Coverage Period: 01/01/2023 - 12/31/2023

Ambetter from Magnolia Health

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Focused Silver with Walgreens + Vision + Adult Dental: 87% AV Level Silver 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.magnoliahealthplan.com/2023-brochures.html, or call 1-877-687-1187 (Relay 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 https://www.healthcare.gov/sbc-glossary or call 1-877-687-1187 (Relay 711) to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|--|---|
| What is the overall deductible? | \$0 individual / \$0 family. | See the Common Medical Events chart below for your cost for services this <u>plan</u> covers. |
| Are there services covered before you meet your deductible? | There is no <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 https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| 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> : \$2,900 individual / \$5,800 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 out-of-pocket limit? | 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.magnoliahealthpla n.com/findadoc or call 1-877-687- 1187 (Relay 711) 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 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.

| Common | Common What You Will Pay | | ou 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 vou vioit a booltb | Primary care visit to treat an injury or illness | \$15 <u>Copay</u> / visit | Not covered | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full. | |
| If you visit a health care provider's office | Specialist visit | \$30 Copay / visit | Not covered | Covered No Limit. | |
| or clinic | Preventive care/screening/ immunization | No charge | 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 | <u>Diagnostic test</u> (x-ray, blood work) | \$20 Copay / test for laboratory & professional services 50% Coinsurance for x-ray & diagnostic imaging 50% 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. | |
| | Imaging (CT/PET scans, MRIs) | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| If you need drugs to treat your illness or condition More information about prescription drug | Generic drugs (Tier 1) | Preferred Generic Retail: \$5 Copay / prescription Generic Retail: \$10 Copay / prescription | ppay / prescription Not covered Not covered Not covered Not covered Not covered Mail orders are subje | | |
| coverage is available at https://ambetter.magn | Preferred brand drugs (Tier 2) | Retail: \$40 Copay / prescription | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days | |
| oliahealthplan.com/20 23formulary. | Non-preferred brand drugs (Tier 3) | Retail: 50% Coinsurance | Not covered | retail and up to 90 days through mail order. Mail orders are subject to 3x retail cost- sharing amount. | |

| 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 | |
| | Specialty drugs (Tier 4) | 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. | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| surgery | Physician/surgeon fees | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| | Emergency room care | 50% Coinsurance | 50% <u>Coinsurance;</u> <u>deductible</u> does not apply | Covered No Limit. | |
| If you need immediate medical attention | Emergency medical transportation | 50% Coinsurance | 50% <u>Coinsurance</u> ; <u>deductible</u> does not apply | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. | |
| | <u>Urgent care</u> | \$10 Copay / visit | Not covered | Covered No Limit. | |
| If you have a hospital | Facility fee (e.g., hospital room) | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| stay | Physician/surgeon fees | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| If you need mental health, behavioral health, or substance | Outpatient services | \$15 <u>Copay</u> / office visit; 50% <u>Coinsurance</u> | 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 | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| If you are pregnant | Office visits | \$15 <u>Copay</u> / visit | 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 | |

| 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 | |
| | | | | include tests and services described elsewhere in the SBC (i.e. ultrasound). | |
| | Childbirth/delivery professional services | 50% Coinsurance | Not covered | Prior authorization may be required. Cost- sharing does not apply for preventive | |
| | Childbirth/delivery facility services | 50% 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). | |
| | Home health care | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| If you need help recovering or have other special health needs | Rehabilitation services | Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance | Not covered | Outpatient: Prior authorization may be required. Limited to: 36 visits per year for cardiac rehabilitation, 20 visits per year for speech therapy and 20 combined visits per year for chiropractic care, occupational and physical therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 30 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. | |
| | Habilitation services | Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance | Not covered | Outpatient: Prior authorization may be required. Outpatient habilitation limited to: 36 visits per year for cardiac rehabilitation, 20 visits per year for speech therapy and 20 combined visits per year for chiropractic care, occupational and physical therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. | |

| Common | | What Yo | ou 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 | |
| | | | | Inpatient: Prior authorization may be required. Limited to 30 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. | |
| | Skilled nursing care | 50% Coinsurance | Not covered | Prior authorization may be required. Limited to 60 days per year in a facility. | |
| | Durable medical equipment | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. | |
| | Hospice services | 50% Coinsurance | Not covered | Prior authorization may be required. Limited to 6 months per lifetime. | |
| If your shild poods | Children's eye exam | No charge | Not covered | Limited to 1 visit per year. | |
| If your child needs dental or eye care | Children's glasses | No charge | Not covered | Limited to 1 item per year. | |
| dental of eye cale | 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 or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery

- Dental Care (Children)
- 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
- Weight loss programs

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

- Chiropractic care (Limited to 20 combined visits per year (combined for occupational therapy, physical therapy and chiropractic care).)
- Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year per person.)
- 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).)
- Routine eye care (Adult-one visit & one item per year. Dollar allowance applies to hardware.)
- Routine foot care

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 Magnolia Health at 1-877-687-1187 (Relay 711); Mississippi Insurance Department, P.O. Box 79 Jackson, MS 39205-0079, Phone No. 1-601-359-3569.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); 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: Mississippi Insurance Department, P.O. Box 79 Jackson, MS 39205-0079, Phone No. 1-601-359-3569. Additionally, a consumer assistance program can help you file your appeal. Contact 800-562-2957 or 877-314-3843.

