှိပါက အခမဲ့အကူအညီ ရယူဝိုင်ခွင့်နှင့် သင်၏ဘာသာ စကားဖြင့် အချက်အလက်များကို အခမဲ့ရယူပိုင်ခွင့် ရှိပါသည်။ စကားပြန်တစ်ဦးနှင့် စကားပြောဆိုရန် 1-877-687-1182 (TTY 1-800-743-3333) ကို ဖုန်းဆက်ပါ။
Arabic:	ذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from MHS، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. لتحدث مع مترجم اتصل بـ 1182-687-181 (TTY 1-800-743-3333).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from MHS 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1182 (TTY 1-800-743-3333) 로 전화하십시오.
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from MHS, 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 1-877-687-1182 (TTY 1-800-743- 3333).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from MHS, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1182 (TTY 1-800-743-3333).
Japanese:	Ambetter from MHS 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、1-877-687-1182 (TTY 1-800-743-3333) までお電話ください。
Dutch:	Als u of iemand die u helpt vragen heeft over Ambetter from MHS, hebt u recht op gratis hulp en informatie in uw taal. Bel 1-877 687-1182 (TTY 1-800 743-3333) om met een tolk te spreken.
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from MHS, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1182 (TTY 1-800-743-3333).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from MHS вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1182 (TTY 1-800-743-3333).
Punjabi:	ਜੇ ਤੁਹਾਡੇ, ਜਾਂ ਤੁਹਾਡੀ ਮਦਦ ਲੈ ਰਹੇ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ ਮਨ ਵਿਚ Ambetter from MHS ਦੇ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ. ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਮੁਫਤ ਮਦਦ ਲੈਣ ਦਾ ਪੂਰਾ ਹੱਕ ਹੈ। ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ 1-877-687-1182 (TTY 1-800-743-3333) 'ਤੇ ਕਾਲ ਕਰੋ।
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333) पर कॉल करें।

Statement of Non-Discrimination

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

Ambetter from MHS:

- 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 MHS at 1-877-687-1182 (TTY 1-800-743-3333).

If you believe that Ambetter from MHS 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 by mail to: Ambetter from MHS, Grievance & Appeals Department, PO Box 441567, Indianapolis, IN 46244, by phone 1-877- 687-1182 (TTY 1-800-743-3333), by fax 1-855-685-6513 or in person to 550 N. Meridian St., Suite 101, Indianapolis, IN 46201. If you need help filing a grievance, Ambetter from MHS is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1- 800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.