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 1-877-687-1187 (Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1187 (Relay 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1187 (Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-687-1187 (Relay 711).

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 | Hav | ing | a | Ba | bv |
|-----|----|-----|-----|---|----|----|
| | | | | | | |

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$0 |
|---|------|
| ■ <u>Specialist</u> <u>copayment</u> | \$30 |
| ■ Hospital (facility) coinsurance | 50% |

■ Other coinsurance 50%

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 | |
| <u>Copayments</u> | \$300 | |
| <u>Coinsurance</u> | \$2,600 | |
| What isn't covered | | |
| Limits or exclusions | \$60 | |
| The total Peg would pay is | \$2,960 | |
| | | |

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> | \$0 |
|---|------|
| ■ Specialist copayment | \$30 |
| ■ Hospital (facility) coinsurance | 50% |

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

■ Other coinsurance

Prescription drugs

Durable medical equipment (glucose meter)

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

In this example, Joe would pay:

| <u>'</u> | <u> </u> | |
|----------------------------|----------|--|
| Cost Sharing | | |
| <u>Deductibles</u> | \$0 | |
| Copayments | \$900 | |
| Coinsurance | \$400 | |
| What isn't covered | | |
| Limits or exclusions | \$20 | |
| The total Joe would pay is | \$1,320 | |
| | | |

Mia's Simple Fracture

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$0 |
|---|------|
| ■ Specialist copayment | \$30 |
| ■ Hospital (facility) coinsurance | 50% |
| ■ Other coinsurance | 50% |

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:

| ng |
|---------|
| \$0 |
| \$100 |
| \$1,200 |
| rered |
| \$0 |
| \$1,300 |
| |



| Spanish: | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Magnolia Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1187 (Relay 711). |
|-------------|---|
| Vietnamese: | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Magnolia Health, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-687-1187 (Relay 711). |
| Chinese: | 如果您,或是您正在協助的對象,有關於 Ambetter from Magnolia Health 方面的問題,您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-877-687-1187 (Relay 711)。 |
| French: | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Magnolia Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1187 (Relay 711). |
| Arabic: | إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Magnolia Health، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1187-687-687 (Relay 711). |
| Choctaw: | Chim ayalhpísah ihokih Chishno kiyokmat kanah ish apíla ka, Ambetter from Magnolia Health, imma ná ponaklo hachim ashah ihokma. Apíla hicha nan annowa ya chim annopa anoli ako hashísha hinah kat. Ahíkachih kiyoh. Annopa tisholi imanopolih chinnakma, holhtina yappa ipayah 1-877-687-1187 (Relay 711). |
| Tagalog: | Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Magnolia Health, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1187 (Relay 711). |
| German: | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Magnolia Health hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-687-1187 (Relay 711) an. |
| Korean: | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Magnolia Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1187 (Relay 711) 로 전화하십시오. |
| Gujarati: | જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Magnolia Health વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-687-1187 (Relay 711) ઉપર કૉલ કરો. |
| Japanese: | Ambetter from Magnolia Health 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、1-877-687-1187 (Relay 711) までお電話ください。 |
| Russian: | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Magnolia Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1187 (Relay 711). |
| Punjabi: | ਜੇ ਤੁਹਾਡੇ, ਜਾਂ ਤੁਹਾਡੀ ਮਦਦ ਲੈ ਰਹੇ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ ਮਨ ਵਿਚ Ambetter from Magnolia Health ਦੇ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ. ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਮੁਫਤ ਮਦਦ ਲੈਣ ਦਾ ਪੂਰਾ ਹੱਕ ਹੈ। ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ 1-877-687-1187 (Relay 711) 'ਤੇ ਕਾਲ ਕਰੋ। |
| Italian: | Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from Magnolia Health, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-877-687-1187 (Relay 711). |
| Hindi: | आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711) पर कॉल करें। |
| | |

Statement of Non-Discrimination

Ambetter from Magnolia Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter from Magnolia Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Magnolia Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Ambetter from Magnolia Health at 1-877-687-1187 (Relay 711).

If you believe that Ambetter from Magnolia Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Ambetter from Magnolia Health, Appeals Unit/Appeals Coordinator, 111 E Capitol Street, Suite 500, Jackson, MS 39201, 1-877-687-1187 (Relay 711), Fax 1-877-264-6519. You can file a grievance by phone, mail, or fax. If you need help filing a grievance, Ambetter from Magnolia Health is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

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